



PATHWAYS TO POSTSECONDARY SUCCESS

Maximizing Opportunities
for Youth in Poverty

PATHWAYS to Postsecondary Success is a series of mixed-methods studies of the educational pathways of California's lower income youth. Through a series of research briefs and reports, the project aims to advance research on poverty, produce useful tools that improve educational practice, and inform the U.S. policy agenda on the relationship between poverty and education.

Increasing Federal Financial Aid Access for California Community College Students draws on the voices and experiences of students from the San Diego area to reveal how low-income students understand and navigate the financial aid system, and federal financial aid in particular.

POLICY REPORT

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Increasing Federal Financial Aid Access for California Community College Students

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Alejandro Leyba attends Orange Grove Community College part-time, taking nine units while sweeping up at an auto shop near his home on evenings and weekends. At 19 years old, Alejandro dreams of transferring to a university and earning a degree in architecture or maybe mechanical engineering. Meanwhile, each semester he scrapes by with just enough money to pay for registration fees, books, and a bus pass that transports him for four hours each day from home to school to work. While Alejandro remains committed to the dream of a four-year degree, he has progressed exceedingly slowly through the coursework required to transfer, and he estimates he will be at a two-year college for an additional three years. His progress is sluggish mainly because he is enrolled part-time. But Alejandro cannot afford full-time unit fees and the additional textbooks on his minimum wage paycheck, part of which covers food and rent for his parents and younger siblings.

The kicker is that Alejandro's path through community college does not have to be this onerous. If he were to complete his federal financial aid application (the "FAFSA"), Alejandro would likely qualify for federal financial aid and an estimated \$3,100 in Pell Grants. He would be able to work fewer hours (as many as 364 hours fewer, given his \$8.50 hourly wage), take more units, and afford the books his courses require. He could conceivably proceed through his coursework faster and transfer earlier to a four-year university. Instead he is exhausted and, at this rate, still years away from transferring.

An estimated 1.7 million U.S. undergraduates are eligible for federal financial aid but fail to complete the FAFSA. Over 1.1 million of these students attend community colleges.

Why should we care that students like Alejandro do not receive federal student aid? In part because there is growing evidence that when low-income students receive federal grants early in their college-going trajectories, they stop out or drop out less often than if they receive no aid or if they take out loans (Goldrick-Rab, 2010; Terriquez, Gurants, & Gomez, 2013). And at a broader level, Alejandro's story is one example of how the state could capitalize on federal funds both to educate its 18- to 24-year-old population and to improve California's economy. Alejandro's story represents hundreds of thousands of California students, and hundreds of millions of federal dollars lost.

A Multi-Level Case Study

This research report draws on data gathered from 75 low-income 18- to 22-year-old youth, their institutions, and the San Diego region. Over 300 hours of interview data allowed us to examine how students interpreted their options and made decisions about postsecondary education and employment as they left high school.

Data collection proceeded in four stages between April 2010 and September 2012:

1. Three waves of 60- to 90-minute interviews with 75 low-income youth, beginning in either their junior or senior year of high school;
2. Interviews with 43 administrators, teachers, and counselors at six high schools in San Diego County;
3. Three participant demographic and educational background surveys; and
4. Student demographic and academic history data from school- and district-level data sources.

In 2011–2012, individual Pell Grants ranged in size from \$500 to \$5,500, with the average community college recipient receiving \$3,100 (Association of Community College Trustees, 2012). Thus, for every California community college student who, like Alejandro, enrolls without federal aid, the state loses a potential average of \$3,100 in federal dollars per year—money that would likely be directly infused into the California economy.

California enrolls a huge portion—more than 25%—of the nation’s rising population of over 8 million community college students (Fry, 2009). Nearly 2.6 million Californians attend school full- or part-time at the state’s 112 community colleges and 71 satellite programs and centers (California Community Colleges Student Success Task Force, 2012). And thousands of California community college students

look like Alejandro: they are between the ages of 18 and 24, non-white, and increasingly low-income, even more so than the national two-year college population. Because of the sheer size of California’s low-income student population, when federal aid is left lying on the table, the loss of potential funds for the state is staggering (Burkner & Woo, 2012).

To better understand why low-income students do or do not pursue federal financial aid, we drew from a multi-level case study of students, administrators, teachers, and counselors at high schools throughout the San Diego region. Their experiences with preparing financially for their postsecondary pathways offer significant insight into how we can have better outcomes from the federal financial aid process—for students and for the state.

Initiation and completion of the FAFSA may present the most significant obstacles to securing federal financial aid.

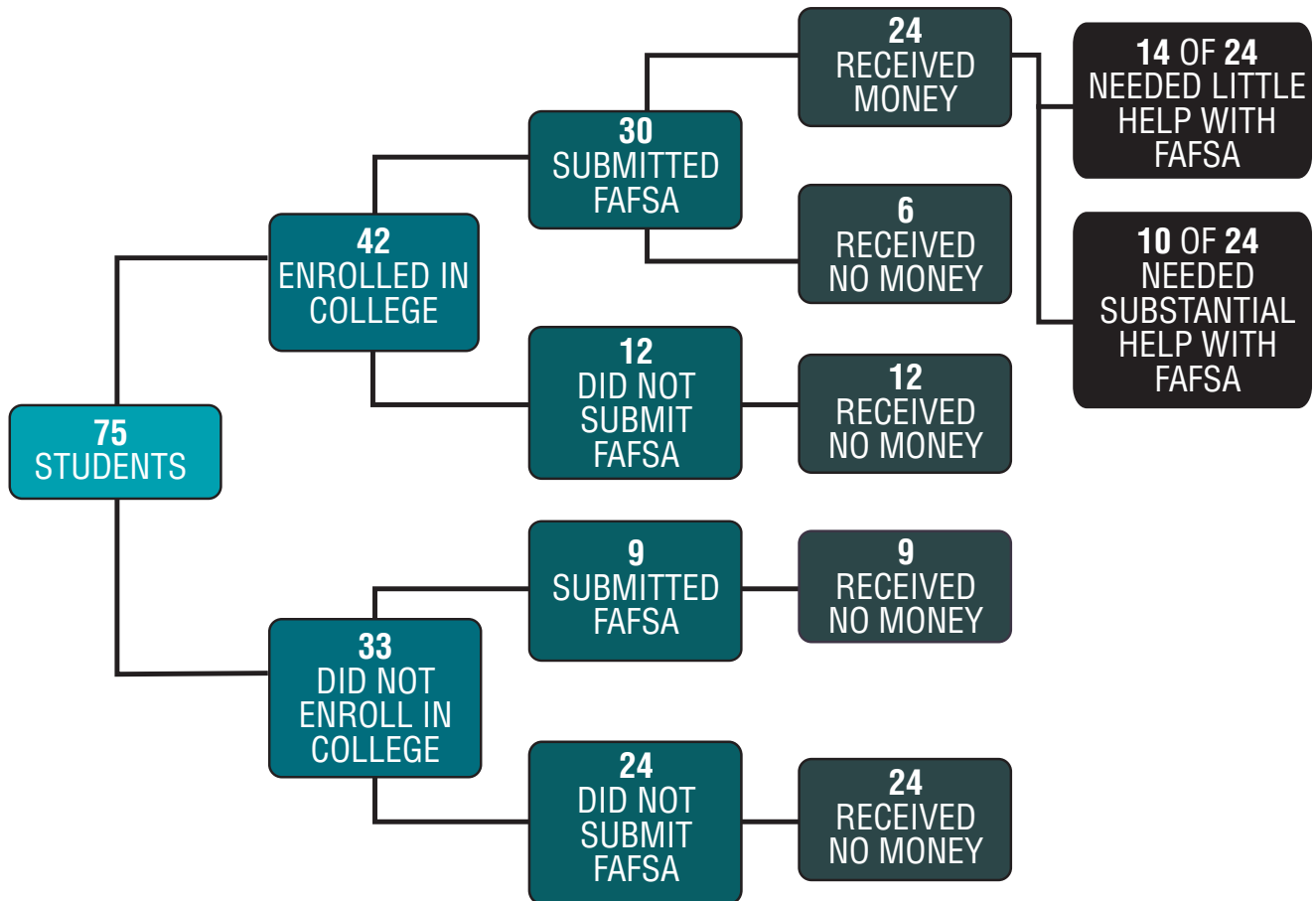
- Each year, half a million California community college students eligible for federal aid *do not initiate* aid applications (Institute for College Access and Success, 2010).
- Only two-thirds of eligible students who initiate the FAFSA actually *complete* the application and receive federal funding (Cochrane, LaManque, & Szabo-Kubitz, 2010).
- If even 50% of the estimated half-million eligible California community college students initiated, completed, and received the average Pell grant (\$3,100), almost three-quarters of a billion federal dollars would move into the state economy annually.

To acquire federal financial aid for college, students must *initiate* and *complete* the FAFSA, but both of these steps present obstacles. Of the 75 students in our study, 39 (53%) initiated financial aid applications while in high school or shortly thereafter (Figure 1). Yet, by the conclusion of the three-year study period, only 24 (32%) had completed their applications and received federal aid for college—slightly more than half of the 42 who were attending postsecondary education. Notably, only 14 (18%) of the original 75

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Figure 1

Postsecondary Enrollment and Federal Aid Status of Study Participants



Completing the FAFSA

A student can initiate and complete the FAFSA either on paper or electronically (at www.fafsa.ed.gov) at any time throughout the year. The online form can be completed in stages. To be eligible for federal aid, the student and his family must meet certain citizenship, age, financial, and academic requirements.

To receive the maximum amount of aid for which he is eligible, a student should complete the FAFSA by March 2 preceding fall college enrollment.

It may take several weeks after the application has been submitted for the student to receive, typically via email, a Student Aid Report (SAR) that summarizes the submitted information and indicates an Expected Family Contribution (EFC). In order to receive maximum funding, the student must correct any errors in the application at this time. A student can submit the FAFSA and supplemental information after posted deadlines, but doing so will dramatically affect the amount of funding received.

students reported that successfully completing their applications for federal aid had been a smooth and easy process. The others who completed the process required substantial assistance to both initiate and complete the process of receiving federal assistance.

California's high school students receive help in the early stages of completing the FAFSA.

Just over half (52%) of the low-income young adults in our study initiated a FAFSA, a slightly lower percentage than the national average of 60% among all college undergraduates.¹ In other words, San Diego's low-income students did not seem to be faring much worse at the initiation point than the rest of the country.

The number of students in our sample who completed the FAFSA was high largely because across all six high schools, counselors and teachers increasingly prioritized FAFSA completions for their high school seniors. Many held workshops during the day, in the evenings, and on weekends. They called students out of class to initiate their applications. The educators visited classrooms—English, advisory, and electives—to remind students about FAFSA deadlines and to answer questions about initiating the forms. Counseling offices sent automated phone messages to seniors' homes, mounted flyers and posters around schools, and made regular announcements in school bulletins, during newscasts, and at assemblies. Some schools even incorporated on-time FAFSA completion into students' senior portfolio requirements or coursework.

These behaviors by the educators in this study correspond with evidence nationwide of efforts by high school administrators, counselors, and

Ramon Vasquez insisted that his sixth grade teacher had told his class that if you apply for financial aid for college, the government will take the money from your tax refunds until it is paid back. While the teacher may have been referring to situations where students become delinquent on student loans, eight years later Ramon still believes that this also refers to student grants.

teachers to fold FAFSA initiation into their portfolio of services and activities for their high school seniors (College Board, 2010; Roderick, Coca, & Nagaoka, 2011). It also provides evidence of the “reworking” of the role of high school counseling, something that advocacy groups like The Education Trust have been encouraging for several years (Education Trust, 2009)

High school students who fail to initiate the FAFSA often have limited or incorrect information.

Although the level of support that students received in initiating the FAFSA was encouraging, in some cases it was insufficient, typically because in-person, close-contact assistance was lacking. Despite the best efforts of high schools, low-income students often still had a tremendous amount of trouble initiating the application because they did not understand how to fill it out, were unaware of deadlines, or believed themselves to be ineligible. Some students felt they did not need the money, or had basic misunderstandings about how the FAFSA works (e.g., “they only give you loans”). Our research findings mirror those of prior studies that identified how any one of these types of issues can affect a student's decision about whether to begin the application process, let alone complete it (Kantrowitz, 2011).

The overall impact of the herculean efforts of high school counselors and teachers remained limited in part because the ratio of students to counselors at five of the six high schools was approximately 600 to 1. Cutbacks increased counseling caseloads and decreased the number of administrators (e.g., assistant principals) who typically handle discipline, testing, or other administrative duties. Thus, counselors were being pulled to do yard supervision, handle suspensions and referrals, or facilitate programs. At two of the large comprehensive high schools—including one with a 50% Latino population—the sites' only bilingual (Spanish-English) counselors were lost to budget cuts. These circumstances often meant that the counseling offices had to rely more heavily on large group presentations, automated phone messages, or daily bulletins read aloud by teachers or presented over in-class television screens than on individualized counseling to help students figure out the FAFSA.

While some barriers were related to straightforward logistical issues, others stemmed from much more

complex situations. For example, some students struggled to provide parents' tax forms or had legitimate fears about providing family information to the federal government, often due to immigration issues. For example, some parents had not filed tax returns because they made very little money or were undocumented and had valid concerns that filing would place them at risk for deportation or imprisonment. Their children, then, were stuck between protecting their families' chances to remain in the United States and their own postsecondary aspirations.

Trusting relationships between counselors and educators on the one hand, and students and families on the other hand, can help reduce fear, but no one—not the counselors, teachers, or professors—can actually guarantee that the students are not placing their families or themselves at greater risk of deportation down the line if they apply for federal aid (Gonzales, 2011; Olivas, 2009). Nevertheless, students who circumvented these difficult situations were often those who had developed relationships with high school and/or college officials who could help them and their families navigate financial, legal, and informational hurdles. Trusted, knowledgeable mentors advised students and their families, and well-designed, hands-on guidance programs addressed students' case-by-case difficulties while clarifying often long-held misinformation.

Elaina Morton qualified for and received the California State Board of Governors Fee Waiver. She initiated the FAFSA while in high school and successfully submitted her parents' tax forms, but over the summer Elaina received an email from the office of Federal Student Aid requesting her high school diploma. She found the email confusing and never followed up:

"They sent me an email, but I never understood it. They told me I had to send my high school diploma. But yeah, I never sent it."

By the summer after high school, California students lack personalized support for completing the FAFSA and securing federal financial aid for college.

Initiating the FAFSA is the first step in receiving federal financial aid for college, but the process is far from over at this point. Significant numbers of students in our study had severe problems successfully *completing* their FAFSAs after initiation. Almost 72% of the students in the study initiated the application, mainly while in high school. But, in the end, only 18% of the original sample easily received federal aid, and another 13% eventually received

Online FAFSA Support

The federal government's office of Federal Student Aid maintains a website for FAFSA information and the online application. A recent review of this website revealed 70 different video, audio, pdf, and pamphlet resources for students and their families trying to figure out the federal student aid application process. The materials are provided in English and, in some cases, in Spanish (and, to a lesser extent, in braille). Users can access these resources by scrolling down a long table with a clickable title for each document. The same office uploaded a video to YouTube in November 2012 entitled, "How to Fill Out Your FAFSA." The video had just over 36,000 views as of late February 2013.

No research has been conducted to gauge the utility of these online tools for low-income students. While the information provided is sufficiently abundant, we suspect that the format and sheer magnitude of information on the website may make it difficult for students and their families to navigate through it, necessitating tremendous in-person help.

aid with substantial help from outside counselors and friends. These students suffered problems completing their applications, which often meant they turned them in or completed them late, and thus they received less grant funding. To be sure, initiating the FAFSA was an important first step in receiving aid, but it was wholly insufficient for most students. They needed support throughout the process.

Between June and August, requests for supplemental information and confusing technological or administrative barriers such as lost paperwork, misplaced records, or transposed social security numbers began derailing our case study students from completing their aid applications. At the same time, formal supports for youth disintegrated during the summer after high school. Indeed, once June arrived and the caps and gowns were packed away, students were left navigating the confusing world of federal financial aid without their high school counselors or teachers. This created a recipe for disaster.

One student reported that she had submitted her FAFSA without her social security number (because she didn't know it) and the application bounced back. Another student discovered that because high school graduation occurred before his 18th birthday, he was required to submit his diploma as proof of graduation before his federal aid application would be processed. Still another learned during the summer that a person in another state had been using her social security number fraudulently, thereby derailing her federal aid application.

One might assume that an 18-year-old can manage to turn in additional paperwork, submit a new social security number with her application, or hurdle other obstacles as she moves her financial aid application forward. But in reality, these young adults may not know how to request diplomas, they do not always know where to get their social security numbers, and they have little to no experience fixing issues of identity theft. Thus, most low-income students and their families who encounter such seemingly manageable glitches can actually find them rather insurmountable.

When students do not get hands-on support through the FAFSA process, money gets left on the table.

Without hands-on guidance from adults (either family or institutional agents), young adults, regardless of their backgrounds, can make catastrophic financial decisions, like taking out high-interest loans or enrolling in truncated, for-profit postsecondary programs that do not lead to gainful employment. Low-income emerging adults often do not have rich networks of knowledgeable adult mentors to help guide them and, therefore, may operate from faulty assumptions about why they have not received aid (Nagaoka, Roderick, & Coca, 2008). Indeed, national research tells us that when low-income students do not receive aid, they often do not check whether the problem lies with some kind of paperwork or electronic snafu, and instead assume that they simply do not qualify to receive aid (Kantrowitz, 2011). Students who are connected to an *institutionalized college support program* are far more likely to double check their applications and continue to pursue aid even when obstacles arise.

Antonio Maldonado, an 18-year-old former Signal High student now attending Kumeyaay College, successfully completed his FAFSA with the help of his older sister, but he was not connected to any support program at the college. When it came time to register for classes, Antonio used his state and federal aid to pay his fees and some additional expenses. He figured he had to pony up the \$158 for his first set of fall semester textbooks with the little money he had saved from a minimum wage, part-time summer job. Halfway through the spring semester Antonio realized that he had a book account linked to his federal financial aid. He could have saved the hundreds of dollars he had already spent on books, or put it toward other necessities for himself and his family, who struggled to meet basics needs of food and rent. But it was too late.

Melanie Lira, an 18-year-old aspiring teacher whose mother was deported when she was in elementary school and who had been raised by elderly grandparents, was excited to be the first person in her family to attempt college. Unfortunately, she had a series of mishaps when initiating her application for federal aid. A transposed social security number, discovery of identity theft, and an inability to receive household mail created enough barriers to frustrate and derail her.

Fortunately, Melanie was enrolled in the YMCA Urban Teaching Fellowship program attached to her local community college. Mid-summer, following high school graduation, Melanie's YMCA case manager noticed that her FAFSA was incomplete, and she intervened on her behalf. Melanie eventually received her full-aid package:

"She was [calling] – because I wasn't getting [anything], I wasn't hearing about [anything] ... because nobody else can come in with you when you go to the financial aid office ... It's freaky. ... So she would just tell me and then afterwards I would just call her and tell her everything. I would just go and see what they would tell me, and then I would tell her, and then she would help me."

Institutionalized support programs provide structure and consistency as students navigate the financial aid process.

Low-income students often require significant assistance from college officials, program counselors, and family members to help them over the hidden hurdles of securing federal aid. When such supports are institutionalized, students have a better chance of getting the assistance they need, when they need it, in a form that they understand and that they can be assured is accurate.

Institutionalized support programs come in a variety of forms and with a range of purposes. Some formal programs are launched and supported by public higher education institutions and/or the state for broad purposes. For example, First Year Experience (FYE) programs at community colleges in California, most of which have been launched within the last five years, help students as they transition into postsecondary education. Although these programs are different at each institution, they are typically similar to FYE programs at four-year colleges and universities, in that they are optional for students and usually provide extra counseling services and enrollment in hard-to-get courses.

Longer-term approaches often target high-risk subgroups of students. These programs, which are also optional, often have limited slots. For instance,

privately funded, community-based bridge programs and state-funded Extended Opportunity Programs and Services (EOPS) initiatives both offer academic and counseling support for students who are entering remedial coursework or who come from low-income backgrounds. These types of programs typically support students *throughout* their time in community college, as long as they attend full-time and maintain program requirements.²

Although overall studies of these types of transition and support programs are few, our case study research strongly suggests that they are critical as students attempt to access federal financial aid. The individualized counseling services they provided our case study students made the key difference, as each had an advisor to consult regarding confusing financial aid communications or emails. Longer-term support initiatives also provided students access to program officials who ran interference for them, accompanying them to counseling sessions, making phone calls on their behalf, and holding their hands as they completed, modified, or resubmitted FAFSA paperwork.

Institutionalized support programs help students understand how to use aid effectively.

Low-income students, most of whom have lived their whole lives without discretionary income, are often poorly equipped to understand how to access and manage what can be substantial amounts of federal

financial aid dollars. They are at risk of both underutilizing and mismanaging their funds. Moreover, they are often unaware of what types and amounts of funds have been allocated to them. Students in our study had a hard time explaining the amounts they had actually been awarded, what proportions were loans versus grants, what interest rates they were paying on their loans, whether the interest was already accruing, and when their debt needed to be paid back. They had little idea as to how much grant or loan money they might qualify for in the future or the length of time they had to still receive funds. And they poorly estimated how much funding they might need in order to complete the degrees they aspired to attain. Their lack of understanding and experience also, unfortunately, put them at risk of falling victim to predatory behavior by acquaintances and sometimes even family members or friends who saw their financial aid funding as a source of income.

We found that students with adequate counseling resources were far less likely to fall victim to financial predators or to financial confusion. They were more able to explain how the process works, what they had agreed to regarding their loans, and how much

Jackie Duran, an 18-year-old aspiring physical therapist, spoke about how the First Year Experience (FYE) program at Golden City College provided information about enrollment, extra counseling, and assistance with financial aid. In contrast to many other students, Jackie knew detailed information about how much funding she had received, what types she had, and how the funds could be accessed and spent. Jackie understood that her book account was linked to her federal aid and gave her a book credit of \$800:

“You just go buy your books and then, you know how they send you the money, you know how that works right? FAFSA. Pell Grant. And then I get a check, and whatever I use they discount it from that check, and then I get it...[for] the whole semester. It works for the whole year, and then you have to reapply.”

money they needed to allocate to the various college expenses they had upcoming or to save for future use.

Increasing the number of college students receiving federal financial aid must be a California priority.

Increasing California’s share of federal aid dollars for its burgeoning college student population is a social and economic imperative. Each year, California loses significant federal dollars for which its qualified, low-income residents are eligible. Too many two- and four-year college students fail to successfully apply for, receive, and use federal financial aid dollars. Every student who fails to secure enough funding to attend college is at risk of stopping or dropping out, and each time this happens, California lowers its chances of growing the skilled workforce that the state needs. Moreover, for every eligible student who fails to secure federal student aid, California loses federal funds that could otherwise flow into the state’s economy, where state sales and income tax dollars are sorely needed. With this in mind, the following changes are necessary:

- **The federal financial aid system must be streamlined at the national, state, and local levels.** Efforts at the national level to streamline the federal aid system by linking IRS tax submissions and FAFSA filings are helpful, but they do not go far enough (U.S. Department of Education, 2013). California should develop uploadable FAFSA initiation and completion tracking systems at the individual student level and train high school and college counselors and educators to use it effectively. Recent agreements in Illinois and Arizona among various specific state government agencies, universities, and school districts are helping high school and college counselors track incomplete FAFSAs.³ If enacted in California, such efforts could produce a tremendous increase in the number of college students accessing federal aid in the state—even greater than the increase seen over the past decade (Scott, 2012).
- **California college students need expanded formalized support programs.** Increased funding for two- and four-year college support programs—including counseling, First Year Experience, and career mentorship—for California’s low-income

college student population could substantially increase federal student aid dollars entering the Golden State. Past and current research points to the underutilization of federal student aid by qualified California college students, and the effectiveness of counseling support programs in increasing students' completion of federal aid applications (Scott, 2012). Our case study research underscores this point by revealing that such support programs provide the hands-on guidance, transition, and summer bridge support that students sorely need. More precisely:

- **Trusted, hands-on guidance programs** assisting students in navigating college transitions would help unpack complicated federal financial aid systems and help students overcome hurdles, large and small, that can trip them up as they attempt to apply for, access, and use federal aid. These programs could, in effect, pay for themselves, as they bring federal dollars into the state through students' successful aid applications, generating additional tax dollars for California (see Baum, Little, Ma, & Sturtevant, 2012).
- **Transition programs**—regardless of type—are critical to improving student success rates (California Community Colleges, 2012). More research is needed to help various policy groups and legislators with limited resources identify which of the various transition programs should be scaled up over time, and for which populations.
- **Bridge support services** must be offered to graduating high school students in the summer months, when most FAFSA communication occurs. These efforts will help guide students through the FAFSA process, *to completion*, yielding higher rates of federal financial aid utilization.

The more highly educated and trained workforce that California needs is possible. Students are eager to continue their education into our postsecondary institutions, which are eager to receive and educate them. Meaningful, sustained support in the financial aid process can have a huge impact on the success of California's two- and four-year colleges and

universities in fulfilling their charge of educating the state's young adults.

Notes

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- 1 According to Kantrowitz (2011), the percentage of undergraduate students in the United States who fail to submit federal aid applications has dropped over the past two decades, from over 70% in the late 1980s to approximately 40% as of 2007–2008.
- 2 The value of institutional support programs is explored in greater depth in another PATHWAYS to Postsecondary Success brief entitled, *What Matters for Community College Success?* (Park, Cerven, Nations, & Nielsen, 2013). This brief is available at www.pathways-ucaccord.org/publications.
- 3 See, for example, Montoya (2012) for a description of how this is working in Chicago Public Schools.

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