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362



Alaska Statewide Student Association

P.O. BOX 548
DOUGLAS, ALASKA 99824

REPRESENTING STUDENTS OF THE UNIVERSITY OF ALASKA STATEWIDE SYSTEM

ASSA requests that the following section be added to SPONSOR
SUBSTITUTE FOR HOUSE BILL 56:

AS 14.43.120(c) is amended to read:

(c) To maintain a loan the student must continue to be enrolled as a full-time student in good standing or as a part-time student in good standing in more than one institution for a total number of credits equivalent to a full-time student in a career education program, college, or university designated under (b) of this section. The commission shall adopt regulations defining "good standing" for purposes of this subsection.

At present, students enrolled at both UAF and TVCC, UAA and ACC, or Sitka CC and Sheldon Jackson may not receive scholarship loans unless they have a total of twelve credit hours at one or the other institution. This amendment would allow these perfectly legitimate, full-time students to be eligible for the loans.

Thank you.



TANANA VALLEY COMMUNITY COLLEGE
Fairbanks, Alaska 99701

February 17, 1983

Representative Mike Davis
P.O. Box 81435
College, Alaska 99708

Dear Mike:

In regards to HB 174, Tanana Valley Community College supports the bill relative to students who "in total" are enrolled in 12 credits or more which makes them a full-time student within the system.

Sincerely,

Rodney Enos
Campus President

RE/dac



University of Alaska, Juneau

11120 Glacier Highway

Juneau, Alaska

99801

(907) 789-2101

To: Chancellor Paradise

FEB 15 1983

From: Dianne Schmitt, Financial Aid Officer *DS*

Chancellor

University of Alaska, Juneau

Date: February 15, 1983

RE: LEGISLATION REGARDING THE ALASKA STUDENT LOAN PROGRAM

Senate Bill # 118 reduces the time a student must be in the state before applying for a loan, but also limits loans to students who apply before graduation from high school. The one year residency requirement (reduced from two years) will put a stop to litigation in that area. However, the requirement for all loan applicants to apply while still in high school will be a detriment to the spirit of the loan program and establish a new justification for litigation.

As the UAJ Financial Aid Officer, I must oppose this bill for several reasons. 1) It is sometimes difficult for high school students to decide if they want to go to college. I know there will be many young people who will neglect to fill out the application before high school graduation and later decide to go to college. This bill is asking all seventeen year old students in Alaska to decide their life goal without experiencing life beyond the academic setting. 2) Many students do not consciously choose a career path until several years after high school and after many life experiences. This bill would not afford this type of student the same opportunity as that provided for students who begin college shortly after high school. 3) Many students wait several years after graduation from a baccalaureate program before persuing graduate study. This bill does not mention graduate study; therefore, I am assuming that it could also be interpreted to eliminate loans for post-baccalaureate students.

House Bill # 56 asks for the loan interest rate to be raised to 7% and for the loan to be limited to the cost of tuition, room and board. This bill is acceptable.

House Bill # 174 says that a student may attend classes at two institutions to accumulate the 12 credits required for the loan program. This bill is acceptable and also beneficial to many of the students in Southeast Alaska.

STATE OF ALASKA 1984 LEGISLATIVE SESSION
FISCAL NOTE

Revision Date: _____

REQUEST

Bill/Resolution No.: SB 362
Title: Re: Scholarship Loans

Sponsor: Kerttula
Requestor: Senate HESS
Date of Request: 2/1/84

FISCAL DETAIL

Agency Affected: Education
Program Category Affected: Postsecondary Education Commission

BRU, Program or Subprogram(s) Affected: Student Loans

EXPENDITURES/REVENUES: (Thousands of Dollars)

	FY 84	FY 85	FY 86	FY 87	FY 88	FY 89
OPERATING						
100 PERSONAL SERVICES						
200 TRAVEL						
300 CONTRACTUAL						
400 SUPPLIES						
500 EQUIPMENT						
600 LAND & STRUCTURES						
700 GRANTS, CLAIMS						
800 MISCELLANEOUS						
TOTAL OPERATING	N.A.	-0-	-0-	-0-	-0-	-0-
CAPITAL						
REVENUE						

FUNDING: (Thousands of Dollars)

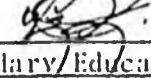
GENERAL FUND	N.A.	-0-	-0-	-0-	-0-	-0-
FEDERAL FUNDS						
OTHER						
TOTAL						

POSITIONS:

FULL-TIME	N.A.	-0-	-0-	-0-	-0-	-0-
PART-TIME						
TEMPORARY						

SOURCE OF FUNDS TO OFFSET FISCAL IMPACT OF BILL:

ANALYSIS: Attach a separate page for analysis

Prepared By: Kerry D. Romesburg  Phone: 465-2854
Division: Commission on Postsecondary Education Date: 2/2/84

Approved by Commissioner: _____ Date: _____
Agency: _____

Distribution (by Agency preparing fiscal note):

- Legislative Finance
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- Impacted Agency(ies)

12/1/83

STATE OF ALASKA

**STUDENT
FINANCIAL AID
PROGRAMS**

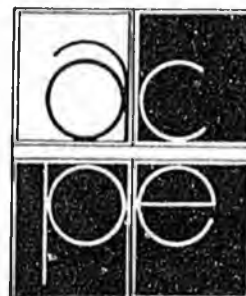
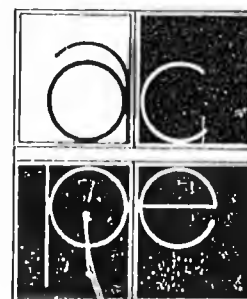
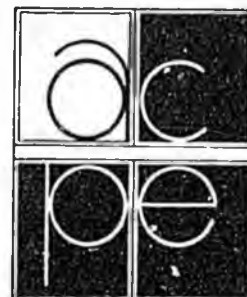
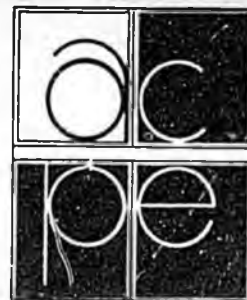
ANNUAL REPORT

1982 - 1983

Alaska Commission on Postsecondary Education

Porch FP, 400 Willoughby Avenue

Juneau, Alaska 99811



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STATE OF ALASKA

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Document Number 84-1

Alaska Commission on Postsecondary Education
Pouch FP, 400 Willoughby Avenue
Juneau, Alaska 99811

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Records Officer

WICHE STUDENT EXCHANGE AND STATE EDUCATIONAL INCENTIVE GRANT PROGRAMS

Ms. Jane Byers Maynard
Director, Special Programs

Ms. Robin Stephens
Program Assistant

PREFACE

The Annual Report on Alaska Student Financial Aid Programs for 1982-83 is hereby transmitted to the Governor and the Legislature of the State of Alaska. The Student Loan Program is administered by the Alaska Commission on Postsecondary Education with advice and guidance of the Student Financial Aid Advisory Committee. Membership of this advisory committee for 1982-83 included:

Mr. Fred Baxter (Chairman, Juneau)
Ms. Mary Elizabeth Lomen (Fairbanks)
Ms. Ida Greiner (Fairbanks)
Ms. Marie MacKenzie (Anchorage)
Dr. Ed Nichols (Anchorage)

The Commission and staff wish to express their gratitude for the work of this advisory committee.


Kerry D. Romesburg
Executive Director

August 1983
(Date)

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Introauction

The State of Alaska provides student financial assistance for postsecondary study through three programs: the Alaska Student Loan Program, the WICHE Student Exchange Program, and the State Educational Incentive Grant (SEIG) Program. The three programs provide Alaskans with access to postsecondary education which otherwise might not be available. Through the loan and grant programs direct financial assistance is awarded to students in an effort to remove or lessen financial barriers to postsecondary education. Through the student exchange program, Alaskans have access to graduate, professional, and highly specialized fields which are unavailable in-state.

This report briefly summarizes each of these programs and the participation levels for 1982-83. The student loan program will be discussed first, then the WICHE student exchange, and finally, the incentive grant program.

ALASKA STUDENT LOAN PROGRAM

The Alaska Student Loan Program is one of the most successful programs offered by the State of Alaska. Its purpose is to provide low-interest loans to Alaskans wishing to pursue education and training at a postsecondary level. The program has grown from serving just over 1,000 Alaskans, in 1971-72, to the current 1982-83 level of serving over 13,000 Alaskans.

The Alaska Student Loan Program had its origin in a program of scholarship loans established by the 1968 Alaska State Legislature. This program was amended in 1970 and completely restructured in 1971, when the Legislature established the loan program generally as it exists at present. In the twelve years of operation since then, nearly 48,000 student loans have been awarded to Alaskan residents, for a total of nearly \$150 million.

Educational loans of up to \$6,000 and \$7,000 per year for undergraduate and graduate study, respectively, are provided to eligible state residents. These loans, to be used only to offset the costs of tuition, room, board, and books, offer the borrower a ten-year repayment period at an annual interest rate of five percent. The loans may be used for full-time attendance at any accredited or approved college, university, or vocational-technical program. An incentive of up to fifty percent cancellation is offered to those borrowers who reside in Alaska after completion of their programs of study.

Program Summary

During the 1982-83 school year over 15,000 loans were awarded, and 13,058 were finalized and used for postsecondary attendance. Of these 13,058 loans, 50.4 percent were for attendance in Alaska, and 49.6 percent were for attendance out-of-state.

Undergraduate loans continue to dominate the loan volume, with only 9.0 percent of the 1982-83 loans going for graduate study. The largest single group of loans were for freshman borrowers, who accounted for 29.1 percent of all the 1982-83 loans.

Alaskans use these loans for study throughout the United States, and in a few cases, foreign countries. During the 1982-83 loan year, students used state loans for attendance in every state except West Virginia. The most frequent choice continues to be Alaska by more than a four-to-one margin over any other state.

Loan Award Amounts

The average loan award continued to rise in 1982-83, following the dramatic rise in 1981-82 when the borrowing maximums were raised. For 1982-83, an undergraduate average loan was \$4,122 while the average graduate loan was \$5,129. Out-of-state student loans continue to be higher, on the average, than in-state loans, due largely to non-resident tuition fees. This is graphically presented in Figure 1. It is anticipated that the trend toward higher average loans will continue in the years ahead.

Table 1 contains average loan amounts by student level for the last three years, 1980-81, 1981-82, and 1982-83. In general all loans, regardless of level, have steadily increased, and loans for students attending out-of-state have consistently been higher than those attending in-state.

(AVERAGE LOAN
AWARD)

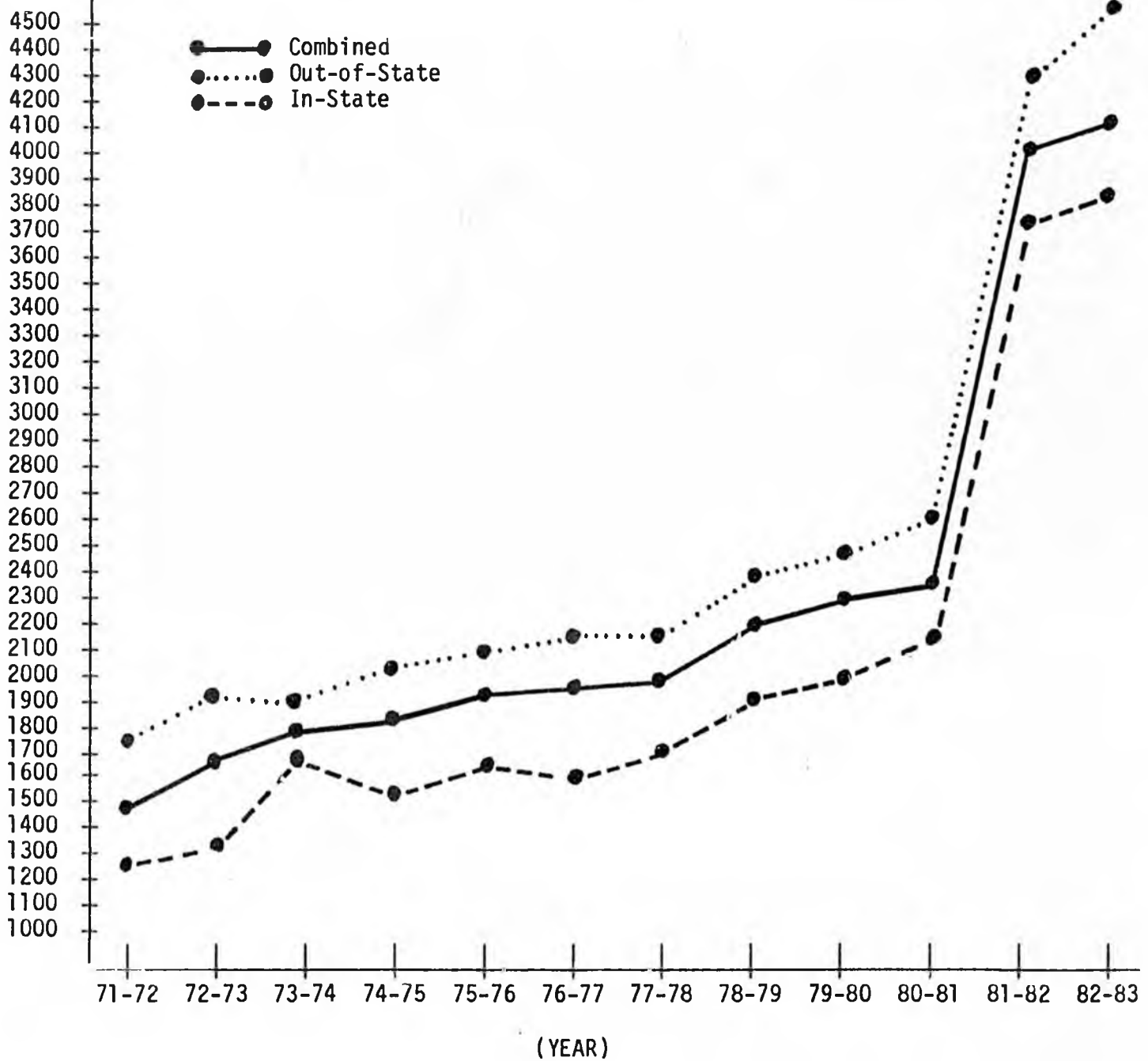


FIGURE 1
Mean Loan Amount for All Loans
In-State, Out-of-State, and Combined

TABLE 1
 MEAN LOAN AMOUNT PER RECIPIENT BY
 IN-STATE/OUT-OF-STATE AND STUDENT LEVEL
 1979-80 and 1981-82

Student Level	In Alaska			Out-of-State			Combined		
	80-81	81-82	82-83	80-81	81-82	82-83	80-81	81-82	82-83
Freshman	\$2,025	\$3,485	\$3,236	\$2,456	\$3,985	\$4,322	\$2,250	\$3,727	\$3,739
Sophomore	2,102	3,782	3,693	2,482	4,056	4,371	2,320	3,925	4,046
Junior	2,179	3,758	3,705	2,459	4,200	4,503	2,343	4,000	4,143
Senior	2,080	3,722	3,745	2,364	4,041	4,480	2,258	3,897	4,140
Vocational	2,562	4,645	5,076	2,561	4,925	4,769	2,561	4,814	4,996
Undergraduate	2,137	3,751	3,847	2,470	4,180	4,432	2,319	3,977	4,122
Graduate	3,086	4,630	4,454	3,891	5,401	5,336	3,745	5,218	5,129
TOTAL	\$2,181	\$3,796	\$3,872	\$2,691	\$4,345	\$4,558	\$2,475	\$4,098	\$4,213

Undergraduate Loans

The number of undergraduate students receiving loans under the state program has increased greatly over the past twelve years. In 1971-72, 990 undergraduates received assistance, while in 1982-83, the number has grown to 11,879. Of these 11,879 loan recipients, 53.1 percent used their loans for attendance in Alaska, and 46.9 percent used their loans out-of-state. The states most frequently chosen by undergraduates in 1982-83 are presented in Table 2.

TABLE 2
TEN TOP STATES OF ATTENDANCE
FOR ALASKANS WITH
UNDERGRADUATE LOANS
1978-79 through 1982-83

STATE	NUMBER				AVERAGE LOAN			
	79-80	80-81	81-82	82-83	79-80	80-81	81-82	82-83
Alaska	1,245	2,606	4,225	6,305	\$1,983	\$2,137	\$3,751	\$3,847
Washington	479	700	1,045	1,314	2,394	2,495	4,091	4,610
Oregon	372	500	746	908	2,360	2,506	4,242	4,756
California	191	280	373	556	2,517	2,519	4,268	4,858
Colorado	157	151	280	372	2,549	2,502	4,584	5,050
Arizona	104	142	206	352	2,261	2,413	4,344	4,444
Idaho	94	125	199	265	2,217	2,407	3,826	3,866
Hawaii	89	79	160	258	1,888	2,076	3,463	3,514
Utah	53	85	153	202	2,091	2,029	3,564	3,664
Montana	51	73	106	137	2,536	2,444	3,670	3,452
Remaining								
U.S.	613	1,000	1,442	1,184	N.A.	N.A.	N.A.	N.A.
Foreign	N.A.	N.A.	N.A.	26	N.A.	N.A.	N.A.	4,101
TOTAL	3,448	5,751	8,935	11,879	\$2,393	\$2,319	\$3,977	\$4,139

The consistency of student choice over the past few years is quite high. Alaska remains the most frequent choice for undergraduate attendance this year, as it has been in the past. In fact, the number of undergraduates electing attendance in-state increased by 49.2 percent this year over last.

The average loan amount increased in almost every case, with the most pronounced increase in loans for attendance in California, Colorado, and Washington. Hawaii continues to be one of the states for which undergraduate loan amounts are the lowest, (\$3,514), and four of the top ten states of attendance have lower average loans than does Alaska.

The percent of undergraduates using their loans for attendance in Alaska increased rather dramatically again this year. In fact, as can be seen in Figure 2, the 1982-83 rate of 53.1 percent is the highest in-state rate since 1971-72.

The increasing drawing power of Alaskan institutions is hypothesized to be the result of a number of factors including the maturation of Alaska's schools and the accompanying wider array of offerings, as well as the increased cost of attendance at schools outside of Alaska.

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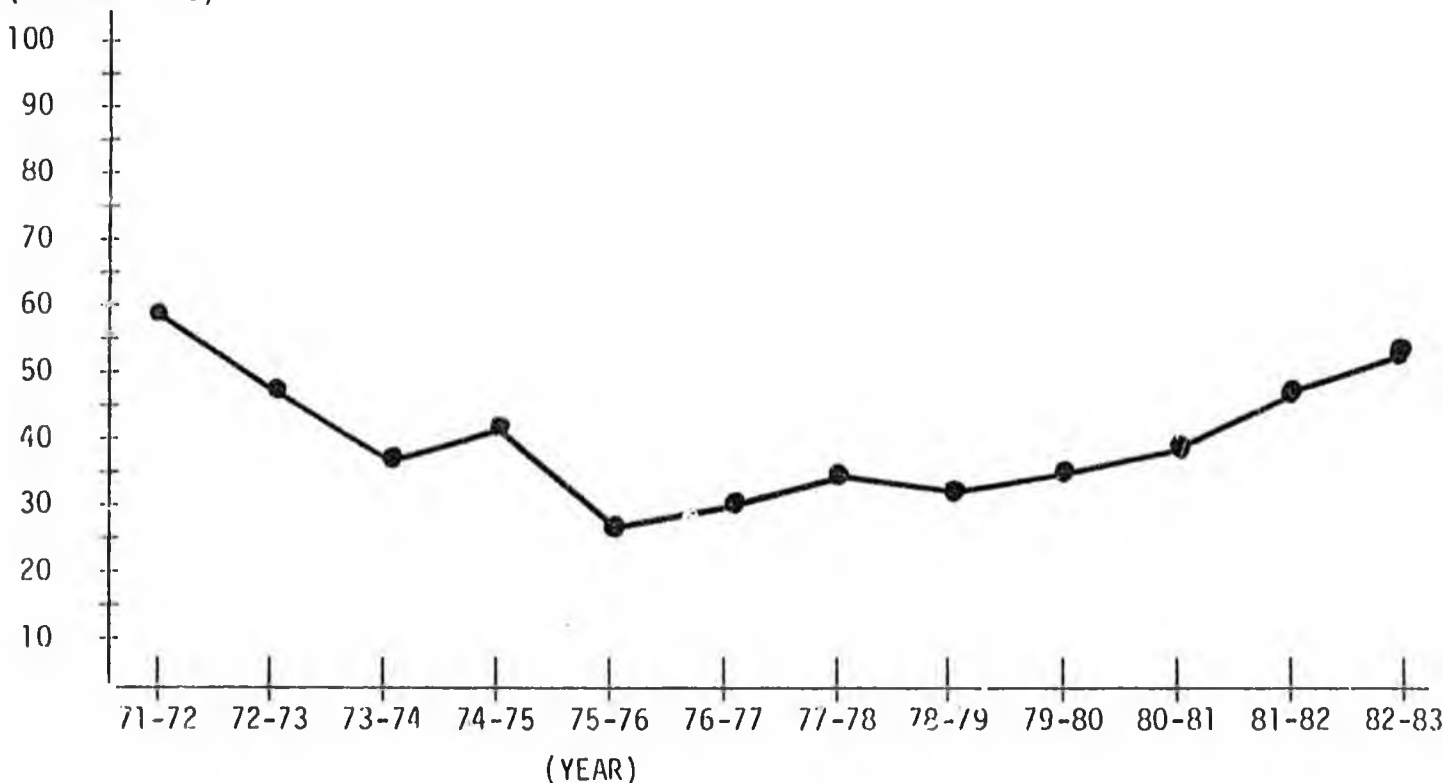


FIGURE 2
PERCENT OF UNDERGRADUATE LOANS
USED IN ALASKA

The wide geographic distribution of Alaskans pursuing undergraduate education is shown most vividly in Figure 3, with Alaskan undergraduates attending institutions in every state except West Virginia. The predominance of the West and Northwest is quite evident, with only Alaska, Washington, Oregon, California, Colorado, Arizona, Idaho, Utah, Hawaii, and Texas receiving over 150 Alaskan undergraduates on state loans. Of the thirteen western states comprising the WICHE compact (Western Interstate Commission for Higher Education), only Wyoming received fewer than 21 Alaska undergraduates on state loans. In fact, the WICHE states account for 90.6 percent of the undergraduate loan recipients.

Under the state loan program, Alaskans may pursue their educational goals in whatever setting seems most appropriate for them. The freedom of choice which this provides is quite evident by the wide geographic distribution of our students.

Graduate Loans

The number of Alaskans receiving loans for graduate study has increased nearly twelve fold since the program began in 1971-72. This year 1,117 students received assistance for the pursuit of graduate study. Of these 1,117, 76.6 percent used their loans for attendance outside of Alaska, while 23.4 percent used them for attending school in-state. The percentage of graduate loan recipients attending school in Alaska has shown a general increase for each of the last five loan years, after decreasing steadily from 1971-72 through 1977-78. This reversal in trend is presented in Figure 4, and is probably largely due to the increased availability of programs in Alaska.

(PERCENTAGES)

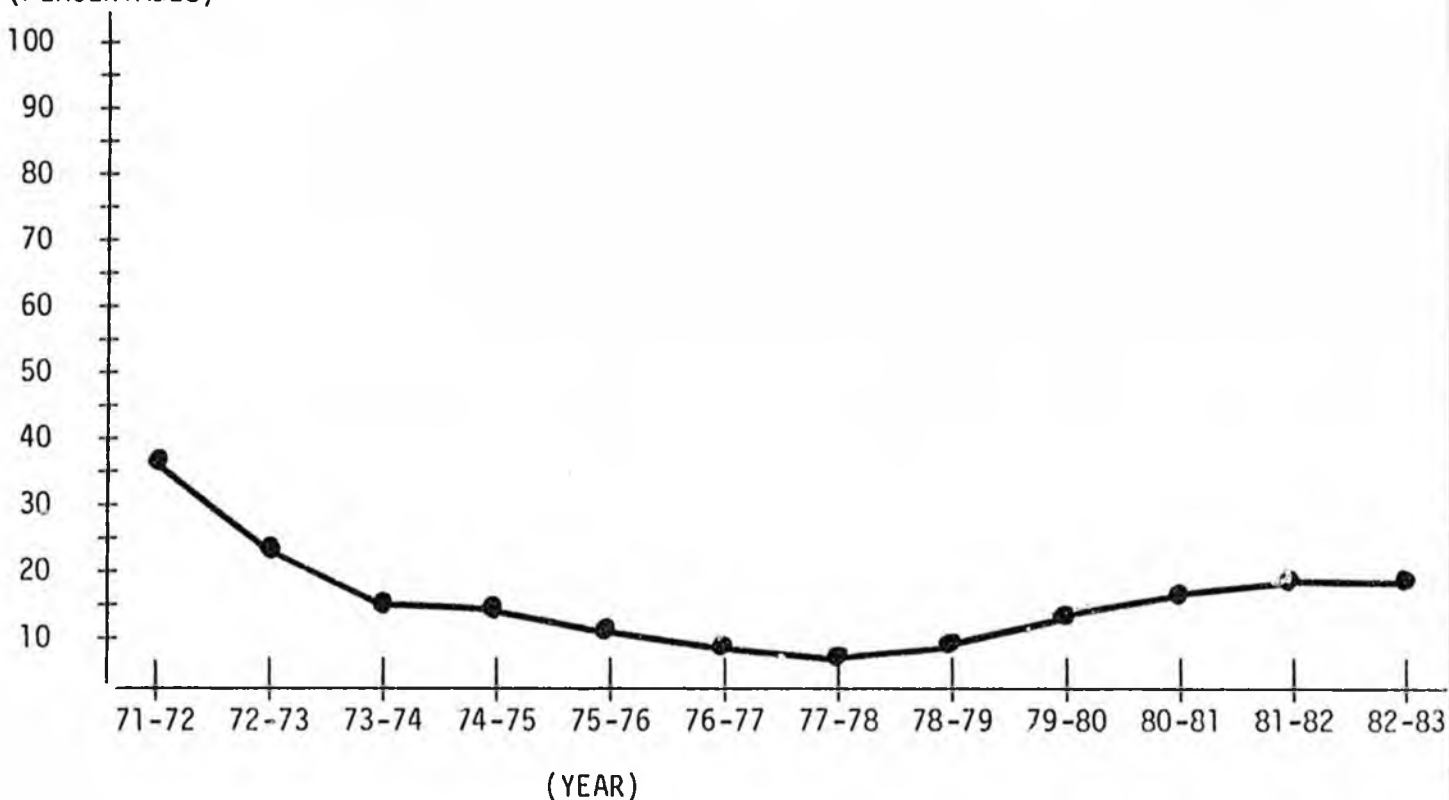


FIGURE 4
PERCENT OF GRADUATE LOANS
USED IN ALASKA

The states most frequently chosen by graduate students from Alaska in 1982-83 are presented in Table 3. Again, as with undergraduates, the students' preference is quite stable.

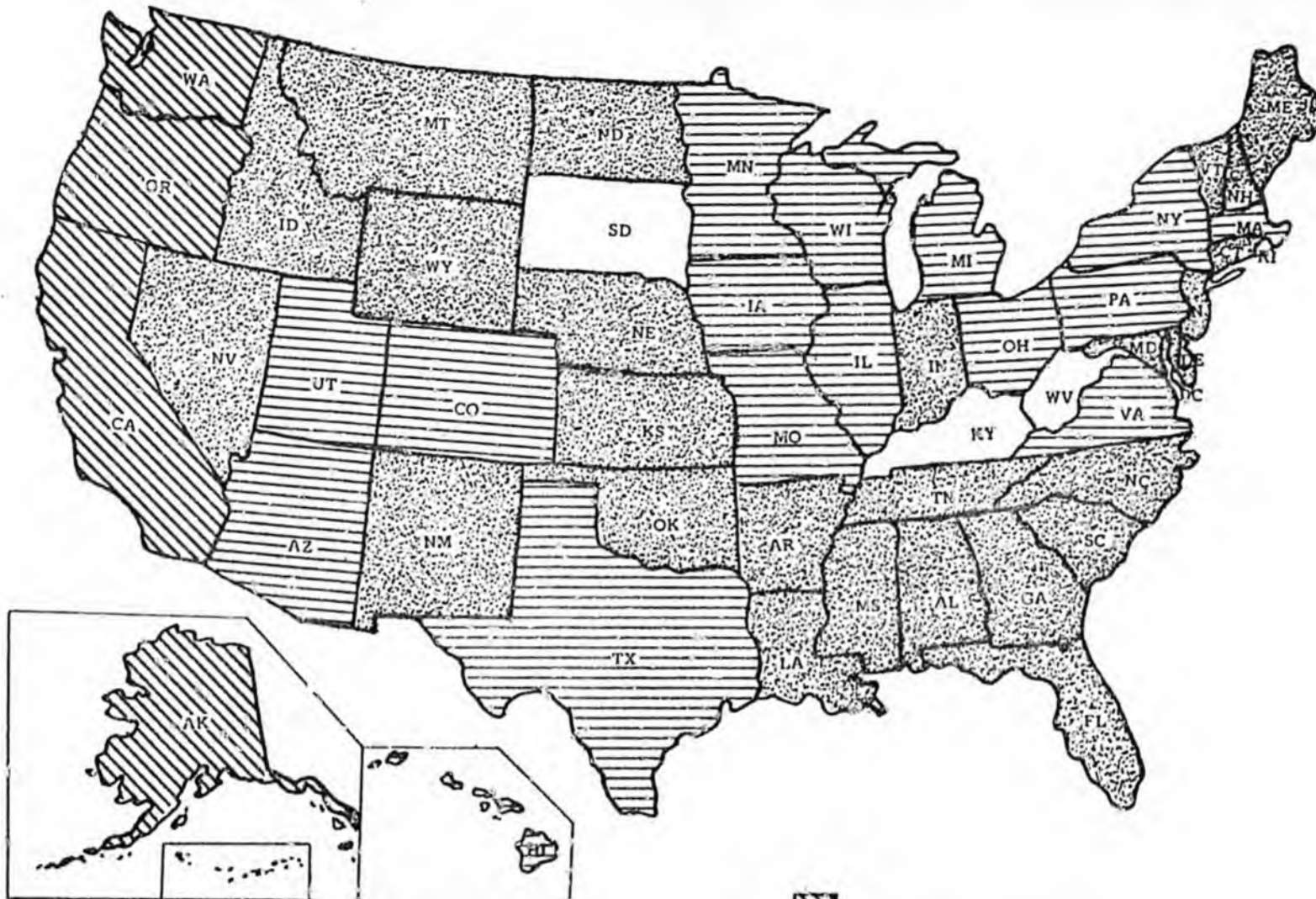
The average loan award for 1982-83 increased for some states and decreased for others, with the largest increases for students attending graduate institutions in Arizona, Texas, Massachusetts, and Colorado. The average loan for graduate students attending school in Hawaii decreased dramatically, making the 1981-82 average appear to be an anomaly.

TABLE 3
TEN TOP STATES OF ATTENDANCE
FOR ALASKANS WITH
GRADUATE LOANS
1979-80 through 1982-83

STATE	NUMBER				AVERAGE LOAN			
	79-80	80-81	81-82	82-83	79-80	80-81	81-82	82-83
Alaska	58	127	229	276	\$2,906	\$3,086	\$4,630	\$4,454
California	73	90	113	183	3,441	3,937	5,693	5,599
Washington	77	129	148	161	3,847	3,848	5,740	5,447
Oregon	49	75	91	127	3,526	4,011	5,103	5,351
Colorado	18	19	27	35	3,972	4,149	5,303	5,369
Massachusetts	9	18	25	32	2,911	4,953	5,927	6,217
Arizona	9	17	18	29	3,586	3,041	4,408	4,822
Hawaii	8	19	21	26	2,988	3,393	5,079	3,909
Texas	3	10	20	23	3,600	3,204	4,445	4,830
Utah	4	7	10	22	3,200	3,426	4,858	4,710
Remaining U.S.	162	198	261	265	N.A.	N.A.	N.A.	N.A.
TOTAL	470	709	963	1,179	\$3,646	\$3,746	\$5,218	\$5,151

Alaskans pursuing graduate educational goals are also distributed quite widely across the nation, with Alaskan graduate loan recipients attending institutions in all but five of the fifty states. The predominance of the West, and particularly the West Coast, is readily apparent in Figure 5.

Only Alaska, Washington, California, and Oregon received more than 90 Alaskan graduate students on state loans. The thirteen states comprising the WICHE compact account for 74.1 percent of all the graduate Alaskan loan recipients for 1982-83.







-  Over 90 students
-  9-90 students
-  1-8 students
-  No students

FIGURE 5

GEOGRAPHIC DISTRIBUTION OF ALASKANS UTILIZING STATE LOANS FOR GRADUATE EDUCATION IN 1982-83

Loan Repayments

The student loan program is based upon a revolving fund with the students' loan repayments being re-utilized for future student loans. Since 1971-72 (actually 1974-75, since there were no repayments received the first few years), Alaskans have repaid over \$15 million on their educational loans. The volume of these revolving funds now contribute a significant portion of the loan account, and as can be seen in Figure 6, these repayments are rapidly increasing each year.

Also presented in Figure 6 is a representation of the partial cancellation (forgiveness) history of the student loan program. Students who reside in Alaska after completion of their course of study are eligible to have up to 50 percent of their loans cancelled. Beginning with the first such partial cancellation in 1974-75, the total amount of loan funds (including interest) which the State of Alaska has cancelled has generally shown large annual increases, with the exception of 1979-80 when partial cancellations temporarily leveled. During 1982-83 nearly 1,500 Alaskans received partial forgiveness of their student loans. Increases are projected to continue over the next few years as larger numbers of students complete their educational programs.

(VOLUME IN THOUSANDS)

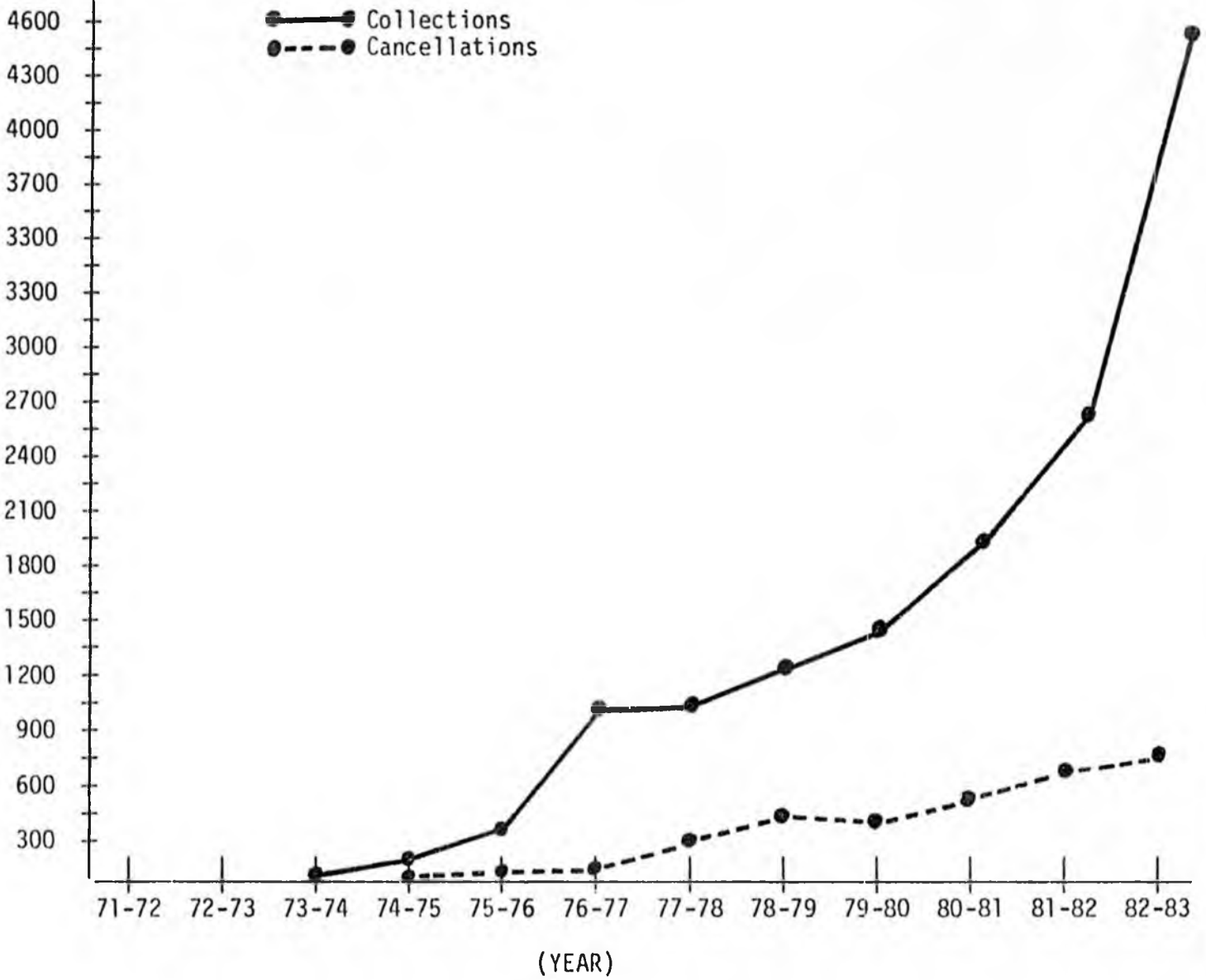


FIGURE 6
STUDENT LOAN COLLECTIONS
AND CANCELLATIONS

Default

Nationally, student loans have a notoriously high default rate, and, unfortunately, Alaska's program also has experienced problems with loan collections. Although the Alaska program is now doing considerably better than the federal loan programs, the default rate still remains above 9%. As can be seen in Table 4, the default rate has been steadily decreasing since the concerted effort began in 1975-76 to pursue these bad debts. At fiscal year end 302 loan accounts were in litigation status in Alaska's courts.

TABLE 4
ANNUAL DEFAULT RATES OF
ALASKA STATE STUDENT LOANS
1971-72 through 1982-83

LOAN YEAR	DEFAULT RATE* (June 30)
1971-72	N.A.
1972-73	N.A.
1973-74	N.A.
1974-75	80.0%
1975-76	44.6%
1976-77	24.9%
1977-78	22.3%
1978-79	19.3%
1979-80	14.5%
1980-81	11.5%
1981-82	9.2%
1982-83	9.1%

*Default is 120+ days past due.

Statistical Data

In the Appendix are Tables 9-13 containing data on the Alaska Student Loan Program from 1971-72 through 1982-83. Information on the number and amounts of loans made annually to undergraduate and graduate students attending in-state and out-of-state is presented in Tables 9-12. Table 13 contains summaries of the average size loan awarded each year.

WICHE STUDENT EXCHANGE PROGRAM

Through its participation in the thirteen-state Western Interstate Commission for Higher Education (WICHE), Alaska provides residents with access to sixteen fields of professional education not available in-state. The WICHE Student Exchange Program provides access to these sixteen fields at participating institutions throughout the compact states, and makes these programs available at a reduced tuition rate to the out-of-state WICHE students. These reduced rates usually amount to the normal in-state tuition rate at public colleges and universities and one-third the regular tuition rate at private colleges and universities. Alaskans certified for participation in this exchange program may also expect preferential admissions consideration by the schools to which they apply. For this, Alaska pays the college or university in which the Alaskan exchange student enrolls a set fee for a particular field of study. This fee, the support fee, covers the non-resident portion of the tuition and a portion of the institution's operating costs. The student does not receive any direct payment under this program.

Exchange Fields

The WICHE exchange fields in which Alaska would support students for the 1982-83 year included:

Architecture	Occupational Therapy
Dentistry	Optometry
Forestry	Osteopathy
Graduate Library Studies	Pharmacy
Graduate Nursing	Physical Therapy
Law	Podiatry
Maritime Technology	Public Health
Medicine	Veterinary Medicine

A student eligible for state certification in any of these fields must apply for and gain admission to the program of study. The admission decision rests solely with the receiving institution.

Support Fees

The amount of the support fee to be paid for each field of study is set annually by the WICHE Commission, with membership from all thirteen member states. These fees have increased more or less steadily over the last six years, and at the same time, Alaska's participation level has also steadily increased. As can be seen in Table 5, the total support fees exceeded \$1 million for the first time in 1982-83.

TABLE 5
WICHE STUDENT EXCHANGE PROGRAM SUPPORT COSTS
1976-77 through 1982-83

Academic Year	Total Students	Total Fees
1976-77	114	\$ 368,473
1977-78	134	634,114
1978-79	171	639,244
1979-80	209	853,959
1980-81	232	956,509
1981-82	269	1,223,091
1982-83	300	1,498,232
TOTAL	1,429	\$6,173,622

Participation Rates

Law continues to be the most popular field for Alaskan students. In 1981-82 Law students accounted for 57.6 percent of the students supported under the exchange program. In 1982-83, Law represented 60.0 percent of the exchange students. The growth fields for 1982-83 were Architecture, Law, Medicine, Physical and Occupational Therapy, Veterinary Medicine, Pharmacy, Osteopathy, and Graduate Nursing. Only Dentistry experienced an appreciable decline. These data are listed in Table 6.

TABLE 6
WICHE EXCHANGE STUDENTS BY FIELD
1976-77 through 1982-83

Field of Study	77-78	78-79	79-80	80-81	81-82	82-83
Architecture	6	9	7	9	15	17
Dental Hygiene*	1	1	1	0	1	0
Dentistry	11	13	13	15	18	15
Forestry	4	10	9	7	6	6
Graduate Library	2	5	2	11	8	7
Graduate Nursing	1	1	2	6	3	4
Law	64	75	100	142	155	180
Maritime Technology	N.A.	N.A.	N.A.	N.A.	7	7
Medicine	12	11	8	6	11	11
Occupational Therapy	3	1	1	3	3	4
Optometry	4	7	7	5	5	4
Osteopathy	N.A.	N.A.	N.A.	N.A.	3	6
Pharmacy	3	4	3	5	3	5
Physical Therapy	4	3	2	2	6	9
Podiatry	0	2	2	3	4	2
Public Health	1	2	1	10	14	11
Veterinary Medicine	7	8	8	8	7	12
TOTAL	123	152	166	232	269	300

*Discontinued as an exchange field in 1981-82.

The cost of the student exchange for 1982-83 is detailed in Table 7. It can be seen that because of the relatively low support fee for Law, Law exchange students accounted for only 40.0 percent of the total exchange cost (as opposed to accounting for 60.0 percent of the students).

TABLE 7
WICHE SUPPORT COSTS BY FIELD OF STUDY
1982-83

Field of Study	Support Fee	Total Students	Total Costs
Architecture	\$ 3,200	17	\$ 49,066
Dentistry	10,500	15	182,000
Forestry	2,800	6	15,867
Graduate Library	4,000	7	20,099
Graduate Nursing	5,800	4	20,300
Law	3,500	180	613,891
Maritime Technology	7,000	7	42,000
Medicine	18,700	11	205,700
Occupational Therapy	1,500	4	6,400
Optometry	5,600	4	22,400
Osteopathy	9,000	6	54,000
Pharmacy	4,100	5	22,550
Physical Therapy	4,100	9	45,101
Podiatry	6,200	2	6,867
Public Health	4,900	11	45,124
Veterinary Medicine	13,100	12	157,200
TOTAL	N.A.	300	\$1,508,565

State Educational Incentive Grant (SEIG) Program

The State Educational Incentive Grant (SEIG) Program provides need-based grants to eligible Alaskans enrolled in undergraduate programs. Grant awards range from a minimum of \$100 to a maximum of \$1,500 each, depending upon demonstrated need. One-half of each grant is federally funded and one-half is provided by the State. Grants are awarded to eligible applicants in order of greatest financial need as measured by a standard need analysis.

Participation Rates

1982-83 was the fifth year of operation of the SEIG Program in Alaska. Over 2,000 Alaskans applied for grant funds in 1982-83, but because of fund limitations, only 161 grants were awarded. As can be seen in Table 8, this is a decrease from 1981-82 when 174 grants were awarded. The decline is the result of reductions in funds at the federal level. The grant funds available in 1982-83 were 4.2 percent less than the previous year.

Also listed in Table 8 are the awards for in-state and out-of-state attendance and an institutional listing of the in-state awards. As in the past, University of Alaska, Anchorage students received the most SEIG awards.

TABLE 8
DISTRIBUTION OF STUDENTS RECEIVING STATE
EDUCATIONAL INCENTIVE GRANTS
1978-79 through 1982-83

Institution	Number of Grants					Award Totals				
	78-79	79-80	80-81	81-82	82-83	78-79	79-80	80-81	81-82	82-83
U of Alaska, Anchorage	87	85	84	43	29	\$ 61,225	\$119,219	\$118,511	\$ 55,750	\$ 41,500
U of Alaska, Fairbanks	42	12	24	25	20	30,464	12,357	28,500	36,500	27,000
U of Alaska, Juneau	11	6	1	2	6	6,082	6,798	1,500	3,000	7,500
Anchorage CC	*	*	35	18	23	*	*	52,500	22,744	34,000
Kenai Peninsula CC	*	5	4	5	10	*	7,500	6,000	6,000	14,250
Mat-Su CC	*	*	3	1	3	*	*	4,500	1,500	4,500
Tanana Valley CC	**	**	0	1	0	**	**	0	2,250	0
Sheldon Jackson College	46	8	5	6	11	26,753	12,000	7,500	9,750	14,250
Alaska Pacific University	4	0	2	0	1	2,265	0	3,000	0	750
Alaska Business College	0	0	0	0	1	0	0	0	0	1,500
Kuskokwim Community College	6	0	0	0	1	0	0	0	0	1,500
Total In-State	190	116	158	101	110	\$126,789	\$157,874	\$222,011	\$136,994	\$142,750
Total Out-of-State	3	61	80	73	51	\$ 2,323	\$ 82,731	\$116,909	\$102,030	\$ 70,500
TOTAL	193	177	238	174	161	\$129,112	\$240,605	\$338,920	\$239,024	\$217,250

*Reported in UAA totals.

**Reported in UAF totals.

APPENDIX
ALASKA STUDENT LOAN PROGRAM
ADDITIONAL DATA

ALASKA STUDENT LOAN PROGRAM
(1971-72 through 1982-83)

TABLE 9
TWELVE-YEAR SUMMARY
(1971-72 through 1982-83)

STUDENT LEVEL	STUDENTS ATTENDING IN-STATE				STUDENTS ATTENDING OUT-OF-STATE				TOTAL	
	Number of Loans	Percent of Total	Loan Amount	Percent of Total	Number of Loans	Percent of Total	Loan Amount	Percent of Total	Number of Loans	Loan Amount
Under-graduate	19,416	45.2	\$55,943,558	43.6	23,506	54.8	\$72,268,286	56.4	42,924	\$128,211,844
Graduate	953	18.8	\$ 3,536,104	16.8	4,108	81.2	\$17,557,773	83.2	5,061	\$ 21,093,877
TOTAL	20,369	42.4	\$59,479,662	39.8	27,616	57.6	\$89,826,059	60.2	47,985	\$149,305,721

TABLE 10
YEARLY SUMMARY
OF
UNDERGRADUATE STUDENT LOANS

ACADEMIC YEAR	STUDENTS ATTENDING IN-STATE				STUDENTS ATTENDING OUT-OF-STATE				TOTAL	
	Loan Recipients	Pe. cent of Total	Loan Amount	Percent of Total	Loan Recipients	Percent of Total	Loan Amount	Percent of Total	Loan Recipients	Loan Amount
1971-72	570	57.6	\$ 680,351	50.1	470	42.4	\$ 666,536	49.5	990	\$ 1,346,887
1972-73	761	48.7	965,274	42.1	801	51.3	1,326,975	57.9	1,562	2,292,249
1973-74	585	40.1	913,284	38.8	874	59.9	1,438,990	61.2	1,459	2,352,274
1974-75	528	41.5	764,872	36.4	745	58.5	1,336,279	63.6	1,273	2,101,151
1975-76	456	30.5	747,112	27.9	1,041	69.5	1,927,334	72.1	1,497	2,674,446
1976-77	561	33.1	858,139	28.6	1,132	66.9	2,143,458	71.4	1,693	3,001,597
1977-78	713	35.9	1,211,203	32.7	1,272	64.1	2,496,063	67.3	1,985	3,707,266
1978-79	861	35.1	1,664,246	31.7	1,591	64.9	3,581,002	68.3	2,452	5,245,248
1979-80	1,245	36.1	2,469,354	32.2	2,203	63.9	5,191,236	67.8	3,448	7,660,590
1980-81	2,606	45.3	5,568,580	41.8	3,145	54.7	7,766,597	58.2	5,751	13,335,177
1981-82	4,225	47.3	15,846,331	44.6	4,710	52.7	19,688,486	55.4	8,935	35,534,817
1982-83	6,305	53.1	24,254,812	49.5	5,574	46.9	24,705,330	50.5	11,879	48,960,142
TOTAL	19,416	45.2	\$55,943,558	43.6	23,508	54.8	\$72,268,286	56.4	42,924	\$128,211,844

TABLE 11
YEARLY SUMMARY
OF
GRADUATE STUDENT LOANS

ACADEMIC YEAR	STUDENTS ATTENDING IN-STATE				STUDENTS ATTENDING OUT-OF-STATE				TOTAL	
	Loan Recipients	Percent of Total	Loan Amount	Percent of Total	Loan Recipients	Percent of Total	Loan Amount	Percent of Total	Loan Recipients	Loan Amount
1971-72	31	34.1	\$ 74,613	29.1	60	65.9	\$ 181,658	70.9	91	\$ 256,271
1972-73	48	25.8	113,990	19.7	138	74.2	464,145	80.3	186	578,135
1973-74	37	18.0	107,988	17.0	169	82.0	525,914	83.0	206	633,902
1974-75	31	16.8	86,266	15.4	153	83.2	472,390	84.6	184	558,656
1975-76	25	11.3	61,424	8.7	197	88.7	647,127	91.3	222	708,551
1976-77	23	10.1	69,833	8.2	205	89.9	779,077	91.8	228	848,910
1977-78	27	9.6	63,919	7.1	253	90.4	832,982	92.9	280	896,901
1978-79	41	12.0	108,130	9.2	302	88.0	1,063,024	90.8	343	1,171,154
1979-80	58	12.3	168,519	9.8	412	87.7	1,544,840	90.2	470	1,713,359
1980-81	127	17.9	391,885	14.8	582	82.1	2,264,218	85.2	709	2,656,103
1981-82	229	23.8	1,060,365	21.1	734	76.2	3,964,317	78.9	963	5,024,682
1982-83	276	23.4	1,229,172	20.3	903	76.6	4,818,081	79.7	1,179	6,047,253
TOTAL	953	18.8	\$3,536,104	16.8	4,108	81.2	\$17,557,773	83.2	5,061	\$21,093,877

TABLE 12
YEARLY SUMMARY
OF
ALL STUDENT LOANS

ACADEMIC YEAR	STUDENTS ATTENDING IN-STATE				STUDENTS ATTENDING OUT-OF-STATE				TOTAL	
	Loan Recipients	Percent of Total	Loan Amount	Percent of Total	Loan Recipients	Percent of Total	Loan Amount	Percent of Total	Loan Recipients	Loan Amount
1971-72	601	55.6	\$ 754,964	47.1	480	44.4	\$ 848,194	52.9	1,081	\$ 1,603,158
1972-73	809	46.3	1,079,264	37.6	939	53.7	1,791,120	62.4	1,748	2,870,384
1973-74	622	37.4	1,021,272	34.2	1,043	62.6	1,964,904	65.8	1,665	2,986,176
1974-75	559	38.4	851,138	32.0	898	61.6	1,808,669	68.0	1,457	2,659,807
1975-76	481	28.0	808,536	23.9	1,238	72.0	2,574,461	76.1	1,719	3,382,997
1976-77	584	30.4	927,972	24.1	1,337	69.6	2,922,535	75.9	1,921	3,850,507
1977-78	740	32.7	1,275,122	27.7	1,525	67.3	3,329,045	72.3	2,265	4,604,167
1978-79	902	32.3	1,772,376	27.6	1,893	67.7	4,644,026	72.4	2,795	6,416,402
1979-80	1,303	33.3	2,637,873	28.1	2,615	66.7	6,736,076	71.9	3,918	9,373,949
1980-81	2,733	42.3	5,960,465	37.3	3,727	57.7	10,030,815	62.7	6,460	15,991,280
1981-82	4,454	45.0	16,906,695	41.7	5,444	55.0	23,652,804	58.3	9,898	40,559,499
1982-83	6,581	50.4	25,483,984	46.3	6,477	49.6	29,523,411	53.7	13,058	55,007,395
TOTAL	20,369	42.4	\$59,479,662	39.8	27,616	57.6	\$89,826,059	60.2	47,985	\$149,305,721

TABLE 13
MEAN LOAN AMOUNT PER RECIPIENT
BY
IN-STATE/OUT-OF-STATE INSTITUTIONAL ATTENDANCE

ACADEMIC YEAR	STUDENTS ATTENDING IN-STATE			STUDENTS ATTENDING OUT-OF-STATE			TOTAL		
	Number of Loan Recipients	Total Amount Loaned	Mean Loan per Recipient	Number of Loan Recipients	Total Amount Loaned	Mean Loan per Recipient	Number of Loan Recipients	Total Amount Loaned	Mean Loan per Recipient
1971-72	601	\$ 754,964	\$1,256	480	\$ 648,194	\$1,767	1,081	\$ 1,603,158	\$1,483
1972-73	809	1,079,264	1,334	939	1,791,120	1,907	1,748	2,870,384	1,642
1973-74	622	1,021,272	1,642	1,043	1,964,904	1,884	1,665	2,986,176	1,793
1974-75	559	851,138	1,523	898	1,808,669	2,014	1,457	2,659,807	1,826
1975-76	481	808,536	1,681	1,238	2,574,461	2,080	1,719	3,382,997	1,968
1976-77	584	927,972	1,589	1,337	2,922,535	2,186	1,921	3,850,507	2,004
1977-78	740	1,275,122	1,723	1,525	3,329,045	2,183	2,265	4,604,167	2,033
1978-79	902	1,772,376	1,965	1,893	4,644,026	2,453	2,795	6,416,402	2,296
1979-80	1,303	2,637,873	2,024	2,615	6,736,076	2,576	3,918	9,373,949	2,393
1980-81	2,733	5,960,465	2,181	3,727	10,030,815	2,691	6,460	15,991,280	2,475
1981-82	4,454	16,906,695	3,796	5,444	23,652,804	4,345	9,898	40,559,499	4,098
1982-83	6,581	25,483,984	3,872	6,477	29,523,411	4,558	13,058	55,007,395	4,213
TOTAL	20,369	\$59,479,662	\$2,920	27,616	\$89,826,059	\$3,253	47,985	\$149,305,721	\$3,112