

Maine State Grant Program College Completion Study Report

November 30, 2015

Executive Summary

This report is based on a study of financial aid application data from the Finance Authority of Maine linked with college enrollment and degree data from the National Student Clearinghouse. College students included in this study received at least one Maine State Grant award, and were enrolled in college between January 2005 and September 2014. In total, 30,941 students met the criteria to be included in the completion rate analysis: they first enrolled in college by October 31, 2010, four academic years before the latest college degree records available for this study, August 2014.

Key Findings

- Students who receive the Maine State Grant demonstrate strong financial need with low family incomes and few, if any, family resources available to pay for college. Economic disadvantage is associated with lower rates of college enrollment and college completion.
- Eighty-two percent of Maine State Grantees initially enrolled at public colleges and universities, and 70% first enrolled at four-year institutions. About three in five students (59%) enrolled at only one higher education institution, and two in five (41%) enrolled in two or more different institutions during the study period.
- Most students in this study (56%) started college between the ages of 18 and 22, while a strong minority of 44% were over the age of 23 for their first enrollment term during the study period.
- Most Maine State Grantees had Expected Family Contributions (EFCs) of less than \$1,000 (62%) and annual family incomes below \$20,000 (56%).
- Fifty-six percent of the Maine State Grant recipients in the study—a total of 17,213 students— completed an associate or higher degree by 2014, and another 7% were still enrolled in college. These Maine State Grantees earned more than 20,000 college degrees and postsecondary certificates.

Maine State Grantees' enrollment and financial characteristics are better predictors of college completion rates than are demographic differences.

- Forty-four percent of students who initially enrolled in two-year institutions completed a college degree, compared with 61% of enrollees in four-year colleges and universities.
- College completion among students who initially enrolled part time averaged 47%, compared with 60% of full-time enrollees.

- Forty-three percent of students with \$0 EFCs for college completed a degree, compared with 72% of students with EFCs of \$5,000 or higher.
- Family income is strongly correlated with college completion. At the lower end of the income distribution, relatively small income differences are associated with markedly different college completion rates.

I. Introduction

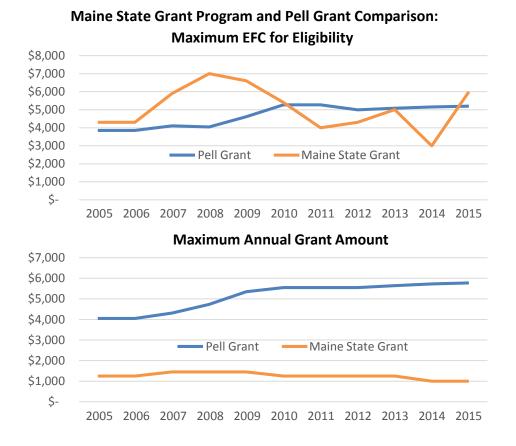
Maine State Grant Program

The Maine State Grant Program (MSGP) is Maine's state-funded need-based grant program for college students. The Finance Authority of Maine (FAME) has administered the program since 1990. The MSGP is governed by state statute and rules established by FAME, and its funding is set through the biennial state appropriation process. Students are eligible for the grant if they are Maine residents, enrolled at least half time in a certificate- or degreegranting program at an eligible postsecondary institution, and meet the annual maximum EFC requirements. Students may use the grant at any accredited postsecondary institution recognized by the U.S. Department of Education in the state of Maine, or any public institution that participates in the New England Board of Higher Education's Regional Student Tuition Break Program. Students apply for the grant each academic year by submitting the Free Application for Federal Student Aid (FAFSA) by May 1. Students may receive MSGP awards for up to 10 full-time semesters or the equivalent. To qualify for additional awards, previous grant recipients must continue to meet the May 1 application deadline each year and meet the maximum EFC requirements.

Eligibility and grant amounts

The Maine State Grant is targeted for college students with the greatest financial need. Need is determined by Expected Family Contribution (EFC) for college, a figure calculated for every student who completes a FAFSA, based on their income and assets. Full-time students receive the maximum grant amount, and part-time students receive a partial grant. FAME sets both the maximum EFC level for eligibility and the maximum grant amount each year, based on available funding. A recent New England Board of Higher Education study of the MSGP found that the number of financially needy students receiving the grant has grown by 58% over the past decade, while total dollars available to the grant program have grown by only 31% (NEBHE, 2015).

Comparing Federal Pell Grants with the Maine State Grant since 2005, the programs serve a similar group of students in terms of EFC, but the maximum Pell Grant amount has grown from about four times to nearly six times higher than the Maine State Grant amount (see the following charts). Maine's grant has lost much of its buying power since 1992, as the grant amount has not increased with inflation. Because of funding fluctuations, the EFC cutoff amount has varied more widely from year to year than Pell's.



The 30,941 students in this study had 233,203 enrollment term records in the National Student Clearinghouse data set. These students were awarded nearly \$65 million in Maine State Grant awards during the study period. The aggregate total of Maine State Grant awards per student ranged from \$500 to \$8,040, with an average of \$2,090 and a median of \$1,740. A total of \$41.4 million (64%) in Maine State Grants was awarded to students who earned a degree, and \$23.3 million (36%) was awarded to students who did not complete a degree by 2014.

Total Maine State Grant Awards per Student



More than one in three students (36%) received between \$1,000 and \$1,999 in Maine State Grant payments, and nearly another one-third (32%) received between \$2,000 and \$3,999. About one in five students (19%) received less than \$1,000 in Maine State Grant awards, and only 13% received \$4,000 or more.

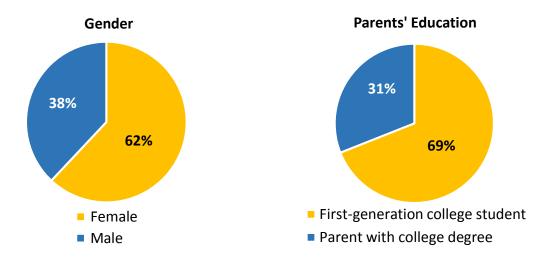
II. Maine State Grantee Characteristics

Profile of a Maine State Grant recipient:

- Dependent female student, 22 years old
- Enrolled full time at a four-year public university
- First-generation college student
- Family's adjusted gross income is \$17,456
- Expected Family Contribution for college is \$407
- Borrows \$8,000 in Federal Direct Student Loans
- Majors in a health, social sciences, or business field

Student Demographic Characteristics

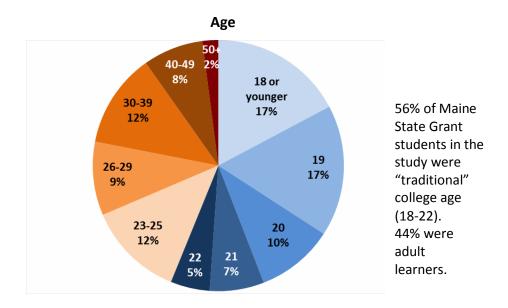
The majority (62%) of Maine State Grantees in the study are female, and 38% are male.¹ Of students whose parental education level is known, more than two-in-three (69%) are first-generation college students, meaning that they do not have a parent with a college degree.²



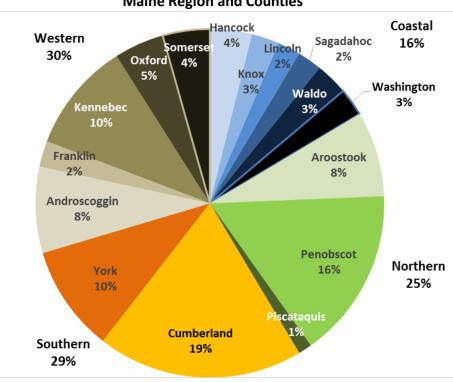
Nearly two-thirds (63%) of the students we studied were identified as dependent students based on FAFSA criteria, and 37% were identified as independent. The majority of students in the study (56%) were "traditional" college-age students—18 to 22—in their first term of college enrollment, but a strong minority of 44% were adult learners (23 or older). About one in five (21%) were ages 23 to 29, 12% were in their thirties, 8% were in their forties, and 2% were 50 or older (see the following chart).

¹ Gender is unknown for 1% of students in the study.

² Data on parents' education levels are missing for 43% of the students.



Nearly one in five Maine State Grantees (19%) was a resident of Cumberland County, the most populous of Maine's 16 counties, while only 1% were from Piscataquis County. As shown below, 30% of students studied were residents of Western Maine counties, 29% were from Cumberland or York Counties (Southern Maine), one-quarter (25%) were from a Northern Maine county, and 16% were from one of the six Coastal Maine counties.³



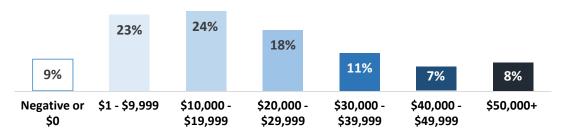
Maine Region and Counties

³ County is unknown for 6% of the students in this study.

Financial Characteristics

The data source for students' income information is the Adjusted Gross Income (AGI) figure from the FAFSA. For dependent students, this figure is their parents' adjusted income from the prior year's federal income tax filing. For independent students, it is their own income, including spousal income if applicable. Since most students have multiple values in the data set, often with different amounts for different school years, we calculated the average of all values available for each student. Income data are available for 64% of the students in the study sample.

Nearly one in ten Maine State Grantees in the study (9%) had no income, and almost threequarters (73%) had average AGIs below \$30,000 while they were enrolled in college. Only 8% of the study sample had annual family incomes of \$50,000 or higher. The students' average AGI is \$21,574, and median AGI is \$17,456. For comparison, median household income in Maine was \$45,734 in 2009,⁴ the midpoint in our study.



Adjusted Gross Income

Expected Family Contribution (EFC) is primarily based on family income, and this study found that average EFC amounts are strongly positively correlated with income. While the maximum EFC for Maine State Grant eligibility ranged from \$3,000 to \$7,000 during the study period, most grantees had much lower EFCs.⁵ More than one-third (36%) consistently had \$0 EFCs during the study period, and another quarter (26%) had EFCs averaging less than \$1,000. Fewer than one in five Maine State Grantees studied (18%) had EFCs averaging \$2,500 or higher. The average EFC for all students in the study is \$1,254, and the median EFC is \$407.



26% 20% 14% 4%

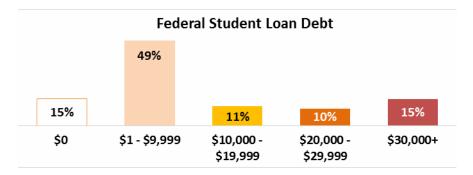
\$0 \$1 - \$999 \$1,000 - \$2,500 - \$5,000+ \$2,499 \$4,999

36%

⁴ U.S. Census Bureau, <u>http://factfinder.census.gov/</u>

⁵ Data on Expected Family Contribution is missing for 297 students, just under 1% of the study sample.

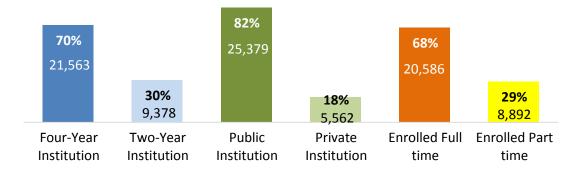
The data set includes aggregate loan amounts borrowed through Federal Direct Loans, both subsidized and unsubsidized, for 64% of the study sample. Data on private loan borrowing was not available for this study. In order to estimate total federal loan borrowing, we chose the largest aggregate loan value recorded for each student. Average aggregate federal student loan debt for Maine State Grantees is \$14,365, and median debt is \$8,000. Most grantees (64%) borrowed less than \$10,000 (see chart below), and about four in five students (81%) had federal loan debt below \$25,000.



A total of 3,046 (15%) of the Maine State Grantees did not take advantage of federal student loan assistance. Nearly half (48%) of these students had \$0 EFC and 71% had less than \$1,000 average EFC, making them a more financially needy subgroup than the full study sample. Non-borrowers were more likely to start at two-year institutions than Maine State Grantees as a whole (54% compared with 30%). More than three-quarters of non-borrowers (80%) enrolled in college for more than two terms, and 59% started as full-time students, so they probably could have benefited from subsidized student loans.

College Enrollment Characteristics

Most Maine State Grantees first enrolled in public four-year universities in Maine—82% of the students we studied first enrolled in public institutions, and 70% first enrolled in fouryear institutions. National Student Clearinghouse data also indicate whether the first term of college enrollment was full time, part time, or if the student withdrew or took a leave of absence. In this study, 68% of Maine State Grantees enrolled full time, 29% enrolled part time, and 3% took a leave of absence or withdrew in their first college enrollment term.



First Institution Level, Control & Enrollment Intensity

While most Maine State Grantees (59%) attended only one institution during the study period, a substantial minority of 41% attended more than one institution—27% attended two institutions; 9% attended three institutions, and 5% attended four or more institutions.

Maine State Grantees enrolled in 378 different institutions for their first term of college. The table below shows the 23 institutions where 100 or more students started. The most popular institutions are University of Maine at Augusta, the University of Maine flagship campus in Orono, University of Southern Maine, and Southern Maine Community College.

Rank	Institution	# of Students
1	University of Maine at Augusta	4,239
2	University of Maine	4,062
3	University of Southern Maine	3,458
4	Southern Maine Community College	3,084
5	Central Maine Community College	1,705
6	Eastern Maine Community College	1,597
7	Kennebec Valley Community College	1,370
8	Husson University	1,286
9	University of Maine at Farmington	1,222
10	Northern Maine Community College	1,105
11	University of Maine at Presque Isle	873
12	University of Maine at Machias	480
13	University of Maine at Fort Kent	465
14	University of New England	424
15	York County Community College	412
16	Maine Maritime Academy	352
17	St. Joseph's College	313
18	Thomas College	292
19	University of New Hampshire	203
20	New England School of Communications	190
21	Unity College	131
22	University of Vermont	115
23	Southern New Hampshire University	110

Maine State Grantees' Top 23 First Institutions

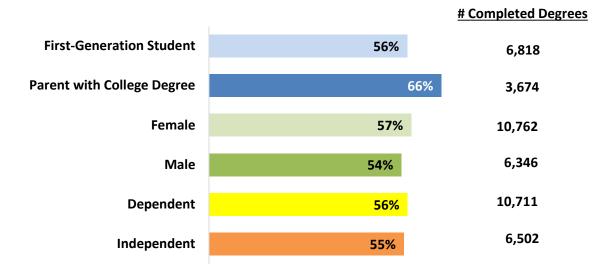
III. College Completion Rates

Overall, 56% of the Maine State Grant recipients in the study—a total of 17,213 students completed an associate or higher degree by 2014. For students who first enrolled in college from 2005 through 2008, the six-year degree completion rate was also 56%. We did not count non-degree certificates toward completion rates, but 187 students (0.6% of the study sample) who did not complete a degree earned a non-degree certificate.

While all of the factors discussed below are correlated with college completion rates, Maine State Grantees' enrollment and financial characteristics—particularly enrolling in four-year vs. two-year institutions, full-time vs. part-time enrollment, and Expected Family Contribution amounts—are better predictors of college completion rates than are demographic differences.

Demographic Factors

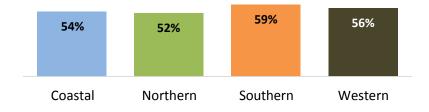
The demographic factor with the biggest influence on college completion is parents' education level. Students who have a parent with a college degree were 10 points more likely to complete a degree than those from families with less education, as shown below. Female students are significantly more likely than males to enroll in college and receive Maine State Grants, but are only slightly more likely to complete degrees (57% compared with 54%).



College Completion Rates by Parents' Education, Gender & Dependency

Students from Southern and Western Maine counties are slightly more likely to complete college degrees than are students from Coastal and Northern Maine counties, as shown in the following chart.

College Completion Rates by Maine Region



Age also plays a role in college completion. Students who started college in their early and mid-twenties were the most likely to complete college degrees.



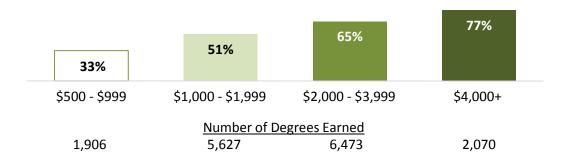
College Completion Rates by Age

Financial Factors

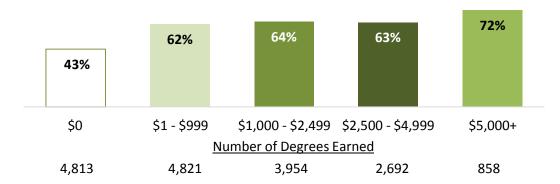
The study found that college completion is strongly correlated with Expected Family Contribution and Adjusted Gross Income. Because eligible college students can receive more in Maine State Grants and borrow more in student loans the more years they persist in college, Maine State Grant awards and student loan indebtedness are also positively correlated with college completion.

Only one-third of students in the study who received less than \$1,000 in Maine State Grant assistance completed a degree, while more than three-quarters (77%) of those who received \$4,000 or more in grant awards completed a degree (see the following chart).

College Completion by Total Maine State Grant Award

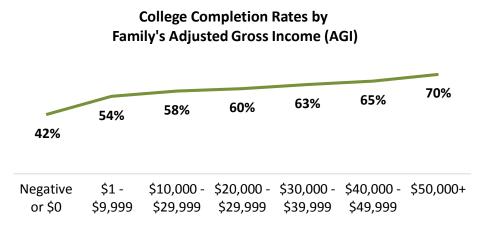


Less than one-half (43%) of students with \$0 EFC for college completed a degree, compared with 72% of students with EFCs of \$5,000 or higher. Because the Maine State Grant serves primarily the most financially needy students, however, more than 4,800 of the college degrees earned by students in this study were earned by students with \$0 EFCs (see the following chart). College completion rates are comparable—around 63%—among students with EFCs between \$1 and \$4,999.



College Completion by Expected Family Contribution (EFC)

Among Maine State Grantees, relatively small differences in family income have a measurable impact on college completion rates. As shown below, only 42% of students with no family income completed a college degree. College completion is significantly higher, 54%, for students with family incomes from \$1 to \$9,999, and increases steadily with each \$10,000 increment in average family income.



Higher federal student loan debt is, predictably, also associated with higher college completion rates. Most Maine State Grantees who took on federal student loans completed college degrees, but only 44% of those who did not take advantage of federal student assistance completed degrees. As shown below, more than two-thirds of students who borrowed \$10,000 or more completed college degrees.

College Completion Rates by Federal Student Loan Debt

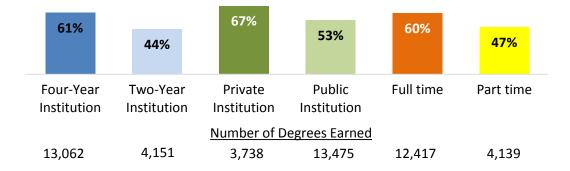


Maine State Grantees who completed associate degrees had average federal student loan debt of \$11,170. Those who earned bachelor's degrees had average federal student loan indebtedness of \$20,314, nearly double the rate of associate degree completers. Since normal completion time for an associate degree is two years and for a bachelor's degree is four years, this difference is to be expected.

Institution and Enrollment Factors

Maine State Grantees who started college at four-year institutions, private colleges, and attended full time were more likely to complete degrees than their counterparts starting at two-year colleges, public institutions, and enrolled part time (see the following chart).

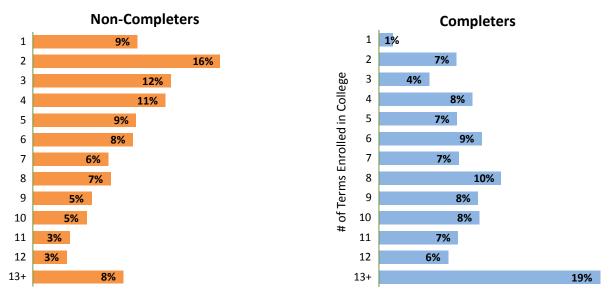
College Completion by First Institution Level, Control & Enrollment Intensity



Non-Completers

A total of 13,541 Maine State Grant recipients - 44% of the students in the study - did not complete a degree by 2014. Seventeen percent of non-completers, or 7% of the overall study sample, were still enrolled in college during 2014. Nearly one-quarter of non-completers (24%) were only enrolled in college for one (9%) or two (16%) terms. The median number of terms of enrollment among non-completers was five, compared with a median of eight terms for degree completers. As shown in the following chart, 64% of non-completers were

enrolled in college for four or more terms, suggesting that they earned a significant number of college credits.

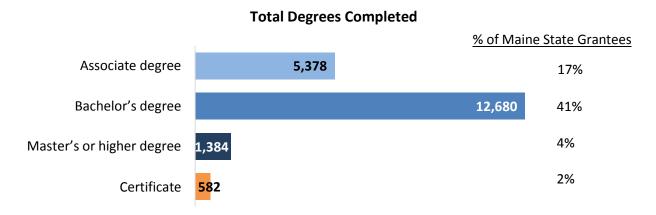


Number of Terms Enrolled in College, 2005-2014

As suggested by the completion rate differences, non-completers are more likely than those who completed degrees to be first-generation college students, to have lower adjusted gross incomes and EFCs, and to enroll in college part time. Students who did not complete degrees had average federal student loan debt of \$10,356, significantly less than the average of \$17,272 among students who did earn degrees.

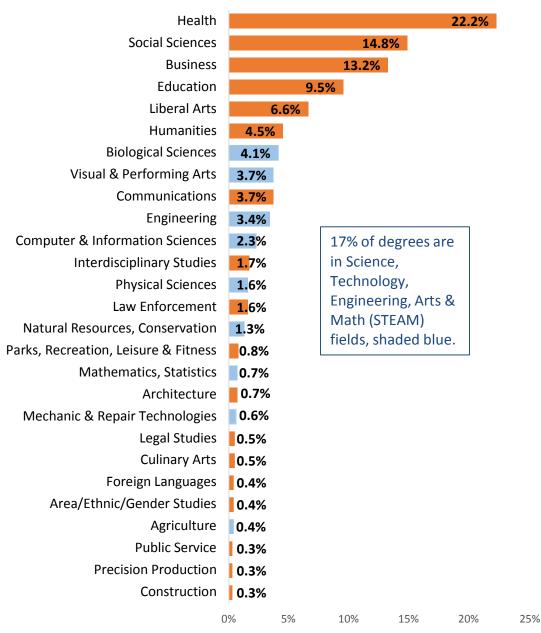
IV. Degree Levels and Fields of Study

By 2014, 17,398 Maine State Grantees in this study earned 20,024 certificates and degrees, and 18% of those who completed college—3,090 students—earned more than one degree. Nearly two-thirds (63%) of the degrees earned were bachelor's degrees, 27% were associate degrees, 7% were master's or doctorate degrees, and 3% were non-degree certificates. Overall, two in five Maine State Grantees (41%) completed bachelor's degrees, 17% completed associate degrees, 4% completed master's or doctorate degrees, and 2% completed an occupational certificate.



Information on fields of study is available for 17,124 (86%) of the degrees earned by Maine State Grant students. The degree data includes Degree Title, a field with 699 different entries, and CIP Code, which has 688 different entries. We used the broad CIP code categories to aggregate these majors into 27 fields of study (see the following chart).⁶

⁶ See the Appendix for a list of the most popular majors in each broad field of study.



Maine State Grant College Completers: Field of Study

More than one in five (22%) of the degrees completed by Maine State Grantees are in health fields, followed by social sciences (15%), business (13%), and education (10%). In total, 17% of the degrees completed—20% of the bachelor's degrees—are in Science, Engineering, Arts, Technology, and Mathematics (STEAM) fields.⁷ The distribution of degrees by field varies by degree level. For example, social science fields are more common

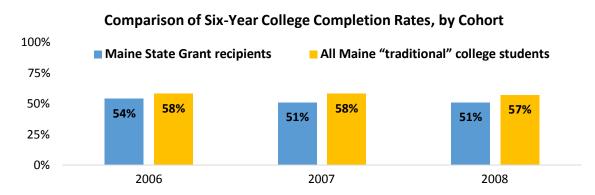
⁷ The nine broad fields included in STEAM are: agriculture, biological sciences, computer & information sciences, engineering, mathematics & statistics, mechanic & repair technologies, natural resources & conservation, physical sciences, and visual & performing arts.

among bachelor's degrees earned than any other degree level; health fields are the most predominant among associate degrees; and graduate degrees are more likely than any other level to be in an education field. Unfortunately, data are not available on fields of study for students who did not complete degrees, so we cannot compare completion rates by field of study.

V. Comparison with Other College Completion Studies

Traditional Maine College Students

The Mitchell Institute reports annually on college enrollment, persistence, and completion among recent Maine public high school graduates, using National Student Clearinghouse data similar to the enrollment and degree data used in this study. Their most recent report found six-year college completion rates between 57% and 58% for 2006, 2007 and 2008 high school graduates. The Mitchell Institute study includes only "traditional" students who enrolled in college immediately after high school, unlike this study of all Maine State Grantees, including older and independent students.



The Mitchell Institute found that 45% of Maine's 2014 high school graduating class was economically disadvantaged (meaning that they had annual family income that qualified them for subsidized school meals, below about \$44,000 for a family of four). Less than half of the economically disadvantaged graduates—48%—enrolled in college, compared with 73% of their higher-income peers. Even though the majority of Maine high school graduates who enroll in college have family incomes and EFCs too high to qualify for the Maine State Grant, their college completion rates were only four to six points higher than those of Maine State Grantees in this study (see the chart above). The Mitchell Institute found a 20-point difference in six-year college completion rates between economically disadvantaged graduates in the class of 2008 (40%) and their better-off peers (60%).

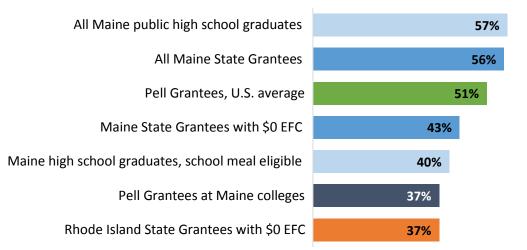
Maine State Grantees in our study outperformed low-income high school graduates in college completion—56% compared with 40%. But Maine State Grantees' enrollment patterns reveal that they are more likely to enroll in institutions with lower completion rates than are Maine high school graduates. The top institution of first enrollment among Maine State Grantees was University of Maine at Augusta, with a six-year graduation rate of 13% (see the table on page 8). For Maine high school graduates, by far the most popular institution is University of Maine, which has a much higher six-year graduation rate of 57% (U.S. Department of Education, College Scorecard).

Pell Grant Recipients

The Education Trust recently published a study of six-year bachelor's degree completion among Pell Grant recipients. Their study includes full-time, first-time freshmen entering four-year colleges and universities, a narrower group of students than the Maine State Grantees

studied here, as our study includes part-time students and those enrolling in two-year institutions. The Education Trust found that 51% of Pell Grant recipients nationally completed college degrees within six years at the same institution where they started. This is five points lower than the 56% college completion rate found among Maine State Grantees in this study.

The Education Trust's study found that non-Pell college students had a six-year completion rate of 65%, 14 points higher than the Pell students. Examining institution-level data showed that the completion gap between Pell and non-Pell students at the same colleges averages only 5.7 points. The large difference in overall completion rates is caused by: 1) the fact that Pell Grantees tend to enroll at institutions with lower completion rates than their non-Pell counterparts, and 2) disproportionately large completion rate gaps between Pell recipients and other students at a small subset of institutions (Nichols, 2015).



Comparing Studies: Six-Year College Completion Rates

The Education Trust's shared data set allows us to calculate a Maine average: among Pell Grant recipients who enrolled in a Maine four-year college or university as first-time, full-time freshmen in 2007, 37% completed a bachelor's degree at the same institution by 2013, much lower than the 51% six-year completion rate (at any institution, including associate degrees) among Maine State Grantees who first received grants in 2007.

Other State Grant Recipients

A recent New England Board of Higher Education study found that recipients of Rhode Island's State Grant between 2006 and 2013 achieved a college degree completion rate of 58%. The Rhode Island State Grant Program has a higher EFC cutoff than Maine's. Comparing like recipients, Maine State Grantees perform well: in Rhode Island, 37% of state grant recipients with \$0 EFCs completed a college degree, compared with 43% of Maine State Grantees with \$0 EFCs.

VI. Conclusions

While most Maine State Grant recipients (56%) completed college degrees within six years, and 64% of Maine State Grant awards went to students who earned degrees, there is much room for improvement in college completion. Low college completion rates are not unique to Maine. The National Student Clearinghouse recently found national six-year college completion rates of 63% among students who started at four-year public institutions and 39% for students who started at community colleges, compared with 55% and 39% in Maine (Shapiro et al., 2015). Our comparison with other completion studies found that Maine State Grantees have surprisingly high college completion rates given their economic circumstances and college enrollment patterns.

Several findings in this study suggest policy and practice considerations for the Maine State Grant and for Maine policymakers and higher education institutions.

- 1) Higher grant awards, financial aid counseling, and other support programs could be targeted for students with the lowest college completion rates:
 - Students with \$0 Expected Family Contribution for college;
 - Students with no family income;
 - Students who do not take advantage of federal direct student loans;
 - Students enrolling in two-year institutions; and
 - Part-time college enrollees.
- 2) This study was not designed to determine whether receiving larger amounts of Maine State Grant has a causal relationship with college completion, but we did find a strong correlation between Maine State Grant aggregate award amounts and completing college. It is worth exploring whether a guarantee of continued Maine State Grant support—contingent on staying enrolled rather than on continuing to meet financial aid application deadlines and EFC cutoffs—might help to improve completion rates for Maine college students with the greatest financial need.
- 3) In examining the college enrollment records of Maine State Grantees who did not complete college, we found that 64% were enrolled in college for four or more terms, suggesting that many have earned a significant number of college credits. College completion incentive grants targeted at adults who are already partway to a college degree might help more students finish college, and also bring Maine closer to its postsecondary education attainment goals.

Appendix

Popular Majors by Degree Field

Field	Major	Number
Agriculture	LANDSCAPE HORTICULTURE	23
Architecture	ARCHITECTURE	43
Area/Ethnic/Gender Studies	WOMEN'S STUDIES	36
Biological Sciences	BIOLOGY	273
Biological Sciences	BIOCHEMISTRY	45
Biological Sciences	MEDICAL BIOLOGY-MED SCIENCES	41
Biological Sciences	BIOLOGICAL SCIENCES	27
Biological Sciences	WILDLIFE ECOLOGY	27
Biological Sciences	ANIMAL & VET SCIENCE	24
Biological Sciences	MARINE SCIENCE	21
Business	BUSINESS ADMINISTRATION	526
Business	ACCOUNTING	228
Business	MANAGEMENT	210
Business	MARKETING	109
Business	BUSINESS ADMINISTRATION AND MANAGEMENT	102
Communications	COMMUNICATION	181
Communications	MEDIA STUDIES	93
Communications	JOURNALISM	81
Communications	NEW MEDIA	62
Computer & Information Sciences	COMPUTER TECHNOLOGY	87
Computer & Information Sciences	COMPUTER SCIENCE	79
Computer & Information Sciences	COMPUTER INFORMATION SYSTEMS	42
Construction	ELECTRICAL LINEWORKER TECHNOLOGY	29
Culinary Arts	CULINARY ARTS	62
Education	ELEMENTARY EDUCATION	378
Education	EARLY CHILDHOOD EDUCATION	136
Education	SECONDARY EDUCATION	100
Education	KINESIOLOGY & PHYSICAL EDUCATION	89
Education	CHILD DEVELOPMENT & FAMILY RELATIONS	78
Engineering	MECHANICAL ENGINEERING	114
Engineering	CIVIL ENGINEERING	110
Engineering	MECHANICAL ENGINEERING TECH	62
Engineering	ELECTRICAL ENGINEERING	62
Foreign Languages	FRENCH	24
Health	NURSING	1,124
Health	MENTAL HEALTH & HUMAN SERVICES	521
Health	MENTAL HEALTH REHAB TECH/COMM	214

Field	Major	Number
Health	DENTAL HYGIENE	131
Health	MEDICAL ASSISTING	108
Humanities	ENGLISH	322
Humanities	HISTORY	231
Humanities	PHILOSOPHY	68
Interdisciplinary Studies	INTERNATIONAL AFFAIRS	69
Law Enforcement	CRIMINAL JUSTICE	172
Legal Studies	LAW	57
Liberal Arts	LIBERAL STUDIES	879
Liberal Arts	GENERAL STUDIES	145
Mathematics, Statistics	MATHEMATICS	91
Mechanic & Repair Technologies	AUTOMOTIVE TECHNOLOGY	40
Natural Resources, Conservation	ENVIRONMENTAL STUDIES	87
Natural Resources, Conservation	FORESTRY	27
Parks, Recreation, Leisure & Fitness	ATHLETIC TRAINING	42
Physical Sciences	APPLIED SCIENCE	75
Physical Sciences	PHYSICS	35
Physical Sciences	INDUSTRIAL TECHNOLOGY	30
Precision Production	MACHINING TECHNOLOGY	32
Public Service	PUBLIC ADMINISTRATION	27
Social Sciences	PSYCHOLOGY	758
Social Sciences	SOCIAL WORK	355
Social Sciences	POLITICAL SCIENCE	229
Social Sciences	SOCIOLOGY	188
Social Sciences	SOCIAL & BEHAVIORAL SCIENCES	201
Social Sciences	ECONOMICS	99
Social Sciences	HUMAN SERVICES	78
Social Sciences	FOOD SCIENCE & HUMAN NUTRITION	66
Social Sciences	ANTHROPOLOGY	62
Visual & Performing Arts	ART	104
Visual & Performing Arts	STUDIO ART	70
Visual & Performing Arts	THEATRE	60

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About FAME

The Finance Authority of Maine was established as Maine's business finance agency in 1983. In 1990, FAME's mission was significantly expanded when the agency assumed responsibility for administering Maine's higher education finance programs. These programs now include the Maine State Grant Program, several student loan and loan repayment programs, and Maine's Section 529 college savings program. FAME promotes access to and completion of postsecondary education through free information on planning and paying for college, career preparation, and financial education, including responsible borrowing.

About NEBHE

Established in 1955, the New England Board of Higher Education develops and implements strategies to increase regional competitiveness through expanded college readiness, participation and success. NEBHE assists state, system and institution leaders in developing and implementing education programs, policies and best practices to increase college completion and to promote collaboration and efficient use of innovative resources.

About Plimpton Research

Plimpton Research helps organizations measure and document outcomes, assess strengths, and communicate results. Skilled at collecting data and combining quantitative and qualitative data analysis to provide context, insight and direction, Lisa Plimpton translates data into meaningful information. Plimpton Research offers a range of consulting services to nonprofit, public, and education organizations of all sizes.