SUMMARY:

The Executive Director and staff will present an overview of the Cal Grant Reform Work Group that was convened pursuant to requests from legislative leaders to make policy recommendations for modernizing State financial aid. The presentation will include details of a specific policy proposal that developed from Work Group deliberations.

RECOMMENDATION:

Direct staff to finalize a formal report recommending policy changes to modernize and streamline the Cal Grant program, with final approval from the Executive Director; and submitted by the Chair and Vice Chair, on behalf of the Commission, to the Governor and Legislature.

BACKGROUND:

In September 2019, Senator Connie Leyva and Assembly Members Kevin McCarty and Jose Medina – authors of Senate Bill 291 and Assembly Bill 1314, two high-profile financial aid reform bills – requested that the California Student Aid Commission convene and lead a stakeholder group to make formal policy recommendations for Cal Grant reform legislation. The letter, included as Attachment 5.1, requested formal recommendations and cost estimates by March 2020.

The Cal Grant Reform Work Group, convened by Chair Cifuentes and Executive Director Garcia in October 2019, included representatives of higher education segments, student associations, the Executive and Legislative branches, and key nonprofit research and advocacy partners. A complete listing of Work Group members is included as Attachment 5.2.

A total of four Work Group meetings were held between October 2019 and February 2020, with several policy proposals considered and discussed in detail. Eventually the Work Group focused on a single proposal, to repurpose and refocus the Cal Grant Program depending on whether a student attends a two-year or four-year institution. The proposal is summarized in Attachment 5.3.

Prior to releasing the full recommendations and report to the Legislature, Commissioners will have an opportunity to hear from, and provide feedback to, staff and the Executive Director on key policy issues and priorities for consideration. Following a presentation by staff summarizing the final draft proposal, segmental and student representatives will speak on panels to provide their feedback, followed by a public comment period for nonprofit partners and any other stakeholders to weigh in as well. The structure of the presentation period is planned as follows:
I. Presentation by CSAC Executive Staff
   a. Marlene Garcia, Executive Director
   b. Patrick Perry, Director of Data, Analysis, and Research Team
   c. David O’Brien, Director of Government Affairs

II. Reaction and Remarks from Segmental Representatives
   a. University of California, Office of the President
   b. California State University, Office of the Chancellor
   c. California Community Colleges Chancellor’s Office
   d. Association of Independent California Colleges and Universities

III. Reaction and Remarks from Student Leaders
   a. University of California Student Association
   b. Cal State Student Association
   c. Student Senate for California Community Colleges
   e. Independent California Colleges Advocate Program

IV. Public Comment – Including Research and Advocacy Partners

RESPONSIBLE PERSON(S):

Marlene Garcia, Executive Director

Patrick Perry, Director
Data, Analysis, and Research Team

David O’Brien, Director
Government Affairs

ATTACHMENT(S):

Attachment 5.1: Letter from Sen. Leyva and Asms. McCarty and Medina to CSAC, Sept. 2019
Attachment 5.2: Cal Grant Reform Work Group Membership
Attachment 5.3: Cal Grant Modernization PPT Summary
Attachment 5.4: Modernized Cal Grant Workflow Chart (Proposed)
September 10, 2019

Catalina Cifuentes
Chair, California Student Aid Commission
P.O. Box 419027
Rancho Cordova, CA 95741-9026

Dear Chair Cifuentes:

We write this letter to request the formation of a working group led by the California Student Aid Commission (CSAC) to assist the state Legislature’s work on reforming California’s financial aid system. We value the Commission’s leadership on financial aid issues, and know that it shares our concern that the current system leaves too many needy college students without aid or without enough aid to successfully complete college without accumulating unmanageable debt.

Both AB 1314 (Medina) and SB 291 (Leyva) were introduced this year to improve the Cal Grant system and better serve the needs of today’s students. The goals of these bills include:

- Expanding eligibility so that all students with financial need are eligible to receive financial aid at California’s public postsecondary institutions, regardless of their age, time out of high school, or high school academic performance, with particular emphasis on expanding the amount of aid available for community college students.
- Increasing Non-Tuition Awards by linking a student’s financial aid to the total cost of attendance; not just tuition and fees, but also housing and food, transportation, textbooks and supplies.
- Supporting Career Education and Degree students to ensure a student has access to financial aid regardless of whether the student seeks to complete a degree, certificate, or high-quality, short-term career program.

Both bills are works-in-progress that could benefit from technical expertise and further engagement with higher education stakeholders. We are specifically requesting that the working group review the bills and provide recommendations and costs estimates to us by March 1, 2020. We also request that the working group’s recommendations include at least the following components:

- The text of specific changes in statutes and the budget bill necessary to implement the plan including details of a funding formula that addresses total cost of attendance, prioritizes students with the highest need, provides options for phasing-in a funding formula, and determines increased state costs associated with this formula.

Thank you in advance for your consideration.

Sincerely

[Signatures]

Jose Medina
61st Assembly District

Kevin McCarty
7th Assembly District

Connie Leyva
20th Senate District
CAL GRANT REFORM WORK GROUP: MEMBERS

Representatives from the California Student Aid Commission:
• Marlene Garcia, Executive Director (Work Group Chair)
• Catalina Cifuentes, Commission Chair
  o Alternate: Commissioner Guillermo Mayer

Representatives from the Legislature:
• Anita Lee, Consultant, Senate Budget and Fiscal Review (Higher Education)
• Mark Martin, Consultant, Assembly Budget Committee (Higher Education)
• Ogalililia Ramirez, Consultant, Senate Education Committee
• Jeanice Warden, Principal Consultant, Assembly Higher Education Committee
  o Alternate: Natasha Collins, Consultant, Assembly Appropriations Committee

Representative of the Governor’s Administration:
• Chris Ferguson, Assistant Program Budget Manager, Department of Finance

Representative of the Lieutenant Governor’s Office:
• Aleksandra Reetz, Higher Education Policy Specialist

Representatives from each of California’s segments of higher education (UC, CSU, CCC, AICCU):
• Shawn Brick, Interim Director, UCOP Student Financial Support
• Dean Kulju, Director, CSU Student Financial Aid Services & Programs
• Laura Metune, Vice Chancellor, CCCCCO Governmental Relations
  o Alternate: Rhonda Mohr, Vice Chancellor, CCCCCO Student Services
• Alex Graves, Vice President, AICCU Government Relations
  o Alternate: Mary Booker, Interim Director, USF Student Financial Services

Student Representatives:
• Maria Manjarrez, Commissioner / USC Student
• Caroline Siegel-Singh, Commissioner / UCSD Student
• Michael Wiafe, President, Cal State Student Association (CSSA)
  o Alternate: Grace Pang, Vice President for Legislative Affairs (CSSA)
• Alexis Zaragoza, Member, California Community College Board of Governors

Representatives from independent research organizations:
• Debbie Cochrane, Executive Vice President, The Institute for College Access & Success (TICAS)
  o Alternate: Laura Szabo-Kubitz, Associate California Program Director
• Dr. Christopher Nellum, Senior Director, Higher Ed Research and Policy, Education Trust-West
  o Alternate: Tyler Wu, Higher Education Policy Analyst
• Audrey Dow, Senior Vice President, Campaign for College Opportunity
  o Alternate: Jake Brymner, State & Federal Policy Director
• Dr. Su Jin Gatlin Jez, Executive Director, California Competes
• Rona Sherriff, Senior Fellow, EDGE Coalition
• Robert Shireman, Senior Fellow, Century Foundation
  o Alternate: Jen Mishory, Senior Fellow
February 20, 2020

Cal Grant Modernization
Principles

**Student Centered**
- Keep students at the center of the discussion
  - Does the option serve more students and improve consistency?

**Equity for Lowest Income**
- Prioritize need-based aid to low-income students
  - As lowest income are prioritized, is there an eligibility “cliff”?
  - How do awards differ by segment?

**Simplification**
- Transparent for students and families to understand
  - How does the option affect clarity of message?
  - How does the approach impact administrative complexity?

**Address Cost of Attendance**
- Support students with non-tuition expenses
  - Are there COA considerations (regional, food, housing, transportation)?
  - Is there an in-school contribution by the student (self-help)
  - What combination of resources address unmet need?

**Fiscally Reasonable**
- Leverage all resources and strengthen accountability
  - How does the award coordinate with other aid (federal, institutional, CCC)?
  - As the state provides support for more low-income students, how does institutional aid get redirected?
Continue the State’s commitment to providing a tuition guarantee for low-income and middle-income students at four-year institutions, regardless of grade level  
[Require reporting and outcome data]

Cover a greater share of total COA by providing non-tuition grant aid (Access Awards) of up to $6,000 for a subset of low-income community college students

Formalize a role for institutional aid (e.g. SUG or UC Grant) to support non-tuition costs for a subset of low-income students at four-year institutions

Streamline eligibility factors to consolidate the existing Cal Grant A, B, and C into a single Cal Grant Program, making it easier for students and families to understand

Eliminate California’s income/assets ceilings used to determine need and switch to federal formula for Expected Family Contribution (EFC)
Cal Grant/2 & Cal Grant/4

PATRICK PERRY
DIRECTOR OF DATA, ANALYSIS, AND RESEARCH TEAM
### Expected Family Contribution (EFC)

#### Zero EFC: (Avg: $14,337)

<table>
<thead>
<tr>
<th>Quantile</th>
<th>Avg. Income ($)</th>
</tr>
</thead>
<tbody>
<tr>
<td>99%</td>
<td>51,229</td>
</tr>
<tr>
<td>95%</td>
<td>39,245</td>
</tr>
<tr>
<td>90%</td>
<td>33,417</td>
</tr>
<tr>
<td>75% Q3</td>
<td>23,513</td>
</tr>
<tr>
<td>50% Median</td>
<td>11,241</td>
</tr>
<tr>
<td>25% Q1</td>
<td>800</td>
</tr>
<tr>
<td>10%</td>
<td>0</td>
</tr>
<tr>
<td>5%</td>
<td>0</td>
</tr>
<tr>
<td>1%</td>
<td>0</td>
</tr>
</tbody>
</table>

#### 100% EFC ($5576): (Avg: $57,516)

<table>
<thead>
<tr>
<th>Quantile</th>
<th>Avg. Income ($)</th>
</tr>
</thead>
<tbody>
<tr>
<td>99%</td>
<td>113,823</td>
</tr>
<tr>
<td>95%</td>
<td>111,173</td>
</tr>
<tr>
<td>90%</td>
<td>93,011</td>
</tr>
<tr>
<td>75% Q3</td>
<td>83,208</td>
</tr>
<tr>
<td>50% Median</td>
<td>58,582</td>
</tr>
<tr>
<td>25% Q1</td>
<td>27,311</td>
</tr>
<tr>
<td>10%</td>
<td>26,785</td>
</tr>
<tr>
<td>5%</td>
<td>26,462</td>
</tr>
<tr>
<td>1%</td>
<td>25,841</td>
</tr>
</tbody>
</table>

#### 150% EFC ($8364): (Avg: $73,176)

<table>
<thead>
<tr>
<th>Quantile</th>
<th>Avg. Income ($)</th>
</tr>
</thead>
<tbody>
<tr>
<td>99%</td>
<td>131,199</td>
</tr>
<tr>
<td>95%</td>
<td>125,389</td>
</tr>
<tr>
<td>90%</td>
<td>118,695</td>
</tr>
<tr>
<td>75% Q3</td>
<td>98,251</td>
</tr>
<tr>
<td>50% Median</td>
<td>74,778</td>
</tr>
<tr>
<td>25% Q1</td>
<td>35,042</td>
</tr>
<tr>
<td>10%</td>
<td>33,528</td>
</tr>
<tr>
<td>5%</td>
<td>32,976</td>
</tr>
<tr>
<td>1%</td>
<td>32,643</td>
</tr>
</tbody>
</table>

*Maximum EFC for Pell Grant Award*
Student must file FAFSA/CADAA

California resident or meet AB 540 eligibility criteria

Financial need determined by EFC

Must be attending a CCC program that leads to a degree, certificate, or transfer

Be enrolled or plan to enroll at least half-time

Satisfactory Academic Progress

No GPA verification required

Eliminate time out of high school and age requirements

Application deadline moved back to September 2nd
## CAL GRANT/2 AWARDS - FRAMEWORK

<table>
<thead>
<tr>
<th>Subgroup</th>
<th>Current Expenditure</th>
<th>Proposed Expenditure</th>
<th>Detail</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition/Fees CCC Students</td>
<td></td>
<td></td>
<td>- Assumes tuition/fees are waived by existing CCPG</td>
</tr>
<tr>
<td>EFC = $0</td>
<td>Waived by CCPG</td>
<td>Waived by CCPG</td>
<td></td>
</tr>
<tr>
<td>EFC: $1 – 5,576 (100% Pell)</td>
<td>None</td>
<td>None</td>
<td></td>
</tr>
<tr>
<td>Access Award CCC</td>
<td></td>
<td>$150 M</td>
<td>- Increase Access Award from $1,672 to $6,000 (covered by state aid)</td>
</tr>
<tr>
<td>Entitlement</td>
<td>Access Award Entitlement OR Access Award tapered like Pell</td>
<td>EFC = $0: $945 M</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>EFC = $1-5,576: $510 M</td>
<td></td>
</tr>
</tbody>
</table>
CAL GRANT/4

ELIGIBILITY

• Student must file FAFSA/CADAA
• California resident or meet AB 540 eligibility criteria
• Financial need determined by EFC
• Must be attending a UC, CSU, or eligible private 4-year institution that leads to a degree
• Be enrolled or plan to enroll at least half-time
• Satisfactory Academic Progress
• 2.0 GPA verification required
• Eliminate the gap in first-year tuition coverage (CG-B)
• Eliminate time out of high school requirement
## CAL GRANT/4 AWARDS - FRAMEWORK

<table>
<thead>
<tr>
<th>Subgroup</th>
<th>EFC = $0</th>
<th>EFC: $1 - 8,346 (150% Pell)</th>
<th>Current Expenditure</th>
<th>Proposed Expenditure</th>
<th>Detail</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition/Fees UC/CSU/ICU/PCC</td>
<td>Entitlement</td>
<td>Entitlement</td>
<td>$1.92 B</td>
<td>$2.4 B</td>
<td>-Assumes current tuition/fee levels</td>
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<tr>
<td>Access Award UC/CSU/ICU/PCC</td>
<td>Institutionally packaged</td>
<td>Institutionally packaged</td>
<td>$185 M</td>
<td>$0</td>
<td>-Access Awards at 4-year institutions covered by institutional aid -Reinvest funds into expanded access to tuition/fees at 4-year institutions</td>
</tr>
</tbody>
</table>
## Eligibility and Demographic Analysis:

<table>
<thead>
<tr>
<th>CG/2</th>
<th>Count</th>
<th>Financial</th>
<th>Demographic</th>
<th>Household</th>
<th>GPA</th>
<th>Segment</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Zero EFC</td>
<td>Avg Age</td>
<td>Female CADAA</td>
<td>Parent College</td>
<td>Dependent</td>
</tr>
<tr>
<td>Current Awards</td>
<td>124,260</td>
<td>75.6%</td>
<td>23.2</td>
<td>61.1%</td>
<td>4.8%</td>
<td>52.9%</td>
</tr>
<tr>
<td></td>
<td></td>
<td>$22,306</td>
<td></td>
<td>75,905</td>
<td>5,912</td>
<td>65,699</td>
</tr>
<tr>
<td>New Model (100% EFC)</td>
<td>431,984</td>
<td>64.6%</td>
<td>25.3</td>
<td>59.1%</td>
<td>2.8%</td>
<td>32.9%</td>
</tr>
<tr>
<td></td>
<td></td>
<td>$23,916</td>
<td></td>
<td>252,823</td>
<td>11,905</td>
<td>142,201</td>
</tr>
<tr>
<td>Newly eligible</td>
<td>313,628</td>
<td>59.1%</td>
<td>26.0</td>
<td>57.6%</td>
<td>1.9%</td>
<td>36.0%</td>
</tr>
<tr>
<td>Ineligible</td>
<td>5,904</td>
<td>0.0%</td>
<td>20.4</td>
<td>61.0%</td>
<td>1.9%</td>
<td>50.3%</td>
</tr>
</tbody>
</table>

*When student has a GPA (Current: 122,176; New: 332,400; In: 215,815, Out: 5,591)

<table>
<thead>
<tr>
<th>CG/4</th>
<th>Count</th>
<th>Financial</th>
<th>Demographic</th>
<th>Household</th>
<th>GPA</th>
<th>Segment</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Zero EFC</td>
<td>Avg Age</td>
<td>Female CADAA</td>
<td>Parent College</td>
<td>Dependent</td>
</tr>
<tr>
<td>Current Awards</td>
<td>132,626</td>
<td>51.9%</td>
<td>20.3</td>
<td>60.0%</td>
<td>3.2%</td>
<td>36.4%</td>
</tr>
<tr>
<td></td>
<td></td>
<td>$35,492</td>
<td></td>
<td>79,633</td>
<td>4,273</td>
<td>48,313</td>
</tr>
<tr>
<td>New Model</td>
<td>192,204</td>
<td>50.2%</td>
<td>22.5</td>
<td>58.2%</td>
<td>2.6%</td>
<td>39.8%</td>
</tr>
<tr>
<td></td>
<td></td>
<td>$31,189</td>
<td></td>
<td>111,805</td>
<td>4,965</td>
<td>76,480</td>
</tr>
<tr>
<td>Newly eligible</td>
<td>71,448</td>
<td>39.9%</td>
<td>26.3</td>
<td>55.0%</td>
<td>1.1%</td>
<td>49.1%</td>
</tr>
<tr>
<td>Ineligible</td>
<td>11,870</td>
<td>6.1%</td>
<td>19.8</td>
<td>60.0%</td>
<td>0.8%</td>
<td>58.1%</td>
</tr>
</tbody>
</table>

*When student has a GPA (Current: 131,414; Out: 10,658)
### New Tuition & Fees vs. New Access Awards

<table>
<thead>
<tr>
<th></th>
<th>New Tuition &amp; Fees</th>
<th>New Access Awards</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cal Grant/2</td>
<td>$0</td>
<td>$795 M</td>
</tr>
<tr>
<td></td>
<td></td>
<td>(0 EFC only)</td>
</tr>
<tr>
<td>Cal Grant/4</td>
<td>$295 M</td>
<td>$0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$295 M</strong></td>
<td><strong>$795 M</strong></td>
</tr>
</tbody>
</table>

**NET NEW COST: $1.09 B**

*Additional $510 M if extending Cal Grant/2 Access Awards to students w/ EFC = $1 - $5,576*
Policy, Funding, & Related Proposals

DAVID O’BRIEN
DIRECTOR OF GOVERNMENT AFFAIRS
Policy Recommendations – Consolidation/Streamlining

- Merge Cal Grant A, B, and C into a single Cal Grant award
- Consolidate High School Entitlement, Transfer Entitlement, and Competitive Program into Cal Grant/2 and Cal Grant/4

<table>
<thead>
<tr>
<th>CAL GRANT/2 &amp; CAL GRANT/4 – Conceptual Framework</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Eligibility</strong></td>
</tr>
<tr>
<td>CA Community Colleges (Attending a CCC)</td>
</tr>
<tr>
<td>Low income (EFC &lt; $5,576)</td>
</tr>
<tr>
<td>Cal Grant/4 (Attending a 4-year institution (UC/CSU/eligible private institution))</td>
</tr>
<tr>
<td>Low to middle income (EFC &lt; $8,346)</td>
</tr>
</tbody>
</table>
Policy Recommendations - Eligibility

- Use EFC metric to determine financial eligibility (eliminate current income/asset ceilings)
- Eliminate current statutory restriction on first-year Cal Grant B students receiving tuition awards
- Eliminate all age and time out of high school restrictions that prevent older/non-traditional students from accessing state aid
- Eliminate GPA verification for Cal Grant/2 and establish a single GPA cutoff for Cal Grant/4
- Change financial aid application deadline for Cal Grant/2 (September 2nd)
- Retain current carve-out eligibility requirements for students with dependent children and current/former foster youth
- Retain existing eligibility criteria regarding California residency/AB 540 eligibility, enrollment status, Satisfactory Academic Progress, etc.
Policy Recommendations – Award Levels

• CCC enrollment fees remain covered by California College Promise Grant (CCPG)

• Utilize state aid to provide tuition guarantees for all eligible low- and middle-income Cal Grant students at four-year institutions

• Utilize state aid to provide Access Awards (up to $6,000) for highest need community college students (EFC = $0)

• Coordinate with four-year institutions to target institutional aid towards highest need students (EFC = $0) to provide Access Awards (up to $6,000)
Key Principles – Cal Grant Modernization Phase-In

• Grandfather in existing Cal Grant recipients that would be newly ineligible for a Cal Grant/2 or Cal Grant/4 award to ensure no current students lose their award while in the process of completing their degree

• Phase-in new program features in a fiscally responsible manner that prioritizes the highest need students and students who are least served by the current Cal Grant program

• Leverage and coordinate all existing financial aid resources (federal, state, institutional)

• Analyze potential new revenue sources and engage with business/technology leaders to seek out innovative solutions
Related Financial Aid Proposals

Cal Grant Award Amount for Private Institutions

• Adjust tuition award annually according to statutory formula for private, nonprofit institutions (AICCU)

Summer Cal Grant

• Expand Cal Grant eligibility for summer terms without drawing down from lifetime eligibility

Interactions with Social Services

• Improve Cal Fresh access for students receiving state aid
Next Steps

• Hear feedback from segmental, student, and non-profit stakeholders
• Incorporate Commission feedback into Cal Grant Modernization Proposal/Report
• Finalize Funding Strategy
• Present Report to the Legislature
  • March 17th – Assembly Budget Hearing
  • April 16th – Senate Budget Hearing
Cal Grant Modernization Student Workflows

4-Year Bound Low to Middle Income Student
- Learns about Cal Grant/4
- Creates FAFSA or CADAA account & starts application
- Completes FAFSA or CADAA
- Student receives federal email confirmation & Student Aid Report (SAR)
- Student receives Dream Act ID# & CA Student Aid Report (Cal-SAR)
- FAFSA
- CADAA

Eligibility Requirements
- March 2 deadline
- CA resident/AB 540 student
- Attends CSU/UC/Elig. Private Institution leading to a degree
- GPA minimum 2.0
- Meets SAP

Cal Grant/4 Guarantees Tuition/Fees (up to 4 years)
- A subset of students (EFC=$0) are provided institutionally packaged Access Awards up to $6,000
- Foster Youth receive Cal Grant up to 8 years

2-Year Bound Low Income Student
- Learns about Cal Grant/2
- Creates FAFSA or CADAA account & starts application
- Completes FAFSA or CADAA
- Student receives federal email confirmation & Student Aid Report (SAR)
- Student receives Dream Act ID# & CA Student Aid Report (Cal-SAR)
- FAFSA
- CADAA

Eligibility Requirements
- September 2 deadline
- CA resident/AB 540 student
- Meets SAP

Cal Grant/2 Guarantees Access Award up to $6,000, to students with EFC=$0 and students with dependent children (up to 4 years)
- Foster Youth receive Cal Grant up to 8 years

Proposed Model
- Learns about Middle Class Scholarship
- Creates FAFSA or CADAA account & starts application
- Completes FAFSA or CADAA
- Student receives federal email confirmation & Student Aid Report (SAR)
- Student receives Dream Act ID# & CA Student Aid Report (Cal-SAR)
- FAFSA
- CADAA

Eligibility Requirements
- March 2 deadline
- CA resident/AB 540 student
- Meets SAP

Middle Class Scholarship Guarantees up to 40% of Tuition/Fees (up to 4 years)
- No longer last dollar in

CAL GRANT/2 & CAL GRANT/4

<table>
<thead>
<tr>
<th></th>
<th>Eligibility</th>
<th>GPA Minimum</th>
<th>Tuition Award</th>
<th>Access Award</th>
</tr>
</thead>
</table>
| **Cal Grant/2**
CA Community Colleges
- Attending a CCC
  Low income (EFC <$5,576)
| None | CCC fees waived by CCPG | Up to $6,000 for students with EFC=$0 (covered by state aid) |
| **Cal Grant/4**
Four-year Institutions
- Attending a 4-year institution
  (UC/CSU/eligible private institution)
- Low to middle income (EFC <$8,346)
| 2.0 | Tuition/Fees at UC/CSU | Up to $6,000 for students with EFC=$0 (institutionally packaged) |

Rev. 02/18/2020