# Financial Aid
## *Update*

## Los Rios Community College District
### November 7, 2018

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# Financial Aid Update

- Major Programs

- Systems

- Outreach

# Overview of Financial Aid

- The District's financial aid services consists of 20 separate financial aid programs

- Total financial aid support provided in 2017-2018 was $139.3 million awarded to 53,715 students

- Financial aid is administered by the Financial Aid offices at each of the colleges supported by District staff. In 2017-18, Financial Aid staff processed over 95,000 disbursements

# Major Programs

| Program | Amount | Number of Recipients |
|---|---|---|
| Pell Grant | $66,588,643 | 20,772 |
| CA College Promise Grant | $36,230,214 | 52,962 |
| Student Loans | $18,731,480 | 2,623 |
| Cal Grant B | $5,961,300 | 4,963 |
| All Other Aid | $11,755,123 | N/A |
| Total | $139,266,760 | 53,715 |

# Changes in Financial Aid Programs

| Program | Change |
|---|---|
| CA College Promise Grant | Name change from Board of Governors Fee Waiver to CA Promise Grant |
| Full Time Student Success Grant (FTSSG) | Eliminated program starting with the 2018-2019 award year. |
| Community College Completion Grant (CCCG) | Eliminated Program starting with the 2018-2019 award year |
| Dreamer State Grant | Was only funded for the 2017-2018 award year |
| LRCCD Promise Program | New program for first-time full-time students. |
| Student Success Completion Grant (SSCG) | New program developed to better address student needs using the funding from the FTSSG and the CCCG. |
| Cal Grant B and C | Executive Director Lupita Alcala will be proposing to her board the consolidation of all Cal grants into one grant and increasing the amount for community college students to $3000 per year |

# Pell Grant

**Award**
- Maximum Award $6,095
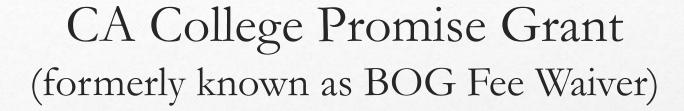- Lifetime limitation – 600%

**Eligibility**
- Must be enrolled in an eligible program
- Must be enrolled in units for eligible courses
- Must complete FAFSA
- Must be a U.S, Citizen or Eligible Non -Resident

**Funding Formula**
- SCFF funds for Pell Students served as well as Outcomes for Pell students
- Students eligible for Pell automatically receive Promise grant if CA resident. but not vice versa

# CA College Promise Grant
## (formerly known as BOG Fee Waiver)

**Award**
- Waives enrollment fees across the District
- No limitation on the amount of fees to be waived
- 9 Types of CA Promise Program

**Eligibility**
- Must complete FAFSA or Promise Grant Application
- Must be CA Resident, AB540 or AB 2000
- Must be making academic progress

**Funding Formula**
- SCFF funds for Promise Program Students served as well as Outcomes for Promise Grant students
- Promise grant does not automatically make a student Pell Eligible

# Cal Grant

**Award**
- Maximum Award Cal B $1,672
- Lifetime limitation – 400%

**Eligibility**
- Must be enrolled in an eligible program
- Must be enrolled in units for eligible courses (half-time)
- Must complete FAFSA or CA Dream Act Application

**Funding Formula**
- Students funded for a Cal Grant are automatically eligible for a Promise Grant.

# Loan Default Rates

| College | FY2015 (current) | FY2014 | FY2013 |
|---------|------------------|--------|--------|
| ARC | 18.2 | 23.1 | 24.8 |
| CRC | 21.5 | 23.4 | 18.4 |
| FLC | 14.0 | 16.2 | 18.9 |
| SCC | 20.4 | 21.8 | 20.3 |

# Sample Student Award
## (Independent student living away from home)

| | | |
|---|---|---|
| Cost of Attendance: | | $21,184 |
| Expected Family Contribution (EFC) | | $0 |
| Federal need | | $21,184 |
| Aid Awarded: | | |
| Pell Grant | $6,095 | |
| CA College Promise Grant | $1242 | |
| Cal Grant B | $1672 | |
| Student Success Completion Grant* | $1298 | |
| Subsidized Direct Student Loan | $3,500 | |
| Unsubsidized Direct Student Loan | $6,000 | |
| Total Aid Awarded | | $19,807 |
| Unmet Financial need | | $1,377 |

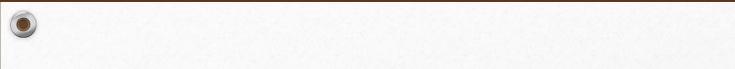*This student is eligible for this grant could have received up to $4000 in Student Success Grant if the student was enrolled in 15 units instead of 12.

# Supporting Pathways

- Students are funded at the plan level not the degree level

- Students receive a communication if the course they are enrolled in is not applicable to their program

- Students academic progress is checked at the end of every term

- Pell funds disbursed in two payments to promote retention

# Systems

## Prior to 2016-2017

- Each college ran their own award processes
- Policies and procedures were more campus based
- Colleges used a third party software to manage financial aid programs.

## 2016-2017

- Initial year of using PeopleSoft for financial aid processing
- Centralized processes and policy development for financial aid to be consistent DW
- Now entering our third year in the new system

# Goals for Moving to Peoplesoft

- Improve service to students

- Provide consistent information to students

- Enhance efficiency, including full integration with student system

- Improve accountability and compliance with regulations

- Create familiarity for our students who transfer to the CSUs and UCs

# Improve Service to Students and Enhance our Efficiency

The number of students who received a disbursement the first week of school this fall increased by 24% compared to the last award year in the old system.

| Award Year | Number of Students | Award Amounts |
|---|---|---|
| 2015-2016 | 8,036 | $ 9,765,047 |
| 2018-2019 | 10,571 | $ 11,591,716 |

# Cal Grants

| Award Year | Grant  Type | Student Count | Dollar Amount |
|------------|-------------|---------------|---------------|
| 2015-2016  | B           | 4,957         | $6,128,010    |
| 2017-2018  | B           | 4,963         | $5,961,300    |
|            |             |               |               |
| 2015-2016  | C           | 338           | $131,954      |
| 2017-2018  | C           | 328           | $201,415      |

Starting with the 2018-2019 awarding cycle, Cal Grants are now mass awarded and disbursement records are sent to CSAC in batch. Previously this was done manually.

# Processing Time

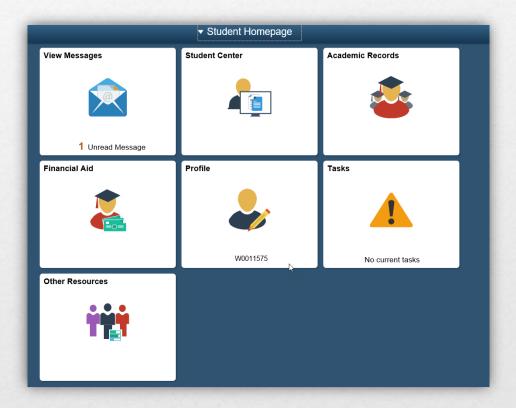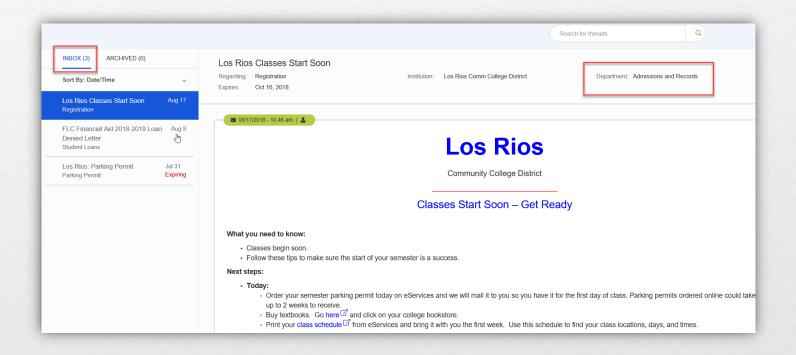| CA Promise Grant Application | |
|---|---|
| **PeopleSoft** | **Powerfaids (old system)** |
| 3 to 24 Hours based on Method | Varied by College |
| **FAFSA (Pell Grant)** | |
| Daily (DOE takes three days to process) | Weekly |
| **Cal Grant ISIRs** | |
| Weekly (matches the State's frequency) | Varied by College |

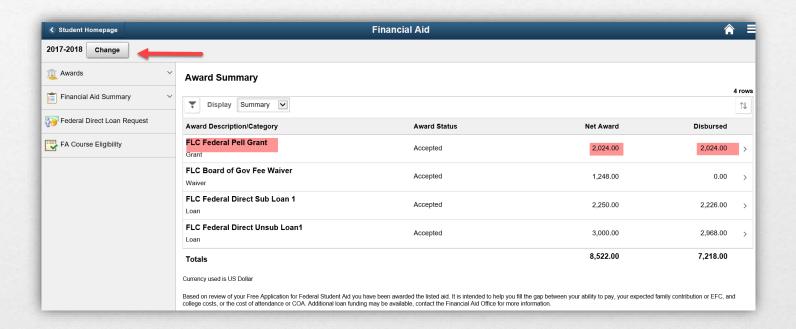# Student Center (eServices) Welcome Page

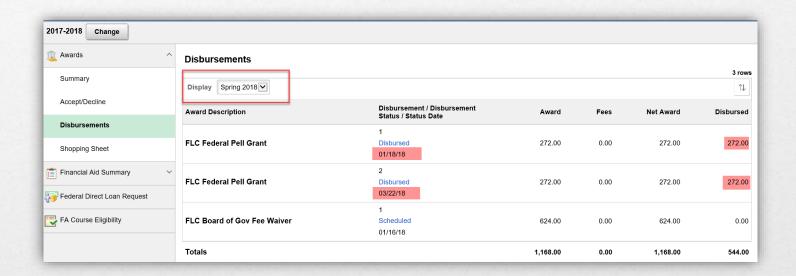# Student Center Message Center

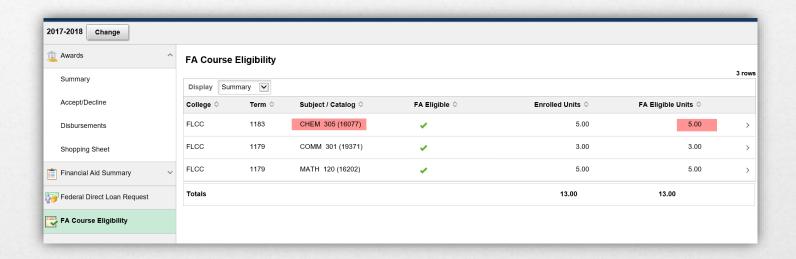# Student Center Awards

# Student Center Disbursements

# Student Center Course Eligibility

# Targeting Outreach and In-reach

- Integration assists in more readily identifying students who have not applied for financial aid and communicating with them

- Provides information on individuals who have been processed for aid but have not enrolled

- Communicating the financial aid advantages to adding units

# Los Rios Outreach Efforts 2017/18

ARC

- 25 independent outreach events

- 8 additional partnership efforts with CalSOAP

- All feeder high school supported with workshops

- Reached an estimated 1,200 students with direct FAFSA/CADAA assistance

- Los Rios Promise presented to local feeder school boards to facilitate educational partnerships

- Held Cash for College event(s)

# Los Rios Outreach Efforts 2017/18

CRC

- 28 independent outreach events

- FAFSA/CADAA support days held at all feeder high schools

- Multiple phone call, text and mailing campaigns nudged students regarding FAFSA/CADAA completion and Los Rios Promise

- Held Cash for College event(s)

# Los Rios Outreach Efforts 2017/18

FLC

- 8 high school workshops; all feeder high schools supported

- Approximately 450 students reached at local high schools

- Additional 35 FLC-hosted workshops

- Additional 850 students reached with FAFSA/CADAA support

- Held Cash for College event(s)

# Los Rios Outreach Efforts 2017/18

SCC

- 19 independent outreach events

- Reached an estimated 1,350 students

- Each feeder high school supported

- Additional mailing and phone call campaigns reached 850 students with Los Rios Promise and Financial Aid nudge information

- Held Cash for College event(s)

# Los Rios Outreach Efforts 2017/18

- Nudge emails sent from District Office to students who:

  - Completed FAFSA/CADAA and LRCCD application but did not enroll in classes; social media outreach campaign

  - Enrolled but did not complete FAFSA/CADAA

  - First-time students who did not take 12 units as required for Los Rios Promise

  - CalGrant recipients <12 units who could qualify for SSCG funds (additional $1,300 for $0 EFC students)

# Los Rios Outreach Goals

- LRCCD integrated Financial Aid into District-wide "Steps to Success" onboarding materials, Web sites and promotional campaigns

- Los Rios Promise Grant information being shared with high schools through counselor conferences and student workshops

- Nudge campaigns continue for students to complete FAFSA/CADAA, increase units for program(s) eligibility and early application dates

# Governance

- All four colleges meet regularly to discuss Financial Aid regulation changes, system updates and identify enhancements

- Each college has a Campus Financial Aid Implementation team

- Specialized technology team has members from all 4 colleges and the DO

- Organizational structure allows feedback and input from multiple stakeholders

- Decisions are not made in isolation and communication is improved

# Financial Aid Update