

the institute for  
**college  
access & success**

## ***From Start to Finish***

**Why Some Students  
Don't Get the Aid They Could**

[www.ticas.org](http://www.ticas.org)

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## **Fewer CCC students apply for and receive financial aid**

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- The proportion of community college students filing a FAFSA in California was 23% in 2005-06, compared to 34% nationally.
- The median CCC FAFSA application rate was 22%, compared to 41% nationally.

*Source: Economic Diversity of Colleges, [www.economicdiversity.org](http://www.economicdiversity.org), 2005-06.*

## **Nationally-representative samples show a similar trend**

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- **One-third of CC students in CA apply for federal aid, compared to half of those in the rest of the nation.**
- **16% of CC students receive Pell grants in CA, compared to 25% in all other states.**

*Source: National Postsecondary Student Aid Survey, 2003-04.*

# Full-time Community College Students Only

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*How many students receive Pell grants?*

**Dependents:**

➤ 20% in California, and 26% in the rest of the nation.

**Independents:**

➤ 38% in California, and 54% in all other states.

*Source: National Postsecondary Student Aid Survey, 2003-04.*

## **What this could mean?**

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- **Students may be unaware of available aid.**
- **Students may be deterred by the FAFSA and opt to fill out the BOG fee waiver instead.**
- **Financial aid offices may not have the resources to help all students who need it.**
- **The data is wrong. (This is unlikely.)**

## CCC System Data

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### *Financial Aid at California Community Colleges: Pell Grants and Fee Waivers in 2003-04 (MPR Associates)*

- Nearly 80 percent of aided students filed a FAFSA, including 60 percent of those who only received a BOG fee waiver but no Pell grant.
- FAFSA filing rates among *aided* students generally increased at higher income levels.
- About 100,000 students received a BOG fee waiver, filed a FAFSA, were income-eligible for a Pell grant but did not receive one.
  - *This comes to \$160 million in missed grants!*

# Communication matters!

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What is being communicated to students when they apply for aid?

- SAR (multiple)
- School notification about ISIR problems
- Verification notification and worksheets
- Supplemental applications
- Award letters
- Follow-up letters, emails, and/or phone calls

# Award Letters: A Snapshot

## INSTRUCTIONS

- To ensure timely processing of your awards, please follow these instructions:
  - Not attending** Frostburg State University, indicate with an "N/A" on all items below, sign and RETURN
  - Rejecting** one or more of the items listed below, please indicate with an "R" for reject next to the item, sign, KEEP a copy and RETURN this notice within 30 days. Rejected grants will not be reinstated.
  - Reducing** an item below, please make the change, KEEP a copy for your records and RETURN this notice.
  - ACCEPTING** awards listed below, please indicate with an "A" for accept next to the item, sign, KEEP a copy for your records and RETURN this notice. **Complete STEP 3** when accepting a Stafford Loan.
- In order to understand your responsibilities for accepting any financial aid, you will need to log on to [www.frostburg.edu](http://www.frostburg.edu) > financial aid. **Read ALL** the information under award letters
- Be sure to follow all the instructions for accepting a Stafford Student Loan on the gold instruction sheet enclosed. DO NOT START UNTIL AFTER JUNE 1<sup>ST</sup>** to ensure timely certification and disbursement of loan proceeds.
- Undergraduate awards are based on 12 credits, while graduate awards are based on 6 credits. If your enrollment plans are different from the above stated credits, you need to go to our website and print out the Enrollment Status Change form under award letters, complete it and return it to our office.

## AWARDS

Response	2008 Fall	2009 Spring	Total	Message
<input type="checkbox"/> Federal Pell Grant	1,741.00	1,740.00	3,481.00	PELL
<input type="checkbox"/> Federal Subsidized Loan	1,750.00	1,750.00	3,500.00	SUB
<input type="checkbox"/> Frostburg Grant	700.00	700.00	1,400.00	
<input type="checkbox"/> Howard Rawlings EAG	1,500.00	1,500.00	3,000.00	EAG

Dear [REDACTED]

It is my pleasure to congratulate you on your admission to Barnard College. The Committee on Financial Aid has carefully reviewed your application materials and based on the information you have provided, we are pleased to offer you financial aid from the College.

Your estimated costs and family resources for the academic year are outlined below:

Budget Category	Amount	Resources	Amount
Tuition and Fees	37,838	Student Contribution	1,800
Room & Board	11,926	Parental Contribution	5,780
Books & Supplies	1,146		-----
Miscellaneous	1,366	Total Resources	7,580
Transportation	800		
	-----	Need (Budget - Resources)	45,496
Budget totals	53,076		

Of the aid listed below, your total grant is \$41,196 and total self-help is \$4,300.

Your financial aid award for 2008-2009 consists of the following:

Source:	Fall '08	Spr. '09	Total
Barnard College Grant	19,083	19,082	38,165
Federal Pell Grant	1,141	1,140	2,281
Federal Academic Competitiveness Grant	375	375	750
Federal Work Study	900	900	1,800
Federal Perkins Loan	1,250	1,250	2,500
	-----	-----	-----
Total Awards:	22,749	22,747	45,496

March 27, 2008

Connecticut College is pleased to assist you in financing your education for the 2008-2009 Financial Aid Year. All financial aid offered is considered to be supplemental to the resources of your family, yourself and other sources. You are encouraged to contact our staff if you have any questions. Elaine Solinga, Director of Financial Aid Services

<b>Cost of Attendance</b>	<b>Amount</b>	<b>Family Resources</b>	<b>Amount</b>
Tuition and Fees	40,900.00	Parent Contribution	\$26,726.00
Room and Board	8,485.00	Student Contribution	\$1,794.00
Books and Supplies	1,000.00		
Miscellaneous	500.00		
Transportation	1,100.00		
<b>Total</b>	<b>\$51,985.00</b>	<b>Total Resources</b>	<b>\$28,520.00</b>

**Financial Aid Eligibility (Cost of attendance less family resources) = \$23,465.00**

<b>Financial Aid Award</b>	<b>Fall 2008</b>	<b>Spring 2009</b>	<b>Total</b>
Connecticut College Grant	9,345.00	9,345.00	\$18,690.00
Federal Perkins Loan	425.00	425.00	\$850.00
Fed Stafford Subsidized Loan	1,751.00	1,749.00	\$3,500.00
Federal Work Study	650.00	650.00	\$1,300.00
<b>Total Award</b>	<b>\$12,171.00</b>	<b>\$12,169.00</b>	<b>\$24,340.00</b>

Your eligibility for financial aid might have been determined using estimated information. The following information is required before your aid award can be finalized:

- Proof of Selective Service Registration*
- Verification Wksht-available from our website*
- Copy of student's 2007 W2 statement(s) from employer(s)*
- Signed copy of parent(s) 2007 federal tax return & schedules*

# Our Research Goals

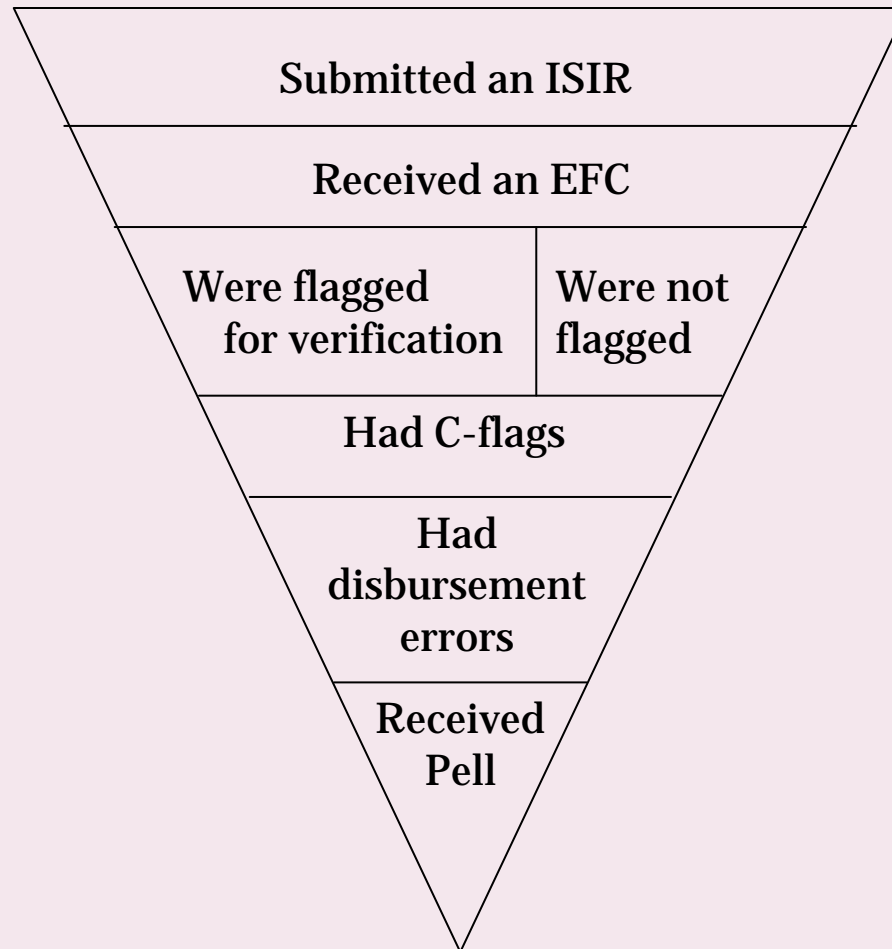
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To use existing college data to answer the following questions:

- Why aren't Pell-eligible students getting the financial aid they could?
- Where and why are students getting lost in the process?

# How many students...?

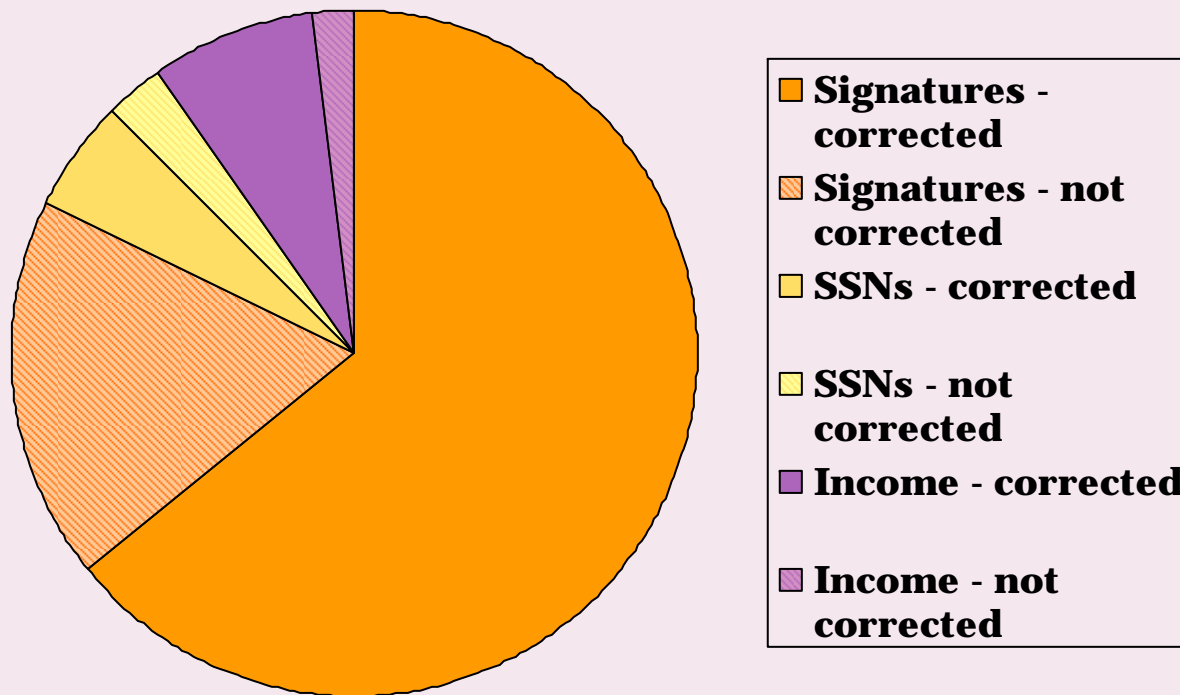
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# ISIR Rejects: Preliminary Results

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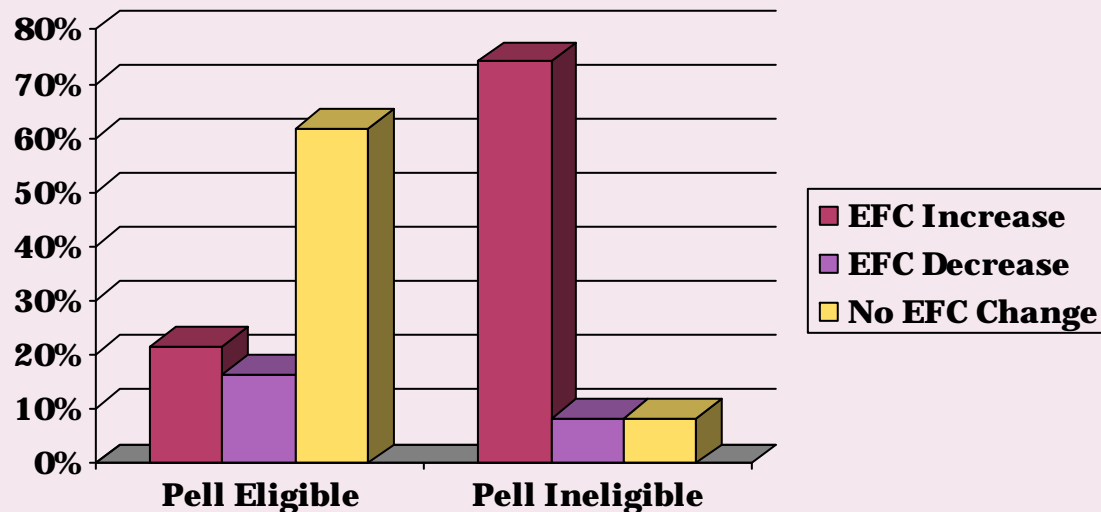
About 20% of ISIRs initially had reject codes, and about 20% of them never got an EFC.



# Pell Eligibility and Verification: Preliminary Results

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- 91% of students flagged had Pell-eligible EFCs.
- Three out of four students flagged were successfully verified, regardless of Pell-eligibility.
- Verification outcomes differed by Pell eligibility.



## Disbursement Errors: Results Pending

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How many students couldn't get Pell because...

- They weren't making Satisfactory Academic Progress?
- They didn't enroll in classes?
- They weren't enrolled in an eligible program?
- They hadn't met additional college requirements for disbursement?
- *Others?*

# Pell Disbursements: Results Pending

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- How many students received a Pell disbursement?
- How many had been verified, and how many had not?
- What factors impact eligible students' ability to receive Pell grants?
- *Others?*

# Feedback

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- Are we asking the right questions?
- What are we missing?
- Will these findings be useful in your work?

## **Attention, Banner Schools!**

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*Interested in participating?*

Please contact Debbie at [dcochrane@ticas.org](mailto:dcochrane@ticas.org).