PAVING THE PATH TO COLLEGE AID:
Expanding Access to the Cal Grant Program

The Education Trust—West

As the cost of attending college increases each year, California's high school students must make tough choices when planning for their futures. For students with limited financial resources, the opportunity to go to college may feel even more unattainable as costs go up. Fortunately, California's Cal Grant Program — which provides college aid to low- and middle-income students — is a much-needed support that helps make college a reality for many students.

This state financial aid program, one of the most generous in the country[1], provides grants to all eligible recent high school graduates. And while Cal Grant applications from high school students have increased, there are still many students who are eligible for aid but simply do not apply.

Cal Grant A tuition awards are designed to keep pace with tuition costs. Students eligible for the Cal Grant A receive tuition and fee assistance for up to four years at eligible institutions. Low-income California community college students are not eligible to receive a Cal Grant A to cover their tuition; however, they can have their fees waived

by the California Promise Grant (formerly the Board of Governors Fee Waiver).

Cal Grant B awards cover non-tuition college costs. Cal Grant B recipients receive both non-tuition and tuition and fee assistance after the first year. Figure 1 shows the Cal Grant amounts freshmen can receive in 2018-19.

While Cal Grants can relieve some of the financial burden of attending college, the application requirements can be a substantial hurdle for many students. Not all students are aware of the Cal Grant as a source of financial support for college, and not all eligible students are able to navigate the complicated, multi-step process.

This brief explores how well California is supporting students in accessing Cal Grants; what successful states are doing to increase financial aid access; how California state, district, and county office leaders are working to increase Cal Grant access; and provides recommendations to further these efforts.

Figure 1: Cal Grants for College Freshmen[2]

Cal Grant Type	What it Covers	Family Income Ceiling (family of 4)	GPA Requirement	CA Community Colleges	University of California	California State University	4-Year Private, Nonprofit Colleges	WASC-Accredited For Profit Colleges	Non WASC-Accredited For Profit Colleges
Cal Grant A	Financial assistance for tuition and fees[3]	$102,500	3.0	$0	$12,570	$5,742	$9,084	$8,056	$4,000
Cal Grant B	Assistance for living expenses	$53,900	2.0	$1,672	$1,672	$1,672	$1,672	$1,672	$1,672

Source: California Student Aid Commission, 2018.

Cal Grant Application Rates Have Steadily Increased Over Time

Over the past five years, the share of California twelfth graders completing the Cal Grant application, either using the FAFSA or CADAA, has steadily increased. In 2012, 46 percent of twelfth graders completed an application. This increased 10 percentage points by 2017 when 56 percent of high school seniors completed Cal Grant applications.

Application rates in California's highest poverty schools grew even faster. In the highest poverty quartile of high schools — those where the largest percentage of students qualify for free or reduced-price meals — the percentage of twelfth-graders completing Cal Grant applications rose from 52 percent in 2012 to 66 percent in 2017, an increase of 14 percentage points. *(See Figure 2.)*
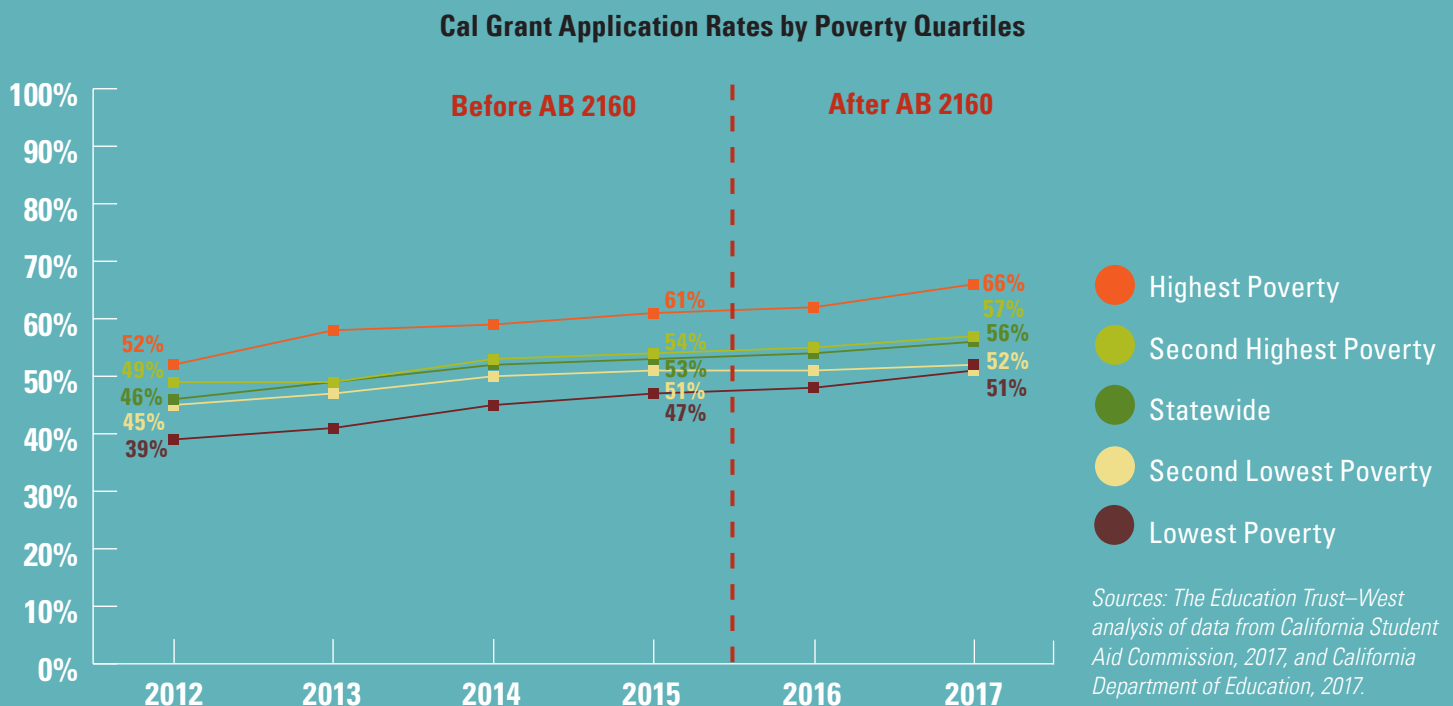
CAL GRANT APPLICATION RATES WERE NOTICEABLY HIGHER IN DISTRICTS THAT USED ELECTRONIC GPA VERIFICATION PROCESSES.

For twelfth grade students, the Cal Grant application includes two main components:

1 Completion of a Free Application for Federal Student Aid (FAFSA) or a California Dream Act Application (CADAA) — which is available to undocumented and other non-California resident students who meet certain criteria[4] and

2 Certification of an applicant's GPA.[5]

Figure 2: The Rise in Cal Grant Rates in Higher Poverty Schools Outpaces Schools in General

Cal Grant Application Rates by Poverty Quartiles

Before AB 2160 / After AB 2160

Legend:
- Highest Poverty
- Second Highest Poverty
- Statewide
- Second Lowest Poverty
- Lowest Poverty

2012: 52%, 49%, 46%, 45%, 39%
2015: 61%, 54%, 53%, 51%, 47%
2017: 66%, 57%, 56%, 52%, 51%

Sources: The Education Trust–West analysis of data from California Student Aid Commission, 2017, and California Department of Education, 2017.

State Policies Can Boost Financial Aid Application Rates

While California has steadily improved its Cal Grant application rates, it can do even better. For the 2017-18 school year, **California ranked 30th** in the country for FAFSA completion.[6]

Several other states with higher completion rates have implemented policies and practices that have led to significant increases in financial aid applications. For example, the Tennessee Higher Education Commission and Student Assistance Corporation established a policy in 2014-15 requiring the completion of the FAFSA in order to be eligible for the state's **Tennessee Promise scholarship**. This scholarship covers two years of tuition at a community or technical college in Tennessee.[7] Additionally, in 2016, leaders in Tennessee began monitoring high schools' FAFSA completion rates in real time, dispatching extra support to schools with lower application numbers.[8] In 2018, almost 77 percent of Tennessee's twelfth graders completed the FAFSA, making Tennessee one of the highest ranked states in the U.S. for FAFSA completion.[9] This is a significant increase from before Tennessee leaders implemented these changes —in 2014 only 60 percent of Tennessee twelfth graders completed the FAFSA.[10]

Louisiana has also seen significant growth in FAFSA completion after the Board of Elementary and Secondary Education made bold changes in 2015 to its financial aid access policies. In that year, the state started to require all high school students to fill out a state aid form, complete the FAFSA, or obtain a waiver. State leaders also required high schools to provide "adequate support in completing and submitting an application for financial aid."[11] In 2017-18, the first academic year of implementing this policy, FAFSA application rates in Louisiana went up 26 percent to an overall completion rate of over 77 percent, leading the nation in FAFSA completion.[12] This was the largest year-over-year percentage change in FAFSA completion of any state. Louisiana is now the top ranked state in the country for FAFSA completion.

California Leaders Are Working to Improve Cal Grant Access

California leaders have also made changes to improve access to Cal Grants. One major effort to improve financial aid application rates was Assembly Bill (AB) 2160, which put the burden on schools, not students, to submit the GPA verification form. For many, this removed a major application barrier. Next, we discuss the successes and challenges in implementing AB 2160, as well as other efforts made by state leaders.

Assembly Bill 2160 Streamlined the Cal Grant Application Process

To streamline the Cal Grant Application process and remove barriers to access, the California Legislature passed and Governor Jerry Brown signed AB 2160 in 2014, authored by Assemblymember Phil Ting.

Before AB 2160, high school seniors were responsible for making sure their schools certified and submitted their GPAs. Some school districts and high schools submitted GPAs electronically for all students. In other places, counselors submitted paper verifications. In some of those cases, students were responsible for both knowing about the requirement and requesting that their GPAs be submitted. This created a barrier to accessing Cal Grants for many students. Indeed, Cal Grant application rates were noticeably higher in districts that used electronic GPA verification processes.

AB 2160 sought to ensure eligible students would not miss out on financial aid because their high school GPA was never submitted. The law now requires public schools to electronically submit all of their twelfth-graders' GPAs. To protect student privacy, twelfth-grade students or parents have an opportunity to opt out of having GPAs reported.

For many stakeholders, implementation of AB 2160 requirements has been rocky

School, district, and state agency staff have faced some challenges in implementing the new GPA verification requirements. This became evident after we spoke with staff who manage college and career readiness initiatives at districts and county offices of education, and after we talked with personnel at the California Student Aid Commission (CSAC), the agency that administers the Cal Grant Program. We identified several barriers hindering smooth AB 2160 implementation:

1   **AWARENESS**

District and school staff did not always know about the GPA upload requirement and were, therefore, underprepared to meet it — often failing to submit GPAs on time. CSAC staff subsequently communicated the need to upload GPAs to these schools, but in some cases, students became responsible for prompting their schools to upload their GPAs. This resulted in late completion of Cal Grant applications and a delay in award decisions. This is a problem because when students are notified late in the Cal Grant award process, they don't have all the information they need to select a college and plan how they will finance their education.

2   **TECHNICAL SKILLS**

District and school staff, even when aware of the requirements, did not always have the data system access and technical skills to comply. The GPA upload requires staff to be familiar with and know how to use a student information system and data programs like Excel. School staff must also be able to navigate CSAC's Web Grants portal, the online platform school personnel use to manage and monitor their students' Cal Grant applications. The people tasked with uploading GPAs were often counselors or registrars with limited familiarity with and access to all of these tools. This caused CSAC staff to field a large volume of technical questions close to the GPA submittal deadline.

3   **COMPLICATIONS AND DELAYS**

In cases where technical complications or errors surfaced, many GPAs were uploaded or processed late, delaying the whole application, and thus delaying notification to students of their financial aid awards.

Some schools and districts were successful in uploading their GPAs on time, and they had these key practices in common:

1   **COLLEGE-GOING SUPPORTS A HIGH PRIORITY**

In schools with well-developed and well-resourced college access supports, staff members were better equipped to upload GPAs. In these schools, college access personnel viewed GPA uploads as one of many tasks they needed to accomplish to ensure their students had financial aid options.

2   **EARLY SUBMISSION**

When schools and districts submitted GPAs well before the deadline, there was ample time to correct errors in the data and help students complete their Cal Grant applications. This allowed CSAC to make award determinations early, and provided students with the valuable time they needed to plan for attending and financing college.

3   **DISTRICT SUPPORT**

When districts uploaded GPAs on behalf of high schools, the process went more smoothly. This is because districts tend to have dedicated staff focused on data systems management with the training needed to electronically upload GPAs. It is important to note that many of these districts had been uploading GPAs voluntarily in the years prior to the AB 2160 requirement.

State Leaders Have Made Other Efforts to Improve Access to Cal Grants

Legislators, CSAC, and the California Department of Education have all also made efforts to support students and educators in improving application rates:

- In order to align California financial aid deadlines with the federal changes to the availability of the FAFSA, the Assembly Committee on Higher Education authored legislation in July 2016 that moved up the deadlines associated with electronic GPA uploads. This change requires schools to submit all twelfth grade GPAs by October 1st of students' senior year instead of March 2nd. This aligns the GPA submittal deadline with the opening of the FAFSA/CADAA on October 1st. The legislation also requires notifying twelfth-graders and their parents of the option to opt out of the automatic GPA reporting by January 1st of their junior year rather than October 15th of their senior year. To ensure these legislative changes and new submission dates are well-known, CSAC has co-authored an annual letter with State Superintendent of Public Instruction Tom Torlakson to county and district superintendents, charter schools administrators, high school principals and counselors notifying them of these changes. Moving up these deadlines has expedited CSAC's processing of Cal Grants and providing notification of awards to students much earlier in the year.

- In the 2017 school year, CSAC increased the number of in-person high school counselor workshops, which provide guidance on the electronic GPA uploading process, from 23 to 35 locations from the prior year. The hope is these workshops will provide school personnel with the training necessary to effectively upload all twelfth grade GPAs.

- In fall 2017, CSAC launched the statewide **Race to Submit Initiative (http://www.rcec.us/race-to-submit/)** to encourage schools and districts to maximize the number of students who complete Cal Grant applications. The initiative includes a public facing data dashboard that reports, in real time, the number of students who have completed a FAFSA or CADAA for each California public high school, as well as how many GPAs have been submitted for each school.

District and County Office of Education Efforts to Increase Cal Grant Application Rates

Many local education leaders and personnel have worked diligently in recent years to increase student access to college financial aid options. Here are some examples of this work:

RIVERSIDE COUNTY OFFICE OF EDUCATION (RCOE) LEVERAGES ACTIONABLE DATA

Since 2014, Riverside County Office of Education has engaged in an initiative called "Race to Submit," led by the Riverside County Education Collaborative. This initiative challenges all county high schools to increase the percentage of graduating seniors who are completing FAFSAs and accessing financial aid. The Collaborative's goal is to raise FAFSA completion rates from 52 percent to 93 percent by 2019, and provides supports to school and district staff, parents, and students to meet this goal. As a part of this support, RCOE's college and career access staff collect data on the progress of students' Cal Grant applications from county schools and districts to share it publicly using an **innovative scorecard (Learn more at http://www.rcec.us/scorecard/)**. The success of the Collaborative's scorecard has led CSAC to use it as a model for a statewide Race to Submit scorecard, making Cal Grant application data for all California public high schools publicly available. Using the Web Grants platform, they also monitor the progress schools and districts are making in uploading GPAs. County staff notify schools and districts when GPAs have not been uploaded, or if there are errors in the uploading process.

ANTELOPE VALLEY UNION HIGH SCHOOL DISTRICT (AVUHSD) INNOVATES THROUGH SEAMLESS SUPPORT COUNSELING

In 2015, Antelope Valley Union High School District began a partnership with Antelope Valley College (AVC) to better facilitate students' transition from high school to community college. AVC hires and trains AVUHSD counselors to serve as adjunct college counselors, located directly on AVUHSD high school campuses. These "Bridge Counselors" carry out their high school counseling duties

during the daytime, and act as community college adjunct counselors in the evenings and during weekends. This schedule enables Bridge Counselors to offer financial aid services at more convenient times for students and families. They assist high school seniors in applying to the community college, registering for their first-year college courses, and completing their financial aid applications. Bridge Counselors provide the seamless support high school seniors — especially those who are the first in their families to attend college — need to make a successful transition to college. Bridge Counselors also help to ensure that high schools have successfully submitted seniors' GPAs. As a result of AVUHSD's efforts, the district has seen a 19 percentage point increase in Cal Grant application rates from 2015 to 2017.

STANISLAUS COUNTY OFFICE OF EDUCATION (SCOE) USES DATA AND PARTNERS WITH CSAC

Stanislaus County Office of Education staff use Web Grants to monitor the progress schools make uploading GPAs, and they notify schools when GPAs have not been submitted. During the 2016-17 school year, SCOE also partnered with CSAC staff to hold a workshop for 50 counselors representing 20 county high schools on how to upload electronic GPAs. Because of SCOE's strong relationship with CSAC, high school counselors gain increased skills, receive support as they upload GPAs, and are able to connect directly with CSAC staff as needed. These practices have resulted in an almost 6 percentage point increase in SCOE's Cal Grant application rates from 2015 to 2017. This model could be replicated by other county offices of education, especially in rural regions of the state with fewer resources.

How California Can Further Improve Financial Aid Access

While both the legislature and CSAC are responding to issues that have surfaced in AB 2160 implementation, there is more that state, district, and school leaders and staff should do to ensure that the application process doesn't stand in the way of students receiving financial support to attend college.

LEGISLATORS AND STATE LEADERS:

- **Require high school students to complete the FAFSA or CADAA during their twelfth grade year.** In other states and California districts that require all twelfth graders to complete a FAFSA (or CADAA in California), a significant proportion of students apply for aid. California should adopt a similar policy statewide to encourage more students to complete the application.

- **Require districts — rather than schools — to upload GPAs for all twelfth graders.** The state should require districts rather than schools to upload the GPAs of their twelfth-grade students, since districts are more likely than schools to employ staff with the required technical expertise.

- **Include more money in the California Student Aid Commission's budget to increase and broaden access to workshops and professional development.** The professional development that CSAC provides through in-person workshops has been valuable to those who have participated, but in fall 2017, many of these workshops — particularly in more heavily populated areas of the state — filled up quickly, leaving some counselors without this helpful guidance. The state's budget should provide resources to CSAC to offer more of these workshops.

COUNTY OFFICE, DISTRICT, AND SCHOOL LEADERS:

- **Hire and adequately train more counselors.** California high schools have woefully few counselors — about 1 per 400 high school students.[13] This dramatically trails the American School Counselor Association recommendation of 1 counselor for every 250 students. School districts should invest in hiring more guidance counselors to ensure that all students have the necessary supports to access the college and financial aid application processes. District and school leaders should also ensure that counselors have the training necessary to adequately support students in accessing college financial aid. Additionally, counselor preparation programs should incorporate information on financial aid and college access support into the training offered to new counselors.

- **Hire county office of education staff dedicated to college and career access.** When county offices employ a staff person dedicated solely to ensuring students have access to postsecondary options, students benefit. These staff help create and execute strategic initiatives — like countywide monitoring of Cal Grant applications and countywide college counseling workshops — that support district and school staff and increase the numbers of students applying for and receiving financial aid and going to college.

- **Integrate GPA submission into professional development offered to staff.** The GPA uploading process should be a part of ongoing training for counselors and records staff members in schools, districts, and county offices of education. This will ensure all staff responsible for submitting student GPAs have the skills and familiarity with the process necessary to submit GPAs in a timely way. ◾

Conclusion

While the rate of students applying for Cal Grants has steadily improved, there are still too many students who need extra financial support for college that are not applying. State and local leaders — from legislators to school support staff — can make a huge impact by taking bold action, with student access and opportunity as a central and unifying motivator. By considering and applying the recommendations we outline in this brief, California can expand access to college aid to even more students.

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ENDNOTES

[1] C. Eaton et al., "AFFORDING THE DREAM: Student Debt and State Need-Based Grant Aid for Public University Students," (Berkeley, CA: Center For Studies in Higher Education, 2017), https://cshe.berkeley.edu/publications/affording-dream-student-debt-and-state-need-based-grant-aid-public-university-students.

[2] For college freshmen, the Cal Grant A provides financial assistance for tuition and fees, which corresponds to statewide tuition and fees costs charged at UC and CSU, and up to a certain amount at private colleges. For college freshmen, the Cal Grant B award provides assistance for living expenses and is the same amount for all higher education segments.

[3] California college students continue to receive Cal Grants beyond freshman year if they remain eligible in subsequent years. Since this brief focuses on the initial 12th grade Cal Grant application, we focus on the Cal Grants for which freshman are eligible.

[4] For more information on students who can apply for Cal Grants using the CADAA, visit https://www.csac.ca.gov/california-dream-act.

[5] Students must also provide verification of high school completion to receive grant payment.

[6] Bill DeBaun, "#FormYourFuture FAFSA Tracker" (Washington, D.C.: National College Acess Network, 2018), https://public.tableau.com/profile/bill.debaun.national.college.access.network#!/vizhome/FormYourFutureFAFSATracker-2018-19FAFSACycleThroughJune292018/CurrentWeekRanking (website accessed December 10, 2018).

[7] Tennessee Higher Education Commission and Student Assistance Corporation, "About: The Tennessee Promise Scholarship," http://tennesseepromise.gov/about.shtml.

[8] Adam Tamburin, "How Tennessee plans to use its winning FAFSA strategy to boost college graduation rates," Tennesseean, July 24, 2017, https://www.tennessean.com/story/news/education/2017/07/25/how-tennessee-plans-use-its-winning-fafsa-strategy-boost-college-graduation-rates/503655001/.

[9] DeBaun, "#FormYourFuture FAFSA Tracker."

[10] Rosana Hughes, "Tennessee Promise students showing higher success rates than national average," Times Free Press, Nov. 3, 2017, http://www.timesfreepress.com/news/local/story/2017/nov/03/tennessee-promise-students-showing-higher-suc/456157/.

[11] Lauren Camera, "No FAFSA, No Diploma in Louisiana," U.S. News & World Report, Dec. 22, 2015, https://www.usnews.com/news/articles/2015-12-22/louisiana-to-require-students-to-fill-out-fafsa.

[12] DeBaun, "#FormYourFuture FAFSA Tracker." To see the year-to-year change in FAFSA completion, select "% Change in Completions Year-Over-Year" from the "Choose Ranking Type" menu.

[13] The Education Trust—West analysis of California Department of Education data, 2016-17, https://www.cde.ca.gov/ds/sd/df/filesassign.asp.

APPENDIX: METHODS

For the analysis of Cal Grant application rates, we included two data sets for years 2012 through 2017:

- Cal Grant application data for California public high schools received from the California Student Aid Commission; and
- Twelfth-grade enrollment for California public high schools obtained from the California Department of Education website: **https://www.cde.ca.gov/ds/sd/sd/filesenr.asp**.

We excluded private high schools, alternative and continuation high schools, and high schools with 10 or fewer twelfth-grade students from the analysis.

To calculate Cal Grant application rates, we divided completed Cal Grant application counts by twelfth-grade enrollment counts for each high school, in each year.

To calculate the poverty quartiles *(See Figure 3.),* we used data on rates of students receiving Free or Reduced Price Meals (FRPM) for the high schools in our sample, obtained from the California Department of Education website: **https://www.cde.ca.gov/ds/sd/sd/filessp.asp**. For each year of the analysis, we grouped high schools into quartiles based on their FRPM rates. Since we calculated quartiles for each year separately, it is possible that schools could be in different quartiles in different years, either due to changes in a school's FRPM rate or changes in FRPM rates overall.

Figure 3: Categorization of High School Poverty Quartiles

	2012		2013		2014		2015		2016		2017	
	FRPM Cut Point	# of Schools	FRPM Cut Point	# of Schools	FRPM Cut Point	# of Schools	FRPM Cut Point	# of Schools	FRPM Cut Point	# of Schools	FRPM Cut Point	# of Schools
Quartile 1 (lowest poverty)	32%	275	35%	287	36%	311	36%	318	37%	332	36%	339
Quartile 2	53%	275	56%	287	61%	310	60%	319	61%	332	60%	339
Quartile 3	73%	275	76%	287	79%	310	78%	318	80%	332	80%	339
Quartile 4 (highest poverty)	100%	276	100%	288	100%	311	100%	318	100%	333	100%	340