

Underutilization of Student Aid in Community Colleges

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90th Annual AACC Conference
Seattle, Washington

April 19, 2010



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Research that Matters



Student Aid is Important for Community College Students

Community college students who received some amount of aid were more likely to persist than were students who received no aid.
-Data Notes, Achieving the Dream

This is About What You Can Do

- Improving the student financial aid application process includes federal, state, and local participation
- This overview stresses what the college can do with the understanding that improvements can be made at the state and federal level

Overview

- What is the extent of the problem?
- What is the reason for the problem?
- What is the solution to the problem?

Extent of the problem

Student Maureen Baclaan, 20, has thought about applying for financial assistance and has even ventured into the City College of San Francisco financial aid office to do so.

Frustrated, she walked out.

"Every time I've gone to the financial aid office, the lines are ridiculously long," she said. "I've tried to do it online and the process seems long."
(SFGate.com)

For FT CC Students with income below \$10,000

- 29% of dependent students did not apply
- 29% of independent students did not apply
- 17% of independent students with children did not apply

Failure to Apply

- They thought they were not eligible--39 %
- They had enough money to pay for college--35%
- They found the FAFSA too complicated--6 %
- Other--18%
- Did not want to divulge sensitive information--2%

Reason for the problem

A lot of students don't know financial aid exists. They have a sort of cartoon version of affording college that they get from television, YouTube, and friends." --Apply to Succeed, ACSFA

Failure to File

- ❑ Students may lack a basic understanding of the full costs of their education
- ❑ Many students have not paid attention to available information
- ❑ Some students may distrust government agencies that ask for personal information
- ❑ Students are reluctant to borrow
- ❑ Students work too much

Failure to File

- Parents may not be able to help
- Failure to meet deadlines even when they know them
- Non-traditional families add complexity

Failure After Filing the FAFSA

- ❑ Students make mistakes on the initial application and may not be sure how to fix them
- ❑ Students may not know how to retrieve information about their FAFSA
- ❑ May not understand how FAFSA is linked to aid offers
- ❑ May not keep track of deadlines

Financial Aid Offices

- Limited resources
- Must serve the needs of a diverse student body
- Compliance and reporting requirements take up a great deal of time
- Technology and software limitations
- Keeping track of erratic student enrollment

Solutions

“We are in a society now that is in communication overload. It’s almost as though you have to give students information in bite-sized pieces—postcards or brochures.”

-Apply to Succeed, ACSFA

Commitment

- Don't let your students make a mistake
- Set high expectations for service
- Commit adequate funds to staff financial aid offices
- Consolidate resources to simplify the processing of student aid applications
- Work with state agencies to coordinate student aid policies and programs

Outreach

- ❑ Offer bilingual services and materials
- ❑ Provide evening and weekend office hours
- ❑ Integrate financial aid counseling with other outreach efforts
- ❑ Participate in transition programs with area high schools
- ❑ Partner with community organizations that refer adults to your college

Outreach

- Develop a list of community organizations that help students with the application process
- Use online social networking tools to reach potential students
- Conduct workshops for potential students and their families

Data and Evaluation

- Evaluate your current levels of service
- Link financial aid application and follow-up with college enrollment and registration
- Survey entering students to find out where they get information about student aid
- Make sure that the language you use is understood by students
- Set goals for student aid applications

Most Importantly

- Provide an admission, registration, and student aid application process that does not allow your students to make a mistake. The process needs to be coherent, simple and supported at every point
- Student-centered process, not an office-centered process
- The key is one-on-one assistance

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Act as if what you do makes a difference. It does.

~William James