

TO: The California Student Aid Commission (CSAC)

FROM: Matthew La Rocque & Debbie Cochrane,
The Institute for College Access & Success (TICAS)

DATE: April 13, 2015

RE: Modeling Changes to the Competitive Cal Grant Scoring Matrix

I. The Rationale for Strengthening Competitive Cal Grant Scoring

As part of its endeavor to increase the number of competitive Cal Grants paid each year, the California Student Aid Commission (CSAC) has undertaken efforts to revise the way in which eligible applicants are scored – a process that determines which applicants receive grant offers.

At the request of CSAC staff, TICAS has analyzed the impact of changing the scoring matrix to further target the awarding of the grants to the most disadvantaged applicants. To facilitate these analyses, CSAC staff provided TICAS with applicant data for each of the 309,403 applicants who met Cal Grant eligibility criteria and were considered for competitive awards in 2014-15. Five alternative matrices, developed by CSAC and/or TICAS after conversations with stakeholders, are described below, along with illustrations of their respective awardee pools.

While we believe that, to varying extents, the proposals discussed herein better target available competitive grants towards the most disadvantaged students, it is worth noting that the current scoring matrix is not poorly targeted. Under the current matrix, we estimate that 89 percent of awarded applicants have a zero EFC, and 68 percent have family incomes below the poverty line. The vast majority of awarded applicants are first-generation students, and most are single parents.

Yet the vast levels of disadvantage and need amongst eligible competitive Cal Grant applicants extend well beyond those few awarded grants. Of all 309,403 eligible applicants:

- More than 180,000 had an EFC of zero, meaning that the federal government estimated they could not afford to put any financial resources towards paying for college;
- More than 160,000 had family incomes below the federal poverty line for their household size;
- More than 27,000 received means-tested benefits, such as CalWORKs, Free and Reduced Price School Lunch, or Supplemental Security Income (SSI);
- More than 46,000 were single parents.

Our modeling work demonstrates that a better-targeted scoring matrix would help more disadvantaged students receive grants. But regardless of how the program is scored, the extremely limited supply of competitive Cal Grants will continue to stifle the program's ability to serve the more than 300,000 eligible applicants. Serving substantially more of the state's most disadvantaged students can only be accomplished if the number of available Cal Grants is increased.

II. Outline of Proposals:

Competitive Cal Grant applicants are allocated up to 1,000 points based on a variety of factors, including their financial status, academic merit, and various indicators of disadvantage. Which specific factors are considered in allocating points, and how those factors are measured, are key features of any scoring matrix, as are the weights that each of those factors are given.

The table below lists the different categories of points in the current scoring matrix and five proposed matrices, labeled A through E, and the number of points out of 1,000 that are assigned to those categories. Notable methodological differences within each category are described in the notes below the table. The current scoring matrix is included in Appendix A of this memo.

POINT CATEGORY (SEE NOTES BELOW TABLE)	Current Matrix	A	B	C	D	E
FAMILY FINANCES						
FAMILY INCOME & HOUSEHOLD SIZE (1)	380	380	380	380	250	250
EXPECTED FAMILY CONTRIBUTION (EFC) (2)					250	250
GRADE POINT AVERAGE (GPA) (3)	350	350	220	260	100	100
HOUSEHOLD STATUS						
STUDENT OR PARENT (SAME AS CURRENT) (4)	90	90	100	120		
SINGLE PARENT APPLICANTS ONLY					80	
SINGLE-PARENT FAMILY OR OTHER STATUS (5)						100
STUDENT EDUCATION / ACCESS EQUALIZER (6)	90	90	100	120	80	100
PARENT EDUCATION LEVEL						
FATHER <u>AND</u> MOTHER (7)	90	90	100			
FATHER <u>OR</u> MOTHER (8)					80	100
DISADVANTAGED / SOCIOECONOMIC INDICATORS (9)			100	120	80	100
FAMILY / LANGUAGE / ENVIRONMENT INDICATORS (10)					80	
TOTAL SCORE	1000	1000	1000	1000	1000	1000

Notes on Methodology and Proposal Differences:

1. Family income scores for proposals A, B, and C all use current (2014-15) scoring methodology. Proposals D and E score applicants using a function of their family income divided by the federal poverty guideline for their household size. In proposal D, applicants with incomes at or below 50% of the federal poverty guideline for their household size receive maximum points. In proposal E, applicants with incomes of 0 or below receive maximum points. In both D and E, applicants with incomes at or above 300% of the poverty guideline for their household size receive no points.
2. Applicants with EFCs of 0 receive maximum points. Applicants with EFCs above \$5,157 (the maximum for Pell Grant eligibility for 2014-15), receive no points.
3. GPA scores for the current matrix and proposals A, B, and C use a minimum score of 150 or greater. GPA scores for proposals D and E range from 0 to 100.

4. Proposals A, B, and C award points to the same students as the current methodology, but the number of points increases as household size increases.
5. Proposal E awards maximum points to applicants if they are independent single parents, dependents with single parents, OR students scoring on family / language / environment indicators (see note 10).
6. All proposals use current access equalizer methodology. Scores are scaled based on the maximum number of points possible in each proposal. The access equalizer in proposal A also awards maximum points to applicants with one or more disadvantaged indicators (see note 9).
7. Uses current CSAC methodology to award points to each parent separately; proposals A and B award fewer points to applicants selecting “other/unknown,” whereas the current methodology awards maximum points.
8. Considers the highest education of either parent to classify parent education: middle school receives full points, high school & “other/unknown” receives half points, and college receives no points.
9. All proposals award full points to applicants who received any means-tested benefits: TANF, SSI, food stamps (SNAP), free lunch, or WIC; OR if they were a dislocated worker (dependent students are measured by parent variables; independent students are measured by student variables). In proposal A, these factors are taken into account under the Access Equalizer category (see note 6).
10. Proposal D awards full points to applicants who have been foster youth / wards of the court / orphans, homeless or at risk of becoming homeless, submitted their FAFSA in Spanish; or are veterans/servicemembers. In proposal E, these factors are also taken into account under the Household Status category instead of in a separate category (see note 5).

III. Outcomes for Applicants:

The pools of applicants with scores sufficient to receive an award offer under each of the proposals described in section II are detailed below.

	APPLICANTS WITH SCORES AT OR ABOVE THE SCORING CUTOFF UNDER CURRENT SCORING AND EACH ALTERNATIVE PROPOSAL						ALL ELIGIBLE APPLICANTS
	2014-15	A	B	C	D	E	
TOPLINE AVERAGES							
Average Age	30.2	30.0	29.8	30.0	32.5	30.2	27.2
Average Income	\$14,692	\$15,655	\$15,208	\$14,880	\$7,808	\$6,962	\$21,581
Average GPA	3.36	3.41	2.99	2.99	3.10	3.04	2.92
Average Household Size	3.1	3.4	3.5	3.4	2.9	3.0	2.8
Average Cohort Size	451	460	439	449	352	330	N/A
DISTRIBUTION BY SECTOR							
CCC	82%	77%	78%	79%	78%	79%	78%
UC	2%	3%	2%	2%	2%	2%	3%
CSU	8%	11%	11%	9%	11%	11%	14%
NFP 2-year	0%	0%	0%	0%	0%	0%	0%
NFP 4-year	3%	3%	3%	3%	3%	3%	3%
FP	6%	6%	6%	6%	6%	6%	2%
Hospital Educational	0%	0%	0%	0%	0%	0%	0%
DISTRIBUTION BY GENDER							
Male	29%	31%	27%	27%	28%	29%	42%
Female	69%	68%	71%	71%	70%	69%	56%
unknown	2%	2%	2%	2%	2%	2%	2%
DISTRIBUTION BY INCOME							
\$0 - \$9,999	43%	41%	40%	41%	65%	69%	36%
\$10,000 - \$19,999	25%	26%	29%	29%	26%	22%	22%
\$20,000 - \$29,999	17%	17%	17%	17%	7%	7%	15%
\$30,000 - \$39,999	9%	10%	10%	9%	2%	2%	9%
\$40,000 - \$49,999	4%	5%	4%	4%	0%	0%	6%
\$50,000 - \$59,999	1%	1%	1%	1%	0%	0%	4%
\$60,000 - \$69,999	0%	0%	0%	0%	0%	0%	3%
\$70,000 - \$79,999	0%	0%	0%	0%	0%	0%	2%
\$80,000 - \$89,999	0%	0%	0%	0%	0%	0%	1%
\$90,000 - \$99,999	0%	0%	0%	0%	0%	0%	0%
\$100,000 - \$109,999	0%	0%	0%	0%	0%	0%	0%
DISTRIBUTION BY GPA							
2.00 - 2.24	0%	0%	9%	8%	6%	8%	10%
2.25 - 2.49	2%	2%	12%	12%	9%	10%	13%
2.50 - 2.74	7%	6%	15%	15%	13%	14%	17%
2.75 - 2.99	12%	10%	15%	15%	14%	15%	16%
3.00 - 3.24	19%	17%	17%	15%	17%	17%	16%
3.25 - 3.49	19%	19%	13%	12%	15%	14%	12%
3.50 - 3.74	19%	21%	11%	11%	13%	12%	9%
3.75 - 4.00	23%	26%	10%	10%	14%	12%	7%

	APPLICANTS WITH SCORES AT OR ABOVE THE SCORING CUTOFF UNDER CURRENT SCORING AND EACH ALTERNATIVE PROPOSAL						ALL ELIGIBLE APPLICANTS
	2014-15	A	B	C	D	E	
DISTRIBUTION BY DEPENDENCY							
Dependent	27%	33%	31%	30%	10%	28%	38%
Independent	73%	67%	69%	70%	90%	72%	62%
SHARE WITH 0 EFC							
0 EFC	89%	90%	94%	94%	100%	99%	60%
EFC > 0	11%	10%	6%	6%	0%	1%	40%
SHARE WITH INCOMES <= HOUSEHOLD POVERTY GUIDELINE							
Yes	68%	70%	71%	72%	93%	93%	52%
No	32%	30%	29%	28%	7%	7%	48%
unknown	0%	0%	0%	0%	0%	0%	0%
SHARE WITH INCOMES <= 3X HOUSEHOLD POVERTY GUIDELINE							
Yes	100%	100%	100%	100%	100%	100%	96%
No	0%	0%	0%	0%	0%	0%	4%
unknown	0%	0%	0%	0%	0%	0%	0%
SHARE WITH NO COLLEGE-EDUCATED PARENT							
Yes	83%	81%	83%	65%	81%	83%	60%
No	17%	18%	17%	34%	18%	17%	40%
unknown	0%	0%	0%	0%	0%	0%	0%
SHARE WITH MEANS TESTED BENEFITS							
Yes	15%	30%	44%	47%	34%	34%	9%
No	85%	70%	56%	53%	66%	66%	91%
SHARE WITH DISLOCATED WORKER							
Yes	9%	19%	26%	28%	23%	25%	7%
No	91%	81%	74%	72%	77%	75%	93%
SHARE WHO ARE SINGLE PARENTS							
Yes	55%	42%	53%	55%	61%	52%	15%
No	45%	58%	47%	45%	39%	48%	85%
# OF HOMELESS STUDENTS	5	18	16	11	71	55	292
# OF ORPHANS/WARDS OF COURT	358	334	284	272	432	375	1859
# OF SPANISH LANGUAGE FAFSA SUBMISSIONS	53	61	55	39	120	102	227
# OF VETERANS	87	78	61	64	549	388	1807

IV. Questions About Competitive Scoring Proposals:

Why increase the focus on financial circumstances, and decrease the focus on merit? (proposals B, C, D, E)

State law directs CSAC to create selection criteria for the Cal Grant A and B competitive awards, “taking into consideration those financial, educational, cultural, language, home, community, environmental, and other conditions that *hamper a student's access to, and ability to persist in, postsecondary education programs*”¹ (emphasis added). Research consistently documents that lower income students are far less likely to enroll in college or graduate, even amongst similarly prepared students, underscoring the importance of focusing heavily on applicants’ financial situations in applicant scoring. In contrast, high academic merit is not a barrier to college access or success.

While state law governing competitive Cal Grant awarding also references the use of academic merit in awarding grants, it is referenced as a criterion to be used “if any awards are not distributed” based upon criteria which “give special consideration to disadvantaged students.” With as many as seventeen eligible applicants for each available grant, and the extreme levels of disadvantage that characterize this applicant pool, the extent to which the current matrix relies on academic merit is not warranted and, further, hinders the program’s ability to serve applicants with the greatest need.

In scoring workgroups hosted by the Commission last year, participants voiced support for the idea of increasing substantially the weight given to applicants’ financial circumstances. In recognition of some workgroup participants’ preference to retain academic merit in future scoring matrices, each of the proposals described in this memo allocate at least 100 points on the basis of academic merit.

Why introduce new measures of disadvantage into the scoring matrix? (all proposals)

The incredibly high levels of financial disadvantage amongst eligible applicants require any scoring matrix to use additional criteria to allocate points to applicants. Given the broad language in state statute governing competitive Cal Grant awarding, both CSAC staff and TICAS sought to find other information reported by applicants on their FAFSA that could supplement existing measures.

Why alter scoring for parent education? (all proposals)

In the current scoring matrix, applicants who select “other/unknown” in response to questions about their parents’ education receive the maximum number of possible points for the category. Multiple workgroup participants believed it problematic to make such a generous assumption when the Commission had no information on which to base it. All of the proposals include some change to the calculation of parent education to address these responses differently; four of the five proposals presented – A, B, D, and E – reduce the number of points granted for the “other/unknown” category, while proposal C eliminates the parent education category altogether. Proposals D and E simplify this category further, focusing on the

¹ California Education Code, Section 69437-69437.7. <http://www.leginfo.ca.gov/cgi-bin/displaycode?section=edc&group=69001-70000&file=69437-69437.7>.

parent with the highest level of education rather than the education levels of both parents. This ensures that first-generation students who are only able to report on the education level of one parent are not unduly penalized.

Why allocate points based on both EFC and income? (proposals D, E)

Even amongst zero-EFC students, the very lowest income students arguably have the hardest time paying for college. For the 2014-15 award cycle, there were more than 180,000 applicants with zero EFCs, and an income measure helps to differentiate amongst them to aid in awarding 22,500 grants. To differentiate by income in a way that most fairly accounts for family resources, proposals D and E allocate income scores based on applicants' family incomes relative to the federal poverty guidelines for their household size.

Should we question applications showing very low incomes (i.e. at or near zero)? (proposals D, E)

Federal needs analysis is a nuanced system that attempts to use financial and demographic data provided by a family to assess how much that family can afford to pay for college. Applicants reporting particularly low incomes are likely to have their applications selected by the U.S. Department of Education for additional scrutiny, requiring a college financial aid administrator to verify that their reported income is accurate. In cases where seemingly questionable income data are not flagged by the federal government, administrators have full discretion to require any and all supplemental documentation they desire before awarding financial aid.

Because of these safeguards embedded in federal aid awarding, and the lack of evidence of a widespread problem with income reporting amongst all applicants or within particular income levels, we defer to the income information reported by applicants in allocating points.

Since recipients of means-tested benefits receive zero EFCs automatically, isn't allocating points for both means-tested benefit receipt and applicants' EFCs duplicative? (proposals D, E)

More than half of the students in the 2014-15 applicant pool had an EFC of zero. In proposals D and E, in an attempt to distinguish the financial status of zero-EFC applicants, applicants receive additional points if they received means-tested benefits. (Note that proposals A, B, and C also award points on the basis of benefits receipt.) Families receiving means-tested benefits are the focus of other government programs, suggesting the need for greater prioritization of these families for Cal Grants, and have already demonstrated their financial need in multiple ways. It is also in California's financial interest to help those receiving means-tested benefits to get an education so they no longer need or qualify for means-tested benefits.

V. Recommendation for Strengthening the Scoring Matrix:

Our recommendation is to choose a new matrix which best targets available grants to the most disadvantaged applicants. Among the proposals discussed in this memo, D and E best target the competitive scoring matrix towards the most disadvantaged applicants, and do so without substantially shifting the shares of awardees in the various college segments, or significantly decreasing the average GPA of awardees. We believe these proposals better target available grants because they:

- supplement consideration of income with consideration of EFC, which is the most holistic tool available in determining a family’s ability to pay for higher education;
- make finer distinctions between low-income applicants (e.g., dependent students from two-person families currently get full points if their income is anywhere between \$0 and \$21,705, whereas proposals D and E make distinctions amongst them); and
- make better use of available indicators of disadvantage, such as whether applicants are dislocated workers, single parents, homeless students, or foster youth.

Apart from the specific parameters and weighting of the two proposals, which may be modified as the Commission sees fit, we hope the Commission embraces these principles in future work on this issue.

Among proposals A, B, and C, proposal A does the least to improve the targeting of the program toward the least-resourced students and we would thus recommend against its selection. We would also recommend against selecting proposal C, which eliminates the scoring category for parent education, an important factor in students’ college trajectories. Of the three, proposal B strikes the best balance, though for the above reasons, it does not target the program as effectively as proposals D or E.

Should CSAC wish to move forward with proposal D, E, or a combination of them, the table below highlights key differences between the two.

Key Difference	Proposal D	Proposal E
Which applicants get maximum income points?	Those with incomes at or below 50% of the federal poverty line for their household size.	Those with incomes at or below zero.
Which families receive single-parent points?	Independent single parents only.	Independent single parents as well as dependent children of single parents.
How are indicators of family, language, and environmental disadvantage accounted for?	These factors are considered in a category separate from the Household Status category. An applicant who is both a single parent and a former foster youth would be allocated more points for the two categories than an applicant with just one of those statuses.	These factors are included in the Household Status category. An applicant who is both a single parent and a former foster youth would be allocated the same number of points for the category as an applicant with either one of those statuses.

We appreciate the continued attentiveness of CSAC commissioners and staff to the scoring of competitive Cal Grants, and wish to thank Commission staff for the assistance provided to TICAS as we modeled the changes described in this memo. If you have any questions, please feel free to contact either Matthew La Rocque or Debbie Cochrane at 510-318-7900.

COMPETITIVE CAL GRANT A AND B PROGRAM SCORING SUMMARY FOR 2014-15

ELEMENTS	MAXIMUM POINTS
GRADE POINT AVERAGE (GPA)	350
PARENT EDUCATIONAL LEVEL (Mother and Father)	90
ACCESS EQUALIZER	90
STUDENT or PARENT HOUSEHOLD STATUS	90
FAMILY INCOME and HOUSEHOLD SIZE	380

FAFSA VALUE	PARENTS' EDUCATION	SCORE per PARENT
1	Middle School/Jr High	45
2	High School	25
3	College or Beyond	0
4	Other / Unknown	45

DEPENDENT STUDENT: PARENT HOUSEHOLD	
Married	0
Unmarried	90
Separated / Divorced	90
Widowed	90

PARENTS' EDUCATION SAMPLES		
FAFSA VALUE		SCORE
FATHER	MOTHER	
		0
	1	45
	2	25
	3	0
	4	45
1		45
1	1	90
1	2	70
1	3	45
1	4	90
2		25
2	1	70
2	2	50
2	3	25
2	4	70
3		0
3	1	45
3	2	25
3	3	0
3	4	45
4		45
4	1	90
4	2	70
4	3	45
4	4	90

INDEPENDENT STUDENT: STUDENT HOUSEHOLD	
Married	0
Single, no dependents	0
Single, with dependents	90

OR

INDEPENDENT STUDENT: IF STUDENT IS AN ORPHAN OR WARD OF THE COURT	
Married	0
Single, no dependents*	110
Single, with dependents	90

* Single, no dependents can receive a maximum of 360 points on income and family size. To ensure that these students can earn the maximum 1,000 points, they receive an additional 20 points for household status.

**2014-15 COMPETITIVE CAL GRANT A AND B PROGRAM
SCORING FOR GRADE POINT AVERAGE**

GPA		SCORE
2.00		150
2.01	2.02	152
2.03	2.04	154
2.05	2.06	156
2.07	2.08	158
2.09	2.10	160
2.11	2.12	162
2.13	2.14	164
2.15	2.16	166
2.17	2.18	168
2.19	2.20	170
2.21	2.22	172
2.23	2.24	174
2.25	2.26	176
2.27	2.28	178
2.29	2.30	180
2.31	2.32	182
2.33	2.34	184
2.35	2.36	186
2.37	2.38	188
2.39	2.40	190
2.41	2.42	192
2.43	2.44	194
2.45	2.46	196
2.47	2.48	198
2.49	2.50	200
2.51	2.52	202
2.53	2.54	204
2.55	2.56	206
2.57	2.58	208
2.59	2.60	210
2.61	2.62	212
2.63	2.64	214
2.65	2.66	216
2.67	2.68	218
2.69	2.70	220
2.71	2.72	222
2.73	2.74	224
2.75	2.76	226
2.77	2.78	228
2.79	2.80	230
2.81	2.82	232
2.83	2.84	234
2.85	2.86	236
2.87	2.88	238
2.89	2.90	240
2.91	2.92	242
2.93	2.94	244
2.95	2.96	246
2.97	2.98	248
2.99	3.00	250

GPA		SCORE
3.01	3.02	252
3.03	3.04	254
3.05	3.06	256
3.07	3.08	258
3.09	3.10	260
3.11	3.12	262
3.13	3.14	264
3.15	3.16	266
3.17	3.18	268
3.19	3.20	270
3.21	3.22	272
3.23	3.24	274
3.25	3.26	276
3.27	3.28	278
3.29	3.30	280
3.31	3.32	282
3.33	3.34	284
3.35	3.36	286
3.37	3.38	288
3.39	3.40	290
3.41	3.42	292
3.43	3.44	294
3.45	3.46	296
3.47	3.48	298
3.49	3.50	300
3.51	3.52	302
3.53	3.54	304
3.55	3.56	306
3.57	3.58	308
3.59	3.60	310
3.61	3.62	312
3.63	3.64	314
3.65	3.66	316
3.67	3.68	318
3.69	3.70	320
3.71	3.72	322
3.73	3.74	324
3.75	3.76	326
3.77	3.78	328
3.79	3.80	330
3.81	3.82	332
3.83	3.84	334
3.85	3.86	336
3.87	3.88	338
3.89	3.90	340
3.91	3.92	342
3.93	3.94	344
3.95	3.96	346
3.97	3.98	348
3.99	4.00	350

2014-15 COMPETITIVE CAL GRANT A AND B PROGRAM SCORING FOR ACCESS EQUALIZER

Student will receive Access Equalizer points if a disadvantaged high school experience is indicated either by:

1. The high school code on the GPA verification form is one of the following:
 - * A continuation high school; or
 - * A high school in the upper quartile of free or reduced lunch program; or
 - * A high school in the lowest quartile of university-going rate, excluding those high schools having no reported university-going rate and those having a free or reduced lunch rate of less than 25 percent.

or

2. The student submitted a GED test score.

GPA from	Disadvantaged High School Experience	
	No	Yes
High School	0	90
Non-High School	0	See below chart

Number of Years Out of High School	Educational Level				
	No College	1	2	3	4
2-3	45	30	15	0	0
4-5	60	45	30	0	0
6-7	75	60	45	15	0
8 or more	90	75	60	30	15

**TABLE 1: DEPENDENT STUDENTS
2014-15 COMPETITIVE CAL GRANT A AND B PROGRAM
SCORING FOR FAMILY INCOME AND HOUSEHOLD SIZE**

Parents' Income	Size of Household								
	10	9	8	7	6	5	4	3	2
\$0 - \$21,705	380	380	380	380	380	380	380	380	380
\$21,706 - \$23,235	380	380	380	380	380	380	380	380	375
\$23,236 - \$24,765	380	380	380	380	380	380	380	380	365
\$24,766 - \$26,295	380	380	380	380	380	380	380	380	360
\$26,296 - \$27,825	380	380	380	380	380	380	380	375	355
\$27,826 - \$29,355	380	380	380	380	380	380	380	365	350
\$29,356 - \$30,885	380	380	380	380	380	380	380	360	340
\$30,886 - \$32,415	380	380	380	380	380	380	380	355	335
\$32,416 - \$33,945	380	380	380	380	380	380	375	350	330
\$33,946 - \$35,475	380	380	380	380	380	380	370	340	325
\$35,476 - \$37,005	380	380	380	380	380	380	360	335	320
\$37,006 - \$38,535	380	380	380	380	380	380	355	330	315
\$38,536 - \$40,065	380	380	380	380	380	375	350	325	310
\$40,066 - \$41,595	380	380	380	380	380	365	345	320	300
\$41,596 - \$43,125	380	380	380	380	380	360	335	310	295
\$43,126 - \$44,655	380	380	380	380	380	355	330	305	290
\$44,656 - \$46,185	380	380	380	380	375	350	325	300	285
\$46,186 - \$47,715	380	380	380	380	370	340	320	295	280
\$47,716 - \$49,245	380	380	380	380	360	335	315	290	275
\$49,246 - \$50,775	380	380	380	380	355	330	305	285	265
\$50,776 - \$52,305	380	380	380	370	350	325	300	280	260
\$52,306 - \$53,835	380	380	380	365	345	320	295	270	255
\$53,836 - \$55,365	380	380	380	360	340	315	290	265	245
\$55,366 - \$56,895	380	380	375	350	330	305	285	260	240
\$56,896 - \$58,425	380	380	365	345	325	300	280	250	230
\$58,426 - \$59,955	380	380	360	340	320	295	270	245	220
\$59,956 - \$61,485	380	375	355	335	315	290	265	235	215
\$61,486 - \$63,015	380	370	350	330	310	285	260	230	205
\$63,016 - \$64,545	380	360	340	325	305	280	255	220	195
\$64,546 - \$66,075	375	355	335	315	300	270	245	210	185
\$66,076 - \$67,605	370	350	330	310	290	265	240	200	175
\$67,606 - \$69,135	365	345	325	305	285	260	230	195	170
\$69,136 - \$70,665	355	340	320	300	280	250	220	180	160
\$70,666 - \$72,195	350	330	315	295	275	245	215	170	150
\$72,196 - \$73,725	345	325	310	290	270	235	205	160	140
\$73,726 - \$75,255	340	320	300	285	260	230	195	150	130
\$75,256 - \$76,785	335	315	295	275	255	220	185	140	115
\$76,786 - \$78,315	330	310	290	270	250	210	175	125	105
\$78,316 - \$79,845	325	305	285	265	240	205	165	115	95
\$79,846 - \$81,375	315	300	280	260	235	195	155	100	
\$81,376 - \$82,905	310	295	275	250	225	185	140		
\$82,906 - \$84,435	305	285	265	245	215	175	130		
\$84,436 - \$85,965	300	280	260	235	205	165	115		
\$85,966 - \$87,495	295	275	255	230	200	150	105		
\$87,496 - \$89,025	290	270	245	220	190	140			
\$89,026 - \$90,555	285	260	240	210	180	125			
\$90,556 - \$92,085	275	255	230	200	170	115		Ineligible	
\$92,086 - \$93,615	270	250	220	190	155	105			
\$93,616 - \$95,145	265	240	215	180	145	90			
\$95,146 - \$96,675	260	235	205	170	135				
\$96,676 - \$98,205	250	225	195	160	120				
\$98,206 - \$99,735	245	215	185	150	110				
\$99,736 - \$101,265	235	205	175	135	95				

NOTES: The maximum income ceilings for the Cal Grant program are within the family income ranges.
The cells above the bold line in the matrix show Cal Grant B eligible incomes.
All unshaded incomes are Cal Grant A eligible.

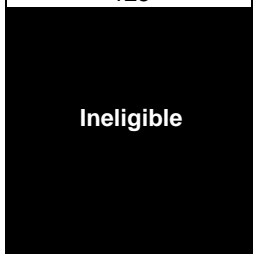
**TABLE 2: INDEPENDENT STUDENTS
2014-15 COMPETITIVE CAL GRANT A AND B PROGRAM
SCORING FOR FAMILY INCOME AND HOUSEHOLD SIZE**

With Dependents Student/Spouse Income	Size of Household								
	10	9	8	7	6	5	4	3	2
\$0 - \$31,404	380	380	380	380	380	380	380	380	380
\$31,405 - \$32,854	380	380	380	380	380	380	380	380	375
\$32,855 - \$34,304	380	380	380	380	380	380	380	380	370
\$34,305 - \$35,754	380	380	380	380	380	380	380	380	360
\$35,755 - \$37,204	380	380	380	380	380	380	380	380	355
\$37,205 - \$38,654	380	380	380	380	380	380	380	380	350
\$38,655 - \$40,104	380	380	380	380	380	380	380	370	340
\$40,105 - \$41,554	380	380	380	380	380	380	380	365	335
\$41,555 - \$43,004	380	380	380	380	380	380	380	360	330
\$43,005 - \$44,454	380	380	380	380	380	380	380	355	320
\$44,455 - \$45,904	380	380	380	380	380	380	380	345	315
\$45,905 - \$47,354	380	380	380	380	380	380	380	340	310
\$47,355 - \$48,804	380	380	380	380	380	380	375	335	300
\$48,805 - \$50,254	380	380	380	380	380	380	370	325	295
\$50,255 - \$51,704	380	380	380	380	380	380	365	320	290
\$51,705 - \$53,154	380	380	380	380	380	380	355	315	280
\$53,155 - \$54,604	380	380	380	380	380	380	350	305	275
\$54,605 - \$56,054	380	380	380	380	380	380	345	300	270
\$56,055 - \$57,504	380	380	380	380	380	375	335	295	260
\$57,505 - \$58,954	380	380	380	380	380	370	330	285	255
\$58,955 - \$60,404	380	380	380	380	380	365	325	280	245
\$60,405 - \$61,854	380	380	380	380	380	355	315	275	240
\$61,855 - \$63,304	380	380	380	380	380	350	310	265	230
\$63,305 - \$64,754	380	380	380	380	380	345	305	260	225
\$64,755 - \$66,204	380	380	380	380	380	335	295	250	215
\$66,205 - \$67,654	380	380	380	380	375	330	290	245	210
\$67,655 - \$69,104	380	380	380	380	370	325	285	235	200
\$69,105 - \$70,554	380	380	380	380	360	315	275	230	190
\$70,555 - \$72,004	380	380	380	380	355	310	270	220	185
\$72,005 - \$73,454	380	380	380	380	350	305	265	210	175
\$73,455 - \$74,904	380	380	380	375	345	295	255	200	165
\$74,905 - \$76,354	380	380	380	370	335	290	250	195	155
\$76,355 - \$77,804	380	380	380	365	330	285	240	185	145
\$77,805 - \$79,254	380	380	380	360	325	275	235	170	135
\$79,255 - \$80,704	380	380	380	350	315	270	225	160	
\$80,705 - \$82,154	380	380	375	345	310	265	215		
\$82,155 - \$83,604	380	380	370	335	305	255	205		
\$83,605 - \$85,054	380	380	365	330	295	250	200		
\$85,055 - \$86,504	380	380	360	325	290	240	190		
\$86,505 - \$87,954	380	380	350	315	285	235	175		
\$87,955 - \$89,404	380	380	345	310	275	225			
\$89,405 - \$90,854	380	370	340	305	270	215	Ineligible		
\$90,855 - \$92,304	380	365	330	295	265	210			
\$92,305 - \$93,754	380	360	325	290	255	200			
\$93,755 - \$95,204	380	355	320	285	250				
\$95,205 - \$96,654	380	345	310	275	240				
\$96,655 - \$98,104	375	340	305	270	235				
\$98,105 - \$99,554	370	335	300	265	225				
\$99,555 - \$101,004	360	325	290	255	215				

NOTES: The maximum income ceilings for the Cal Grant program are within the family income ranges.
The cells above the bold line in the matrix show Cal Grant B eligible incomes.
All unshaded incomes are Cal Grant A eligible.

**TABLE 3: SINGLE INDEPENDENT AND MARRIED STUDENTS
2014-15 COMPETITIVE CAL GRANT A AND B PROGRAM
SCORING FOR FAMILY INCOME AND HOUSEHOLD SIZE**

Without Dependents Other Than Spouse		
Student/Spouse Income	Married Couple	Single
\$0 - \$11,290	360	360
\$11,291 - \$11,820	360	355
\$11,821 - \$12,350	360	350
\$12,351 - \$12,880	360	340
\$12,881 - \$13,410	360	335
\$13,411 - \$13,940	360	330
\$13,941 - \$14,470	360	325
\$14,471 - \$15,000	360	315
\$15,001 - \$15,530	360	310
\$15,531 - \$16,060	360	305
\$16,061 - \$16,590	360	300
\$16,591 - \$17,120	360	295
\$17,121 - \$17,650	360	285
\$17,651 - \$18,180	360	280
\$18,181 - \$18,710	360	275
\$18,711 - \$19,240	360	270
\$19,241 - \$19,770	360	265
\$19,771 - \$20,300	360	255
\$20,301 - \$20,830	360	250
\$20,831 - \$21,360	360	245
\$21,361 - \$21,890	360	240
\$21,891 - \$22,420	360	235
\$22,421 - \$22,950	360	230
\$22,951 - \$23,480	350	225
\$23,481 - \$24,010	345	215
\$24,011 - \$24,540	340	210
\$24,541 - \$25,070	335	205
\$25,071 - \$25,600	325	200
\$25,601 - \$26,130	320	195
\$26,131 - \$26,660	315	190
\$26,661 - \$27,190	310	185
\$27,191 - \$27,720	305	175
\$27,721 - \$28,250	295	170
\$28,251 - \$28,780	290	165
\$28,781 - \$29,310	285	160
\$29,311 - \$29,840	280	155
\$29,841 - \$30,370	270	150
\$30,371 - \$30,900	265	145
\$30,901 - \$31,430	260	135
\$31,431 - \$31,960	255	130
\$31,961 - \$32,490	250	125
\$32,491 - \$33,020	240	
\$33,021 - \$33,550	235	
\$33,551 - \$34,080	230	
\$34,081 - \$34,610	225	
\$34,611 - \$35,140	215	
\$35,141 - \$35,670	210	
\$35,671 - \$36,200	205	
\$36,201 - \$36,730	200	



NOTE: The maximum income ceilings for the Cal Grant program are within the family income ranges.