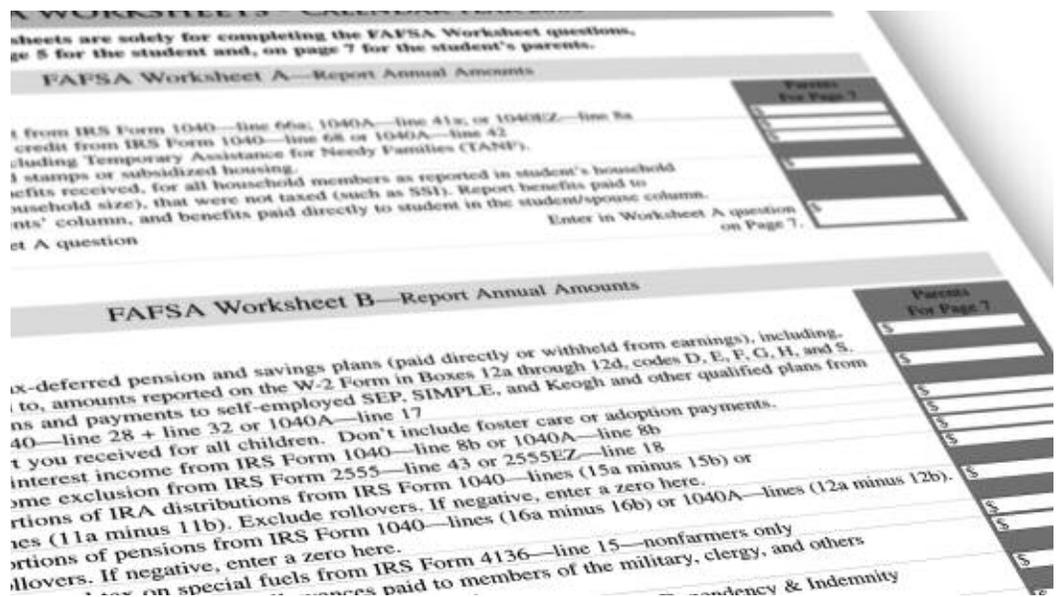


# Money on the Table: State Initiatives to Improve Financial Aid Participation

By Heath Prince

An **ACHIEVING THE DREAM** Policy Brief

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# Money on the Table: State Initiatives to Improve Financial Aid Participation

## Introduction

The Free Application for Federal Student Aid is a prerequisite to qualifying for a number of government-supported programs to help students pay for college, yet in the average year, about half of undergraduates enrolled in for-credit courses do not complete the FAFSA paperwork. This makes them ineligible, for example, for Pell Grants, which are the single greatest source of financial aid for low-income college students. At community colleges, where students are more likely to have lower incomes, students are far less likely to apply for financial aid than students attending other types of institutions.

These figures' realities are particularly problematic for states concerned with increasing the enrollment of low-income and minority students, especially the significant number of those students who cite cost as a barrier to attending college. Increasing the numbers of students who participate in financial aid programs has become a critical issue for many state systems. As one state community college system director put it, "It just kills us to see students leave on the table federal aid that they're eligible for."

Reasons for the low rates of financial aid uptake vary, from lack of awareness among students to the many and complex types of aid available to inadequate capacity at the institutional level for conducting outreach to students and processing financial aid applications. This brief highlights the activities of four states to address this issue, which is central to Achieving the Dream, a national initiative to help more community

college students succeed, particularly low-income students and students of color. It draws on experiences in three states that later joined Achieving the Dream—Connecticut, North Carolina, and Texas—as well as California:

- **California** has devoted state funds to a media campaign promoting the availability of financial aid for students and to support additional financial aid staff at the institutional level.
- **Connecticut** has used technology to improve the efficiency by which financial aid is delivered, dramatically increasing the number of students who apply and receive aid.
- **North Carolina** has secured funding from the state legislature to pay for an additional financial aid officer in each of the state's 58 community colleges, as well as at the North Carolina Community College System office.
- **Texas** has taken steps to increase the availability of financial aid in order to maximize the effectiveness of its outreach campaign to enroll low-income and minority students.

Information for this report was collected from interviews with key state administrators, and a review and primary and secondary source material.

## CALIFORNIA: Statewide Outreach and Improvements to Administrative Capacity

### Background

With the 2003-04 Budget Act, California increased enrollment fees for community college students, from \$11 to \$18 per unit that year and to \$26 per unit in the next year's budget act. That brought the fees to nearly \$800 per year for a student enrolled full time. At the same time, the act redirected \$38 million from the Partnership for Excellence (state funding to increase transfer, degrees, and certificates awarded, course completion, job-training, and basic skills completion in community colleges) to the Board Financial Assistance Program—Student Financial Aid Administration allowance. Most of the redirected funds—\$34.2 million—were dedicated to expanding local community college financial aid outreach and capacity. The remaining funds—\$3.8 million—were designated for a statewide media campaign to promote public awareness of the availability of financial aid, increase participation in financial aid programs, and promote community colleges as an affordable option for higher education. The 2004-05 Budget Act maintained the augmentation to the BFAP-SFAA allowance for colleges but reduced the state media campaign funds by \$1 million. These amounts remained largely unchanged in the 2005-06 budget.<sup>1</sup>

### Strategies

The strategies pursued in California are cooperative, combining state funding and the efforts of local community colleges. Significant and consistently appropriated state funding has permitted the colleges to engage in several strategies that, in conjunction with the statewide media campaign, have greatly increased financial aid participation among the state's low-income and minority populations.

#### *Outreach and "In-reach" Strategies*

##### *Targeted outreach to high school personnel:*

Community college financial aid staff have conducted in-service training and workshops for high school

counselors and advisors, focusing on underserved and underrepresented populations. The goal is to correct the perception among students, parents, and school staff that financial aid is only important for students attending four-year colleges and universities.

*Expanded outreach to underserved high school students and their parents:* The community colleges invested some of their additional state funding in new staff, who coordinated community and campus workshops and events to promote awareness of the March 2 deadline for Cal Grant Entitlement, which is a state fund to assist low- and middle-income students with tuition and fees. In collaboration with the California Student Aid Commission and the statewide financial aid community, community colleges expanded media coverage of two events to increase awareness and participation that were held on campuses throughout the state: College Goal Sunday and California Cash for College. In addition, colleges provided materials and one-on-one application assistance in languages other than English.

*Outreach to student service programs:* Student financial aid administrative funding has been leveraged by integrating outreach efforts among all student service programs, including those that typically serve disadvantaged students. These programs include Extended Opportunity Programs and Services, Disabled Students Programs and Services, AmeriCorps, CalWORKS, and others.

*College in-reach and service improvements:* College staff organized and conducted almost 3,100 on-campus workshops to inform about 72,000 of their students of the opportunities available to receive financial aid.

*Statewide media campaign:* Language in the Budget Act directed the state community college system office to contract with one community college district to establish and implement a statewide financial aid public awareness and access campaign to communicate to students, prospective students, and families that:

- California community colleges remain affordable despite increased fees.

- Financial aid is available to cover enrollment fees and assist students with books and other educationally related costs.
- Financial aid information and application assistance is available for students, prospective students and their families through local community college financial aid offices.

With a community college district selected to lead the effort, an advisory board composed of key stakeholders in the state community college system selected a marketing and public relations firm to plan and launch a statewide campaign. The advisory board initially determined that the campaign should be aimed at students and potential students living in households with total incomes at or below \$30,000 per year. Secondary demographic research refined assumptions regarding target audiences, including data regarding students who have historically obtained financial aid from California Community Colleges, data on CCC enrollment and ethnicity, state demographic data, and data from the California Department of Finance’s analysis of the federal Bureau of Labor Statistics *Current Population Survey*.

From this research, target audiences were defined:

- *Primary Audience*: lower-income students and potential students ages 16-24;
- *Secondary Audience*: lower-income students and potential students ages 25-54;
- *Tertiary Audience*: “Influencers,” which includes anyone who comes into contact with the primary and secondary target audience members and helps them make decisions. Parents, relatives, teachers, counselors, community leaders, faith-based leaders, athletic coaches, and others all fit in this category.

For the primary and secondary target audiences, demographic research suggested a need to direct efforts toward Latino and African-American populations.

The campaign reached target audiences through a combination of marketing strategies:

- *Paid advertising*, including radio, television, print, outdoor, and transit advertising in targeted urban and rural markets throughout the state and in both Spanish and English. It also included the development of the [icanaffordcollege.com](http://icanaffordcollege.com) website, which provides prospective students and their families with financial aid information;
- *Press coverage*, including editorials, opinion-editorials, feature stories, and news releases in both Spanish and English;
- *Community outreach*, including support from community-based and faith-based organizations in both general market and ethnic communities; and
- *Corporate and government partnerships*.

### *Improvements to Administrative Capacity*

Despite concerns that the new state funding would not continue in subsequent years, the state community college system has added more than 1,250 student financial aid staff since the passage of the 2003-04 Budget Act. This infusion of staff poses training challenges for the colleges, so the System Office, along with the California Community College Student Financial Aid Administrators Association, maintains a task force of financial aid program partners and service providers to develop and manage a calendar of training activities and events and to identify additional training needs.

### **Outcomes**

The community college system has achieved significant results for low-income and disadvantaged students, despite the fact that tight state budgets and fee increases led to declining course offerings and falling enrollment across the state’s 108 community colleges in the first year of the financial aid outreach campaign. Enrollment levels have since held steady. Aggregate results for the system in all Student Financial Assistance Programs reflected a net increase of \$122,784,664 (13.7 percent) in the dollar value of all student financial aid program award payments from 2002-03 to 2003-04.

Other achievements include:

- More than 1,250 staff were added to support financial aid administration, in-reach, and outreach to underserved populations.
- Despite a decline of 8.8 percent in credit enrollments from 2002-03 to 2003-04, 102 of the 108 community colleges (94 percent) reported growth in the percentage of credit enrollment served with Pell Grant awards, with a system-wide net increase of 6,168 (2.6 percent) in such awards in 2003-04. Pell Grant disbursements increased from \$533.7 million for nearly 240,000 students in 2002-03 to \$566.2 million in 2003-04 for 246,000 students, despite overall declines in enrollment.
- 104 of the 108 community colleges (96 percent) reported growth in the percentage of credit enrollment served with Board of Governors fee waivers, with a system-wide net increase of 41,819 (7 percent) in waivers in 2003-04. Board of Governors' Fee Waivers increased by 41,819 recipients from 2002-03, resulting in a net increase of \$65,459,167 (63.7 percent) in the dollar value of the waivers; and
- System-wide, community colleges served 89,739 new students through in-reach.
- System-wide, community colleges served 270,509 new financial aid recipients through outreach.
- In the first eleven months of operation, the *icanaffordcollege.com* web site experienced more than 8.2 million hits from nearly 225,000 unique visitors.
- The statewide media campaign covered 17 distinct media markets.

## CONNECTICUT: Integration and Automation of Financial Aid Systems

### Background

The Connecticut Community College System has dramatically improved financial aid participation by coordinating disparate student financial aid data systems, integrating them with a new management information system, and automating the application process. The community college financial aid system is now more efficient, and the application process for students in the system's twelve community colleges is much simpler. Primary features of these efforts were to centralize the back-office operations of the colleges' financial aid offices and to use technology to help those offices to work smarter and more efficiently. One important outcome has been significant annual increases in financial aid awards, including Pell Grants, for the system's low-income and minority students.

### Strategy

In contrast to the legislative initiatives in California and Texas, Connecticut has achieved considerable success in increasing financial aid participation rates through an administrative decision to create a single, unified, automated financial aid system for the state's 12 community colleges.

Prior to integrating the financial aid systems, Connecticut's community colleges used a variety of methods for maintaining their systems, including paper-based records. None of these systems was comprehensive or integrated with the others. Colleges had a difficult time providing students with effective financial aid services, with financial aid application and delivery processes that were chaotic and haphazard and aid award decisions and disbursements that were often delayed.

In 1995, the Connecticut Community College System decided to centralize the financial aid systems into a single system, operated from Hartford. This permitted the system office to provide a number of enhancements that have resulted in significant improvements in financial aid participation. These include:

- A Web-based, self-service, financial aid system for the state's community college students which gives 24/7 access to financial aid status, awards, and disbursement activity. This has resulted in a more efficient environment for financial aid transactions for students and colleges and has improved the delivery of financial aid services
- Automated procedures that combine the enrollment application and financial aid application processes ensure that students with financial need receive adequate grant assistance to meet their tuition and fee costs, as well as an allowance for books and supplies. Community colleges are assisted in this effort by the state board's commitment to set aside 18 percent of tuition receipts for a tuition-assistance program that provides almost \$9 million annually to improve community colleges access for the most needy and deserving students.
- Annually, Connecticut community college students receive over \$40 million in financial aid, a 45 percent increase. About 80 percent of this financial aid is from the federal government, compared to an average of 34 percent per state nationally.
- The number of Pell Grant recipients is up 40 percent, to almost 11,000 students in 2004.
- Pell Grant funding is up 75 percent, to almost \$21 million.

Technological improvements in operations and centralization of financial aid functions in Hartford have permitted financial aid staff in the institutions to work more efficiently. Unlike California, where staff were added to accommodate greater numbers of applicants, Connecticut improved the efficiency of its system to allow existing staff to handle increased volume.

## Outcomes

Initial concerns that switching to an automated financial aid application would inhibit the ability of low-income and minority students to apply have not been borne out. In fact, 80 percent of financial aid awarded to students is from Pell Grants, and the number of applications for the grants has increased annually—an increase that, according to system administrators, can be attributed to the automated application process.

According to state administrators, bringing efficiencies to the state's financial aid system and automating the financial aid application process resulted in significant gains in financial aid participation among community college students. Between 2001 and 2004:

- Over 30,000 of the state's approximately 47,000 community college students applied for financial aid in 2004 (almost two out of three students, compared to a national average of just below 50 percent). The number of applications is up 46 percent.
- The number of financial aid recipients in 2004 reached 16,500, or just over 33 percent of all students and up 40 percent.

## **NORTH CAROLINA: State Funding to Increase the Number of Financial Aid Officers in the State’s Community Colleges**

### **Background**

The mission of the North Carolina Community College System, created in 1963, is to “open the door to high-quality, accessible educational opportunities that minimize barriers to postsecondary education, maximize student success, and improve the lives of individuals.” Since its inception, the NCCCS and its colleges have pursued this mission through the creation of an education and training system based in 58 colleges across the state.

For decades, North Carolina has served as a model for linking community college programs and courses to meeting local economic needs. During the downturn in the state economy between 2000 and 2004, particularly in textiles, tobacco, and other hard-hit industries, laid off workers turned to their local community colleges for education and training. This sharply increased demand at many community colleges for student services and financial aid, even the recession also translated into tight state budgets and student services that were cut in order to spare classroom expenditures as much as possible.

Financial aid officers in the 58 community colleges found themselves understaffed and ill-equipped to meet the needs of tens of thousands of new students—more than 50,000 additional FTEs in all between 2000 and 2004. According to system administrators, the result has been record-breaking requests for federal and state financial aid, with fewer trained staff to process the applications. At the same time, the NCCCS felt an increased need to serve these new applicants, given that the state’s neediest students are the ones most likely to apply for financial aid, and, therefore, most likely to become discouraged from attending college if the process of accessing aid were too slow or confusing.

### **Strategies**

The state’s community college Presidents’ Association had long warned of this situation, but to little effect. The association, along with college faculty members,

college trustees, institutional administrators, and the NCCCS, lobbied the legislature each year to protect funding for student services. Deep cuts in student services accompanied record enrollment, and audits from the North Carolina Department of Education were critical of the system’s ability to serve financial aid applicants.

As pressure for change increased, the colleges’ financial aid officers were themselves ultimately instrumental in turning the tide in favor of funding for additional hires. State system administrators credit the financial aid officers with a well-organized campaign to pressure legislators for more funding. The officers cited physical and mental fatigue as key factors in not only the significant number of applications that could not be processed properly, but also in the expressed intention of many financial aid staff to exercise their options for early retirement if working conditions were not improved.

In light of the audits, and continued pressure from the Presidents’ Association and its allies, the General Assembly sent staff to several community colleges to investigate. The staff reported several findings related to student services, but all of these were secondary to what they described as serious shortages of financial aid officers in the colleges, leading to overworked staff, errors in judgment, and many financial aid requests that were never adequately reviewed.

### **Outcomes**

A strengthening state economy and persistent lobbying resulted in a \$3.6 million appropriation by the General Assembly in 2006 to fund the addition of a new financial aid officer in each of the state’s community colleges. In addition, the NCCCS central office received funding for an additional financial aid professional.

NCCCS administrators expect that these staff members will go a long way toward ensuring that students receive all the financial aid for which they are eligible, and discussions are underway about possibly monitoring improvements in financial aid uptake. However, the system has yet to recoup all of the student services funding that it lost in recent years.

## TEXAS: Targeted Outreach, Media Campaign, and Cross-Agency Collaboration

### Background

In 2001, the Texas Legislature deregulated “designated tuition,” which removed the state cap on per-semester-credit-hour tuition rates and allowed institutions to set their own rates. This decision, and a growing recognition of the economic value of closing achievement gaps, led to a series of legislative and administrative policies that have significantly increased the amount of funding and effort devoted to increasing enrollment and financial aid participation. The legislature has authorized various strategies for increasing financial aid to Texas students, and key state agencies partnered to request and receive U.S. Department of Labor funding for an initiative aimed at recruiting and providing financial aid for students who are in the first generation in their families to attend college.

### Strategies

As in California, policies initiated in the Texas Legislature have led to institutional practices that have the potential to significantly increase low-income and minority student participation in financial aid programs. Unlike California, which invested heavily in increasing campus financial aid staff, Texas has incorporated measures to improve financial aid access into a statewide media campaign to increase postsecondary enrollment. In addition, in order to address achievement gaps between the state’s neediest and wealthiest students, Texas has increased funding for its five main financial aid programs by 35 percent, to more than \$657 million for the 2006-2007 biennium.

Senate Bill 286, enacted in 2003, acknowledged that the health of the state economy depended on closing the gaps in participation and success between low-income students and students from relatively well-off families. SB 286 required the Texas Higher Education Coordinating Board to study and recommend ways to reduce administrative burdens and increase participation in student financial aid programs, in order to maximize the value of those programs to the state. It also

required the Coordinating Board to seek input from financial aid officers and student groups at institutions of higher education in conducting the study.

SB 1227, the Financial Aid Omnibus Bill, enacted in 2005, was the product of recommendations from the report commissioned by SB 286. As the bill moved through the legislative process, it was amended many times but without changing its core purpose: helping the state, institutions, and students make better use of financial aid opportunities. Among its provisions to improve financial aid uptake, SB 1227 requires the Coordinating Board to create a comprehensive financial aid training program for public school counselors, employees of student financial aid offices, and members of community-based organizations.<sup>2</sup>

#### *Targeted Outreach*

*The Higher Education Enrollment Assistance Program:* SB 1227 requires the Coordinating Board to administer the Higher Education Enrollment Assistance Program. Based on the Higher Education Assistance Pilot Program authorized in the 2001 session, HEEAP targets students in three regions identified by the Coordinating Board as having low college-going rates. The program provides students in these areas with financial aid information and assistance with the admissions and application process.

#### *Statewide Media Campaign*

*College for Texans:* Both Senate Bill 286 and Senate Bill 1227 were developed within the context of a statewide campaign to increase college enrollment, particularly among the state’s low-income and minority populations. In 1999, the Coordinating Board’s Higher Education Planning Committee recommended a statewide media campaign to encourage more students to enroll in postsecondary education.

The result was the “College for Texans” campaign.<sup>3</sup> The campaign’s objective is to enroll an additional 400,000 academically prepared people—beyond the 200,000 enrollment growth projected on the basis of trends—into Texas higher education by 2015. Central to the campaign is promotion of the availability of student financial aid.

*Financial Aid Awareness Month Telethon:* The Coordinating Board holds a Financial Aid Awareness Month each February. The month centers around a campaign to promote participation in financial aid programs, hosted by local news stations statewide and conducted in Spanish and English. During the 2005 telethon, Coordinating Board staff received over 40,000 calls in four hours.

## Outcomes

### *The College for Texans Campaign*

State administrators say it's too soon to determine the quantitative effect the College for Texans Campaign on student participation in financial aid. The Coordinating Board is reviewing methods for analyzing this and may begin looking at the number FAFSA applications in the coming months. Administrators do point to the 41,000 calls made to the Texas Financial Aid Information Center during the 2005 Financial Aid Telethon, as well as the nearly 1,000 additional hits per day on the College for Texans Web site in the weeks following the telethon.

### *The Higher Education Assistance Enrollment Program*

As a result of the *Higher Education Assistance Pilot Program* (the precursor to SB 1227's Higher Education Enrollment Assistance Program), the average college participation rate of students in the high schools with lowest college participation rates increased from 29 to 36 percent between 2001 and 2003. The program held 28 pilot workshops, and it helped 2,006 high school seniors enroll in their local public community colleges and universities and complete the Free Application for Federal Student Aid. The Higher Education Enrollment Assistance Program, enacted by SB1227, is expected to produce similar results.

According to guidance counselors at the selected high schools with low college-going rates, the pilot workshops were a welcome and necessary form of direct assistance to their seniors. Counselors reported that they had neither the time nor staff to help all seniors complete the paperwork for college enrollment.

While many policies adopted as a result of the Special Commission's findings and the deregulation of designated tuition nominally aim to increase enrollment, improving financial aid uptake is central to each of them. The desire on the part of legislators to offset tuition increases by increasing financial aid uptake is a direct result of their concerns that tuition increases, like the fee increases in California, would lead to a decline in enrollment. Arguably, the most effective hook in the College for Texans campaign has been the promotion of financial aid availability and the resources provided to institutions to help students apply.

## Conclusion

Statewide campaigns to increase financial aid uptake among community college students have produced at least two significant benefits.

First, community college enrollments, applications for financial aid, and financial aid amounts have increased. Given that most of the strategies highlighted in this report focus on minority and low-income students, they are likely the primary beneficiaries of these campaigns.

Second, California, Connecticut, North Carolina, and Texas—and their community colleges—have seen immediate benefits from the increased in-flow of federal and state financial aid for community college students. It is reasonable to expect that increased investment in students and their education will also benefit state and local economies in the long term.

It is a truism that the only thing more expensive than going to college is not going to college. None of the strategies described here has been inexpensive to implement. However, each state has realized significant returns on its investment in increasing the number of students who apply for financial aid—returns that are measured not only in increased amounts of federal aid coming to states but, more important, in the larger numbers of students who enroll and persist in college, and in the economic advantage college education brings to those students and the state's economy.

## College Goal Sunday

Since 1998, College Goal Sunday has helped students and parents across the country complete the universally required Free Application for Federal Student Aid. One day each year—usually in the weeks after Super Bowl Sunday—qualified volunteers in participating states, including college financial aid administrators, set up in communities across the state to help students and their families fill out this crucial federal form.

Managed by the National Association of Student Financial Aid Administrators, College Goal Sunday was launched in Indiana and then expanded to more than 20 states. With the addition of Florida and six other states in the coming year, College Goal Sunday administrators project that the program will have served more than 100,000 students by the end of 2007.

Although College Goal Sunday is open to anyone requiring help with filling out the FASFA application, most states try to reach out to groups that are most at risk of assuming that college is not affordable, including low-income families, minority students, and first-generation college going students. The program also serves students returning to college after withdrawing for a period of time.

Lumina Foundation for Education provides three-year grants to states to launch College Goal Sunday, after which states must generate other sources of funding. The program provides state organizers with fundraising toolkits to help them identify sources of funding. Researchers at the Institute for Higher Education Policy are evaluating College Goal Sunday.

Virginia, an Achieving the Dream state, has declared February Financial Aid Awareness Month. This annual event is jointly sponsored by the Virginia Association of Student Financial Aid Administrators and the State Council of Higher Education for Virginia.

Like College Goal Sunday, Financial Aid Awareness Month highlights resources for financial assistance available to all postsecondary students and their families, either presently enrolled or planning to enroll in an institution of higher education in Virginia. The Virginia Association of Student Financial Aid Administrators holds an annual “Super Saturday” event at which information related to applying for financial aid is provided to students and parents at 27 sites across the state.

## Notes

<sup>1</sup> All figures are from “*Report to the Legislature on Increases in Capacity and Outreach for Student Financial Aid in the Community Colleges: Response to 2003-04 and 2004-05 Budget Act Language Regarding the Board Financial Assistance Program—Student Financial Aid Administration Allowance.*” May 2005. System Office, California Community Colleges.

<sup>2</sup> “*Summary of Higher Education Legislation: 79<sup>th</sup> Texas Legislature,*” July 2005. Office of Governmental Relations and Public Information. Austin, TX.

<sup>3</sup> More information can be found at [www.collegefortexans.com](http://www.collegefortexans.com)







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