

PA Act 101 Program

2022-23 ACADEMIC YEAR REPORT

Pennsylvania Higher Education
Equal Opportunity Act of 1971



Helping economically and
educationally qualified students
succeed in higher education



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Program Overview

Through its passage of the Higher Education Equal Opportunity Act of 1971, the Pennsylvania General Assembly established the PA Act 101 Program with the vision of enhancing postsecondary education opportunities and achievements of economically and educationally qualified undergraduate students. Act 101, administered by the Pennsylvania Higher Education Assistance Agency (PHEAA), continues to realize that vision by enabling schools to provide valuable educational support services that allow students to reach their full potential.

Funding & Participation

To ensure an equitable and transparent process, PHEAA distributes funds through a per capita awarding system. The per capita award is determined by dividing the total available resources for the year by the total number of Act 101 students served. Allocations are provided for each student served from the minimum required for annual program participation up to a maximum of 300 students at each school—although schools may opt to serve additional students.

With a Commonwealth appropriation of \$5 million, PHEAA disbursed funds to 35 Act 101 programs in 2022-23. The total number of students served for 2022-23 was 3,589.

Institutions are required to provide a minimum “match” of 15% of their total Act 101 program budget during their first year of participation. During continuing years of participation, a minimum “match” of 25% of their total Act 101 program budget is required. These financial contributions supplement the allocation to foster program innovation and ensure that Act 101 students can take advantage of high-demand services.

Act 101 Services

Participating schools are able to tailor the services they provide; however, each Act 101 program is required to offer academic advising, student orientation, tutoring, and counseling services. Other types of funded services and supports include:

- Summer bridge programs that help students adjust to college life, build study skills, and possibly earn academic credits
- Free lending libraries that provide access to textbooks, laptops, and other educational equipment
- Student educational travel, campus events, and cultural enrichment activities
- Peer mentoring programs, honor societies, and career and academic exploration workshops

To provide program guidance, each Act 101 program must have an advisory board comprised of administration, faculty, students, and community representatives.

Eligibility

The Act 101 Program serves both full-time and part-time students who meet initial eligibility standards. Students must be:

- **Academically qualified**—predicted to have a first-year grade point average (GPA) of 2.0 or less on a 4.0 scale. The participating institutions are responsible for predicting a student’s GPA.
- **Economically qualified**—those with an annual family income equal to or less than 200% of the federal poverty income guidelines as established by the U.S. Department of Health and Human Services. Since the 2022-23 Free Application for Federal Student Aid (FAFSA®) used 2020 income to determine student eligibility, the 2022-23 Act 101 Program used the 2020 federal poverty guidelines to determine 2022-23 eligibility. For 2020, the federal poverty guideline for a family of four was \$26,200.
- Pennsylvania residents enrolled in a program leading to an undergraduate credential.



About the Report

This annual report highlights how Act 101 helped program participants reach their potential during 2022-23. The report includes an overview of the institutions and participating students, with details on funding, financial aid, and demographics. It also highlights program effectiveness, measured by student retention, graduation, and course completion rates as well as grade point averages.

The report for the 2022-23 academic year has four main components:

1. Institutional and student profiles
2. Student retention and graduation rates
3. Student academic performance
4. Financial aid for Act 101 students

These sections use feedback from all 35 Act 101 programs and compare 2022-23 Act 101 data against state, national, and prior years' Act 101 values.



Institutional & Student Profiles

During the 2022-23 academic year, the Act 101 Program provided services to 3,589 credential-seeking undergraduates throughout the 35 active programs. In comparison, the 35 active programs in 2021-22 served 3,494 students. While one new program joined Act 101 in 2022-23, one program that was active in 2021-22 did not participate in 2022-23. This section includes institutional characteristics for the 2022-23 programs followed by a brief socioeconomic profile of their 3,489 students who had accessible student-level information.

Characteristics of Institutions Serving Act 101 Students 2022-23 Academic Year

Table 1

Institutional Sector	Act 101 Programs	Enrolled Act 101 Students	Average Number of Act 101 Students	Percent of Total Act 101 Population
4-Year	26	2,560	98	71.33%
Private Colleges & Universities	18	1,345	75	37.47%
PASSHE Universities	7	1,115	159	31.07%
State-Related Universities	1	100	100	2.79%
2-Year	9	1,029	114	28.67%
Private & Public Colleges	2	240	120	6.69%
Community Colleges	6	695	116	19.36%
Business, Trade, & Technical Schools	1	94	94	2.62%
Total	35	3,589	103	100.00%

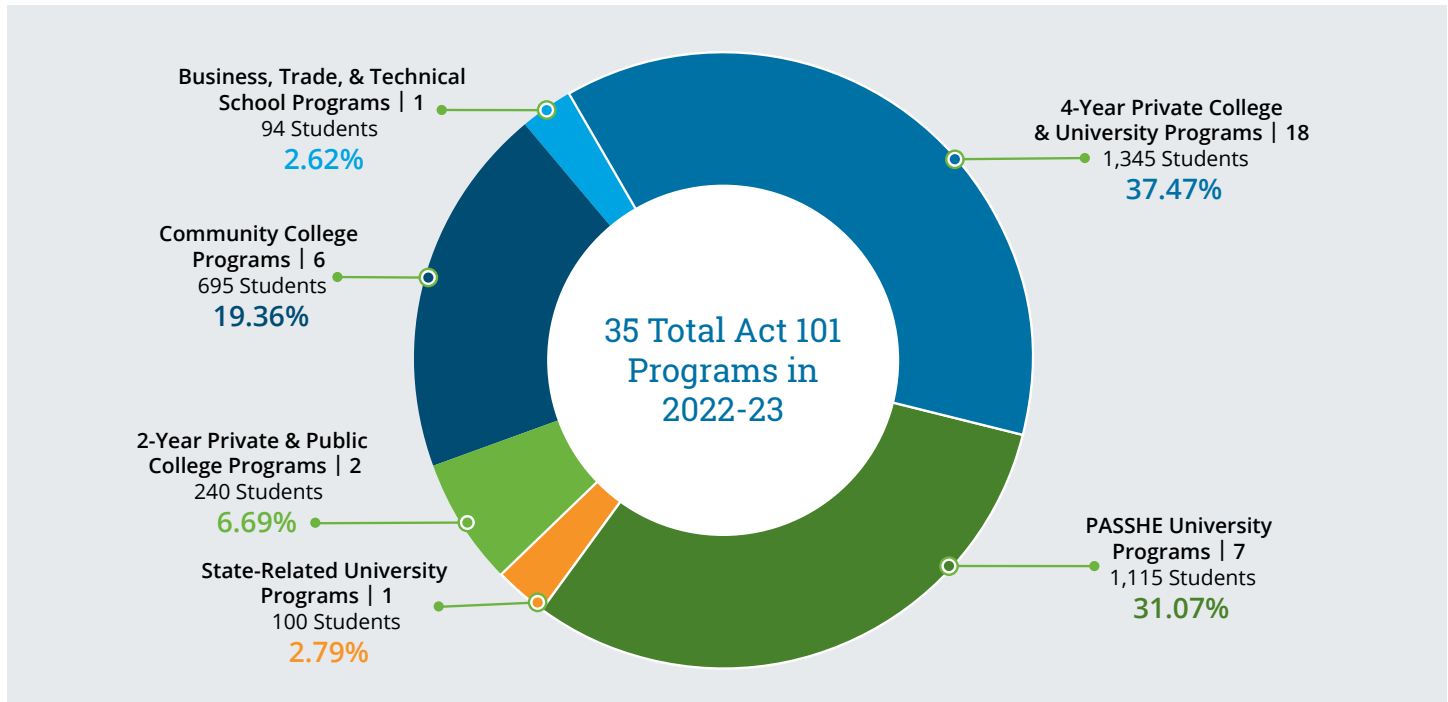
NOTE: Thaddeus Stevens College of Technology, which is owned by the Commonwealth of Pennsylvania, is classified as a 2-Year Public school in this report. Esperanza College of Eastern University, which is an associate degree-awarding branch campus of Eastern University, is classified as a 2-Year Private school in this report.



Act 101 Students by Institutional Sector

2022-23 Academic Year

Chart 1



Act 101 Institutions At-a-Glance

- At the 26 programs at 4-year institutions:
 - The programs served 2,560 participants (71.33% of the total).
 - The programs served an average of 98 students.
 - Pennsylvania State System of Higher Education (PASSHE) universities had the highest average at 159; 4-Year Private colleges and universities had the lowest at 75.
- At the 9 programs at 2-year institutions:
 - The programs served 1,029 participants (28.67% of the total).
 - The programs served an average of 114 students.
 - Two-Year Private and Public colleges had the highest average at 120; the single Business, Trade, and Technical school had the lowest at 94.
- The 35 programs, overall, served an average of 103 students.



The Act 101 Program served 3,589 students in 2022-23.

Act 101 Students At-a-Glance

- The median family income for Act 101 students was \$24,515, significantly less than the Pennsylvania and U.S. values of \$83,262 and \$84,394, respectively, which are estimated values from the 2020 American Community Survey.
- 18.06% of Act 101 students are from households that participate in at least one of the following federal means-tested benefits programs:
 - Supplemental Nutrition Assistance Program
 - National School Lunch Program
 - Medicaid
 - Supplemental Security Income
 - Temporary Assistance for Needy Families
 - Special Supplemental Nutrition Program for Women, Infants, and Children
- 59.99% of Act 101 students reported their gender as female. By comparison, 57.25% and 58.18% of Pennsylvania and U.S. undergraduates, respectively, reported their gender as female according to 2021 Integrated Postsecondary Education Data System (IPEDS) data, which is the most recent available.
- 83.43% of Act 101 students are from urban counties based on the Center for Rural Pennsylvania's rural and urban county designations.

Act 101 Student Family Finances

As previously mentioned, one criterion for initial Act 101 eligibility is that students have an annual family income less than or equal to 200% of the federal poverty income guidelines. However, after the first year, student finances are not an eligibility criterion unless a student transfers schools, as improved family finances do not alter a student's academic qualification within their entering cohort.

Still, participating Act 101 students must submit a FAFSA each year. The U.S. Department of Education uses the applicant provided FAFSA information to produce an Expected Family Contribution (EFC). This value is an index of a family's ability to contribute to the student's education from family financial resources, and it is used to determine Federal Pell Grant Program eligibility. For the 2022-23 academic year, students with an EFC of zero to 6206 were eligible to receive a Federal Pell Grant. Among the population of Act 101 students, 84.21% received a Federal Pell Grant and 65.06% had an EFC of zero. Because the Federal Pell Grant Program targets students with very high financial need, using Federal Pell Grant eligibility as a reference clearly indicates that the Act 101 Program participants are economically qualified.



The median family income for Act 101 students was approximately 29% of the Pennsylvania and U.S. median family incomes.

Student Retention & Graduation Rates

Retention Rates

Retention of full-time undergraduate students in postsecondary programs of study of at least 2 years' duration from one fall term to another is a key indicator of institutional effectiveness at supporting credential completion. Students in these programs are at the greatest risk of stopping out before the start of the second academic year, and students who stop out early are less likely to graduate. For students enrolled in 4-year degree programs, stopping out after the second year also reduces the probability of credential completion.

Table 2.1 provides first-year retention rates for the fall cohorts of first-time, full-time Act 101 students from 2018 through 2021. The 68.56% retention rate for the Fall 2021 Act 101 Cohort was higher than the 63.93% retention rate for the Fall 2020 Act 101 Cohort. It should be noted that the COVID-19 pandemic likely impacted the Fall 2020 Act 101 Cohort's return for their second year. The value for the Fall 2021 Act 101 Cohort was lower than the national first-year retention rate for the same time period. According to a July 2023 National Student Clearinghouse® report on first-year retention rates, the national average retention rate among first-time, full-time college students at 2-year and 4-year postsecondary institutions from the fall of 2021 to the fall of 2022 was 75.70%. Considering the economic and educational status of the entering Act 101 students, the 68.56% retention rate might be expected to be much lower without the support services that the Act 101 Program provides.

The Integrated Postsecondary Education Data System (IPEDS) reports the most recent state-level data on first-year retention rates at 2-year and 4-year postsecondary institutions. According to IPEDS, the first-year retention rate for full-time students in Pennsylvania for the fall of 2020 to the fall of 2021 was 79.80%. The Fall 2020 Act 101 Cohort was below the Pennsylvania rate with a first-year retention rate of 63.93%.

Student retention is most commonly measured from the first year of enrollment to the second year. However, retention rates across 2 years from the first year of enrollment to the third year provide an additional measure of institutional effectiveness at helping students toward degree attainment. Table 2.2 provides retention rates for the Fall 2018 through Fall 2020 Act 101 Cohorts across 2 years.

First-Year Retention Rates for Full-Time Act 101 Students

Table 2.1

Population	Initial Count	Number Still Enrolled	Credentials Received	First-Year Retention Rate
Fall 2021 Cohort to Fall 2022	1,107	730	29	68.56%
Fall 2020 Cohort to Fall 2021	1,034	644	17	63.93%
Fall 2019 Cohort to Fall 2020	1,275	834	33	68.00%
Fall 2018 Cohort to Fall 2019	1,236	672	38	57.44%

Retention Rates Across 2 Years for Full-Time Act 101 Students

Table 2.2

Population	Initial Count	Number Still Enrolled	Credentials Received	Retention Rate Across 2 Years
Fall 2020 Cohort to Fall 2022	1,034	497	70	54.84%
Fall 2019 Cohort to Fall 2021	1,275	534	107	50.27%
Fall 2018 Cohort to Fall 2020	1,236	550	75	50.57%

NOTE: The retention rate calculations are based on the Number Still Enrolled plus Credentials Received divided by the Initial Count. Institutions may restate their prior years' retention data.

Graduation Rates

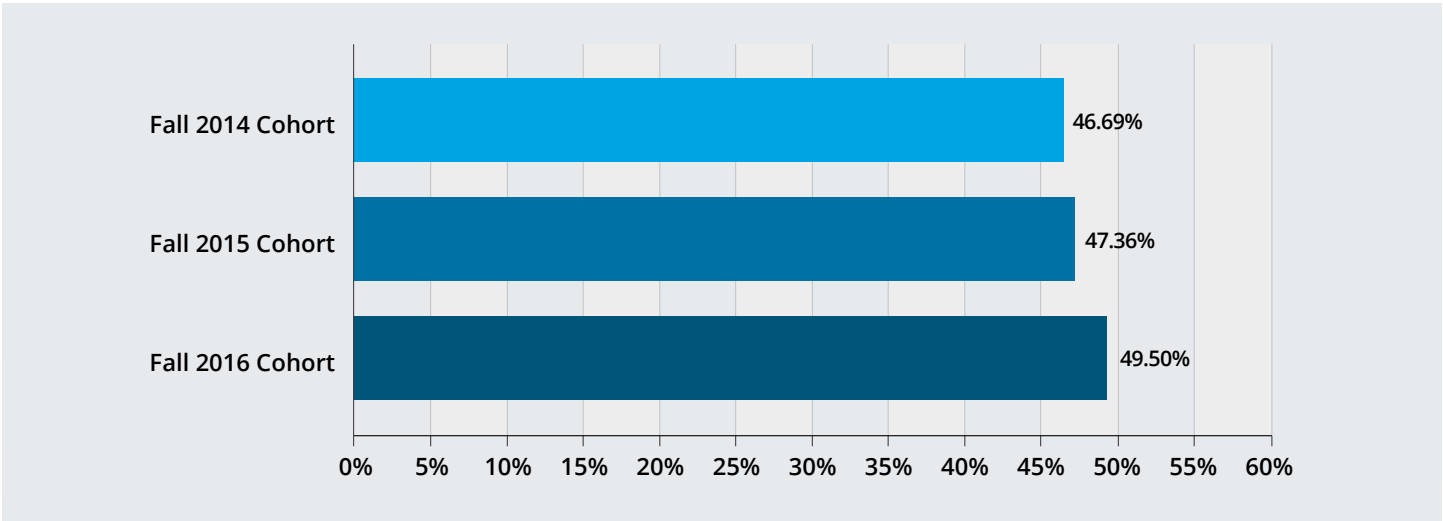
In this section, the graduation rate for a cohort of Act 101 students who began enrollment in the fall of 2016 was compared to the graduation rates for the previous two cohorts of Act 101 students who also began enrollment in the fall. The Fall 2016 Act 101 Cohort examined included 1,283 Act 101 students from 30 participating institutions. By comparison, the Fall 2015 Act 101 Cohort examined included 1,080 Act 101 students from 28 participating institutions, and the Fall 2014 Act 101 Cohort examined included 1,222 Act 101 students from 29 participating institutions.

In this analysis, graduation rates are defined as the number of first-time, full-time undergraduates who completed a degree within “150% of normal time” divided by all first-time, full-time undergraduates in a cohort. Therefore, 6-year graduation rates were used for students at 4-year institutions, and 3-year graduation rates were used for students at 2-year institutions.

The 150% time graduation rate for the Fall 2016 Act 101 Cohort was 49.50%. This is a 2.14 percentage point increase from the Fall 2015 Act 101 Cohort and a 2.81 percentage point increase from the Fall 2014 Act 101 Cohort.

Fall 2014, Fall 2015, & Fall 2016 First-Time, Full-Time Act 101 Cohorts' Graduation Rates – 150% Time

Chart 2.1



NOTE: These rates represent the outcomes for the Fall 2014 Act 101 Cohort at 29 institutions, for the Fall 2015 Act 101 Cohort at 28 institutions, and for the Fall 2016 Act 101 Cohort at 30 institutions; they are based on data reported to PHEAA for the annual report.

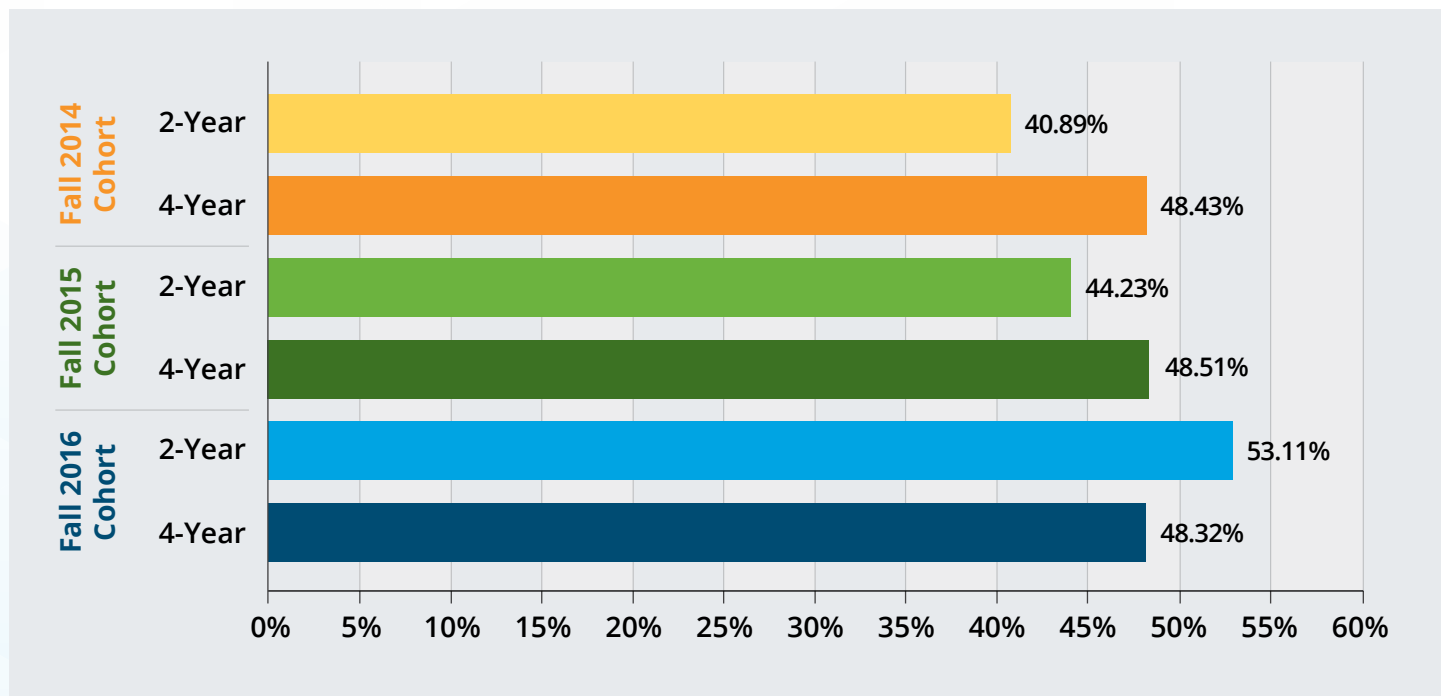


Further segmenting graduation rates for these three Act 101 cohorts by 4-year and 2-year institutions shows relatively level rates at 4-year institutions and an increasing trend at 2-year institutions.

- The 150% time graduation rate at 4-year institutions for the Fall 2016 Act 101 Cohort was 48.32%, a 0.19 percentage point decrease from the Fall 2015 Act 101 Cohort and a 0.11 percentage point decrease from the Fall 2014 Act 101 Cohort.
- The 150% time graduation rate at 2-year institutions for the Fall 2016 Act 101 Cohort was 53.11%, an 8.88 percentage point increase from the Fall 2015 Act 101 Cohort and a 12.22 percentage point increase from the Fall 2014 Act 101 Cohort.

Fall 2014, Fall 2015, & Fall 2016 First-Time, Full-Time Act 101 Cohorts' Graduation Rates–150% Time: 2-Year vs. 4-Year Institutions

Chart 2.2



NOTE: These rates represent the outcomes for the Fall 2014 Act 101 Cohort at 21 4-year institutions and eight 2-year institutions; the Fall 2015 Act 101 Cohort at 20 4-year institutions and eight 2-year institutions; and the Fall 2016 Act 101 Cohort at 22 4-year institutions and eight 2-year institutions. These rates are based on data reported to PHEAA for the annual report.

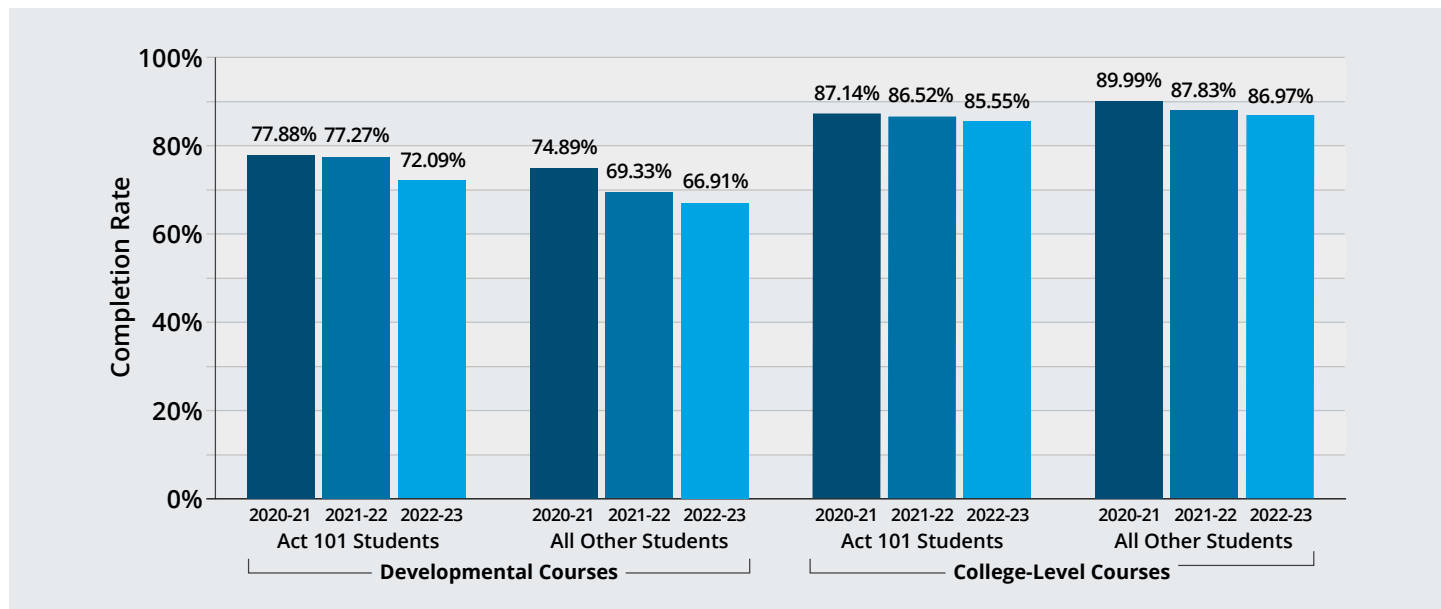
Student Academic Performance

The Act 101 schools reported data on two aspects of academic performance—success in developmental courses and success in college-level courses. Charts 3.1 and 3.2 compare the academic performance of Act 101 students to all other Pennsylvania-resident, credential-seeking undergraduates at participating Act 101 schools for the 2020-21, 2021-22, and 2022-23 academic years.

Academic Performance—Course Completion Rates

2020-21, 2021-22, & 2022-23 Academic Years

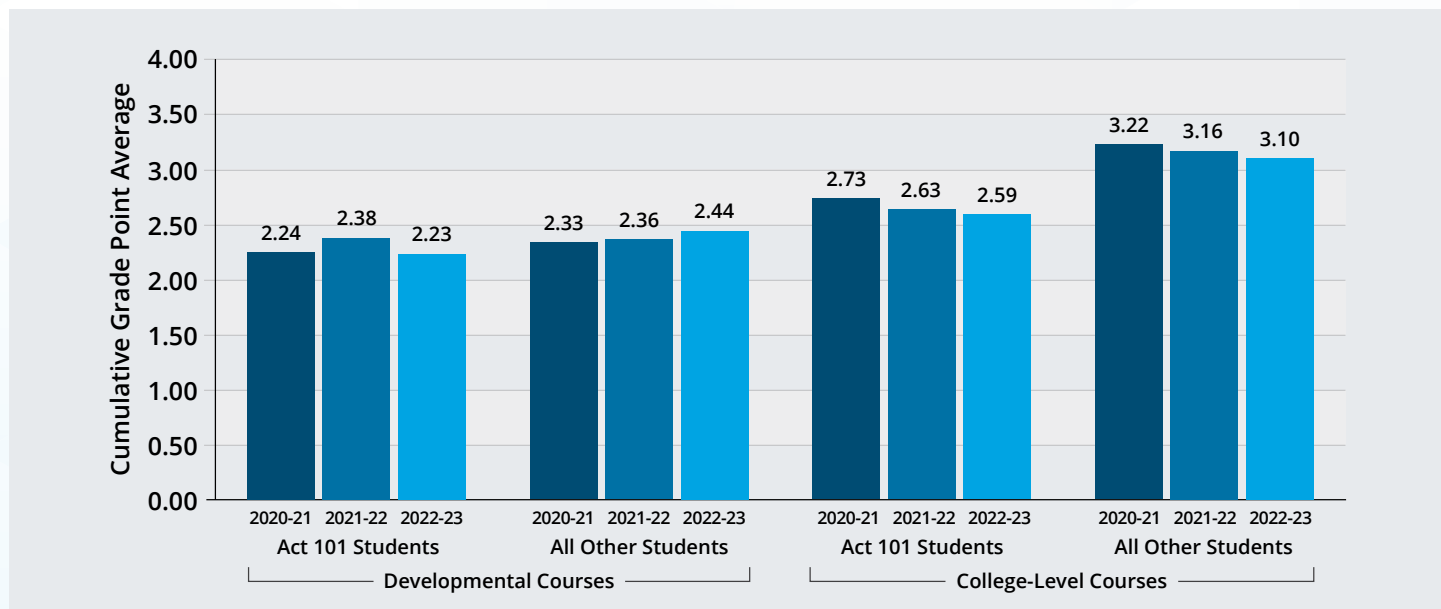
Chart 3.1



Academic Performance—Cumulative Grade Point Averages

2020-21, 2021-22, & 2022-23 Academic Years

Chart 3.2



Academic Performance of Act 101 & Pennsylvania-Resident, Credential-Seeking Undergraduates at Act 101 Institutions

2022-23 Academic Year

Table 3

Population	Headcount	Courses Attempted	Percent of Courses Attempted	Courses Completed	Course Completion Rate	Cumulative Grade Point Average
Developmental Course Taking & Performance: Students Taking at Least One Developmental Course During the Academic Year						
Act 101	625	1,107	8.71%	798	72.09%	2.23
All Other	7,430	11,609	91.29%	7,768	66.91%	2.44
Total	8,055	12,716	100.00%	8,566	67.36%	2.42
College-Level Course Taking & Performance During the Academic Year						
Act 101	3,589	29,123	3.87%	24,915	85.55%	2.59
All Other	– *	723,124	96.13%	628,900	86.97%	3.10
Total	– *	752,247	100.00%	653,815	86.91%	3.09

* This figure is not reported.

Developmental Courses

In 2022-23, a total of 625 Act 101 students attempted 1,107 developmental courses. They completed 798 of these courses (72.09%), earning a 2.23 cumulative GPA.

- By comparison, Act 101 students in 2021-22 completed 77.27% of their developmental courses, earning a 2.38 cumulative GPA for this coursework.
- All other Pennsylvania-resident, credential-seeking undergraduates at the Act 101 schools in 2022-23 had a 66.91% developmental course completion rate, with a 2.44 cumulative GPA for this coursework.

College-Level Courses

In 2022-23, 3,589 Act 101 students attempted 29,123 college-level courses. They completed 24,915 of these courses (85.55%), earning a 2.59 cumulative GPA.

- By comparison, Act 101 students in 2021-22 completed 86.52% of their college-level courses, earning a 2.63 cumulative GPA for this coursework.
- All other Pennsylvania-resident, credential-seeking undergraduates at the Act 101 schools in 2022-23 had an 86.97% college-level course completion rate, with a 3.10 cumulative GPA for this coursework.



Act 101 students had a higher course completion rate in developmental courses (72.09%) than the general undergraduate population (66.91%).

Financial Aid for Act 101 Students

Research has demonstrated that, for those students with limited resources, need-based grants and other types of financial aid play a role in reducing the economic barriers that affect initial postsecondary enrollment and continuation beyond the first year.

During the 2022-23 academic year, Act 101 participants benefited from financial aid awards in three broad categories—grants, waivers, and scholarships; student employment; and education loans—as shown in Table 4. Act 101 participants received nearly \$87.6 million from these combined sources in 2022-23, with an average of \$24,406 per student. This average aid amount is an increase of \$489 compared to the 2021-22 average of \$23,917.

Financial Aid for Act 101 Students

2022-23 Academic Year

Table 4

Type	Number of Awards or Loans	Total Value	Average Value Per Award or Loan	Percent of Aid Value
Grants, Waivers, & Scholarships	9,914	\$ 61,423,228	\$ 6,196	70.12%
Federal Pell Grant	3,038	\$ 16,545,294	\$ 5,446	18.89%
PA State Grant	2,121	\$ 9,105,243	\$ 4,293	10.39%
Federal Supplemental Education Opportunity Grant	1,443	\$ 1,373,653	\$ 952	1.57%
Institutional Awards	2,192	\$ 29,054,063	\$ 13,255	33.17%
Other Awards	1,120	\$ 5,344,975	\$ 4,772	6.10%
Student Employment	567	\$ 828,422	\$ 1,461	0.95%
Federal Work-Study	435	\$ 632,914	\$ 1,455	0.73%
PA State Work-Study	8	\$ 10,194	\$ 1,274	0.01%
Other On-Campus & Institution-Funded Employment	124	\$ 185,314	\$ 1,494	0.21%
Education Loans	3,371	\$ 25,342,489	\$ 7,518	28.93%
Federal Direct Loans	2,634	\$ 15,811,698	\$ 6,003	18.05%
Federal Direct Parent PLUS Loans	437	\$ 5,946,280	\$ 13,607	6.79%
Federal Health Professions & Other Federal Loans	50	\$ 216,568	\$ 4,331	0.25%
Private Education Loans	250	\$ 3,367,943	\$ 13,472	3.84%
Total Aid	13,852	\$ 87,594,139	\$ 6,324	100.00%

NOTE: The Number of Awards or Loans column contains duplicated counts since Act 101 students can receive more than one type of financial aid.

Federal Pell Grants

Award Recipients

- Two-Year Private and Public college students had the highest rate of award recipients at 90.83% (218 of 240), followed by 4-Year Private college and university students at 89.89% (1,209 of 1,345).
- PASSHE students had the lowest rate at 76.68% (855 of 1,115).

Award Averages

- State-Related university students received the largest average award at \$6,018.
- Business, Trade, and Technical school students received the smallest at \$4,184.
- The overall average award to Act 101 recipients was \$5,446. For the 2022-23 award year, Federal Pell Grants ranged from a minimum of \$692 for full-time students with an EFC of 6206 to a maximum of \$6,895 for full-time students with an EFC of zero.

PA State Grants

Award Recipients

- Four-Year Private college and university students had the highest percentage of award recipients at 75.93% (997 of 1,313 PA State Grant applicants).
- Community College students had the lowest percentage at 37.56% (252 of 671 PA State Grant applicants).

Award Averages

- Community College students received the smallest average award at \$1,711, a reflection of the low cost of attendance.
- Four-Year Private college and university students received the largest at \$5,053, a reflection of the high cost of attendance.
- The overall average award to Act 101 recipients was \$4,293; the overall average award to all PA State Grant recipients attending Act 101 institutions was \$3,725. For the 2022-23 award year, PA State Grants for full-time, classroom students ranged from a minimum of \$500 to a maximum of \$5,750.

Federal Direct Loans

Borrowers

- Community College students had the lowest rate of borrowing at 46.33% (322 of 695).
- State-Related university students had the highest borrowing rate at 94.00% (94 of 100), followed by 4-Year Private college and university students at 83.49% (1,123 of 1,345).

Annual Loan Averages

- Two-Year Private and Public college students who borrowed had the smallest average annual loan amount at \$3,907.
- State-Related university students who borrowed had the highest at \$7,026.

Participating Institutions & Appropriations History

Act 101 Institutions

2022-23 Academic Year

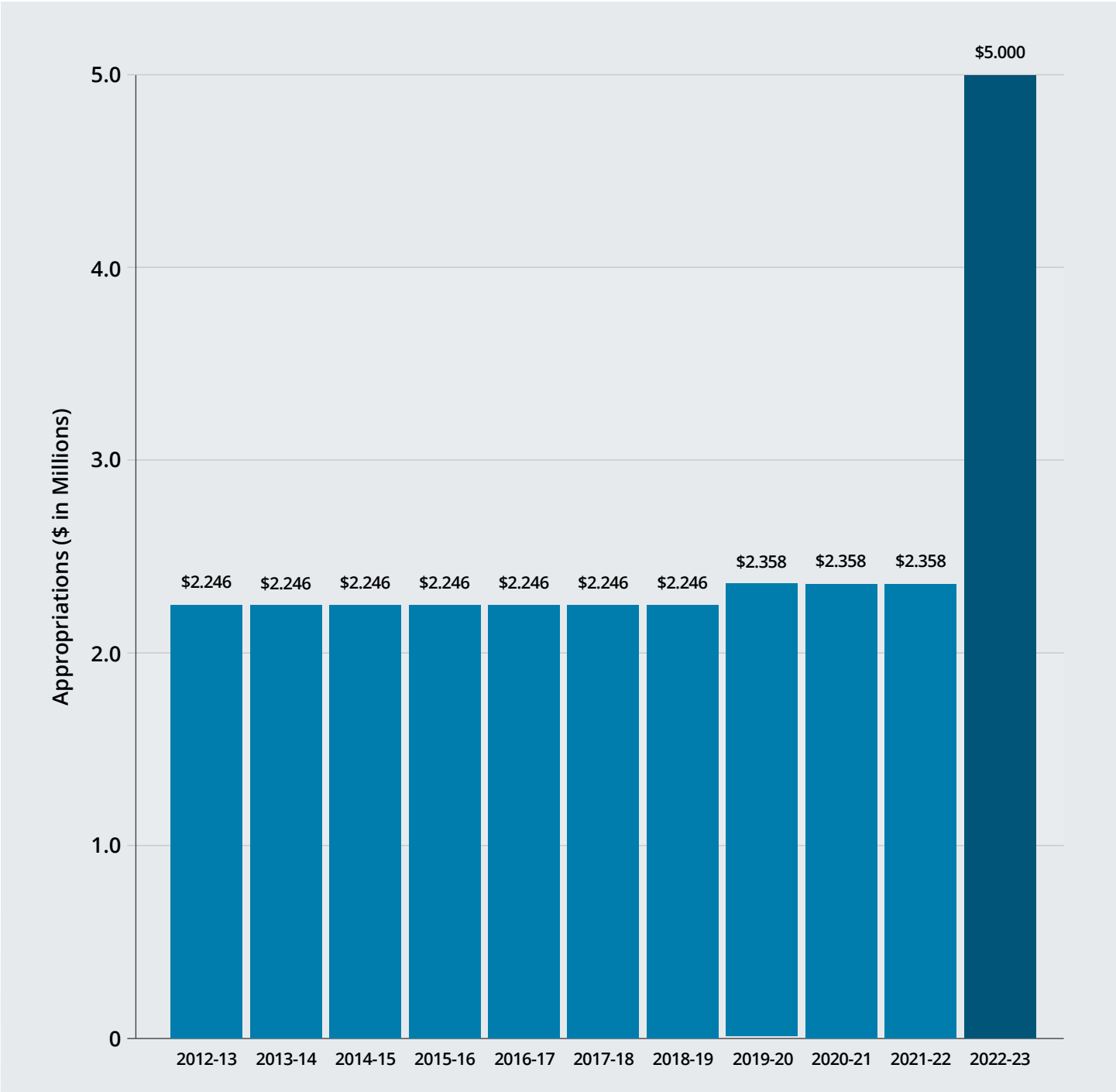
Table 5

Institution	Final Allocation	Students Served
Albright College	\$ 111,416	79
Arcadia University	\$ 80,630	55
Cabrini University	\$ 102,620	70
Cedar Crest College	\$ 120,212	82
Commonwealth University of Pennsylvania–Bloomsburg	\$ 309,326	211
Commonwealth University of Pennsylvania–Lock Haven	\$ 58,640	43
Community College of Allegheny County	\$ 95,290	65
Community College of Beaver County	\$ 203,774	140
Delaware County Community College	\$ 219,900	150
Drexel University	\$ 131,940	90
Duquesne University	\$ 256,550	175
Eastern University	\$ 60,106	41
Esperanza College of Eastern University	\$ 58,640	41
Indiana University of Pennsylvania	\$ 439,800	301
Keystone College	\$ 58,640	40
King's College	\$ 152,464	104
Kutztown University of Pennsylvania	\$ 58,640	41
La Salle University	\$ 192,046	133
Lincoln University	\$ 146,600	100
Luzerne County Community College	\$ 126,076	86
Manor College	\$ 60,106	41
Montgomery County Community College	\$ 244,822	167
Orleans Technical College	\$ 111,416	94
Pennsylvania Western University–Clarion	\$ 36,650	32
Robert Morris University	\$ 192,046	131
Rosemont College	\$ 45,446	31
Saint Francis University	\$ 58,640	40
Saint Vincent College	\$ 74,766	51
Shippensburg University of Pennsylvania	\$ 367,966	324
Thaddeus Stevens College of Technology	\$ 291,734	199
Thiel College	\$ 77,698	53
Waynesburg University	\$ 71,834	49
West Chester University of Pennsylvania	\$ 238,958	163
Westmoreland County Community College	\$ 127,542	87
Wilkes University	\$ 117,280	80

NOTE: Final Allocation includes carryover from the prior year. Students Served reflects the total headcount served for the 2022-23 Act 101 Program, as reported by each institution for the annual report.

Act 101 Appropriations History

Chart 4







Providing opportunities and
support to help students reach
their full potential

The Pennsylvania Higher Education Assistance Agency (PHEAA) was created by the Pennsylvania General Assembly in 1963 to provide affordable access to higher education for PA students and families. Through the years, PHEAA has evolved into one of the nation's leading providers of student financial aid services, including the Commonwealth's state-based student loan program—PA Forward. PHEAA also serves millions of students through guaranty, servicing, financial aid processing, and other programs.

PHEAA's earnings are used to support the Agency's public service mission and to pay operating costs, including the administration of the PA State Grant Program and other state-funded student aid programs. This contribution from PHEAA saves the Commonwealth millions of dollars each year. PHEAA continues to devote energy, resources, and imagination to developing innovative ways to ease the financial burden of higher education for students, families, schools, and taxpayers.

PHEAA conducts student loan servicing operations nationally as American Education Services (AES).

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