



Lisa Blazer, PhD  
Lisa.blazer@utsa.edu  
210-458-4846

**CURRENT POSITION:**

Assistant Vice President  
Student Financial Aid and Enrollment Services  
University of Texas San Antonio  
(2001-Present)

**PREVIOUS POSITIONS:**

Director Student Financial Assistance  
University of the Incarnate Word  
(1997-2001)

Loan Origination Coordinator  
MOHELA  
(1994-1997)

Director of Student Financial Aid  
Missouri Technical College  
(1993-1994)

**EDUCATION:**

Ph.D., Education-Organizational Leadership  
University of the Incarnate Word (2007)

M.A.A., Organizational Development  
University of the Incarnate Word (2000)

B.A., Piano Performance  
Missouri Baptist University (1987)

**PROFESSIONAL AREAS OF INTEREST/EXPERTISE: Financial Aid**

Enrollment Services/One-Stop-Shop  
Strategic Planning and Assessment  
Leadership  
Professional Development  
Organizational Development/Culture  
Training/Facilitation

**SUMMARY OF PROFESSIONAL ACTIVITIES:**

<b>NASFAA:</b>	2009, 2008, 2005 Summer 2007	Decentralized Trainer NASFAA Annual Conference Presenter
<b>SWASFAA:</b>	2007-08	TASFAA/Texas Representative Board Member
<b>TASFAA:</b>	2009-10	President's Advisory Committee Member Regional Training Committee Chair Training Committee Member TASFAA Annual Conference Presenter (Fall 2009)
	2008-09	Immediate Past President Regional Training Committee Member Finance Committee Member Constitution and By-Laws Committee Member TASFAA Annual Conference Presenter (Fall 2008) New Aid Officers Workshop Presenter (Summer 2009)
	2007-08	President Regional Training Committee Chair Finance Committee Member TASFAA Annual Conference Presenter (Fall 2007) New Aid Officers Workshop Presenter (Summer 2008)
	2006-07	President-Elect Regional Training Committee Chair New Aid Officers Workshop Presenter (Summer 2007)
	2005-06	Vice-President Regional Training Committee Chair
	2004-05	Board Member New Aid Officers Workshop Presenter (Summer 2005)
<b>MASFAP:</b>	1993-97	Member-at-Large MASFAP Annual Conference Presenter (Fall 1997)
<b>OTHER:</b>	2008-Present	Summit Christian Center-Professional Women's Ministry Team Lead
	Fall 2009	TACUSPA Fall Conference Presenter
	Summer 2009	H.U.G.E. Leadership Conference Presenter (TACUSPA)
	Spring 2009	UTSA Student Affairs Conference Presenter
	2007-Present	UTSA Student Affairs Strategic Planning & Assessment Team Lead
	2005-Present	UTSA Adjunct Faculty Member
	2005-2006	UTSA Team 2016 Committee Member
	2006, 2005	Texas Guaranteed Student Loan Annual Conference Presenter/Panelist
	2001	University of Incarnate Word Adjunct Faculty Member

EXPANDING STATE PROGRAMS  
TEXAS GRANT & B-ON-TIME

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What to consider

- ▣ Allocation and Funding Levels
- ▣ Awarding Issues
- ▣ Eligibility Requirements – should we change them?
  - Need vs. Merit
  - Public High School Graduates vs. Private High School Graduates
- ▣ Rules and Processing Issues for Institutions

## Need vs. Merit What's the Difference?

- ▣ Need-based aid – based on a student's financial need, no consideration for student achievement
- ▣ Need-based aid is typically grants, work-study and subsidized student loans
- ▣ Merit Aid – based on student's merit or performance – usually awarded by colleges, states and private groups or individuals
- ▣ Typically in the form of scholarships, awards and tuition waivers

## Why is Need-Based Aid Important?

- ▣ Helps to remove financial barriers to provide access and choice
- ▣ Provides access and affordability – Closing the Gap
- ▣ Several Colleges and Universities are offering tuition and fee guarantees for low-income students (grants and scholarship to cover tuition and fee costs)

## Why is Merit-Based Aid Important?

- ▣ Universities/Colleges compete aggressively for high-achieving students
- ▣ States want to avoid “brain drain” problems
- ▣ Federal government does not provide scholarships – provides tax credits
- ▣ Interest in helping the middle class pay for college

## Finding the Balance

- ▣ We still need to provide access to our needy or low-income students – Closing the Gaps
- ▣ Providing merit scholarships for achievement, skill or talent is still needed and expected
- ▣ Texas needs to find a balance to ensure access and academic preparation are both valued

## Expanding or Changing the Texas Grant

- ▣ TEXAS Grant
  - Limited funding with current criteria – not enough funds for all eligible students
  - Need must still play an important role in the Texas Grant or other need-based grant programs
  - Texas Grant should still help provide access to our low-income, high-need students
  - Combination of need and merit must help with distribution of limited resources and ensure access for our neediest students

## Expanding or Changing the Texas Grant

- ▣ Texas Grant – Things to Consider
  - Current EFC cap is \$4000 for first-time students
  - The PELL Grant helps to supplement the difference between the Texas Grant and actual tuition and fees
  - If we raise the EFC too much, we are no longer helping the students that need it the most
  - If we raise the EFC too much, colleges and universities may have to pull resources from other student populations to cover tuition and fees (no longer PELL eligible)
  - Shifting the EFC too high may disproportionately affect minority populations

## Expanding or Changing the Texas Grant

- ▣ Texas Grants – Things to Consider
  - Creating a merit criteria that is too high will limit access to some low-income students
  - Creating a merit criteria that is too high may disproportionately affect minority populations
  - Additional merit on the front end could negatively impact access without altering overall success for at-risk students

## Expanding or Changing the Texas Grant

- ▣ Balance merit with need to better distribute state grant funds without limiting access for students who are academically prepared and high need
- ▣ The higher the retention of students on TEXAS Grant, the less funding for new students. Success vs. Access is a tradeoff with limited funding.

## Expanding or Changing the B-on-Time Student Loan

- ▣ Great Program – provides incentives for students to graduate on time with good grades
- ▣ Program also provides at least the average amount of tuition and fees – substantial award amount for most students at public institutions
- ▣ Forgiveness incentive is great – even without that, it's still a 0% interest loan
- ▣ Allocations – Fluctuations in funding levels make it difficult to award or plan

## Expanding or Changing the B-on-Time Student Loan

- ▣ Allocations and Funding Levels are inconsistent – making it difficult to award and plan
- ▣ Difficult to potentially receive the award if a student is graduating from a private high school versus a public high school
- ▣ B-on-Time is subject to Regulation Z – we are subject to additional regulations for preferred lenders – can we promote, can we auto-package?



## Expanding or Changing the B-on-Time Student Loan

- ▣ Possible Solutions and Ideas for Expansion
  - Need to improve the allocation process including consistent funding levels and early allocations
  - Potential Professional Judgment capability for private high school graduates
  - How can we get this loan removed from Regulation Z – conditional grant?
  - Provide incentives to the existing program to meet state goals
    - ▣ Teachers /Public Service– perhaps a lower GPA for forgiveness

## Closing Thoughts

- ▣ Focus on improving allocation processes and provide consistent funding levels
- ▣ Remember that we have to consider both need and merit with regards to grant programs
- ▣ Instead of creating new programs, enhance current programs with add-ons or incentives
- ▣ Consider Eligibility Requirements that will help students and institutions with awarding

# Questions

