CALIFORNIA STUDENT AID COMMISSION
STRATEGIC PLANNING RETREAT
MARCH 27, 2008

Paying for College—How students make ends meet nationally and in California, and what CSAC can do to support access to quality post-secondary education.

A Presentation by Mr. Robert Shireman, President, The Institute for College Access & Success (TICAS)

Background materials for session with Robert Shireman, president of the Institute for College Access & Success, a nonprofit policy research organization. The Institute leads the Project on Student Debt, which produced some of these materials.

- **What do you mean by the *cost* of college?** "Untangling the Discussion" provides a one-page overview of the components that play a role in college funding, pricing, and financial aid.
- **How much does college cost? What role do state grants play nationally in financial aid?** Two pages from College Board reports show the overall costs faced by college students based on the type of college they attend, and the relative size of the different sources of financial aid.
- **Are students at risk of not getting loans?** "Student Loan Options in a Tight Credit Market" and "The Real Story on Student Loans and the Credit Squeeze" offer information relevant to concerns about the availability of student loans in the current credit crunch.
- **Is Stanford free now?** "Comparison and Analysis of Financial Aid Pledges" describes the financial aid commitments recently announced by various colleges, and shows how the costs compare by family income level.
- **Can students afford to repay their loans?** "IBRinfo" provides information on new protections for federal student loan borrowers, enacted by Congress last year.
- **How do community colleges handle financial aid?** *Green Lights and Red Tape* is the Institute's recent report based on visits to 21 of California's community colleges.

If you want to know how many low-income students are served by a particular college, or how much debt the students have when they graduate, see the college profiles available at www.economicdiversity.org.

If you need help understanding financial aid jargon, there is a good glossary available at: http://www.nasfaa.org/subhomes/doitaffordit/glossary.asp

Untangling the discussion

"Rising college costs" can refer to the money spent by colleges, the sticker price (tuition) charged by a college, the out-of-pocket tuition charges paid by a student, or the out-of-pocket tuition, books, room, board and other expenses paid by a student. Likewise, to some people the term "financial aid" refers only to grants and scholarships, while others consider at least some types of loans to be included in the definition. Being clear about what we're talking about helps to focus the analysis and discussion. These interrelated but distinct zones might help.

-Bob Shireman, the Institute for College Access & Success (www.ticas.org)

Zone 1: What it costs to *run* a college.

Faculty and staff salaries and benefits, facilities, utilities, technology and other equipment, etc.

Other Revenue
State appropriations, donations, contracts, licensing, etc.

Net Tuition Revenue

Zone 2: Determining a student's ability-to-pay or "need."

Most government and some private and institutional aid programs first calculate an "expected family contribution," based on financial measures compared to the total estimated cost of attending (tuition, books & supplies, room & board, etc.) It is an imperfect science, and there are disagreements around several factors:

- Federal (FAFSA) vs. other methods
- Parental role:
  - Income
  - Savings (retirement, education, liquid)
  - Equity (home, farm, business, other)
- Student role: past income, summer & school-year work, and savings

Zone 3: Grant and scholarship aid.

Nationally, undergraduate students received an estimated $57 billion in grants, scholarships and tax credits in 2006-7 (College Board):

- Institutional (36%)
- Federal, mostly Pell (29%)
- State (13%)
- Private (13%)
- Tax credits (9%)

Zone 4: Loans and Work.

Loans and work are used to finance the "unmet need" portion of a student's overall budget. This is also known as the self-help amount or the work-loan burden. Loans and work are also often used to cover the underlying expected family contribution (see Zone 2).

- Federal loans ($39 billion undergraduate, $20 billion graduate & professional): Stafford subsidized and "Unsub," Perkins, Grad PLUS.
- Parent loans ($8 billion in federal PLUS program; home equity and other sources unknown).
- Private loans ($16 billion undergrad and grad/professional): through school or direct-to-consumer (DTC).
- Work (Federal work-study is only $1 billion; other student work is much larger).

Zone 5: Pricing & Enrollment Strategies.

To some extent, colleges can shift money around zones 2, 3, 4 and 5. A higher sticker price allows for more institutional grant aid, for example. Branding loans as "financial aid" can make it possible to reduce grant aid. Low estimates of book or other expenses can make the unmet need gap seem smaller.

Total Student Budgets, 2007-08

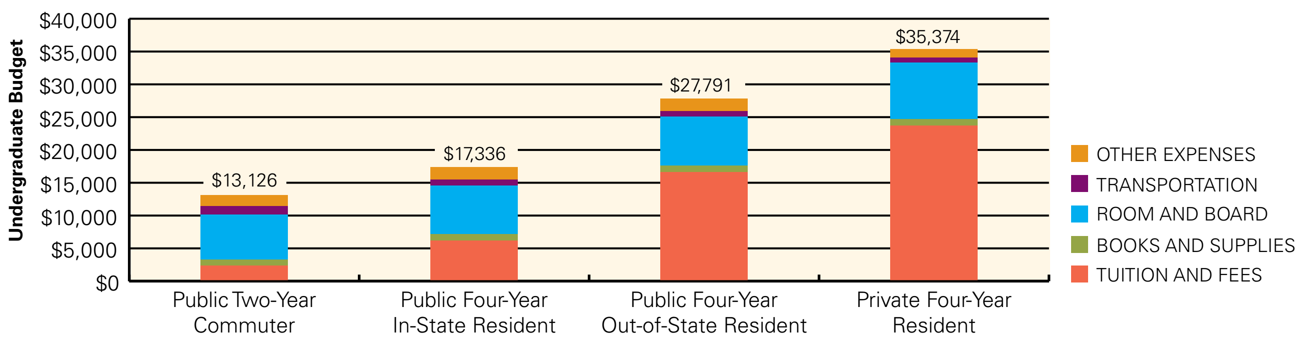
Table 2: Average Estimated Undergraduate Budgets, 2007-08 (Enrollment-Weighted)

Sector	Tuition and Fees	Books and Supplies	Room and Board	Transportation	Other Expenses	Total Expenses*
Public Two-Year						
Resident	$2,361	$921	—	—	—	—
Commuter	$2,361	$921	$6,875	$1,270	$1,699	$13,126
Public Four-Year						
Resident	$6,185	$988	$7,404	$911	$1,848	$17,336
Commuter	$6,185	$988	$7,419	$1,284	$2,138	$18,014
Out-of-State	$16,640	$988	$7,404	$911	$1,848	$27,791
Private Four-Year						
Resident	$23,712	$988	$8,595	$768	$1,311	$35,374
Commuter	$23,712	$988	$7,499	$1,138	$1,664	$35,001

— Sample too small to provide meaningful information.
* Average total expenses include room and board costs for commuter students, which are average estimated living expenses for students living off campus but not with parents.
Note: Estimates of individual budget items are based on reporting by institutional financial aid offices.
Source: *Annual Survey of Colleges*, The College Board, New York, NY.

Enrollment-weighted tuition and fees are derived by weighting the price charged by each institution in 2007-08 by the number of full-time students enrolled in 2006-07. Public four-year in-state charges are weighted by total 2006-07 full-time enrollment in each institution, including both in-state students and out-of-state students, who pay an additional nonresident charge. Out-of-state tuition and fees are computed by adding the average in-state price to the out-of-state premium weighted by the number of full-time out-of-state students enrolled at each institution. Room and board charges are weighted by the number of students residing on campus.

Figure 2: Average Estimated Undergraduate Budgets, 2007-08 (Enrollment-Weighted)



Tuition and fees constitute about two-thirds of the total budget for full-time students living on campus at private four-year institutions and 60 percent for out-of-state students at public four-year colleges, but only a third of the budget for in-state public four-year students and less than 20 percent for public two-year college students.

- Many states have reciprocity agreements with neighboring states that allow students to pay less than the standard out-of-state tuition and fees.
- Average public two-year tuition and fees are only 38 percent of the charges at public four-year colleges, but the total student expense budget is three-quarters that of public four-year college students.
- Average in-state tuition and fees at public four-year colleges are about a quarter of the charges at private four-year institutions, but the total student expense budget is about half that of private four-year college students.

Also important:
Most student aid funds, including Pell Grants, Stafford Loans, and campus-based aid, can be used to cover all education-related expenses, including books, supplies, transportation, and personal expenses, in addition to tuition and fees and room and board. However, federal tax credits and deductions are limited to the amount students or families pay in tuition and fees.

Total Undergraduate and Graduate Student Aid by Type

Figure 2a: Undergraduate Student Aid (in Billions) by Source, 2006-07

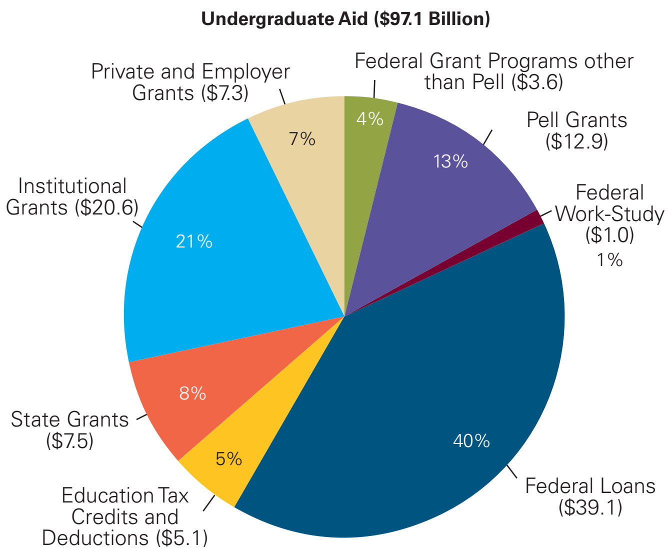
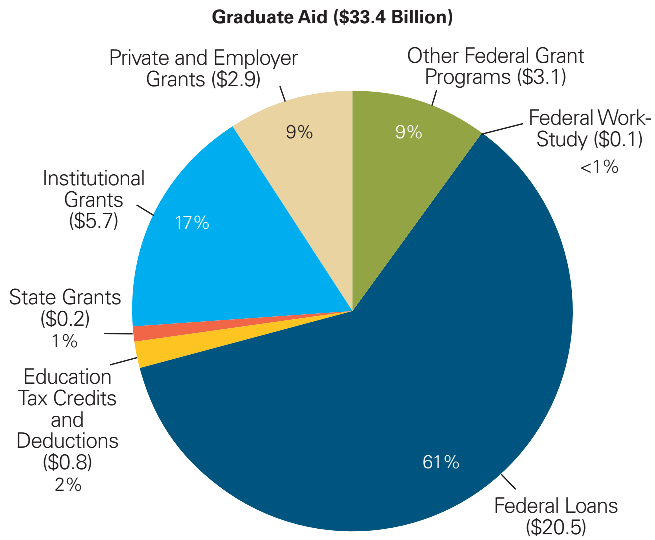


Figure 2b: Graduate Student Aid (in Billions) by Source, 2006-07



Note: Components may not sum to 100 percent due to rounding. See Notes and Sources for lists of programs included in other federal grants.
Sources: Tables 2, 3, 8a, and 8b.

Undergraduate student aid patterns are very different from those of graduate students, who rely more heavily on federal loans and receive less of their aid in the form of federal grants.

- Institutional grant aid constitutes a discount off the published price. This aid was the second-largest component of student aid for both undergraduate students (21 percent) and graduate students (17 percent) in 2006-07. Graduate students also receive funding from teaching and research assistantships, which are considered compensation, not student aid.
- Forty percent of undergraduate aid was in the form of federal loans in 2006-07, compared to 61 percent of aid to graduate students.
- Nonfederal loans are not included in Figures 2a and 2b because they are not part of the student aid system. However, these loans from private and state sources constituted about 29 percent of the loans taken by undergraduates and 12 percent of the loans taken by graduate students in 2006-07. Loans comprise 49 percent of the total funds used by undergraduates and 64 percent of the funds used by graduate students to supplement their own resources in paying for education.

Also important:

In 2006-07, 12.3 million (90 percent) of the 13.7 million full-time equivalent postsecondary students were undergraduates and 1.4 million (10 percent) were graduate students. (NCES, unpublished IPEDS data)

THE PROJECT ON STUDENT DEBT

Student Loan Options in a Tight Credit Market

The current credit crunch has students and parents concerned about whether they will be able to get the loans they need to cover college costs. The good news is that *federal student loans are and will remain widely available to students and families at all income levels*. These loans come with government-guaranteed benefits: affordable, fixed interest rates; substantial borrower protections; and new repayment and forgiveness options. However, the small percentage of undergraduates who use private, non-federal loans are likely to face stricter credit standards and possibly higher prices. Students and parents should only consider private loans as a last resort because of their high risks and costs.

To help people make the most of their student loan options, here are practical and creative answers to some of the most common questions and concerns.

Common Concern	Actual Options
"I'm not needy enough for government grants or loans."	Federal Stafford loans are available regardless of family income. The rate is fixed (currently 6.8%) and comes with a wide range of repayment options. Depending on your level of need, you may be charged interest while in school, but these loans are still much safer than private loans.
"I don't have a good credit record."	There is no credit requirement or credit check to get a federal Stafford loan.
"I need more than the maximum Stafford loan."	Ask the college if it has any federal Perkins loans or other types of aid, including grants and scholarships, for students like you.
"The school has no Perkins funds available to supplement my Stafford loan."	If you have good grades and there is a remote chance you might someday be a teacher, you can get a federal TEACH Grant – which is actually a type of Stafford loan.
"I don't qualify for a TEACH grant."	Most parents can get a federal PLUS loan (at a fixed rate of around 8%) for any costs not already covered by grants and your own loans.
"My parents don't want to borrow."	Offer to split the cost of repaying a PLUS loan with your parents, and put it in writing. If they have good credit, another option is for them to cosign a private loan for you – this may help you get a good interest rate, but is still riskier for both you and your parents than federal loans.
"My parents don't want to put their income information on the FAFSA."	There is no federal requirement to fill out a FAFSA to get a parent PLUS loan, although some colleges require it. Contact your financial aid office to learn about your college's policy and how to proceed.
"My parents were denied a PLUS loan because they were delinquent on their mortgage. They tried two different lenders."	If your parents have serious credit problems and can't get a PLUS loan, the financial aid officials at your school can double your eligibility for federal Stafford loans. If your new undergraduate Stafford maximum of $46,000 is still not enough, consider other ways to reduce costs, including other schools.
"I can't apply for federal aid because I'm not in contact with my parents."	Talk to the financial aid officials at your college. Depending on your situation, they may be able to override the requirement to provide your parent's financial information.

For more consumer tips about borrowing and repaying student loans, check out our other fact sheets at www.projectonstudent.org.

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Tab 1.b

PROJECT ON STUDENT DEBT Keeping College Within Reach

The Real Story on Student Loans and the Credit Squeeze

Stories in the media and statements from some lenders have led to questions and confusion about the availability of loans for students in college now or entering college in the fall. Here's the scoop.

What's happening? What's all the fuss about?

Mostly because of problems in the mortgage market, there has been a decline in the number of investors willing to purchase some types of financial instruments (especially auction-rate securities). Some student loan companies have been using these methods of financing to raise money to make student loans. With the unexpected loss of financing, these companies will need to either get out of the student loan market or revamp their financing methods. Changing their financing methods can take time, especially for student loan companies that are not traditional banks. This has led some companies to suspend their loan operations while they retool their systems to the current credit market situation.

What does this mean for students and their parents?

For federal loans, which is the type most people have even if the loan comes from a bank, everyone will get the loans they are eligible for. The biggest issue that some will experience is that the lender they used last year is not making loans this year. In those cases, students will have to choose a different lender.

What if students can't find a lender willing to make a federal loan?

That's highly unlikely, and the federal student loan program already includes safeguards to take care of that problem if it were to occur. There are more than 2,500 lenders in the system, and only a handful have announced changes in policy. Banks like to make student loans because the loans are guaranteed by the federal government -- there's no danger that the loan won't be paid back, even if the economy gets worse and the borrowers are unemployed. That makes federal student loans an especially desirable investment in today's shaky economy.

On the off-chance an eligible student at an eligible school can't get a federal loan, there are intermediaries empowered to make "lender of last resort" loans. In addition to that, students and parents can get the loan funds directly from the federal government through their school's participation in the Direct Loan program.

In short, while some lenders are scrambling to fill a financing gap, the system is quite secure for students. That's why we can say with confidence: *everyone who qualifies for and wants a federal student loan will get one.*

What about students who need private student loans?

About eight percent of undergraduate students take out private or state-sponsored loans that are not federally guaranteed. Most of these loans are to borrowers with good credit records: they are not likely to experience any problem in getting an education loan, though, for the reasons described above, some of the lenders they have used in the past may no longer be making loans, at least temporarily. So they may have to switch lenders, and the interest rate might be a little higher.

Students or parents with no credit history or a poor credit history will have more difficulty getting a private student loan than they did in the past. This may be especially true at technical schools with low graduation and job placement rates.

What should families do if they're having difficulty getting a private student loan?

First, they should make sure they are exhausting all of their federal options. Most parents (even those with no credit history) are eligible for federal PLUS loans. If a parent's poor credit history makes them ineligible for the PLUS loan, then the student is entitled to additional federal loans.

If private loans are the only route, then finding a credit-worthy cosigner can help a lot. But first make sure that the school is the right fit and really worth the money. *A warning to any student considering a high-interest-rate private loan for a short-term training program:* be very skeptical of any claims the school makes about your future job prospects and your ability to pay off the loan. If you have doubts, seriously consider a different program or a different school.

Also, students should apply for private scholarships that could reduce the amount they need to borrow.

Are there any other factors contributing to loan companies exiting the federal loan program?

Until recently, most federal borrowers had interest rates on their loans that would adjust each year. In 2002 to 2005, interest rates were at historic lows, and federal rules allowed borrowers to lock in those rates by taking out a federal consolidation loan. (The government

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still pays the lender the higher rate as interest rates in the economy increase). A number of student loan companies were created or grew quickly in those years to take advantage of the billions of dollars of consolidations that were occurring because of the low rates. However, since July 1, 2006, rates on new federal loans have been fixed, so the market for consolidation loans is drying up. In addition, federal subsidies to lenders making consolidation loans were reduced last fall (subsidies on other federal loans were also reduced, but not by as much).

Some of the lenders that have announced they will end or reduce their participation in the federal student loan program were focused primarily on the consolidation market.

THE PROJECT ON STUDENT DEBT

Comparison and Analysis of Financial Aid Pledges

How Much Would Families Actually Have to Pay?

Updated March 11, 2008

Since Harvard University's December 2007 announcement of a major increase in its financial aid commitments, a number of colleges and universities – including Yale, Cal Tech, Haverford, Pomona, and others – have announced similar programs. However, the terms of each institution's policies vary, and the way they are described can obscure the bottom line: *the total amount a qualifying student and her family will have to pay.*

This analysis calculates the *actual net cost* of attending each of the private and public colleges that have made detailed "no-loan" or "low-loan" pledges to date. The net cost reflects how much students and parents must contribute from sources including income, savings, loans, and work. We also summarize the basic eligibility guidelines and provisions of pledges made by over 30 institutions.

When a student applies for financial aid, the aid office determines how much it expects the family to be able to contribute towards the total cost of attending the school. This amount is called the "Expected Family Contribution" (EFC). When the EFC is not enough to cover the full cost of attendance, many colleges will offer some combination of grants, work, and loans to help bridge the gap. This gap is what colleges typically refer to as "financial need."

Each institution takes a somewhat different approach to determining who has to pay, what they can afford, what costs are covered by financial aid, and how to fill the gap between EFC and full need. To conduct apples-to-apples comparisons, we have made certain assumptions that do not represent actual aid offers. Our methodology is described in detail below. Complete information on each pledge included in this analysis is available at http://projectonstudentdebt.org/pledges.

Summary of Pledges: Eligibility Guidelines and Basic Provisions

Pledges Covering Entire Cost of Attendance		
Institution	**Maximum Family Income**	**Role of Loans in Covering Calculated Need***
Amherst College	No Income Limit	No Loans
Bowdoin College	No Income Limit	No Loans
Brown University	$100,000 / No Income Limit	No Loans / Loan Limits
California Institute of Technology	$60,000	No Loans
Colby College	No Income Limit	No Loans
College of William and Mary	$40,000†	No Loans
Columbia University	$50,000	No Loans
Cornell University	$75,000 / $120,000	No Loans / Loan Limits
Dartmouth College	No Income Limit	No Loans
Davidson College	No Income Limit	No Loans
Duke University	$40,000 / No Income Limit	No Loans / Loan Limits
Emory University	$50,000 / $100,000	No Loans / Loan Limits
Georgia Institute of Technology	$30,000†	No Loans
Harvard University	No Income Limit	No Loans
Haverford College	No Income Limit	No Loans
Indiana University, Bloomington	185% of Federal Poverty Level‡	No Loans
Massachusetts Inst. of Technology	$75,000 / No Income Limit	No Loans / Loan Limits
North Carolina State University	150% of Federal Poverty Level‡	Loan Limits
Northwestern University	EFC Less than 20% of Cost of Attendance / No Income Limit	No Loan / Loan Limits
Pomona College	No Income Limit	No Loans
Princeton University	No Income Limit	No Loans
Rice University	$60,000	No Loans
Stanford University	No Income Limit	No Loans
Swarthmore College	No Income Limit	No Loans
Tufts University	$40,000	No Loans
University of California System	No Income Limit†	Loan Limits
University of Chicago	$60,000 / $75,000	No Loans / Loan Limits
University of Florida	$40,000†	No Loans
U. of Maryland, College Park	EFC of 0 by Federal Methodology / No Income Limit	No Loans / Loan Limits
University of Michigan, Ann Arbor	EFC of 0 by Federal Methodology†	No Loans
U. of North Carolina, Chapel Hill	200% of Federal Poverty Level‡	No Loans
University of Pennsylvania	No Income Limit	No Loans
University of Virginia	200% of Federal Poverty Level‡ / No Income Limit	No Loans / Loan Limits
Washington University, St. Louis	$60,000	No Loans
Wesleyan University	$40,000	No Loans
Williams College	No Income Limit	No Loans
Yale University	No Income Limit	No Loans

Pledges Covering *Partial* Cost of Attendance			
Institution	**Maximum Family Income**	**Role of Loans in Covering Calculated Need***	**Expenses Not Covered**
Appalachian State	Federal Poverty Level‡	No Loans	Transportation and Personal
Arizona State University	$25,000†	No Loans†	Transportation and Personal
Michigan State University	Federal Poverty Level‡	No Loans	Transportation and Personal
U. of Illinois at Urbana-Champaign	Federal Poverty Level‡	No Loans	Transportation and Personal
University of Louisville	150% of Federal Poverty Level‡	No Loans	Transportation and Personal
University of Tennessee	150% of Federal Poverty Level‡	No Loans	Transportation, Personal, Books and Supplies

‡ 2007 HHS Poverty Guidelines

Persons in Family or Household	48 Contiguous States	Alaska	Hawaii
1	$10,210	$12,770	$11,750
2	13,690	17,120	15,750
3	17,170	21,470	19,750
4	20,650	25,820	23,750
5	24,130	30,170	27,750
6	27,610	34,520	31,750
7	31,090	38,870	35,750
8	34,570	43,220	39,750
For each additional person, add	3,480	4,350	4,000

* All of the institutions listed require some student contribution of earnings from academic year work, usually a federal work-study job or summer work. Also, some families may need to borrow to cover any expected family contribution (EFC), even if the institution does not include loans in the financial aid package.

† In-state students only

Estimated Net Cost of Attendance by Family Income (assuming typical assets)								
Institution	Family Income							Total Cost of Attendance§
	$20,000	$40,000	$60,000	$80,000	$120,000	$160,000	$200,000	
Amherst College	$3,500	$5,302	$11,306	$19,731	$37,558	$46,010	$46,010	$46,010
Appalachian State University	$4,700	n/a	n/a	n/a	n/a	n/a	n/a	$12,573
Bowdoin College	$3,700	$5,502	$11,506	$19,931	$37,758	$45,950	$45,950	$45,950
Brown University	$5,100	$5,100	$5,100	$20,955	$41,583	$46,340	$46,340	$46,340
California Institute of Technology	$2,250	$3,966	$9,776	n/a	n/a	n/a	n/a	$44,502
Colby College	$3,200	$5,002	$10,056	$18,481	$36,308	$45,580	$45,580	$45,580
College of William and Mary	$20	n/a	n/a	n/a	n/a	n/a	n/a	$17,972
Columbia University	$4,075	$5,618	n/a	n/a	n/a	n/a	n/a	$46,874
Cornell University	$3,800	$5,343	$10,835	$21,917	$39,145	n/a	n/a	$45,877
Dartmouth College	$4,900	$6,788	$12,462	$21,520	$38,801	$45,963	$45,963	$45,963
Davidson College	$3,900	$5,702	$11,706	$20,131	$37,958	$41,430	$41,430	$41,430
Georgia Institute of Technology	$2,520	n/a	n/a	n/a	n/a	n/a	n/a	$16,020
Harvard University	$5,900	$5,900	$8,300	$11,500	$17,900	$21,900	$46,450	$46,450
Haverford College	$3,900	$5,791	$11,970	$20,520	$38,546	$46,762	$46,762	$46,762
Indiana University, Bloomington	$0	n/a	n/a	n/a	n/a	n/a	n/a	$18,090
Massachusetts Inst. of Technology	$440	$2,922	$9,577	$17,694	$40,721	$46,350	$46,350	$46,350
Michigan State University	$4,402	n/a	n/a	n/a	n/a	n/a	n/a	$17,307
North Carolina State University	$4,020	n/a	n/a	n/a	n/a	n/a	n/a	$14,453
Northwestern University	$4,500	$6,311	$12,570	$26,120	$44,146	$47,289	$47,289	$47,289
Pomona College	$3,800	$5,516	$11,326	$19,655	$37,283	$45,006	$45,006	$45,006
Princeton University	$2,551	$3,887	$6,829	$11,055	$17,792	$26,171	$31,169	$46,080
Stanford University	$4,200	$4,200	$4,200	$13,292	$37,683	$46,586	$46,586	$46,586
Tufts University	$3,000	$4,802	n/a	n/a	n/a	n/a	n/a	n/a
Univ. of California System	$9,160	$10,306	$13,815	$19,828	$22,902	$22,902	$22,902	$22,902
University of Florida	$20	$1,510	n/a	n/a	n/a	n/a	n/a	$14,246
Univ. of Maryland, College Park	$2,020	n/a	n/a	n/a	n/a	n/a	n/a	$20,550
University of Michigan	$2,520	n/a	n/a	n/a	n/a	n/a	n/a	$20,658
Washington University	$3,800	$5,691	$11,870	n/a	n/a	n/a	n/a	$47,110
Wesleyan University	$4,350	$6,066	n/a	n/a	n/a	n/a	na	$46,480
Williams College	$3,500	$5,302	$11,306	$19,731	$37,558	$44,428	$44,428	$44,428
Yale University	$4,300	$4,300	$4,300	$6,048	$13,946	$22,878	$31,810	$48,250

Note:

1. Not all institutions with pledges are listed above, because some have not made information public about how they package student work, both during the academic year and the summer.
2. Net cost of attendance is not listed for some institutions at higher income levels, where institutions have made not public their aid packaging policies for families at those levels.

§ Cost of attendance figures are for the 2006-07 academic year, as reported by institutions to the U.S. Department of Education.

Calculating Net Cost of Attendance

What is total cost of attendance?

We use the combined total of tuition and fees, room and board, books and supplies, and transportation and personal expenses, as reported by the campuses to the U.S. Department of Education for the 2006-07 academic year. In actual practice these amounts can vary to account for different academic programs and individual student circumstances.

What is net cost of attendance?

We define net cost of attendance as the sum of the family's contribution from income and assets, and a "self-help" amount contributed separately by the student.

Family contribution is the total of what the parent and student are expected to contribute from their respective income and assets. All institutions use a formula to calculate the parent contribution; this formula, which is not the same for every school, uses parents' income, certain assets, and other information to determine what they can afford to pay. Some institutions calculate student contributions with a similar formula, while others set a minimum student contribution of income through summer earnings.

Self-help consists of student loans and academic year work.

What formula is used to calculate net cost of attendance?

We use the "Streamlined Expected Family Contribution (EFC) Calculator" available at FinAid.org to calculate expected parent contribution and, as discussed above, student contribution where applicable. Institutions use one of two formulas to calculate financial need – Federal or Institutional. The Federal Methodology (FM) is the same regardless of the college the student is applying to; the Institutional Methodology (IM) is different from FM *and* allows campuses to deviate from the standard IM formula. For example, an institution might limit the amount of assets it considers. The figures here use the standard IM formula.

Don't family characteristics impact financial need?

Yes. Features like household size, state of residence, and parent age can affect the calculation of EFC. See below for assumptions made about our sample student's circumstances.

What assumptions are made about a family's financial position?

1) Two parents earning equal salaries contribute to the cost of attendance. The older parent is 45.
2) The student is in-state, and has a sibling not yet in college.
3) The amount of federal tax paid is calculated automatically by the calculator at FinAid.org.
4) Eligible families claim all available earned income and child tax credits.
5) The HOPE tax credit is claimed by families earning up to (and including) $80,000.
6) Families contributed 2% of income to retirement accounts.
7) An incoming freshman earned $1,000 from part-time or summer work as a high school senior.
8) We consulted the Federal Reserve's *Survey of Consumer Finances* to create the following representation of typical assets by income :

Typical Assets by Family Income			
Family Income	**Liquid Assets**	**Home Equity**	**Other Assets**
$20,000	$1,600	$25,000	$5,700
$40,000	$3,400	$58,000	$9,300
$60,000	$10,300	$91,000	$20,400
$80,000	$15,400	$105,000	$38,000
$120,000	$27,700	$165,000	$62,700
$160,000	$40,700	$199,000	$113,000
$200,000	$57,600	$238,000	$174,000

IBR info

An independent, nonprofit source of information about new federal student loan payment and forgiveness programs.

About this site | What are these new programs? | Can they help me? | How do I get them?

What are these new programs?

Income-Based Repayment
Public Service Loan Forgiveness

Income-Based Repayment

Income-Based Repayment (IBR) is a new payment option for federal student loans. Starting July 2009, it will help borrowers keep their loan payments affordable with payment caps based on their income and family size. For most eligible borrowers, IBR loan payments will be less than 10 percent of their income - and even smaller for borrowers with low earnings. IBR will also forgive remaining debt, if any, after not more than 25 years of qualifying payments.

Who can use IBR? IBR is available to federal student loan borrowers in both the Direct and Guaranteed (or FFEL) loan programs, and covers most types of federal loans made to students, but not those made to parents (click here for more about qualifying loans). To enter IBR, you have to have enough debt relative to your income to qualify for a reduced payment. That means it would take more than 15 percent of whatever you earn above 150% of poverty level to pay off your loans on a standard 10-year payment plan. Use our calculator to see if you fit this criteria.

How does IBR make payments more affordable? IBR uses a kind of sliding scale to determine how much you can afford to pay on your federal loans. If you earn below 150% of the poverty level for your family size, your required loan payment will be $0. If you earn more, your loan payment will be capped at 15 percent of whatever you earn above that amount. Except for the highest earners, that usually works out to less than 10 percent of your total income. This chart shows examples of the caps based on various incomes and family sizes.

register and stay informed

your email address here

get updates

Will I qualify for IBR?

Where do you live?

Select One

What is your family size? *

Select One

What is your income? *

Select One

IBR would cap your monthly payments at:

If the standard (flat 10-year) payment amount on your current balance of loans would be more than the amount above, you would likely be eligible to enter IBR.

go to finaid.org's more detailed IBR calculator

Number of persons in household	$30,000	$60,000	$90,000	$120,000
6	No payment required	4.4%	7.9%	9.7%
4	No payment required	7.1%	9.7%	11.0%
2	4.5%	9.8%	11.5%	12.4%
1	7.2%	11.1%	12.4%	13.1%

Annual family income

What about interest? In some situations, your reduced payment under IBR may not cover the interest on your loans. If so, the government will pay that interest on your Subsidized Stafford Loans for your first three years in IBR. After three years and for other loan types, the interest will be added to the total amount you owe. While your debt may grow if your affordable payments are low enough, anything you still owe after up to 25 years of qualifying payments will be forgiven.

What are qualifying payments? There are important, unresolved questions about which payments will count toward the maximum 25 years required to get the rest of your debt forgiven under IBR. For example, it is not yet clear whether payments made before the program goes into effect (in July 2009) will qualify. We will notify our registered users and update the information here as soon as answers become available.

Find out more about how to qualify for IBR.

Public Service Loan Forgiveness

Public Service Loan Forgiveness is a new program for federal student loan borrowers who work in certain kinds of jobs. It will forgive remaining debt after 10 years of eligible employment and qualifying loan payments. (During those 10 years, the **Income-Based Repayment (IBR) plan** can help keep your loan payments affordable.)

Who can get Public Service Loan Forgiveness? This program is for people with federal student loans who work in a wide range of "public service" jobs, including jobs in nonprofit 501(c)3 organizations, government, education, public health and safety, law enforcement, and emergency management. The exact definition of which jobs will be eligible is still being worked out by the U.S. Department of Education, and we will let our **registered users** know as soon as it's final.

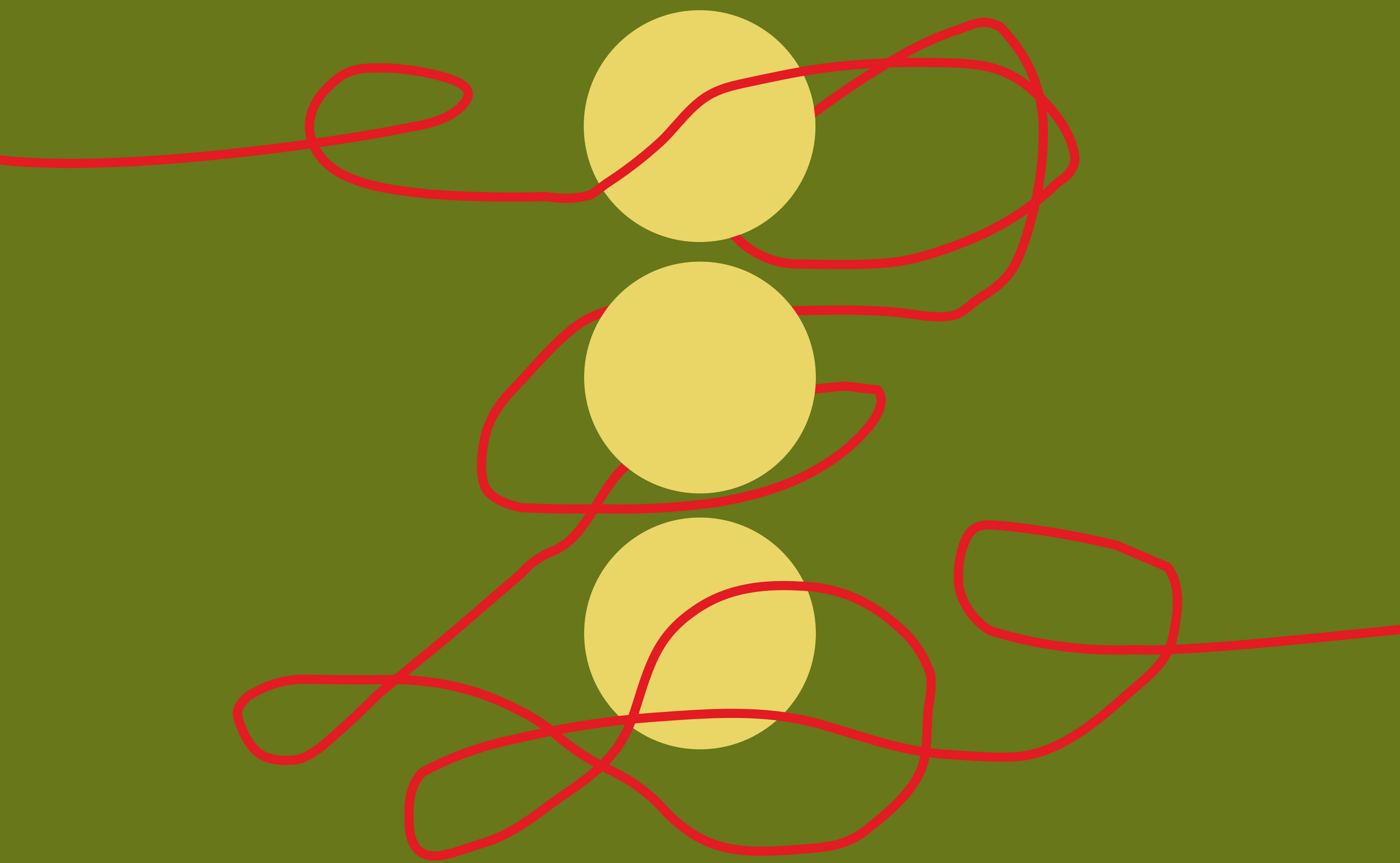
What kinds of loans does it cover? It covers all types of federal student loans, as long as they are in the **Direct Loan program**. Borrowers with loans in the **Guaranteed (or FFEL)** loan program will be able to switch to the Direct Loan program starting in July 2008 if they want to get this benefit.

When does the 10-year clock start, and which payments count? Only payments made *after* October 1, 2007 count towards the 10 years (120 payments, not necessarily consecutive) required for Public Service Loan Forgiveness. Qualifying payments must be made through the Direct Loan program and include **Income Contingent Repayment**, **Standard (10-year) Repayment**, or **Income-Based Repayment** (available in 2009). To count, these payments must be made while you're working full-time in an eligible job. If you meet all the criteria, the earliest your remaining debt could be forgiven is October 2017.

What if I've already paid off my loans by then? This loan forgiveness program will only benefit people who still owe money on their federal loans after 10 years of eligible payments and employment. If your income is low relative to your debt, and you qualify for reduced payments under IBR (or Income Contingent Repayment) at any time during those 10 years, you will likely have debt left to forgive. (**Learn more about IBR.**)

green lights & red tape

improving access to financial aid at california's community colleges



december 2007

the institute for college access & success

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Executive Summary

Financial aid can encourage students to enroll in college and increase their odds of academic success. While the California community colleges (CCCs) have very low fees, which are waived for most low-income students, the additional expenses of books, supplies, transportation, housing, food and childcare can create significant financial barriers to attending and staying in school. Federal and state grants, work-study funds, and loans can help community college students cover essential costs and focus on their studies. However, only 34 percent of CCC students apply for these valuable forms of aid, compared to 45 percent of community college students in the rest of the country.

While many CCC students miss out on the financial aid that could help them succeed in school, financial aid administrators face pressures that can limit their ability to address student needs. In addition to heavy paperwork requirements, they must contend with the inadequacy of aid available to community college students, and limited resources for financial aid office operations. Yet given these shared challenges, we found a wide range of office attitudes and approaches. The unofficial motto at one school's financial aid office is "When in doubt, give it out," while an aid director at another school said, "We are the police officers of Title IV funds."

Our findings and recommendations are based on visits to 21 colleges representing a broad cross-section of the CCC system, a review of the most recent available research, and interviews with experts on community colleges, financial aid and related fields. This report focuses on policies and practices that vary widely from college to college and can have a particularly significant effect on students' access to financial aid.

Key Findings

We found important differences in the ways that colleges balance two sometimes conflicting roles: providing information and assistance to students, and meeting complicated administrative demands. Some campus policies give students an encouraging "green light" and help them make the most of available aid. Other practices create obstacles and "red tape" for students seeking aid. While policies and practices may fall at either end of this spectrum, entire offices do not. We found both strengths and areas for improvement at all of the colleges we visited.

Fiscal and regulatory constraints can be difficult, if not impossible, for individual financial aid offices and administrators to control. However, we found that other, less-obvious factors shape how they use available resources and respond to student needs. These influential non-monetary factors include institutional attitudes, priorities, and management styles, as well as assumptions and past experiences that become part of the culture of the office or college as a whole. The resources available to a financial aid office do not necessarily predict how creative and student-centered its approach is.

Our complete findings cover many different aspects of financial aid office operations and how they affect student access to aid. This executive summary groups our most notable findings into three broad categories, with examples of "green light" and "red tape" policies and practices observed at different colleges.

Getting the Word Out

Fees represent only five percent of the estimated total cost of attending a CCC. While federal and state aid can help students afford textbooks, housing, and other necessities, they need first to know that aid is available. The way colleges present information affects how likely students are to get the message and act on it.

Green Lights	Red Tape
One college translates materials into each language commonly spoken by students…	while another has materials only in English, despite having a large Latino population.
Some colleges have developed communication strategies that recognize cultural differences in knowledge about financial aid…	while others use technical language that can intimidate even very knowledgeable students and parents.
Many financial aid offices collaborate with faculty and other student services to get information into students' hands…	while other financial aid offices do not even publicize their own office hours or contact information.
Some colleges tell part-time students about the benefits of full-time attendance, including increased financial aid awards…	while others focus more on getting students fee waivers than potentially more valuable federal and state grants.

Navigating the Application Process

Once they learn about available aid and decide to apply for it, most students will have questions about how to fill out the long and complicated Free Application for Federal Student Aid, or FAFSA. Hands-on, personal assistance is effective in getting students to complete the application process, and is sometimes the only way to answer important questions. However, the help students actually get varies widely from college to college.

Green Lights	Red Tape
Some colleges put experienced staff on the front lines to answer student questions about financial aid…	while others put the most junior staff up front, which can increase errors and follow-up tasks for students.
The majority of financial aid offices are open multiple evenings to be accessible to part-time and working students…	while some have no evening office hours, even though many students take evening classes.
One financial aid office has a computer lab that is staffed at all times, so that students can always get personalized help…	while another offers no help completing a FAFSA because "college students should not need hand-holding."
A few colleges talk with students about the pros and cons of using federal loans to help cover college costs…	while others withhold information about federal loans, which can lead students to rely on credit cards or risky private loans.

Delivering Aid Dollars

Colleges have a considerable amount of discretion about when and how students receive their aid money. Some administrators and offices see their primary role as helping students get the aid they need, when they need it. At the other end of the spectrum, some see their role as protecting themselves and the aid system from risk, fraud and administrative burdens. These priorities and perceptions can significantly impede students' access to the aid they are entitled to, and which is likely to help them stay in school.

Green Lights	Red Tape
Some colleges ensure that aid recipients have money for textbooks by disbursing aid early or providing bookstore credit…	while others do not make aid available until weeks after the semester starts.
Many colleges only verify as many aid applications as are required by federal and state laws …	while others increase the burden for students by requiring excessive verification and documentation from all applicants.
Some colleges have institutional aid programs to help students with emergency financial needs…	while others refuse to make allowed adjustments to a student's application, preventing them from getting needed aid.

Selected Recommendations

Access to financial aid affects students' ability to enroll and succeed in college, which means that financial aid offices have a tremendous opportunity to foster student achievement. They also risk creating barriers to aid because of the complexity of the aid system, and the very real constraints that aid offices face. From our scan of CCC financial aid offices, we found that there are changes in policy and practice that can – and should – occur today.

Recommendations for Colleges:

- Reevaluate the existing policies and procedures that may create unnecessary student barriers.
- Explore opportunities for collaboration throughout the college to maximize the chances for students to hear about financial aid and be encouraged to apply.
- Integrate student feedback and other data collection into the development and evaluation of office policies and practice.

There are also state and federal policies that stand in the way of student-centered financial aid practice, limiting student access to aid despite the best intentions of the college. To maximize the benefits of financial aid, policy changes should be made to eliminate barriers embedded in the aid process and programs themselves.

Recommendations for State and Federal Policymakers:

- The California legislature should increase financial aid administrative funding levels, and provide incentives for colleges to increase spending on financial aid administration from their general funds.
- The California legislature should increase and expand the Cal Grant B to provide a greater amount of state grant aid to a larger share of students.
- Congress should continue to increase the federal Pell Grant, and revise the distributive formulas for federal campus-based aid programs.
- The U.S. Department of Education should simplify the federal aid application process.

Section 1

Introduction

Only 34% of California community college students apply for federal financial aid, compared to 45% of community college students nationally.

California's 109 community colleges comprise the largest system of higher education in the world. They enroll six out of every 10 college students in the state, a larger proportion than any other community college system in the nation.[1] Through the California Master Plan for higher education, community colleges are charged with educating the majority of the state's college-bound high school graduates, as well as providing basic skills and job training, remedial education, and hobby and recreational opportunities for people from all walks of life.

To help them fulfill this broad mandate, our community colleges also have the lowest fees in the nation, but this does not mean they are affordable for students with limited resources. In fact, fees represent less than five percent of the costs of attendance for a typical student, due primarily to California's high cost of living.[2] Financial aid – federal and state grants, work-study funds, and loans – can help community college students pay for the books, transportation, housing, child care and food they need to focus on their studies. Research has shown that the use of financial aid not only encourages enrollment in college, but also the likelihood of academic success.[3] The majority of California's low-income college students attend community colleges, but many are not getting the aid that could help them stay in school. In California, just 34 percent of community college students apply for federal financial aid, compared to 45 percent of community college students nationally.[4]

Knowing about and receiving financial aid supports choices that make community college students more likely to succeed: enrolling right after high school, attending full time (or at least half time), and working no more than 15 hours a week. That puts community college financial aid offices in a uniquely powerful position to support student success by helping them understand, apply for and receive available aid. From that perspective, community college financial aid offices could be evaluated by asking: Do they actively encourage their students to apply for federal aid? To what degree can students get hands-on help with the complex and intimidating application process? Are staff members able to respond quickly to time-sensitive questions? What kind of information and outreach do they proactively provide, and what types of prospective and current students do they target? And once students qualify for aid, how soon do they get the money they need to pay for books and other necessities?

However, in addition to their critical role in promoting access and success, financial aid administrators must contend with a wide range of pressures and requirements that do not involve direct communication with students or handing out money. These include complicated and changing regulations, voluminous paperwork requirements, and a constant need to gather and update confidential student information. Ideally, efforts to achieve administrative efficiency are designed to free up more resources for directly serving students. Triage, technology, and strategic management, combined with sufficient staff and experienced leadership, can help keep available resources focused on meeting student needs. However, the complexities of the job make balancing access for students with office efficiency an ongoing challenge.

1 *U.S. Department of Education, 2006.*
2 *For full-time students living off campus without parents, fees represent 4% of total costs. For those living with parents, fees are 6% of total costs. Author's calculations based on cost estimates for 2007-08, California Student Aid Commission, 2006.*
3 *Advisory Committee on Student Financial Aid, 2001. Dynarski, 2003.*
4 *Author's calculation using U.S. Department of Education, National Postsecondary Student Aid Survey, Data Analysis System.*

FIGURE 1 ›› **California Community Colleges Visited for our Study**

1 Chaffey College
2 City College of San Francisco
3 College of the Redwoods
4 College of Marin
5 Columbia College
6 Contra Costa College
7 De Anza College
8 Folsom Lake College
9 Fresno City College
10 Glendale Community College
11 Grossmont College
12 Imperial Valley College
13 Long Beach City College
14 Los Angeles Pierce College
15 Palomar College
16 San Bernardino Valley College
17 San Diego City College
18 Santa Barbara Community College
19 Santa Rosa Junior College
20 Victor Valley College
21 Yuba College

Have the administrative demands on financial aid offices made it difficult to maintain a student-centered mission? In visits to 21 campuses in the California Community College (CCC) system, we found plenty of committed financial aid professionals working hard to promote college opportunity. But there was an undercurrent in virtually all of our visits, explained succinctly by one veteran aid administrator:

> *"The biggest change in financial aid administration over the last 40 years has been a shifting focus from college access to regulatory compliance."*

To highlight the important role financial aid offices play in California's community colleges, and to better understand the challenges they face in fulfilling the dual goals of access and efficiency, we conducted a scan of the current state of financial aid services in the CCCs to develop specific, practical recommendations for college leaders and policy makers, and to identify areas that merit further inquiry. Our guiding questions were: What messages are colleges sending students about aid availability and eligibility? How do colleges balance their administrative workloads with meeting student needs? How are available funds being used? What are some campuses doing well that could be emulated at other campuses? What could be achieved through changed strategies and further increases in funding for financial aid operations?

The 21 colleges we visited represent a broad cross-section of the system and students it serves. (See Figure 1 for a map and list of these colleges.) They were selected based on factors including students' socioeconomic status, urbanization, size, location, and financial aid receipt levels, as well as suggestions from college administrators and the statewide Chancellor's Office. We conducted semi-structured interviews with multiple administrators at each college, including but not limited to those in financial aid and outreach. Other departments interviewed included admissions and records, counseling, Educational Opportunity Programs and Services,[5] and other student services that play a role in communicating about college affordability.

For additional context, we conducted interviews outside of the CCC system, including with: financial aid administrators at public and private two- and four-year colleges both in and outside of California; enrollment management specialists; military recruiters; and proprietary institution administrators. We also contacted seven community colleges outside of California with financial aid application rates among the highest in the country (85% or more of total enrollment completing

5 *Extended Opportunity Programs and Services (EOPS) is a CCC-specific program serving full-time, low-income, and disadvantaged students through increased access to student support services, including counseling, advising, tutoring, and additional financial aid resources.*

FAFSAs). We heard the views of administrators and researchers familiar with the CCC system, including those in the Chancellor's Office and outside organizations; attended meetings and conferences focused on financial aid administration; and reviewed relevant academic literature and available research on the CCC system.

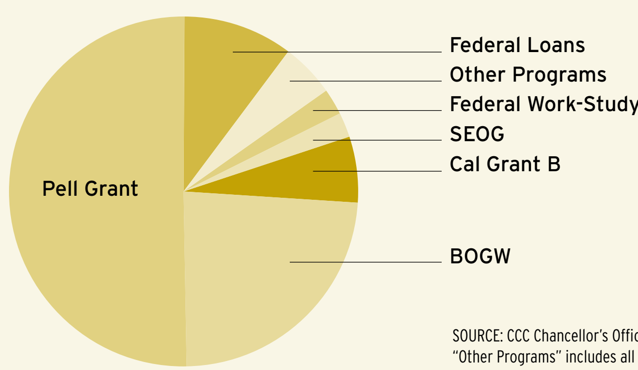
We found in the course of our research that not all community college financial aid operations are alike. By describing differences in the ways colleges handle some of the same issues, we hope to help financial aid administrators and other community college leaders share their successes, learn from their peers, and make the most of the resources they have. We found considerable strengths, as well as needs, at every college we visited. In this report, we name the colleges when describing a particularly promising practice. However, this does not mean that the institution's overall approach to financial aid is necessarily more effective than others', or that the unnamed colleges are any less innovative or committed to serving students with financial need.

This report focuses on areas where office practices and policies vary widely, and where operational decisions can have a particularly significant effect on students. At the end is a set of recommendations for specific, practical changes that individual colleges should seriously consider making, as well as system, state, and federal policy suggestions for supporting a student-centered approach to financial aid in the California community colleges.

Financial Aid Available to CCC Students

The insufficiency of available aid for low-income students was the frustration most commonly expressed by college administrators. Maximum Pell and Cal Grants do not come close to covering even half of a typical cost of attendance for a full-time student, and income earned through a reasonable level of work will not cover remaining expenses.[6] Few community college students take out federal loans, but those who do cannot cover all educational expenses with the maximum federal and state grant aid available and a modest amount of work. For community college students who are not low-income enough for Pell Grants, or who missed the application deadline for Cal Grants, there may be no federal or state grant aid available.

FIGURE 2 ›› **CCC Systemwide Financial Aid Dollars, 2005-06**



SOURCE: CCC Chancellor's Office (CCCCO) Data Mart, accessed 10/26/07. "Other Programs" includes all grant, scholarship, work-study, and loan programs funded through any source other than the six programs listed separately.

6 *The cost of attendance is an institutionally determined amount that estimates the total cost of all educational expenses incurred by the college's students during an academic year. This amount is estimated differently for students living with their parents and those living independently. Cost of attendance components generally include: tuition and fees; room and board; books and supplies; transportation; and miscellaneous and personal expenses. Other allowed inclusions are expenses related to dependent care, disabilities, computer purchases, and student loan fees.*

Aid Available to All Eligible Students at All Colleges

The Federal **Pell Grant** program is the largest grant program in the United States and the CCCs, and provides up to $4,310 in need-based financial aid per year (2007-08) to full- and part-time students. Most recipients have family incomes of $40,000 or less. Students must complete the Free Application for Federal Student Aid (FAFSA) to receive a Pell Grant, and can apply at any time during the school year.

California's **Cal Grant B** program provides between $776 and $1,551 per year in need-based financial aid to community college students attending at least half time (6 credits or more). Recent high school graduates with a 2.0 high school GPA are entitled to Cal Grants if they apply by March 2. A limited number of grants are available after this point for older applicants and those who missed the March deadline. Applicants must complete the FAFSA.

The **CCC Board of Governor's Fee Waiver (BOGW)** is available to the lowest-income students through a one-page application that is separate from and simpler than the FAFSA. Many other low- and moderate-income students can qualify for the waiver by applying through the FAFSA. The BOGW waives all community college enrollment fees but provides no additional cash assistance. Fee waivers are provided to all Pell and Cal Grant recipients.

FIGURE 3 ›› **Maximum Income Levels Needed for Aid Eligibility**
Dependent Student, Family Size of Four, 2007-08

	Fee Waiver Application Only	FAFSA Application
Fee Waiver	$30,000	$80,000+
Pell Grant	Not available	$50,000+
Cal Grant B	Not available	$38,500

SOURCES: CCCCO, California Student Aid Commission. The Pell Grant and BOGW (received through the FAFSA) do not have income caps. Those listed are the author's estimates based on FinAid.org's EFC calculator.

Aid Available to Some Students at Some Colleges

Federal campus-based aid programs are available to some students, but in a much more limited scope than the above-listed programs. Dollars for these programs, including the **Supplemental Educational Opportunity Grant** (SEOG), **Federal Work-Study** (FWS), and **Perkins Loans**, are distributed to colleges across the country based on historical funding levels, and generally benefit older and wealthier colleges rather than those the neediest students attend. For example, Stanford University receives $4,219 in combined SEOG and FWS aid per Pell recipient, while San Bernardino Valley College receives just $212 per Pell recipient from these same two programs.[7]

Institutional aid programs exist at some community colleges, though they generally provide a small amount of aid to a small number of students.[8] In contrast, most four-year colleges have grant and scholarship funds of their own, which financial aid offices can tailor to meet the unique needs of their student population.

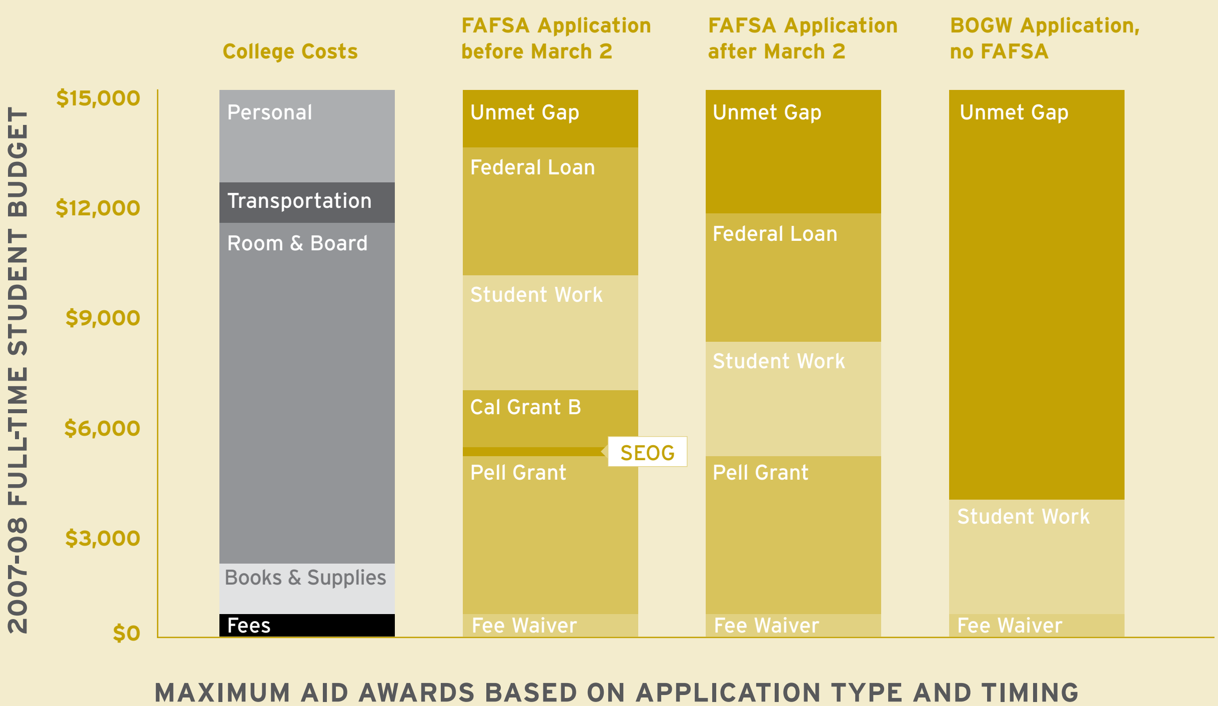
7 *In 2004-05, Stanford University enrolled 6,919 undergraduate students, of which 849 received Pell Grants, and distributed $3,582,095 in SEOG and FWS. San Bernardino Valley College enrolled 16,951 students, of which 5,030 received Pell Grants, and distributed $1,066,684 in SEOG and FWS. Enrollment and Pell data is from the Economic Diversity of Colleges database; aid program funding levels are from the Department of Education, Notification of Campus-Based Awards, Report No. 2005-01.*

8 *BOGWs are considered a state aid program for this discussion, as they are administered using state-determined criteria and are funded by the state.*

Federal student loans are available to CCC students at the majority of colleges, though relatively few students borrow. Sixteen of the colleges do not participate in the federal loan programs, which prevents their students from borrowing federal loans.

Maximum aid eligibility for low-income students is demonstrated in Figure 4, which shows *best case* aid scenarios for students in the CCCs. The scenarios are not typical of how students finance their education. Few community college students receive the maximum aid awards due to income, attendance status, and debt aversion. The portion of college costs covered by student work in the figure is based on a recommended workload, but significantly understates how much students actually work.[9] Facing insufficient resources, students typically increase work hours to cover educational costs, which decreases their likelihood of success. Many students drop courses in favor of working more, which reduces their chances of success and completion even further.

FIGURE 4 ›› **Timing Affects Financial Aid Award Availability**



NOTE: Assumptions about the student include: EFC* = 0, eligible for maximum Pell Grant and Cal Grant awards, typical CCC SEOG award, works 10 hours per week at $8 an hour, dependent, lives off-campus without parents. Assumptions about the institution: participates in federal loan and campus-based aid programs. *EFC stands for "Expected Family Contribution," the amount that a student's family is expected to pay for their education. EFC is calculated based on income, assets, cost of attendance, and other factors reported on the FAFSA.

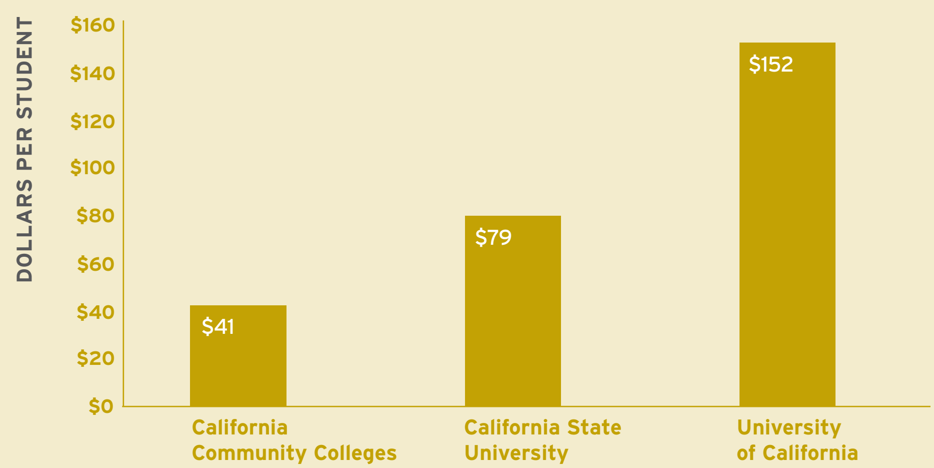
SOURCE: Cost of Attendance numbers from California Postsecondary Education Commission, 2006.

9 *Research (King, 2002) shows working between one and fourteen hours per week has a positive effect on academic persistence. Working 15 or more hours per week negatively affects rates of college success. Zumeta and Frankle (2007) found that working CCC students work an average of 32 hours per week, with full-time dependent students working 23 hours per week and full-time independent students working 29 hours per week.*

Administrative Funding Sources for CCC Financial Aid Offices

In addition to insufficient aid for students, another major resource challenge for the California community colleges involves their own financial aid operations, which have historically been under-funded and under-prioritized. This problem has not gone unnoticed. Spurred by an increase in student fees, the state legislature authorized a $38 million funding increase in 2003 to the community colleges to expand financial aid operations. Beginning in 2003-04, this addition to the Board Financial Assistance Program's Student Financial Aid Administration Allowance, known as BFAP, quadrupled the state funds provided for financial aid staffing and outreach activities.

FIGURE 5 ›› **Financial Aid Administrative Funding per Student 2004-05**



SOURCE: CCCCO, 2006. Dollars are total administrative funding per total enrollment over 12 months.

Given the relative increase in funds available for financial aid administration, this BFAP infusion could be portrayed as generous, or even a windfall for the colleges. From that perspective, inadequate financial aid outreach and service provision could be seen as no longer a resource issue but rather a managerial one, for which the proper solution is changing old habits and adopting more effective policies and practices. A different comparison is more revealing, however. Figure 5 shows that even after doubling the funds for financial aid operations at community colleges, the money available for packaging and processing financial aid, meeting reporting requirements, addressing student questions, and helping them access available aid is still just one-quarter of the UC system's per-student amount, and half of CSU's.[10]

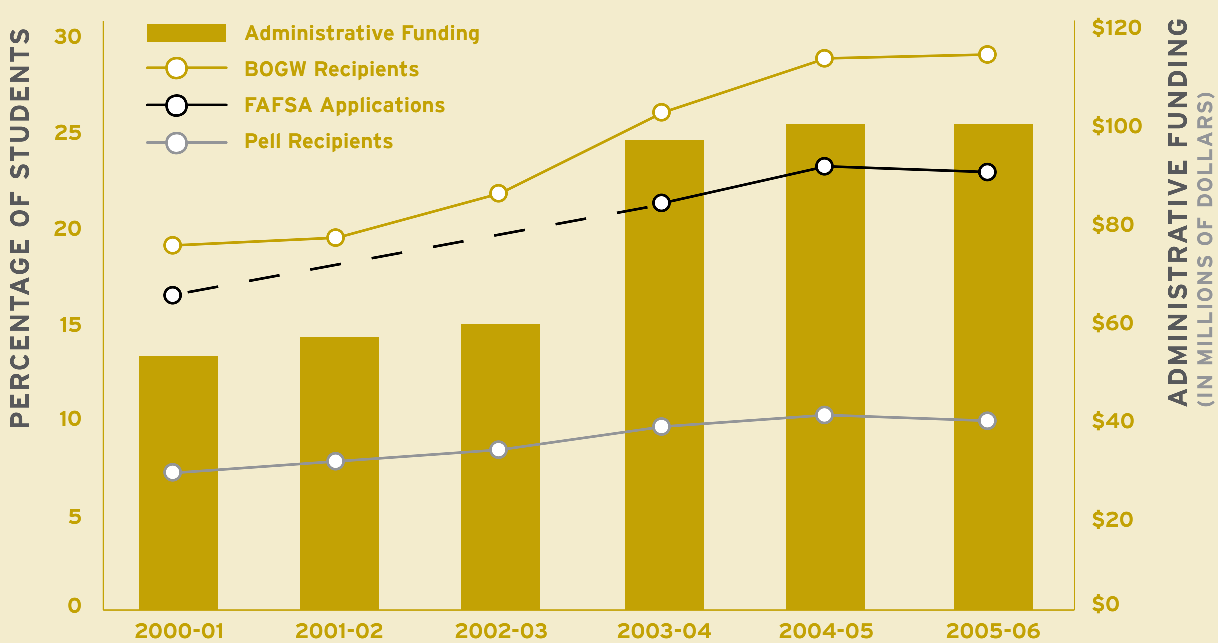
One relevant factor that differentiates the CCC system from most others is that the colleges do not rely heavily on fee revenue. In the UC and CSU systems, as well as most other two- and four-year colleges around the country, federal and state financial aid dollars first cover tuition and fees, with any remaining aid disbursed to students. The financial viability of such institutions depends upon tuition revenue from financial aid programs, so ensuring that students receive the aid they are entitled to in a timely manner is a matter of self-interest as well as student service. In contrast, the CCCs waive enrollment fees for federal and state grant aid recipients, so neither the colleges nor the state experience a direct financial benefit when CCC students receive federal or state financial aid. This is one reason why financial aid administration at CCCs continues to be under-funded.

The additional administrative funding has made a difference (see figure 6). In the first three years after the BFAP infusion, Pell participation rates increased from 8.5% of students in 2002-03 to 10% in 2005-06. The system-wide BOGW

10 *CCCCO, 2006. The graph demonstrates funding levels per headcount enrollment, which we believe is a more appropriate indicator than FTES for measuring the level of need for services. The conclusion that financial aid administration in the CCC system is underfunded relative to UC and CSU can still be made using FTES instead of headcount enrollment.*

participation rate grew even more, from 21.8% in 2002-03 to 29% in 2005-06.11 The proportion of students filing a FAFSA rose from 16.5% in 2000-01 to 22.9% in 2005-06. However, even after these improvements, financial aid take-up rates are still lower than they should be. One recent analysis showed that community college students in California are no less needy than those in other states, yet they receive less need-based financial aid, and low rates of aid application are a contributing factor. One-third of community college students in California apply for federal aid, compared to half of those in the rest of the nation. Aid receipt levels mirror application rates - only 16% of community college students receive Pell Grants in California, compared to 25% in other states.[12] Despite overall increases in financial aid application and receipt, there is still room for significant improvement at most colleges.[13]

FIGURE 6 >> **Financial Aid Administrative Funding and Participation Rates**



SOURCE NOTES: Pell and BOGW receipt rates are derived from the CCCCO Data Mart. FAFSA filing rates are from the Economic Diversity of Colleges database (2000-01, 2003-04, and 2004-05) and the Fiscal Operations Report and Application to Participate (FISAP, 2005-06). The dashed line in the FAFSA Application data series indicates missing data points for 2001-02 and 2002-03. Administrative funding figures are from the CCCCO (2006), and special request to the Chancellor's Office.

Colleges have used the BFAP funds to hire new permanent financial aid staff, which at many colleges constitutes a 50% increase over previous staffing levels. The new funds and staff enabled several colleges to conduct financial aid-specific outreach for the first time. Increasing technological capabilities, either for students by way of computer labs for FAFSA workshops, or for administration by upgrading software or hardware useful in aid processing, was another common use of BFAP money. More recently, colleges have been wary of funding staff positions, the salaries of which are subject to cost of living adjustments, using BFAP funds, which

11 *CCCCO Data Mart, accessed 9/25/07. These are rates of aid participation of all students, and not only aid-eligible students. Participation rates of aid-eligible students would be higher than the rates given, but it is not possible to disaggregate students by aid eligibility. Participation rates are provided here to show trends over time, and not to assert a particular participation level.*

12 *Zumeta and Frankle, 2007. This analysis relies on the National Postsecondary Student Aid Study (NPSAS), a federal survey which examines how students finance their education. As the CCC system data includes many students for whom aid is not an option, such as non-credit students and those not in aid-eligible degree programs, NPSAS is a better gauge of actual financial aid rates. The application and participation rates used in this analysis are therefore different than those from other sources but demonstrate the same trends.*

13 *CCCCO, 2006.*

are not adjusted for inflation. Misplaced concerns in early BFAP years about the permanence of the categorical funding have largely given way, then, to this far more accurate and pressing one.

The BFAP funds currently represent close to half (43%) of all financial aid administrative funding in the community colleges. The remaining 57% comes from college-level resource allocation and small federal allowances provided to cover the costs of administering programs.[14] As the intent of the legislature was to supplement financial aid administrative funds with the BFAP infusion, colleges are required to spend a base amount from outside BFAP funds. This Maintenance of Effort (MOE) amount is based on colleges' 2001-02 spending level. Along with any funding increases that individual colleges may have experienced, the MOE generally makes up slightly more than half of a college's administrative funding for financial aid.

As prior college spending levels were determined largely by each school's own prioritization of financial aid services, there is significant variation in college MOE levels and the relative increase that the BFAP infusion represented.[15] In contrast, BFAP funds are divided among colleges in a more systematic way, designed to approximate a college's relative need for administrative funds: a minimum amount of $50,000, plus an additional amount determined by the college's full-time equivalent enrollment and the number of fee waiver recipients in a college or district as a share of statewide fee waiver recipients. But as the equitably divided BFAP money was added to existing, unequal funding levels at colleges, disparities remain in total funding levels. For example, technological capability varies dramatically between colleges, from one where each financial aid specialist had dual-screen imaging software capabilities to improve processing, to another that lacked the basic capability to send bulk emails to students. These differences are glaringly obvious when visiting multiple financial aid offices, and it is typically the colleges serving low-income areas that are most under-resourced.

Current funding levels still leave many colleges financially strapped when it comes to providing financial aid services. A large share of colleges spoke of the need for larger office space, and cited tight quarters as a barrier to hiring needed staff, providing confidential spaces for students and staff to discuss financial aid issues, and offering computers for students to get hands-on assistance. Most administrators said that funding constraints prevented them from implementing many ideas to better serve students, and it is clear that current funding still falls short when compared to student needs.

Administrative Funding Varies Widely

Appendix A of this report shows total financial aid administrative funding at each of the 109 colleges. Looking at administrative funding in three separate ways, all of which attempt to estimate the need for financial aid services – funding per student, funding per BOGW recipient, and funding per Pell recipient – illustrates the wide variation in funding at the institutional level.

Assuming that the entire student population is served by the financial aid office, colleges spend between $20 and $110 per student. If BOGW participation is used to estimate the number of students needing financial aid services, revenues to provide those services range from $61 to $632. Pell participation is another measure of demand for aid services, albeit a narrower one, since a FAFSA application is required and the eligibility criteria are more complex than for a BOGW. Colleges spend anywhere from $189 to $1,142 for each of their Pell recipients. None of these indicators gives a complete picture of true demand for financial aid services, but together they show how much the resources for administering financial aid can differ from college to college. It makes sense that colleges gain some efficiencies of scale with greater numbers of students needing services, but such large ranges likely signify that many colleges have insufficient resources to serve all the students who need help.

14 *In 2005-06, student financial aid administrative funds totaled $100,960,461, of which $43,482,943 came from BFAP.*

15 *There is some reason to believe that structural differences, such as the standing of the financial aid office within the institution – including reporting structures and staffing patterns, and the relationship of the financial aid office to other student services and the college as a whole – may impact decisions regarding prioritization.*

Section 2

Financial Aid Practices and Policies

There is a continuum when it comes to financial aid administration, with a total focus on student access and service at one end, and maximum administrative efficiency at the other. Rather than choosing between these two extremes, each college finds its own place on the continuum, balancing student needs and administrative resources. In addition, institutional attitudes, priorities, and management can strongly influence the way available resources are perceived and allocated, as well as how student needs are defined. We found that while financial aid administrators are very conscious of the fiscal constraints they face, other factors also have a significant impact on financial aid operations. These factors are not always obvious to the administrators themselves, and can be based on assumptions and past experiences that become embedded in the culture of their office or college as a whole.

Very few of the administrators we interviewed acknowledged having to make tradeoffs between serving students and meeting non-monetary internal demands. Financial aid offices that we considered more student-centered emphasized the challenge of providing services given fiscal constraints; those we found more office-centered described the administrative efficiencies gained by using limited dollars wisely. In this section we detail how sometimes unrecognized but significant non-monetary factors can affect how offices operate and the level of student service they provide.

Outlining Aid Options, or *"Where do I start?"*

Until 1985, students attending the community colleges in California paid no enrollment fees, and free attendance was seen as the key college access policy in the state. Concerns about the establishment of an enrollment fee were quelled for many by an accompanying fee waiver program (BOGW), which eliminated the charge for low-income students. This historic focus on low fees has contributed to a deeply embedded view of per-unit fees as the primary cost issue, and the BOGW as the primary financial aid solution, for CCC students. But students face significant costs besides fees and need additional financial aid to help with other expenses. While increasing fees, escalating book costs, and the recent BFAP infusion have all helped to refocus attention on access to types of aid other than fee waivers – such as federal and state grants – these shifts are happening gradually and not uniformly across colleges.

When Chaffey College replaced the BOGW application with information about completing a FAFSA, direct aid to students increased dramatically – from \$2.9 million in Pell Grants in 2000-01 to \$7.3 million just three years later.

Fees comprise just 4% of a California community college student's total educational costs, which also include textbooks, food, housing, transportation, and personal expenses. Those who hope to receive financial assistance with these other 96% of expenses must complete the FAFSA. The barriers posed by the complex application are well known, and the community colleges in California have not historically emphasized it as something that incoming students should complete. This is changing, but many low-income students who receive a BOGW still do not fill out the FAFSA, even when it is very likely they would qualify for federal grant aid.[16] Students and administrators who think of costs as limited to enrollment fees and textbooks have a different perception of student need than those who also see students' living expenses, such as food, rent, or transportation, as education-related. Most financial aid administrators we interviewed understood generally that

16 *Income criteria for the BOGW application are lower than those of federal and state grant programs. This may not be the case for all students who complete a BOGW application, due to a different definition of dependency than the one used for federal aid.*

aid was very important in making it possible for some students to enroll in college, and some said specifically that the fee waivers only scratch the surface in addressing student need. Virtually all colleges we visited have taken substantial steps towards encouraging FAFSA completion.

Chaffey College recently changed the way it advertises financial aid availability in the college's course catalogue. Most colleges use the catalogue to get the message out about financial aid availability, generally by inserting a BOGW application. When Chaffey College replaced the BOGW application with information about completing a FAFSA, direct aid to students increased dramatically – from $2.9 million in Pell Grants in 2000-01 to $7.3 million just three years later. Another new approach is using low-cost rewards valued by students to incentivize financial aid application. During Financial Aid Week in Fall 2006, San Diego City College used BFAP funds to provide cafeteria lunch vouchers for all financial aid applicants, and entered FAFSA filers into a raffle for bookstore gift certificates.

The sentiment that low fee levels are the primary determinant of college affordability is still present on college campuses, however. Some administrators acknowledged the unreasonably high costs of living faced by students, but still asserted that the low fees make a college education affordable for any Californian. Likewise, a handful of administrators outside of the financial aid office expressed the sentiment that financial aid is not particularly important for community college students in California. At one college, two administrators had the strong view that financial aid funds should not be used for rent. This is troubling, since one of the bedrock principles of financial aid is that room and board need to be supported – whether or not a student is living in a dorm – so that they can focus on their studies instead of working.

Administrators' attitudes and opinions affect the messages and services given to students, and students deserve to know that state and federal aid can help with educational expenses beyond fees. The BOGW form appears to be the primary vehicle that brings students to the financial aid office, and some – though far from all – colleges have shaped office practice to link BOGW and FAFSA application. Crafting office procedures to reinforce this link is a practical, no-cost way to help ensure that students get the aid for which they are eligible. Students who receive fee waivers are likely also eligible for federal or state grants, and they should be told this. On the other hand, students who do *not* receive a fee waiver through the BOGW application may be eligible after filling out the FAFSA (see inset). The extra aid available through the FAFSA could allow students to work less and take more classes, increasing their chances of success. FAFSA completion is a commonsense recommendation to make for all students seeking any form of financial assistance.

Fee Waivers and the FAFSA

Students who are ineligible for a BOGW through the simple one-page waiver form, which has a very low income standard (150% of the federal poverty level), may still receive a fee waiver if they complete the FAFSA. For instance, a single, independent student with income of $20,000 per year would not meet the low income ceiling for the BOGW application ($14,700 for 2007-08), but would qualify for a waiver, and perhaps also state and federal grants, by completing a FAFSA. Fresno City College conveys this to students by encouraging FAFSA completion first and foremost, and referring to the BOGW as a type of financial aid for which "no separate application is needed." Unfortunately, few colleges regularly convey this information to students who inquire about and apply for fee waivers.

Financial Aid Communications, or *"How come I never heard about financial aid before?"*

Getting students at CCCs to think about applying for aid is more of a challenge than it is at other colleges for at least two reasons. First, fees are low, and students may not realize that aid can be used for more than just tuition. Second, in the spirit of open admissions, the colleges try to keep required paperwork and other bureaucracy to a minimum in order to maximize enrollment.[17] Without a pre-enrollment screening process, it is difficult to notify incoming students that they might be eligible for aid and encourage them to apply.

We saw a wide range of approaches in style and content of financial aid communications. One endpoint of the spectrum is reflected in brochures or websites that give exhaustive regulatory details; at the other end are ones that give so little information that they leave the reader with no concrete information about what to do to access financial aid, or how or when to do it. The latter approach – usually an attempt not to overwhelm students – is particularly worrisome where office resource levels do not permit intensive levels of in-person service provision. In contrast, some colleges provided extensive information on the limitations of aid programs rather than what is needed to help them navigate the system.

Fortunately, most colleges fall between these extremes. Students need information about concrete, actionable steps to access aid, presented in ways they are likely to respond to. Many colleges have brochures and websites that are written in casual, student-friendly tones, with question and answer formats and plain language and terminology. Creative communication tactics we observed involved collaboration with faculty, clever campus-based marketing approaches, using promotional materials of value to students (such as bottles of water), and segmenting the student population for more effective targeting.

In general, most colleges seemed to rely fairly heavily on email for contacting students. This prompted discussions of whether lower income and immigrant students have more difficulty accessing email and web-based content than other students. Many colleges believed that by providing students with email addresses and computer labs any "digital divide" issues were sufficiently mitigated. But students not already in the habit of checking email regularly are unlikely to start when asked to by the college – and even less so if checking email involves waiting in lines at computer labs. Even having a computer at home may not ensure sufficient access to electronic communications, as internet connection speed and computer quality hinders access to information. On the other hand, even students who use email extensively often fail to open or respond to important messages.

Communication method aside, many financial aid administrators expressed frustration about lack of student follow-up after receiving information. Refrains similar to "but we *told* them to apply for aid" demonstrate that administrators don't necessarily understand how to communicate with students in effective ways. Marketing research is illuminating here, and has shown that people need to hear a message multiple times in order to absorb it.[18] San Joaquin Delta College uses this approach when doing enrollment outreach. After making contact with a potential student, the college sends a series of letters – targeted to the student's enrollment status – at strategic times to maintain contact and encourage completion of the enrollment process. Potential students receive both emails and telephone calls from current students who can answer questions about Delta College.

Innovative Communication Tactics

Financial aid offices have been creative in finding ways to make sure that students are aware that financial aid is available and that advisors are available to help them.

- At De Anza College, the aid office actively involves faculty members in efforts to encourage financial aid application.
- In the very hot first month of school, San Bernardino Community College provides cardboard fans and water bottles printed with the financial aid office location and hours.
- Victor Valley College distributes small date planners with information about the financial aid office and important deadlines.

17 *In contrast, higher cost occupational colleges treat financial aid as a critical, and even mandatory, part of the application and registration process. Rosenbaum, Deil-Amen, and Person, 2006.*
18 *Surmanek, 1996.*

College financial aid offices use a number of vehicles to communicate with students about aid. The primary methods are discussed below.

Websites The internet is the primary way that many students access information. In most cases, CCC financial aid websites are easily accessible from the school's home page and include useful information such as the financial aid office's location and hours, contact information, frequently asked questions, and links to various financial aid programs and resources.

Some web sites made information about college costs clear and accessible, providing estimates on all the components of a student's total cost of attendance and making it clear that financial aid was available to cover these expenses, such as rent and transportation. Other useful online features include glossaries of financial aid terms, FAQ sections with useful questions and clear answers, and up-to-date posting of disbursement dates, application deadlines, and other practical information. Columbia College has a detailed calendar of disbursement dates, along with encouraging messages like "apply early and maximize funding!" College and financial aid websites are terrific resources to provide quick, easily accessible information, but they should also provide clear instructions for how to get additional information. A small number of CCC websites do not list office hours, or provide any contact information for the financial aid office.

Mail and Email In our visits we saw a wide range of approaches taken in direct communication with students. One college was on its way to making its financial aid operation 100% web-based, while another college did not even have the capability to email students. We did not encounter colleges that used text or instant messaging to reach students.

Palomar College used to send most financial aid communications via email after an initial mailed postcard. However, as the college tried to expand its financial aid outreach, it discovered that email alone was inadequate. The financial aid office adapted its strategies and now relies on mailed letters and phone calls in addition to email to get the word out about financial aid. Palomar's experience is consistent with other research. One study found that fewer than 5% of students prefer email as the exclusive communication method from their college. About half prefer to receive information in multiple ways, and if they had to choose one, 42% would prefer to get a letter in the mail.[19] Young adults respond particularly well to personalized letters, because they typically receive little through the mail and they appreciate the tailored approach.[20] Genesee Community College in New York saw greatly increased attendance at their open houses since advertising them with personalized mail.[21]

Tabling Some financial aid offices set up information tables on campus to reach students who wouldn't otherwise seek aid. Imperial Valley College realized that its evening students typically came to the campus immediately before class and left immediately afterwards, leaving little opportunity to hear about financial aid. Financial aid staff set up a table in the student center during some evening class hours, making financial aid more accessible to a large and often neglected population of students.

Pamphlets Most of the colleges we visited have invested BFAP funds in financial aid brochures. Attractive, glossy brochures entice students to read them, and we were generally impressed by the quality of information and design. The format and content of the brochures varied from booklets describing aid programs and regulations in detail to one-page flyers with very basic information. Some had tailored the tone of brochures to suit their younger student population, and a few had separate brochures targeted toward older students.

19 *LaFore, 2004.*
20 *NASFAA, 2006*
21 *Legg, 2007. The author describes the experience and process of implementing Variable Data Publishing (VDP, or mail-merge for published materials), found at http://www.genesee.edu/VDP.pdf.*

We did not see much evidence of this type of proactive outreach in financial aid, but there is room for it. Students with incomplete financial aid files could be contacted and reminded to finish the process. Increased, persistent efforts to keep students on track may help overcome the hurdles that keep them from accessing financial aid. [22]

So many issues factor in to a financial aid office's communications with students that it can be difficult to craft a cohesive communications plan. And as these are financial aid offices, and not marketing firms, some confusion about how to go about this is understandable. Neglecting to think strategies through, however, leaves room for missed opportunities to reach students. Students respond to language they understand, via methods they are open to, when messages are delivered repeatedly. [23]

FIGURE 7 ›› Santa Barbara Community College has used focus groups to decide what to include in its financial aid brochures. The feedback from students surprised the staff because the words they thought were clear were actually being interpreted differently by the students. A PDF of the brochure can be found on the SBCC financial aid website (http://www.sbcc.edu/financialaid/files/FA_Terms_Brochure_final.pdf).

TERMS OF FINANCIAL AID OFFER

IF I ADD CLASSES, DO I GET PAID FOR THEM?

YES! If you increase your enrollment classification, e.g., go from half-time to three-quarter time, you will receive money for some types of aid.

Pell Grant:

- Eligibility increases as a student adds classes.
- After first payout, additional Pell Grant checks are mailed if enrollment classification increases, up to a maximum of 12 units.
- After 12 units, or full time, there is no more increase in the grant.

Cal Grant: Similar to Pell Grant, increases up to a limit of 12 units, with additional funds mailed as units are added.

Other aid may increase depending on the unit level requirements. Once the appropriate unit enrollment is reached, the student becomes eligible for that award type *Example*: A student is originally enrolled in 7 units. By the last day of the semester to add classes, the student has increased enrollment to 12 units (full-time), so he may now be paid his scholarship which has a full-time enrollment requirement.

22 *"Proactive" student services have been linked with student success in community colleges. Jenkins, 2006.*

23 *Helpful information and resources about college marketing strategies can be found at www.collegeaccessmarketing.org. The site includes a gallery of college access marketing products in various media, and a step-by-step guide for non-marketing professionals to develop an effective marketing and communications strategy.*

Hands-on Help, or

"How do I fill out this form?"

Most college administrators talked at length about the complexity of the financial aid process and the need to provide in-depth one-on-one help to get students to apply. Unlike traditional four-year college students, many in the community colleges are unaware of the existence, nature, and timing of financial aid programs. Some students decide to attend community college only days or weeks prior to the start of the semester, creating numerous challenges for aid offices. The late registrants welcomed by open access colleges may visit the financial aid office to learn about and apply for federal and state aid available to cover textbook costs, but the disbursal of aid is likely to occur weeks later – and well after the student needed the funds. The time-intensive nature of financial aid processing is not a challenge unique to community college aid offices, but the diversity of applicant timing and circumstances is. The difficulty is compounded by students' incomplete understanding of the process and the many steps they must take to complete it. The need to help students navigate the system, and complete the FAFSA in particular, often exceeds capacity.

Along with shifting attitudes about federal aid application, colleges have been shifting resources to better assist students with the application process. Every college we visited is making progress on this front. Many have put some of their additional BFAP resources toward computer stations or labs where students can receive hands-on help completing their FAFSA. De Anza College conducts workshops in Vietnamese and Mandarin in addition to English, and Imperial Valley College begins workshops with an overview of simple skills involving the mouse and keyboard when workshop participants lack basic computer experience. Interestingly, four colleges had previously conducted line-by-line FAFSA workshops but stopped them due to little or no attendance. Depending on a college's resources and student population, decisions like this may make sense, but colleges should be sure to provide alternative methods for students needing assistance to get it.

While colleges are increasingly providing help with the FAFSA, some financial aid administrators expressed a general concern that "hand holding" promotes unnecessary dependency and should not be provided for college students. This seems excessively harsh, given how common and effective intensive, personal support is at other colleges. Some for-profit colleges help all students complete the FAFSA, using estimates if precise figures are not available, as part of their admission and registration processes.[24]

It is noteworthy that the two colleges with the highest FAFSA filing rates in the CCC system – Fresno City College and Imperial Valley College – both credit the personalized, one-on-one assistance provided by staff for their success in helping students apply for aid. At most colleges, administrators saw the need for more supportive approaches, particularly with low-income and first-generation students, but found it difficult to provide given competing demands on the financial aid office's time. Hands-on assistance is time-consuming, but effective and important in serving community college students.

24 *Rosenbaum, Deil-Amen, and Person, 2006*

The Deadline Dilemma

Outside of the fee waiver and Pell Grant programs, other financial aid is limited in availability or by application deadlines.[25] These issues are not unique to community college students, but the challenges posed by them are.

In the UC or CSU systems, where colleges set and students adhere to strict deadlines for admission and financial aid, aid application deadlines pose much less of a barrier for students than in the CCC system. Institutionally administered aid program deadlines are structured to align with the March 2 Cal Grant deadline. The issue is more complicated in the CCC system where many would-be students have not yet decided by March 2 to attend college in September, let alone completed a FAFSA. This later timeline keeps these students, already on the margins of college attendance, from accessing state financial aid (Figure 4). Clearly communicating that March 2 is an important deadline and also that other forms of aid are available with no deadlines is difficult for colleges and confusing for students.

Adding to the confusion are the somewhat conflicting messages sent by two state-sponsored financial aid awareness campaigns. Cash for College – coordinated by the California Student Aid Commission, which administers the Cal Grant program – focuses heavily on awareness of the March 2 deadline. I Can Afford College – a media campaign to increase financial aid awareness funded through the community college system's BFAP funds – focuses on the month of May as Financial Aid Awareness Month.

25 *Federal student loans are available as an entitlement to students regardless of application date, though CCCs do not encourage their use.*

Discretionary Aid, or

"Are you sure there's no other aid available?"

Most four-year colleges have institutional grant programs that financial aid offices can tap to help students with financial needs that are not met by the federal and state aid they receive. Particularly at private colleges, institutional grants often exceed the size of federal and state grants, making them an important financial aid packaging resource for colleges. Institutional aid programs also allow colleges the flexibility to assist students through financial crises that arise throughout the year.

Institutional aid programs allow colleges the flexibility to assist students through financial crises that arise throughout the year.

A small group of community colleges has institutional grant programs funded through local or college-affiliated foundations. While grants funded through these programs are typically small and few in number, financial aid administrators at colleges with these programs found that these flexible funds were instrumental in helping students overcome college-related financial difficulties. Administrators universally spoke of the difficulties posed by financial emergencies in the lives of the neediest students, and how a small grant disbursed at a critical time – after a car breakdown leaves a student unable to get to class, or when a parent's job loss forces a student to skip class in order to pick up a shift at work – can make an enormous difference in their academic persistence.

Crises affect all types of students, but those on the margins of college attendance are least likely to find ways to persist through them. The community colleges serving these needy students should ideally be well-equipped to help, but without flexible institutional aid funds, colleges have little recourse. Colleges and affiliated foundations should explore options for developing need-based grant funds to be distributed at the discretion of the aid office.

Student Loans, or

"Should I borrow for community college?"

Community college students nationally borrow less than students at four-year colleges, and this is particularly true in community colleges in California.[26] Low fee levels and the frequency with which they are waived lead most colleges to believe and promote the notion that a CCC education is affordable without having to borrow. But this is only partially true – the total cost of attendance for a CCC student is similar to that of community college students in other states.[27] Gains in affordability made by low fees are outweighed by California's high cost of living.

While most of the colleges participate in the federal loan programs, none that we visited "package" them, or automatically include them in a student's aid award, and few openly tell students about this option. The data on loan use at CCCs reflects this stance, as only six percent of community college students statewide have loans compared to 17% in the rest of the country.[28] Colleges are understandably concerned about student borrowing. In the early 1990s, a few of the California community colleges had high default rates and withdrew from the loan program rather than face losing access to all federal financial aid. This served as a warning to carefully monitor student borrowing.

About half of community college students in California who applied for aid checked the box on the FAFSA that indicated they would be "interested in student loans" as

26 *Zumeta and Frankle, 2007.*
27 *Ibid.*
28 *Ibid.*

part of their financial aid package.[29] The question is, should they be told that they are eligible? Currently, 16 of the 109 colleges do not participate in any federal loan program, which blocks students from tapping a major source of financial aid. It would be a mistake to assume that students are not interested in a loan that carries zero interest while they are in school and has low, fixed interest rates afterwards.

The colleges that do participate in the federal loan program generally make the loans available only with a student's specific request and additional application. Some colleges require added oversight, such as meetings to discuss academic progress and other options besides borrowing. In some cases, loan applications also require the personal approval of the financial aid director, who evaluates the student's academic choices and likelihood of completion. Other factors influencing the director's decision may include his or her comfort with the student's understanding of loan obligations and the student's reaction when presented with future indebtedness and monthly payment levels.

Currently, 16 of the 109 colleges do not participate in any federal loan program, which blocks students from tapping a major source of financial aid.

The financial aid administrators we interviewed universally shared the belief that, for the majority of students, borrowing for community college is unnecessary and potentially dangerous.[30] Many believed that no community college student should borrow to finance their education, and that those expressing interest in loans should be strongly discouraged from taking them. Virtually all college administrators showed a clear preference for students working additional hours over assuming debt. Additionally, most felt that transfer-oriented students should save their federal loan eligibility for post-transfer when educational costs are higher.[31] Some caution about loans makes sense. There are students, however – probably more than the current six percent – for whom borrowing is a reasonable step. Students who *do* need additional money for college and are kept from accessing federal loans have limited options, none of which are desirable. They may take out private loans, which are more expensive and higher risk than federal loans, as described below. Or they may use a credit card to pay for fees and books, which is another form of borrowing and can be very costly if they do not pay off their balance each month.

Alternatively, students without sufficient aid may pile additional work hours on top of their existing employment and class schedule, or they may decide to take fewer courses per term. While low rates of transfer and completion[32] in the community colleges make concerns about loans – and the ability to repay them – understandable, reducing course-load to save money may reduce a student's likelihood of success even further.[33] Working excessive hours – which many CCC students do – is also linked with lower rates of college success and completion.[34] These pressures contribute to a self-perpetuating cycle that erodes student success: students are discouraged from taking loans because of the risk they will not complete their education, but having insufficient resources to pay for their education serves to reduce their likelihood of completion.

Unlike federal loans, private student loans are so dangerous that students should avoid them if at all possible. Their variable interest rates can climb as high as a

29 The National Postsecondary Student Aid Study (NPSAS) examines how students finance their college education. In 2003-04, 55% of CCC students answered yes to this question on the FAFSA: "In addition to grants, are you interested in student loans (which you must pay back)?"

30 Administrators at colleges with intensive programs requiring full-time attendance, including nursing programs and police academies, made exceptions for students in these programs and believed that loans were an important financing option for them.

31 Federal Stafford loans are limited by both annual and aggregate limits. Annual Stafford limits are determined by a student's academic standing, are not prorated based on enrollment (as grants are), and may be awarded for multiple years. For example, a half-time student, who will take twice as long to complete his freshman year, can borrow up to the full annual freshman limit of $3,500 for two years. In cases like this, students may reach their aggregate undergraduate loan limit ($23,000 for dependent students, $46,000 for independent students) before completing a bachelor's degree.

32 Shulock and Moore, 2007; Sengupta and Jepsen, 2006.

33 Shulock and Moore (2007) found that CCC students who attended college full-time for the majority of semesters had completion rates four times as high as those who did not.

34 See footnote 9. Zumeta and Frankle, 2007; King, 2002.

credit card's, and borrowers get almost no real protection if they hit hard times. However, private loans are available to all students regardless of the college's loan program participation or financial aid director's preference, and they are aggressively marketed directly to students on television, online, and through the mail. According to administrators, a small but growing share of CCC students borrows private loans, and some may take them without exhausting safer federal loans or even consulting the financial aid office.

Many administrators shared anecdotal evidence of the dangers of private borrowing, but few have policies related specifically to private borrowing. Two colleges have policies that could hardly be more different. One college withdrew from the federal loan programs to intentionally make access to loans difficult, but they refer students to private lenders if the financial aid office deems loans necessary. In contrast, Fresno City College attempts to limit private borrowing by certifying private loans only after a student has been educated about the FAFSA and is aware of other aid and loan eligibility.[35]

These two examples illustrate how the same financial aid regulatory landscape can lead to dramatically different outcomes in policy and practice. For students, aid office choices about loans have real impacts on college access and success, as well as financial health after completing their education. The choices made by both colleges above were intended to keep students from borrowing unnecessarily, which is an important goal, but one directs students to a risky path while the other guides them down a safer one.

There are times when taking out a federal student loan may be the best option available for supporting student success. A few administrators at colleges participating in federal loan programs have even found that default rates become less of a concern when borrowing options are open to more students, since the share of defaulting students is reduced if loans are available to a broader range and number of students. Withholding information about borrowing options is not in the interest of the student – or the college – when manageable student loans can help students meet their educational goals.

Culturally Appropriate Services, or *"¿Hay información en Español?"*

Like California, the community college system is extremely diverse. The two ethnic groups most represented across the system are white and Latino students, at 39% and 32% of all students, respectively. Asian students comprise 13% of community college students, and African Americans 8%. Five percent of students are Filipino and Pacific Islander, and Native American students make up 1%.[36]

Languages spoken by staff and available in brochures included Spanish, Chinese, Vietnamese, and Armenian, among others.

Given the large share of Latino students in the system, it is appropriate that almost all financial aid offices have made specific efforts to reach out to that group. But culturally targeted efforts are not limited to Latinos. Most financial aid administrators spoke of the need to serve large numbers of African American students, recent Asian immigrants, Native Americans, and other minority groups. Languages spoken by staff and available in brochures included Spanish, Chinese, Vietnamese, and Armenian, among others. Some administrators felt frustrated by their inability to serve undocumented immigrant students, who are ineligible for federal and state aid but face enormous financial hurdles in attending college.

35 Private lenders may require colleges to certify that a potential borrower is enrolled in college – thereby notifying the college of a student's intent to take out private loans – but some loans do not require certification.

36 Shares of students by ethnicity are 2006-07 headcount enrollment, and exclude students of unknown ethnicity. CCCCO Data Mart.

While targeted groups differed between colleges, the practices and materials of almost all colleges reflected the often large proportions of Latino students. We heard about struggles with language barriers, conceptual misunderstandings, and mistrust. Some colleges respond to these challenges by ensuring that information is provided in two or more languages. Outreach to parents of high school students, including college nights that include parents, is a common method for increasing Latino student aid participation. In the words of one Pierce College administrator, "if you can sell the opportunity to the parent, you've got the student. They're your biggest allies."

A large majority of colleges had information and brochures available in Spanish, and some had materials in a third or even a fourth language prevalent in their community. Not all did, however. One college where more than one-third of students are Latino had no financial aid materials in Spanish, and an administrator spoke disparagingly of an activist student who had been demanding more Spanish language materials and services of the entire college. Conversely, in order to reach children of agricultural workers with a college-going message, Merced College recently developed outreach materials in a comic book format popular with Latino youth (see Figure 8). The I Can Afford College campaign is currently developing a similar concept for financial aid-specific information.

Some practitioners went beyond translating materials and provided a range of information *biculturally* – starting workshops with an explanation of higher education in the United States and explaining important financial aid concepts to those new to the system. This approach appears to be effective and well-received in communities with large numbers of first-generation students. City College of San Francisco has gone even further by hiring "specialists" whose role is to ensure that financial aid services are culturally appropriate and sensitive. At a minimum, having information available in the languages found in local neighborhoods is critical to ensuring access, and colleges without sufficient funds to print multiple versions of brochures should consider making translated information available in other ways, including flyers that are simpler and cheaper to produce.

FIGURE 8 ›› **Merced College has created a fotonovela entitled "College, It's Worth It: The Story of Antonio Vasquez" to raise college aspirations and enrollment rates among Latino males.[37]**

37 *Downloaded October 17, 2007 from http://www.californiareport.org/domains/californiareport/images/commcolleges-comic.pdf.*

Latino Students and CCCs

Latino students comprise 27% of all college students in California, and the state's community colleges enroll four out of every five of them.[38] At the colleges we visited, the share of Latino students ranged from 7% to 85% of total college enrollment. Latino students are more likely to be low-income and first-generation students, and as such face significant challenges to higher education enrollment, persistence, and achievement. In particular, Latino students and families have less knowledge of financial aid than other groups: one study found that 43% of Latino young adults and 51% of parents were unable to name a single source of financial aid.[39] Language challenges can contribute to misunderstandings about aid, such as the lack of a uniformly used translation for financial aid "grants." Culturally influenced views of debt, work ethics, and opportunity costs also contribute to college enrollment and financing decisions. For financial aid offices, this means that purposeful, culturally targeted approaches are needed to increase financial aid awareness, application, and participation.

38 *Digest of Education Statistics, 2006, Table 212; California Postsecondary Education Commission, Custom Data Report generated 10/29/07.*

39 *TRPI, 2006.*

Interoffice Collaboration, or

"Who can tell me about financial aid?"

By the time most students get to college, they have been exposed to some amount of information about financial aid. Just how much exposure they have had depends on a number of factors, including their parents' educational attainment, the availability and quality of college counseling in their high school, and their participation in college access programs. Those without as many opportunities to receive the information – first generation college students or those from low-income high schools with scarce counseling resources – are more likely to attend community colleges than four-year colleges. And many community college students, particularly in California, assume that little or no financial aid is available to them because enrollment fees are so low. The combination of these effects means that many needy students show up at California community colleges knowing little about financial aid or how to get it.

Offices other than financial aid can play a critical supporting role in communicating about aid and college affordability.

The responsibility to educate these students about the availability of financial aid and how to apply falls to the colleges themselves. Offices other than financial aid can play a critical supporting role in communicating about aid and college affordability. When asked about the role of admissions staff, academic counselors, or other student service representatives, most financial aid administrators expressed fears that well-intentioned but misinformed outside staff send the wrong messages to students. Similarly, many non-financial aid administrators felt that they did not know enough about financial aid to offer even basic information, and referred all students with questions to the financial aid offce.

These are reasonable concerns, and it is important to address them without overlooking opportunities for students to learn about the financial aid available to them. In an illustrative example of the challenges involved, administrators in separate student services offices of one college gave us detailed, yet very different explanations of how their registration flow works – including at what point and by whom students are told that financial aid may be available. Given these misconceptions, it is not clear how – or if – this college's students are being told about financial aid. To avoid this problem, many colleges are increasing inter-office expertise by distributing promotional materials through other services or in classes. This practice promotes the importance of aid while controlling the information disseminated.

Some colleges are experimenting with "one-stop" models for student service delivery, though this term did not represent just one type of structure. For many, "one-stop" means one building where all student services were located. Others have more integrated structures with a shared lobby space or even shared front-line staff. We found that many financial aid offices recently moved locations or were preparing to do so, often into a larger, shared student service building or a space with a larger, shared lobby.

A few colleges have integrated financial aid with admissions via a single entry point, and one had cross-trained staff to provide both types of front-line services. Given the different natures of the two services, the college reported some frustrations. Some aid administrators saw an advantage to working closely with admission offices, whereas others – in both financial aid and admissions – saw no potential benefit. But as admissions offices are often a student's first stop on a college campus, arming admissions staff with some basic knowledge of financial aid could help address simple questions as students first register for classes. A few administrators outside of financial aid voiced misconceptions about aid eligibility, including asserting that part-time students are not eligible for aid and that there is a deadline for fee waiver applications. Simple collaborative efforts, particularly with services that serve as common college entry points, would help ensure that students get accurate information.

Many financial aid offices were strongly linked with Extended Opportunity Programs and Services (EOPS), a state-sponsored program in the community colleges providing additional aid and support services to low-income and disadvantaged students. Some aid administrators go so far as to share office staff or directors, while other offices had more distant or non-existent relationships with EOPS. One college administrator expressed the need to do outreach to EOPS students in particular, as there were a sizable number who had not applied for financial aid. This is a startling oversight, since EOPS participation is offered only to low-income students.

Extending collaborative efforts to include faculty is something that only a few colleges reported. There are major potential benefits to in-class presentations of financial aid information, regular reminders about deadlines, and encouragement of financial aid from teachers, whom students know and trust.Professors can be encouraged to connect a student with the financial aid office when they learn of a student's financial difficulties – a critical time for aid information.

There are major potential benefits to in-class presentations of financial aid information, regular reminders about deadlines, and encouragement to apply for financial aid from teachers, whom students know and trust.

If lack of financial aid awareness is the problem, solutions cannot come from the financial aid office alone. Students who do not think that financial aid is available to them are unlikely to enter the financial aid office, or even be receptive to messages that the financial aid office communicates across campus. Hearing about the importance and availability of aid in different settings and from different people underscores the message that aid is widely available, and worth applying for. While reasonable concerns regarding misinformation exist, colleges have found straightforward ways to address them, such as distributing approved written materials and conducting simple trainings on financial aid basics. These activities require resources and institutional will, but can result in more students applying for and receiving aid.

Administrative Streamlining, or *"Can anyone here help me?"*

For financial aid offices and students alike, the heavy administrative burdens of the financial aid application process can be overwhelming. Colleges have made major changes to address those burdens.

Technology has greatly increased access to financial aid. With most students learning about financial aid through the internet and the vast majority of FAFSAs filed electronically, there can be no doubt that technologically savvy operations help colleges serve students. The acquisition of computers for use in FAFSA workshops is a common approach, as is the addition of computers to front office space for students to check their aid status online. Pierce College invested funds in additional computer monitors and dual-screen imaging capability, so staff can view two monitor screens of student information simultaneously, which increased processing efficiency and allowed more staff time to help students.

Many colleges are moving away from horizontal staffing, where each staff member is responsible for a specific program such as loans or Cal Grants, to vertical staffing, where individuals are instead responsible for serving all students within a specified range of the alphabet. At one college with significant resistance to the shift when it was first proposed, staff members now enjoy their increased roles and responsibility and find that assisting students is a much more streamlined process. Other colleges reorganized staffing patterns so that the most knowledgeable people, rather than the least, serve students at the front counter. This led to fewer processing errors and a reduction in the number of follow-up contacts with students needed to complete applications.

A small number of colleges deliver far more services online than in-person. For instance, one college did not have brochures to hand out or FAFSA workshops to advertise, instead choosing to direct everyone to the college's financial aid website. This is a shift that some administrators are pleased to see occur, including one (outside of the CCC system) who boasted about eliminating all student contact through carefully structured technological approaches. That is going too far, particularly at colleges serving many low-income and first-generation students. These students are especially likely to lack consistent or high-quality internet access, face language barriers, and have financial and information needs that require personalized, face-to-face responses.

Successful financial aid delivery to needy students requires considerable personal contact and counseling. Offices can be staffed and arranged to facilitate student contact, which, while time-consuming, can actually increase efficiency. Technology is a critical tool to increase access to aid, but it should be used to enhance services, rather than reduce them.

Verification, or *"Didn't I do this already?"*

Both federal and state financial aid programs require the "verification" of many students' applications – the corroboration of information included in a financial aid application. Supporting evidence, including tax returns, evidence of non-taxable income (such as child support or public benefits), and signed statements regarding family size and details, must be collected for the federal financial aid process. For Cal Grant recipients, colleges must confirm that students have graduated from high school with an eligible grade point average. The U.S. Department of Education, recognizing the difficulty involved in the process, limits the number of applications that must be verified for federal aid purposes to 30%. The California Student Aid Commission has no such cap and requires G.P.A. verification for all Cal Grant recipients. Colleges are also required to investigate any conflicting information provided in application for federal aid, such as inconsistent listings of income or taxes paid. Under these separate verification requirements, most colleges typically verify some portion of between 55% and 65% of all federal aid applicants.[40]

FIGURE 9 » **Example of a verification checklist from one community college**

The following items are **REQUIRED** to process your application. All of the forms must be signed by the student and parent(s) in order to complete your file. Please remember to bring in **COPIES OF ALL REQUIRED DOCUMENTS. IT IS YOUR RESPONSIBILITY TO PROVIDE COPIES.**

1. **VERIFICATION WORKSHEET** completed and signed by student and parent(s). You must include total income received from all sources on this form.
2. **CERTIFICATION SIGNATURE FORM** completed and signed by student and parent(s).
3. **COPY OF YOUR SOCIAL SECURITY CARD**. (Must be signed and your name must match FAFSA and College Registration)
4. **COPY OF PARENT(S) SECURITY CARD**. (Must be signed and your name must match FAFSA and College Registration)
5. **COPY OF YOUR RESIDENT ALIEN CARD** front and back **OR NATURALIZATION CERTIFICATE** (must be signed).
6. **COPY OF YOUR** completed 2006 Federal Tax Forms (1040; 1040A; 1040EZ; Telefile) Include COPIES of all pages, schedules, W-2's, amended 1040's, etc. **TAX FORMS must be signed by the filer or preparer.**
7. **COPY OF YOUR PARENT(S)** completed 2006 Federal Tax Forms (1040; 1040A; 1040EZ; Telefile) Include COPIES of all pages, schedules, W-2's amended 1040's, etc. **TAX FORMS must be signed by the filer or preparer.**
8. Statement of foreign and/or other income such as wages paid in cash or contributions.
9. **AGENCY CERTIFICATION** for Social Security Benefits (Form is available on the WEB at [redacted] or in the Financial Aid Office).
10. All College, Technical School and/or Training Program transcripts must be on file with the [redacted]

Regardless, some colleges are verifying 100% of student aid applications *up front* by requiring full documentation before packaging a student's aid award. Students who cannot find all the necessary documentation are shut out from the aid application process at these colleges, even though such documentation is not required to apply for aid. Reasons given for this

40 *Personal communication with Tim Bonnel, Student Financial Assistance Programs Coordinator, CCCCO, November 9, 2007.*

burdensome practice included reducing inaccurate award payments due to application errors, the time spent on verification follow-up, and the corrections required when mistakes are found in applications.

These unnecessarily high verification levels are usually described as a way to decrease office administrative burdens. However, there may also be an element of gate-keeping behind this practice, which is a concept that came up in a few of our interviews. In the financial aid context, this term generally refers to protecting aid from student misuse. In one interview an administrator proclaimed gate-keeping aid monies (also framed as "taxpayer dollars") as the duty of a financial aid office, while another college acknowledged the prevalence of this view but distanced her office from it. Similarly, a small minority of administrators spoke of the problems caused by student manipulation of the financial aid system in order to access financial aid. Two college administrators emphasized that these cases are exceptional and reflect poor office management rather than willful abuse of the system.

Whatever the underlying reason for it, imposing excessive verification requirements on community college students is very likely to have a negative affect on student access to aid. Low-income students faced with additional application hurdles – such as needing to complete a supplemental application from the aid office or being selected for verification – are less likely to complete the aid process.[41] Subjecting all students to the full verification burden, and not just those students and items required by the Department of Education or CSAC, creates a needless barrier. Universal verification is excessive, restricts student access, and consumes significant resources.

Financial Aid Disbursement, or *"When will the check arrive?"*

Another decision point regarding office-centered versus student-centered processes is the timing of financial aid disbursement. Though students frequently rely on financial aid to purchase textbooks at the term's start, some colleges delay their disbursements to minimize the need to make complicated award adjustments. A full-time Pell Grant recipient who drops one course reduces the size of her award, setting off a complex process involving an official change in enrollment status, financial aid recalculations, and reacquiring money from students who may have already cashed, and even spent, their financial aid check. It is also expensive for colleges when a student fully withdraws from all coursework in a term, as a portion of the unearned aid is considered to be an institutional liability. The U.S. Department of Education requires colleges to return that portion, even if the institution did not receive any portion of that aid.[42] This process, known as R2T4 (Return to Title IV, or the need to return federal aid money in the absence of sufficient enrollment) is a significant administrative and financial burden for community college financial aid offices.

To reduce that burden, one administrator states absolutely that financial aid checks cannot be disbursed to students until three weeks after the semester starts – at which point students who are unlikely to complete their courses may have already dropped out. At another college, the financial aid office promises that students who complete their FAFSA by July will receive their check prior to the start of classes. These two policies exemplify the level of discretion institutions have in balancing the need to streamline processes for office ease, and maximizing student access to

41 *Dynarski and Scott-Clayton, 2006.*

42 *R2T4 calculations divide unearned aid into institutional and student portions. Typically, federal policy requires that a student's federal aid first goes toward paying institutional tuition and fees, and any remaining amount is disbursed to the student. The institutional portion of R2T4 then represents the federal aid that covered tuition and fee charges, and the college returns funds that it received from the federal aid program on behalf of a student. CCC students receiving federal aid also receive fee waivers, so their entire award is disbursed directly to the student. The colleges do not keep any portion of the federal aid, but the institutional R2T4 share still applies and signifies a direct cost to the community colleges.*

Though students frequently rely on financial aid to purchase textbooks at the term's start, some colleges delay their disbursements to minimize the need to make complicated award adjustments.

financial aid. Neither administrator acknowledged that a choice had been made by the college, though the existence of such divergent policies shows that colleges choose from a range of potential approaches.

Because of the financial liability facing colleges under R2T4, college or district business offices generally set aid disbursement policies with input from the financial aid office. From a fiscal standpoint, disbursing aid at or before the start of a term is risky, as it puts the college in danger of incurring liability. Community colleges and districts in California that establish student-centered early disbursal policies, then, do so at a significant risk and additional cost. The system office has some general funds to help colleges shoulder this expense, but it is limited and not nearly enough to meet the need[43] – one college reported spending between $50,000-$60,000 per year on R2T4 liability alone.[44]

Community colleges can protect themselves from needing to use scarce resources to cover R2T4 debt. For instance, one disbursement choice made by colleges is dividing students' financial aid awards into multiple checks per term. This can be challenging for offices with limited resources, as the disbursement process is time-intensive and difficult to manage two or more times in the same semester. Colleges that have implemented it, though, find that it also reduces R2T4, since students whose enrollment status changes early in a term simply receive subsequent award checks that are adjusted to account for changes in aid eligibility. Another potential benefit of this disbursement method is that it helps students budget their award throughout the term. Multiple disbursements per term may hold other benefits for students, too – recent research has shown that financial aid awards that incentivize continued enrollment and completion can increase students' college success.[45]

Short-term student success courses are another way that some colleges have mitigated R2T4 risks. Offering a one-credit, short term course covering topics pertaining to student success – such as budgeting, study skills, college student service availability, and financial aid rules regarding academic progress and attendance status – can reduce liability significantly, as students who complete a course of any length are safeguarded from R2T4 regardless of their later enrollment status. There are also additional benefits of these courses for students, as research has shown that students completing such courses have a higher likelihood of succeeding in their academic endeavors.[46]

Many colleges clearly communicate aid timelines to students and promise that aid awards will be disbursed within a set timeframe if their application is complete. San Bernardino Valley College's website has set dates throughout the term on which financial aid checks will be sent, along with the dates of application needed to receive a check on each of those dates. Long Beach City College not only promises students that their aid award will arrive two weeks after their FAFSA is complete, but also works with the bookstore to ensure that even late applicants are able to buy textbooks when they need them. Students eligible for Pell Grants receive a bookstore credit as soon as their application is processed, without having to wait for their full financial aid award check.

Colleges cannot always shape policy to prioritize student access to aid – resource limitations require colleges to streamline processes to best serve the largest possible number of students. Issuing multiple award checks per term may not be a viable choice for all colleges. But purchasing textbooks at the start of the semester is a primary use of financial aid money, so denying students that opportunity by withholding their aid should not be done lightly. Students receive financial aid to help them in their academic endeavors, and college policies should be designed to facilitate that rather than hinder it.

43 *The system office has $500,000 annually with which to reimburse colleges for R2T4 liability under limited circumstances.*

44 *Personal communication with Tim Bonnel, Student Financial Assistance Programs Coordinator, CCCCO, November 9, 2007.*

45 *Brock and Richburg-Hayes, 2006.*

46 *Zeidenberg, Jenkins, and Calcagno, 2007.*

Dependency Overrides, or "But my parents aren't helping me!"

Except for a few specific exclusions,[47] all undergraduate students under age 24 are considered "dependent." This means that the financial aid formulas take into consideration these students' parental income regardless of whether they receive financial support from their parents. In some limited cases, financial aid professionals have the ability to grant a "dependency override," treating a student as independent for financial aid purposes. These overrides are restrictive and require documentation, so they are an administrative burden. Rather than work through the details to help a few students who might qualify, a few offices take a "we don't do overrides" approach. Other colleges make the effort, do the required paperwork, and believe that overrides are an invaluable way to help students under the appropriate circumstances.

Rather than work through the details to help a few students who might qualify, a few offices take a "we don't do overrides" approach.

At the many colleges where administrators spoke favorably about dependency overrides, administrators were compelling in their arguments that there are a lot of community college students for whom the federal definition of dependency is not suitable, and the currently allowed usages of dependency overrides do not apply. Financial self-sufficiency is not grounds for a dependency override, and neither is refusal of parents to share the tax information needed to complete a FAFSA. Some parents do not want to share their tax returns with their children, particularly when the student has been financially self-sufficient for years. First generation students may be at greater risk for these problems, as their parents may place a higher value on employment than going to college, or be less trusting of the financial aid system. (Fortunately, the definition of dependency for the purpose of the BOGW is much broader than the federal definition.)

Professional judgment to grant dependency overrides is allowed precisely because serving students at times requires greater flexibility than regulations typically allow. Flatly refusing to use the flexibility granted aid offices is a disservice to students. Fear of audits, which one college mentioned as the rationale for making this choice, is unjustified: with proper documentation, there are no restrictions on the number of students who may be granted overrides or other professional judgment adjustments. The development and distribution of materials which provide relevant examples of allowed dependency overrides, as well as other types of professional judgments, would help correct this misconception.

While some colleges can afford to and should loosen their restrictions on considering requests for overrides, the other significant barriers here are the restrictive regulations themselves, which allow for overrides only in cases of abandonment or abuse. The regulations were not always this strict, but were tightened in 1992 to prevent financially self-sufficient students from receiving them. The intended consequence of the change was to stop wealthy families from creating the appearance of a student's self-sufficiency; an unintended consequence was to shut out needy students from aid. This should be addressed federally, and in the meantime colleges should use the allowed flexibility when appropriate.

47 *Students under 24 who are married, have children for whom they provide support, currently or previously served in the military, or were wards of the court (including in foster care) when they were minors are considered independent under federal dependency guidelines.*

Good News for Part-Time Students

Changes made to federal law in June 2006 make it easier for less-than-half-time students to access financial aid. There is evidence that many students attending college part-time and making progress towards a degree fluctuate between half-time (six to nine credits per term) and less-than-half-time (one to five credits per term) status. The difference in financial eligibility between these two classifications is considerable, and not simply because award levels are adjusted to reflect the variance in course-taking. Student costs of attendance are also calculated differently for students taking five or less credits per term. The new federal provision allows greater leniency, albeit in a limited scope, for calculating costs and the resulting aid awards for less-than-half-time students. In standard student budgets, allowable costs for students enrolled in six or more units include: tuition and fees, books and supplies, room and board, transportation, and personal and miscellaneous expenses. For students enrolled in five or less units, allowable expenses have previously been restricted to: tuition and fees, books and supplies, and transportation. The June 2006 change allows for room and board expenses to be included in student budgets for less-than-half-time students for up to three semesters, with no more than two of those semesters consecutive.

Financial Aid and Attendance Status, or

"Will I lose my aid if I drop a class?"

Financial aid award levels are related to the level of academic intensity: full-time students are eligible for larger awards than those attending half-time. In fact, this is one of the most important variables in determining a student's financial aid award. It may also be one of the least understood by students. A student who regularly takes three courses per term, for example, may not understand that their financial aid package will change depending on whether those three courses comprise eleven or twelve units. The one credit difference, however negligible to a student, means the difference between aid packages based on three-quarter-time or full-time enrollment status – or over $1,000 in Pell Grant eligibility alone.

A few colleges have recently begun to expose the relationship between aid and enrollment intensity for students. San Bernardino Valley College recently began a "Take One More Class" campaign to show students the aid award levels that correspond with increased course-taking. The idea is that this information may encourage students already receiving aid to make time for additional courses and subsequently increase their financial aid awards – as well as their likelihood of success and completion. City College of San Francisco, Fresno City College, and Santa Barbara City College have also begun making this information available by including it in financial aid brochures and communications with students.

One aid administrator felt strongly that the financial aid office, and financial aid award levels, should have no role in determining a student's attendance status. This administrator felt that exposing this relationship as clearly as other colleges have begun to do may entice students to enroll in an unsustainable number of courses just to get more aid money. But the student aid programs have built-in protections against this type of abuse, and students receiving aid for courses that they regularly drop or fail would soon lose aid eligibility altogether.

Given the importance of this variable in determining a student's aid award level, student understanding of it is central to their ability to plan and finance a college education. Colleges should make efforts to expose the relationship in clear and understandable ways so students can make financing and course-taking choices accordingly.

Community Outreach Programs, or

"What's financial aid?"

The majority of community outreach efforts that we heard about were focused on high schools. In some cases high school outreach entails financial aid staff going to each local high school one or two times throughout the year to talk to juniors and seniors about financial aid and help them complete FAFSAs. Others built upon the college's existing high school outreach programs, extending the focus of activities to include financial aid. At small colleges with limited resources, the latter approach seems most efficient.

But many of the colleges also extend some outreach efforts towards adults, which is appropriate given the system's mandate to provide continuing education to Californians. Recent research shows that half of low-income adult community college students learn about financial aid through the college.[48]

Due to the difficulty in effectively reaching such a large and diverse group, outreach activities targeting adults were much more limited than those targeting high school students. Also, working adults are unlikely to qualify for aid other than fee

48 Rogers and Ruot, 2007.

waivers and federal loans, as full-time employment – particularly in California where the minimum wage is significantly higher than the federal minimum – generally supplies income above the levels needed for federal grant eligibility. Outreach efforts generally consisted of posting financial aid flyers in public spaces frequented by low-income and underemployed adults, including laundromats, churches, and county offices of unemployment and rehabilitation. This latter method is one way colleges target particular segments of the local population that could benefit from educational enhancement. Yuba College targets local agricultural workers in their financial aid outreach efforts. Colleges also purchased advertising spots in community newspapers and local radio stations to announce financial aid availability.

The practice in a few colleges seemed more similar to basic college outreach than it was focused on financial aid awareness. Particularly in suburban colleges, some outreach teams coordinated efforts with local four-year colleges to educate students and parents about the differing opportunities available at various colleges. At one urban college, an administrator's attempt to demonstrate the college's use of web advertising for financial aid outreach was thwarted by the appearance of competing financial aid ads placed by another local community college on the same website.

While these may be appropriate and effective outreach activities for the college to engage in, the focus on enrollment, and specifically the competition for it that colleges experience, suggests that the funding for some of these efforts should come from other sources than BFAP to best target BFAP use on helping students access financial aid. In order to best target scarce BFAP funds, we encourage colleges to fully include financial aid outreach within the broader scope of outreach efforts.

Success Stories from Outside California

It is useful to examine what some community colleges elsewhere have been able to do regarding financial aid participation. We contacted seven community colleges with FAFSA application rates among the highest in the country (85% or more of total enrollment).[49] These were all relatively small institutions, which no doubt made that feat somewhat easier. The most common practices and policies credited by financial aid administrators for their success included:

- Outreach strategies that involve a very high level of personal contact, including having a constant presence in frequently visited places on campus, recognizing students by name, and involving parents. In the words of one administrator, "it helps more to speak to the parents. Parents push students to apply." Some institutions required FAFSA completion for TRIO program participants.
- Working with students individually to provide hands-on FAFSA assistance and monitoring the progress of those who do not need tailored help.
- Rewarding students for participating in the financial aid application process. For example, one institution gives one course credit to students who participate in student orientation at which financial aid procedures and deadlines were detailed. Another college blocks students from completing the college registration process until they complete the financial aid application process.
- Giving strong and encouraging messages to students about the benefits of financial aid application, including: "If you want to get an education, don't let money hold you back. We can help."
- A clear sense of an institutional mission to "help students better themselves by giving them the opportunity to succeed." One administrator stated, "I don't consider our high financial aid application rates a success. We do it [engage in efforts to help students complete the FAFSA] because we have to."
- Culturally sensitive activities tailored to specific populations, including Latinos, first generation students, and other cultural groups prevalent in the local community.

49 *In contrast, only six of the 110 CCCs had FAFSA application rates above 50%. The median CCC FAFSA application rate was 22%. Rates are for 2004-05, accessed September 24, 2007 from www.economicdiversity.org.*

Section 3

Conclusion and Recommendations

Financial aid office attitudes range from "When in doubt, give it out," to "We are the police officers of Title IV funds."

Service delivery in financial aid is shaped by a variety of forces outside the control of the financial aid office. Funding, office infrastructure, reporting hierarchies, the size of the institution, and the cultural and socioeconomic makeup of the student body and the community are some of the factors that affect the level and quality of attention that students receive. Leadership styles and the setting of priorities, however, are within the college's control. We witnessed a wide spectrum of outlooks about the role of financial aid, from one office where the unofficial office motto is "When in doubt, give it out," to another where the office director declares with authority, "We are the police officers of Title IV funds."

While the permissive approach cannot be taken literally in light of the regulatory realities of financial aid, it serves as a reminder to aid office staff to work always on behalf of student interests. Fortunately, most financial aid administrators expressed strong sentiments that the primary role of financial aid is to promote student access. The administrators employing practices that seemed, to us, to be less student-centered, saw these measures as necessary products of evolution shaped by regulations and their experience. By providing specific examples of how different colleges handle some of the same situations, we hope to encourage colleges to question the inevitability of their policies and consider shifts in direction and approach.

At the same time, there are many factors that are not within the control of the college but which could be changed for the better. The amount of financial aid available, the application deadlines, regulatory requirements, and funding for staff require action at the system, state, or federal policy level. The recommendations below indicate some of the steps that can be taken at each level to make financial aid a more effective tool for student success at the California community colleges.

Colleges

Reevaluate policies and procedures that may create unnecessary student barriers. Financial aid offices should facilitate access to financial aid, not construct unnecessary barriers to it. Colleges should evaluate their own office practices and services to uncover and remove any potential student hurdles. As a starting point, we recommend that CCC financial aid offices consider the following:

- **Bilingual services and materials**
- **Culturally appropriate approaches**
- **Evening office hours**
- **Quiet space to answer sensitive questions**
- **Help with and incentives for completing the FAFSA**
- **Providing a simple, accessible way to answer students' questions**
- **Using multiple methods to convey financial aid information to students**
- **Linking financial aid application with college enrollment or registration**

Promote financial aid awareness and application through student services and faculty. All front-line and frequent contacts for students in the college should be able and encouraged to address basic financial aid questions, such as types of aid available to college students and whether attendance status or age renders one ineligible.

Incorporate evaluation and data collection into office practice. The students served by financial aid offices are a valuable resource for optimizing financial aid services. Efforts as simple as comment boxes and surveys can yield helpful feedback.

Participate in federal loan programs. There is considerable anecdotal evidence to suggest that some students shut out from the federal loan programs make other, riskier borrowing choices, such as taking out private loans or amassing credit card debt. With thorough loan counseling and default aversion strategies, colleges can avoid the institutional risks of loan program participation and provide students with a safer borrowing option.

California Community College System

Increase awareness of the higher income limits for BOGW through FAFSA application. A student with income of two or three times the advertised fee waiver income limits may still be eligible for a waiver if he or she files a FAFSA instead. This is rarely conveyed to students, and should be rectified with a simple modification of the BOGW application form.

Increase awareness of federal and state financial aid opportunities available through FAFSA application. The BOGW form currently mentions the FAFSA, but listing specific aid or dollar amounts may provide more encouragement for students to complete the longer form. Additionally, requiring students filing a BOGW to sign a statement acknowledging federal and state aid opportunities could be influential.

Foster opportunities for communication between colleges and encourage dissemination of best practices. Some colleges were unaware of what approaches were being taken at different colleges, or how others were spending BFAP funds. In a system of 109 colleges, the diversity and innovation that exists within individual colleges is a real strength. The Chancellor's Office should expand its efforts to encourage exchange and communication between financial aid offices.

Address the underlying variance in financial aid administrative funding levels. College resource allocation decisions are primarily made at the college or district level. Structural arrangements outside of the financial aid office's control, including the location of financial aid in organizational hierarchies and the administrative level at which the financial aid director operates, impact the prioritization of financial aid as a service. The Chancellor's Office may be able to investigate the factors influencing this resource allocation and encourage colleges and districts to address inequities.

State

Increase the value of the Cal Grant B. The nominal value of the state grant that community college students receive has increased just 10% in 20 years, while the California consumer price index has increased 81%. Increasing the size of the access portion of Cal Grant B would help students enormously and would not be prohibitively expensive for the state.

Increase the number of competitive Cal Grants available to non-traditional students. The Cal Grant B is available to every eligible recent high school graduate who applies in time. But adult or non-traditional students compete for a separate, limited pool of Cal Grant Bs. Only 18% of eligible CCC applicants received these grants in 2005-06.[50] Given the social and economic importance of educating people of all ages, and the primary role of the CCCs in fulfilling that goal, the state should significantly increase their investment in competitive Cal Grants.

Extend the deadline for entitlement grants until September 2 for community college students. Recent high school graduates who make a decision to attend college after the regular March 2 deadline should not be penalized by the state aid system. Many of these students have not yet fully committed to attending college, and are more likely to need and be influenced by financial aid.

Provide an Administrative Cost Allowance (ACA) for Cal Grant administration. Federal student aid programs provide a small amount to financial aid offices for each grant administered to cover costs. No such allowance is provided for Cal Grants, but the burden of their administration is significant.

Modify BFAP allocation to colleges to include Pell Grant receipt or FAFSA completion as a factor. The current distributive formula includes FTE enrollment and share of system-wide BOGWs only. A modification to this would reflect the importance of larger federal grants to students.

Expand funds for financial aid administration through a matching program. Additional state funds for financial aid, supplementing existing BFAP funds, should encourage and reward colleges that increase the amount of their general funds spent on financial aid administration.

Create an institutional aid program for community colleges. Federal and state aid levels are not keeping pace with cost increases, and financial aid offices need an enhanced ability to shape aid packages to help students who need additional financial assistance, particularly for the types of emergencies frequently faced by community college students. Institutional aid should consist of discretionary funds, to be disbursed by colleges on predetermined, need-based criteria.

50 *Zumeta and Frankle, 2007.*

Federal

Simplify the financial aid application process. Widely known to be a barrier to college access for low-income students, FAFSA simplification is long overdue. The capability to make the process easier for students exists, and changes at the federal level (such as those explored through the Higher Education Amendments of 2007, S. 1642) should be made to allow the process to move forward.

Revise federal campus-based aid distributive formulas to increase aid to colleges serving the neediest students. Recent changes to the Pell Grant, including increases in the maximum award and the elimination of the "tuition sensitivity" provision, have been beneficial to CCC students. Federal campus-based aid programs, including the Supplemental Educational Opportunity Grant (SEOG), Federal Work-Study, and Perkins Loans, are far less so. Formulas allocating the federal funds are based on historical funding levels, and generally benefit older and wealthier colleges rather than those that the neediest students attend. This inequity should be remedied.

Increase the Pell Grant. California community college students benefit more from the federal Pell Grant program than any other federal, state, or local financial aid program. This year's six percent increase in the maximum grant failed to make up for five straight years of flat funding. Under the newly-enacted College Cost Reduction and Access Act, modest increases are scheduled over the next five years. However, a more significant boost is needed to restore the grant's buying power.

Adjust for regional cost of living differences in federal needs analysis. The federal formula for determining eligibility for Pell Grants is the same whether a student is living in a high-rent state like California or a low-rent state like Oklahoma. Making an adjustment for regional cost differences would put Californians on a more equal footing.

Provide viable options for undocumented students. Many Californians have been in the United States for a number of years without the proper immigration documentation. As open-access institutions committed to the state's social and economic vitality, California's community colleges serve all Californians, regardless of immigration status, to the best of their ability. At some point, however, undocumented students face a dead end, often because they are ineligible for state and federal financial aid. The federal government needs to provide fair and viable routes to work and citizenship for these hard-working undocumented students.

As we began our study, our focus was on how the practices of the individual colleges can lead to more effective use of financial aid. It soon became clear that federal, state, system and campus policies all affect what colleges can or cannot do for students. All of the recommended changes will not occur at once, but we hope that campus leaders will take on directly the items that are within their control, and band together to seek the needed improvements at other levels. Each step in this direction creates another green light for student access and success.

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APPENDIX A >> College Student Financial Aid Administrative Funding and Aid Participation Rates

2005-06 Academic Year, CCCCO Data Mart

College	Institutional Funding	BFAP Allocation	Total SFAA Funding	Number of Students	Share of Students Receiving Pell	Share of Students Receiving BOGW	SFAA Funding per Student	SFAA Funding per Pell Recipient	SFAA Funding per BOGW Recipient
Alameda	$581,224	$248,709	$829,933	9,925	11%	43%	$84	$790	$193
Allan Hancock	$395,999	$338,058	$734,057	24,245	5%	22%	$30	$562	$138
American River	$434,097	$741,935	$1,176,032	50,971	12%	33%	$23	$189	$69
Antelope Valley	$675,303	$422,565	$1,097,868	17,814	20%	47%	$62	$312	$131
Bakersfield	$629,030	$561,640	$1,190,670	21,859	23%	58%	$54	$240	$94
Barstow	$166,441	$146,122	$312,563	4,967	19%	45%	$63	$339	$141
Berkeley (formerly Vista)	$168,628	$154,148	$322,776	6,921	15%	40%	$47	$312	$115
Butte	$499,596	$469,462	$969,058	22,080	18%	34%	$44	$246	$130
Cabrillo	$652,468	$387,600	$1,040,068	21,887	9%	29%	$48	$501	$165
Cañada	$271,404	$210,760	$482,164	9,715	5%	38%	$50	$1,005	$132
Canyons	$315,386	$278,095	$593,481	29,318	4%	12%	$20	$542	$164
Cerritos	$942,651	$754,059	$1,696,710	34,516	15%	40%	$49	$334	$122
Cerro Coso	$198,237	$156,035	$354,272	7,794	13%	30%	$45	$344	$150
Chabot	$363,503	$383,962	$747,465	21,437	11%	34%	$35	$307	$104
Chaffey	$552,460	$491,612	$1,044,072	27,202	14%	27%	$38	$274	$141
Citrus	$456,487	$366,243	$822,730	21,468	12%	28%	$38	$331	$137
Coastline	$311,958	$215,548	$527,506	17,661	3%	35%	$30	$1,142	$84
Columbia	$96,051	$124,960	$221,011	5,182	12%	28%	$43	$367	$155
Compton	$506,492	$344,770	$851,262	10,246	10%	55%	$83	$826	$151
Contra Costa	$225,819	$256,536	$482,355	12,709	11%	31%	$38	$333	$123
Copper Mountain	$222,198	$115,294	$337,492	3,082	19%	30%	$110	$566	$362
Cosumnes River	$188,629	$469,204	$657,833	17,747	12%	45%	$37	$299	$82
Crafton Hills	$225,384	$149,130	$374,514	7,243	13%	33%	$52	$405	$157
Cuesta	$492,342	$319,944	$812,286	16,805	9%	27%	$48	$568	$179
Cuyamaca	$338,447	$232,009	$570,456	17,565	5%	21%	$32	$604	$152
Cypress	$389,974	$406,537	$796,511	18,626	12%	33%	$43	$354	$129
De Anza	$662,738	$572,693	$1,235,431	40,212	6%	18%	$31	$530	$174
Desert	$463,545	$259,044	$722,589	13,747	12%	29%	$53	$428	$178
Diablo Valley	$344,367	$450,494	$794,861	32,186	5%	16%	$25	$522	$153
East Los Angeles	$1,075,907	$929,597	$2,005,504	48,771	10%	39%	$41	$432	$105
El Camino	$1,508,026	$662,985	$2,171,011	36,192	10%	32%	$60	$631	$187
Evergreen Valley	$405,028	$334,393	$739,421	19,179	10%	28%	$39	$383	$138
Feather River	$230,418	$92,014	$322,432	3,754	9%	14%	$86	$957	$632
Folsom Lake*	$0	$63,668	$63,668	9,996	7%	24%	$6	$88	$26
Foothill	$403,111	$356,096	$759,207	31,653	2%	10%	$24	$1,092	$228
Fresno City	$1,075,684	$879,288	$1,954,972	32,298	27%	65%	$61	$225	$93
Fullerton	$481,025	$450,355	$931,380	28,870	11%	28%	$32	$305	$114
Gavilan	$248,334	$197,633	$445,967	9,696	8%	29%	$46	$552	$158
Glendale	$700,697	$568,919	$1,269,616	33,953	13%	27%	$37	$297	$138
Golden West	$523,166	$363,982	$887,148	20,557	12%	31%	$43	$372	$137
Grossmont	$675,505	$477,951	$1,153,456	24,660	10%	35%	$47	$490	$135
Hartnell	$365,330	$271,088	$636,418	15,077	11%	32%	$42	$393	$131
Imperial Valley	$518,907	$285,181	$804,088	10,566	38%	57%	$76	$202	$134
Irvine Valley	$461,321	$228,535	$689,856	21,137	4%	13%	$33	$874	$251
Lake Tahoe	$86,797	$112,259	$199,056	6,848	4%	16%	$29	$799	$181
Laney	$531,865	$435,414	$967,279	20,538	11%	39%	$47	$423	$122
Las Positas	$192,038	$172,642	$364,680	11,370	6%	18%	$32	$553	$176
Lassen	$239,786	$113,405	$353,191	3,807	11%	34%	$93	$853	$275
Long Beach City	$1,424,539	$919,278	$2,343,817	38,256	21%	52%	$61	$286	$118

APPENDIX A >> College Student Financial Aid Administrative Funding and Aid Participation Rates
(continued)

2005-06 Academic Year, CCCCO Data Mart

College	Institutional Funding	BFAP Allocation	Total SFAA Funding	Number of Students	Share of Students Receiving Pell	Share of Students Receiving BOGW	SFAA Funding per Student	SFAA Funding per Pell Recipient	SFAA Funding per BOGW Recipient
Los Angeles City	$944,572	$909,057	$1,853,629	27,598	18%	55%	$67	$375	$121
Los Angeles Harbor	$452,620	$307,122	$759,742	14,103	15%	34%	$54	$365	$157
Los Angeles Mission	$446,293	$290,602	$736,895	12,304	14%	43%	$60	$416	$139
Los Angeles Pierce	$741,961	$487,864	$1,229,825	28,539	10%	34%	$43	$425	$127
Los Angeles Southwest	$391,461	$424,409	$815,870	12,041	15%	69%	$68	$456	$61
Los Angeles Trade-Tech	$714,551	$674,209	$1,388,760	23,182	13%	57%	$60	$466	$104
Los Angeles Valley	$969,083	$646,478	$1,615,561	27,370	11%	44%	$59	$540	$135
Los Medanos	$363,083	$256,296	$619,379	13,614	8%	23%	$45	$571	$196
Marin	$380,366	$201,632	$581,998	10,179	10%	24%	$57	$551	$240
Mendocino	$321,498	$187,372	$508,870	7,664	11%	35%	$66	$604	$190
Merced	$523,858	$361,187	$885,045	19,035	17%	33%	$46	$276	$141
Merritt	$328,583	$271,151	$599,734	11,699	9%	39%	$51	$589	$130
Mira Costa	$667,233	$234,682	$901,915	21,099	4%	14%	$43	$1,043	$298
Mission	$430,276	$271,211	$701,487	16,490	8%	21%	$43	$531	$200
Modesto Jr.	$682,621	$504,138	$1,186,759	25,666	17%	37%	$46	$269	$125
Monterey Peninsula	$506,616	$223,362	$729,978	22,017	3%	9%	$33	$964	$354
Moorpark	$329,431	$335,194	$664,625	21,987	4%	17%	$30	$753	$178
Mt. San Antonio	$1,131,962	$810,927	$1,942,889	54,450	8%	23%	$36	$474	$153
Mt. San Jacinto	$603,077	$378,952	$982,029	18,685	12%	36%	$53	$432	$148
Napa Valley	$347,478	$225,480	$572,958	14,952	5%	17%	$38	$756	$222
Ohlone	$261,481	$222,536	$484,017	17,542	5%	12%	$28	$557	$230
Orange Coast	$669,292	$536,068	$1,205,360	30,406	10%	28%	$40	$379	$143
Oxnard	$429,401	$297,507	$726,908	10,255	13%	49%	$71	$536	$145
Palo Verde	$199,943	$94,516	$294,459	7,563	5%	17%	$39	$839	$228
Palomar	$1,036,068	$497,171	$1,533,239	45,493	3%	13%	$34	$1,046	$250
Pasadena City	$874,779	$845,635	$1,720,414	41,934	12%	35%	$41	$342	$119
Porterville	$186,284	$189,079	$375,363	5,471	28%	62%	$69	$245	$111
Redwoods	$498,370	$293,587	$791,957	8,974	22%	74%	$88	$401	$120
Reedley	$650,670	$463,525	$1,114,195	17,488	23%	50%	$64	$280	$128
Rio Hondo	$680,693	$485,903	$1,166,596	32,345	9%	20%	$36	$384	$182
Riverside City	$1,102,496	$873,589	$1,976,085	46,319	15%	33%	$43	$283	$128
Sacramento City	$495,892	$684,013	$1,179,905	34,416	14%	43%	$34	$253	$79
Saddleback	$573,563	$344,743	$918,306	33,558	3%	10%	$27	$904	$261
San Bernardino	$362,655	$493,885	$856,540	19,477	21%	57%	$44	$214	$77
San Diego City	$743,600	$681,729	$1,425,329	25,112	16%	46%	$57	$365	$122
San Diego Mesa	$522,700	$583,523	$1,106,223	35,328	7%	34%	$31	$430	$92
San Diego Miramar	$270,972	$263,035	$534,007	19,287	6%	28%	$28	$442	$98
San Francisco	$1,666,423	$925,360	$2,591,783	45,621	14%	32%	$57	$405	$175
San Joaquin Delta	$964,148	$660,792	$1,624,940	26,911	20%	45%	$60	$305	$134
San Jose City	$316,204	$354,659	$670,863	16,365	9%	42%	$41	$441	$97
San Mateo	$302,296	$298,438	$600,734	17,989	5%	24%	$33	$732	$141
Santa Ana	$582,270	$703,354	$1,285,624	48,357	5%	21%	$27	$574	$125
Santa Barbara City	$494,520	$477,122	$971,642	25,475	7%	30%	$38	$570	$127
Santa Monica	$854,397	$689,873	$1,544,270	49,561	8%	21%	$31	$378	$145
Santa Rosa	$667,855	$573,708	$1,241,563	47,405	4%	17%	$26	$625	$152
Santiago Canyon*	$466,508	$232,993	$699,501	20,646	0%	16%	$34	$16,267	$212
Sequoias	$621,785	$411,923	$1,033,708	14,566	24%	44%	$71	$293	$160
Shasta	$341,238	$345,428	$686,666	13,743	17%	40%	$50	$293	$125
Sierra	$486,302	$433,597	$919,899	27,874	12%	28%	$33	$286	$116

APPENDIX A >> *(continued)*

College Student Financial Aid Administrative Funding and Aid Participation Rates

2005-06 Academic Year, CCCCO Data Mart

College	Institutional Funding	BFAP Allocation	Total SFAA Funding	Number of Students	Share of Students Receiving Pell	Share of Students Receiving BOGW	SFAA Funding per Student	SFAA Funding per Pell Recipient	SFAA Funding per BOGW Recipient
Siskiyous	$238,612	$152,162	$390,774	5,567	16%	36%	$70	$439	$196
Skyline	$278,270	$257,958	$536,228	14,047	7%	28%	$38	$523	$138
Solano	$412,461	$297,501	$709,962	17,635	10%	27%	$40	$403	$151
Southwestern	$2,121,173	$620,787	$2,741,960	30,431	13%	37%	$90	$699	$244
Taft	$245,616	$135,216	$380,832	19,349	2%	10%	$20	$1,024	$199
Ventura	$524,101	$394,000	$918,101	19,603	9%	31%	$47	$528	$150
Victor Valley	$650,352	$542,225	$1,192,577	16,974	24%	40%	$70	$294	$177
West Hills	$330,840	$202,149	$532,989	7,914	24%	43%	$67	$277	$156
West Los Angeles	$436,134	$368,862	$804,996	15,624	10%	43%	$52	$525	$120
West Valley	$388,113	$260,891	$649,004	17,464	7%	16%	$37	$562	$232
Yuba	$334,076	$350,725	$684,801	13,764	23%	52%	$50	$216	$96

NOTES:

* Due to reporting under a separate college in previous years, financial aid participation rates – and the per-recipient funding rates based on participation rates - are not reliable for Santiago Canyon College and Folsom Lake College.

SOURCE: CCCCO Data Mart and CCCCO Report to the Legislature, 2007.

APPENDIX B >> Enrollment and Financial Aid Service Details

2005-06 Academic Year, CCCCO Data Mart

College	Headcount Enrollment (2006-07)	FAFSA Filing Rate (2005-06)	% of Students Full Time (Fall 2006)	% of Students At Least Half Time, Less than Full Time (Fall 2006)	% of Students Less than Half Time (Fall 2006)	Evenings Open per Week	% of Students in Evenings (2006-07)	Contact Information Provided on Website (Phone/Email)	Cost of Attendance Given on Website
Alameda	10,555	27%	20%	26%	54%	2	41%	Both	N
Allan Hancock	25,599	24%	29%	29%	41%	2	30%	Both	N
American River	53,740	42%**	25%	30%	45%	4*	31%	Phone	Y
Antelope Valley	19,321	25%	31%	37%	32%	4	26%	Phone	N
Bakersfield	23,949	25%**	35%	38%	28%	0	24%	Both	N
Barstow	4,872	28%	29%	32%	39%	0*	35%	Email	N
Berkeley (formerly Vista)	7,876	37%	18%	28%	54%	3	38%	Phone	N
Butte	20,107	34%	43%	31%	26%	4	17%	Both	N
Cabrillo	22,645	22%	30%	30%	40%	4	31%	Phone	Y
Cañada	10,106	7%	18%	29%	53%	2	45%	Phone	Y
Canyons	30,286	17%	36%	24%	40%	*	26%	Both	Y
Cerritos	34,949	42%	30%	39%	32%	2	31%	Both	N
Cerro Coso	8,765	25%**	21%	23%	56%	4	29%	Both	N
Chabot	20,890	20%	29%	30%	40%	2	33%	Both	Y
Chaffey	27,200	30%	32%	38%	30%	2	28%	Both	N
Citrus	20,525	42%	42%	33%	26%	4	21%	Both	N
Coastline	19,291	13%**	6%	30%	64%	4*	35%	Phone	N
Columbia	5,204	19%	34%	26%	41%	0	23%	Both	N
Compton	6,726	28%	33%	33%	34%	4	30%	Phone	N
Contra Costa	12,625	15%	30%	31%	39%	0	36%	Phone	N
Copper Mountain	2,865	33%	37%	39%	24%	0*	31%	None	N
Cosumnes River	18,567	42%**	33%	32%	35%	4	33%	Phone	N
Crafton Hills	8,539		36%	37%	27%	0*	24%	Phone	N
Cuesta	18,137	24%	42%	32%	26%	1	24%	Both	Y
Cuyamaca	18,222	16%	26%	29%	45%	2	29%	Phone	N
Cypress	19,085	22%	37%	33%	29%	0	27%	Both	N
De Anza	40,626	11%	38%	26%	35%	0	25%	Both	Y
Desert	14,506	25%	33%	37%	30%	2	32%	Phone	DL
Diablo Valley	32,207	10%	34%	28%	38%	4	30%	Both	N
East Los Angeles	50,816	18%	22%	30%	47%	4	34%	Both	N
El Camino	35,643	25%	31%	34%	35%	4	26%	Both	N
Evergreen Valley	17,294	23%**	29%	33%	38%	2	21%	Both	N
Feather River	3,275	14%	39%	33%	28%	0	27%	Both	Y
Folsom Lake	11,135	42%**	29%	27%	44%	2	36%	Phone	Y
Foothill	32,407	4%	23%	21%	57%	4	28%	Both	Y
Fresno City	31,401	63%	34%	34%	32%	4	22%	Phone	Y
Fullerton	29,548	21%	41%	32%	27%	2	24%	Both	N
Gavilan	10,989	10%	34%	28%	37%	0	20%	Both	Y
Glendale	35,405	51%	34%	37%	29%	2	26%	Both	Y
Golden West	20,107	13%**	36%	31%	33%	4	29%	Phone	N
Grossmont	25,264	22%	39%	32%	28%	4	23%	Phone	Y
Hartnell	15,455	15%	28%	22%	50%	2*	35%	Both	N
Imperial Valley	11,965	57%	59%	22%	19%	0	31%	Both	N
Irvine Valley	21,768	12%	25%	26%	49%	0*	35%	Phone	Y
Lake Tahoe	6,809	7%	12%	20%	68%	0*	44%	None	N
Laney	21,220	33%	23%	26%	51%	2	37%	Both	N
Las Positas	11,936	13%	35%	28%	38%	3	27%	Both	Y

APPENDIX B >> *(continued)*

Enrollment and Financial Aid Service Details

2005-06 Academic Year, CCCCO Data Mart

College	Headcount Enrollment (2006-07)	FAFSA Filing Rate (2005-06)	% of Students Full Time (Fall 2006)	% of Students At Least Half Time, Less than Full Time (Fall 2006)	% of Students Less than Half Time (Fall 2006)	Evenings Open per Week	% of Students in Evenings (2006-07)	Contact Information Provided on Website (Phone/Email)	Cost of Attendance Given on Website
Lassen	3,334	9%	38%	21%	41%	0	30%	Phone	N
Long Beach City	39,104	28%	30%	34%	36%	2	29%	Both	DL
Los Angeles City	29,881	26%	33%	33%	34%	4	34%	Both	Y
Los Angeles Harbor	14,574	23%	30%	34%	36%	1	30%	Both	Y
Los Angeles Mission	12,952	17%	25%	38%	38%	4	36%	Both	N
Los Angeles Pierce	30,868	16%	28%	36%	36%	2	31%	Both	Y
Los Angeles Southwest	12,726	25%	24%	39%	37%	4	41%	Phone	N
Los Angeles Trade-Tech	24,431	21%	26%	32%	42%	4	39%	Phone	N
Los Angeles Valley	28,335	19%	25%	36%	39%	3	37%	Both	N
Los Medanos	13,619	13%	30%	29%	41%	*	35%	None	N
Marin	10,210	16%	21%	27%	52%	1	32%	Both	N
Mendocino	7,746	18%	24%	22%	54%	0	39%	Phone	N
Merced	18,863	30%	43%	28%	29%	1	26%	Both	N
Merritt	12,162	20%	19%	29%	52%	2*	39%	Both	N
Mira Costa	21,267	14%	34%	33%	33%	4	32%	Both	N
Mission	19,177	16%	22%	34%	44%	4*	44%	Both	N
Modesto Jr.	26,309	29%	36%	33%	30%	0	24%	Phone	Y
Monterey Peninsula	22,104	18%	22%	22%	56%	4	26%	Both	Y
Moorpark	22,282	18%**	42%	29%	30%	0	28%	Phone	Y
Mt. San Antonio	60,702	27%	34%	38%	28%	4	26%	Both	N
Mt. San Jacinto	20,835	52%	34%	36%	30%	4	34%	Both	N
Napa Valley	14,496	15%	29%	27%	44%	1	24%	Both	Y
Ohlone	18,802	12%	24%	22%	54%	1	25%	Both	DL
Orange Coast	32,072	13%**	42%	30%	28%	4	26%	Both	DL
Oxnard	10,450	18%**	30%	35%	36%	4	35%	Both	N
Palo Verde	6,793	6%	34%	24%	43%	4	41%	Both	Y
Palomar	47,657	15%	32%	30%	39%	4	35%	Both	DL
Pasadena City	43,081	30%	33%	37%	30%	4	24%	Both	Y
Porterville	5,373	25%**	44%	23%	33%	0	25%	Phone	Y
Redwoods	8,341	45%	40%	30%	30%	2	16%	Both	Y
Reedley	18,130	42%	37%	32%	31%	4	26%	Phone	N
Rio Hondo	35,471	14%	26%	27%	47%	4	23%	Phone	DL
Riverside City	47,843	36%	29%	37%	34%	2	24%	Phone	N
Sacramento City	36,209	42%**	30%	28%	42%	4	29%	Both	N
Saddleback	34,068	8%	35%	29%	37%	2	22%	Both	N
San Bernardino	19,420	53%	27%	37%	36%	4	30%	Both	Y
San Diego City	27,179	28%	18%	34%	48%	4*	37%	Both	N
San Diego Mesa	35,260	20%	26%	31%	43%	4	29%	Both	N
San Diego Miramar	20,041	12%	19%	34%	46%	4	34%	Phone	N
San Francisco	46,401	6%	27%	33%	40%	0	38%	Both	N
San Joaquin Delta	27,732	31%	40%	34%	26%	0	24%	Both	Y
San Jose City	16,293	23%**	25%	32%	43%	4	36%	Both	N
San Mateo	17,727	10%	26%	27%	48%	4	38%	Phone	N
Santa Ana	49,416	12%	14%	20%	65%	4	28%	Both	Y
Santa Barbara City	26,739	27%	38%	27%	35%	4	19%	Both	Y
Santa Monica	49,967	24%	35%	33%	32%	4*	19%	Phone	N

APPENDIX B >> Enrollment and Financial Aid Service Details
(continued)

2005-06 Academic Year, CCCCO Data Mart

College	Headcount Enrollment (2006-07)	FAFSA Filing Rate (2005-06)	% of Students Full Time (Fall 2006)	% of Students At Least Half Time, Less than Full Time (Fall 2006)	% of Students Less than Half Time (Fall 2006)	Evenings Open per Week	% of Students in Evenings (2006-07)	Contact Information Provided on Website (Phone/Email)	Cost of Attendance Given on Website
Santa Rosa	47,974	8%	31%	24%	45%	0	33%	Phone	Y
Santiago Canyons	21,357	0%	20%	27%	53%	4	34%	Both	Y
Sequoias	16,115	43%	40%	26%	34%	0	24%	Both	Y
Shasta	13,955	42%	40%	29%	31%	2	22%	Both	Y
Sierra	28,411	28%	36%	33%	31%	4	25%	Both	Y
Siskiyous	5,502	25%	33%	17%	50%	0*	25%	Both	Y
Skyline	14,237	14%	29%	28%	44%	0	45%	Both	N
Solano	17,760	27%	35%	32%	33%	4	33%	Both	N
Southwestern	31,092	28%	35%	34%	31%	0	26%	Both	N
Taft	22,674	14%	9%	6%	85%	0*	37%	Both	N
Ventura	19,951	18%**	32%	29%	39%	1	36%	Phone	Y
Victor Valley	17,045	50%	36%	35%	30%	2	27%	Both	N
West Hills Coalinga (1)	4,383	41%	36%	23%	42%	0*	23%	Both	N
West Hills Lemoore (1)	6,417		29%	32%	39%	0*	24%	Both	N
West Los Angeles	15,810	18%	22%	37%	41%	4	44%	Both	Y
West Valley	19,484	16%	32%	28%	40%	1	21%	Phone	N
Yuba	14,436	29%	41%	29%	31%	0	27%	Both	N

NOTES AND SOURCES:

(1) West Hills Coalinga and West Hills Lemoore reported as one college until 2006-07.

Headcount Enrollment: Twelve-month headcount enrollment, CCCCO Data Mart, accessed 9/13/07.

* Evenings Open per Week: Collected from financial aid office websites in September 2007, and signifies the number of days on which the college financial aid office is open until 6pm or later. Information marked with asterisks was provided to us in a phone call as the college did not have office hours listed online. Los Medanos Community College and College of the Canyons had no information posted online and calls to get the information went unanswered.

Percentage of Students in Evenings: CCCCO Data Mart, accessed 9/13/07.

Contact Information Provided on Website: College financial aid websites, accessed September 2007.

Cost of Education Given on Website: College financial aid websites. DL signifies that cost of education estimates are available via downloaded document.

** FAFSA Filing Rate: Total FAFSAs divided by credit enrollment, FISAP 2006-07. Numbers with asterisks denote colleges where rates are available by district only. District rates are provided in place of college rates. Data for Crafton Hills was not available.

APPENDIX C >> Institutional Aid Dollars Distributed by College

2005-06 Academic Year, CCCCO Data Mart

College	Institiutional Scholarships	Institutional Grants	Institutional Loans
Alameda			
Allan Hancock	$88,337	$92,245	
American River			
Antelope Valley			
Bakersfield	$403,197		
Barstow			
Berkeley (formerly Vista)			
Butte	$5,316		
Cabrillo		$1,576	
Cañada			
Canyons	$78,825	$10,450	$18,281
Cerritos	$5,236	$125,298	$800
Cerro Coso	$16,364		
Chabot			
Chaffey	$320,046		
Citrus			
Coastline			
Columbia			
Compton			
Contra Costa			
Copper Mountain	$12,500		
Cosumnes River			
Crafton Hills	$33,213		
Cuesta	$129,212		
Cuyamaca	$3,386		
Cypress			
De Anza	$193,076	$13,312	
Desert	$259,287		
Diablo Valley			
East Los Angeles			
El Camino	$60,156		
Evergreen Valley	$300		
Feather River	$18,200		
Folsom Lake			
Foothill	$73,109		
Fresno City	$23,146		
Fullerton			
Gavilan		$14,400	
Glendale			
Golden West			$34,814
Grossmont	$27,425		
Hartnell	$103,490		
Imperial Valley	$12,650		
Irvine Valley	$54,441		
Lake Tahoe			
Laney			
Las Positas			
Lassen			
Long Beach City		$16,419	
Los Angeles City			
Los Angeles Harbor			
Los Angeles Mission			
Los Angeles Pierce			
Los Angeles Southwest			
Los Angeles Trade-Tech			

College	Institiutional Scholarships	Institutional Grants	Institutional Loans
Los Angeles Valley			
Los Medanos			
Marin	$41,340	$430,675	
Mendocino	$46,250		
Merced			
Merritt			
Mira Costa	$14,142		
Mission	$31,325		
Modesto Jr.			
Monterey Peninsula	$111,950	$268,054	
Moorpark			
Mt. San Antonio	$11,398		
Mt. San Jacinto	$108,856	$26,501	$2,600
Napa Valley		$111,352	
Ohlone	$29,350		
Orange Coast			
Oxnard			
Palo Verde			
Palomar	$2,600	$11	
Pasadena City	$281,282	$22,640	$11,438
Porterville	$91,821		
Redwoods	$251,792	$26,500	
Reedley	$41,052		
Rio Hondo		$18,500	
Riverside City	$88,420	$340,581	
Sacramento City			
Saddleback	$44,800		
San Bernardino	$52,215	$7,730	
San Diego City			
San Diego Mesa			
San Diego Miramar			
San Francisco			
San Joaquin Delta			$13,926
San Jose City			
San Mateo			
Santa Ana			
Santa Barbara City	$578,363	$9,348	
Santa Monica			
Santa Rosa	$2,955,692	$62,710	
Santiago Canyons			
Sequoias			
Shasta			
Sierra			
Siskiyous			
Skyline			
Solano			
Southwestern			
Taft	$102,474		
Ventura			
Victor Valley	$138,250		
West Hills	$52,688	$81,406	
West Los Angeles			
West Valley	$14,479		
Yuba	$96,854		

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