

FINANCIAL AID IN CALIFORNIA

Ensuring Funding for
College Opportunity



The Campaign for
**College
Opportunity**

April 2020



The COVID-19 health crisis has laid bare the structural inequity in our financial aid system. The pandemic has hit our lowest-income students hardest, with many struggling to afford the basic technology for online learning on top of new or exacerbated food and housing insecurity. Federal and state dollars predicated on Pell Grant eligibility, time out of high school, or other criteria, means California's neediest students, most often California Community College students, are ineligible for the aid they need to study and survive.

At the Campaign for College Opportunity, we believe that no talented Californian should be denied the opportunity to attend or complete college because of money. We are proud to live in a state that has generously tried to expand college opportunity, but more must be done to make the vision of equitable access and success a reality for ALL Californians.

College affordability is a critical subject of national, state, and local interest. While student debt has understandably become a focus in many of these conversations, this analysis has been centered around the potential expansion of grant aid that can help more students better afford college without overreliance on loans or credit cards. The time to complete a program is also a major factor in the costs borne by students to earn a certificate or degree. The Campaign has previously published research on how unclear, inconsistent pathways and excess course-taking translates into additional costs for transfer students seeking baccalaureate degrees and unpacked those issues in our 2017 report, *The Transfer Maze*.¹ In this brief, we aim to provide California policymakers with a picture of the gaps in the state's efforts on college affordability and inform the work ahead so our state can better serve all its students and so that money is not a barrier for students to earn their degrees.

OVERVIEW OF CALIFORNIA'S FINANCIAL AID FOR COLLEGE STUDENTS

California hosts the most robust, well-funded state financial aid program in the country, a position in which we should take pride. In spite of this, we still face a college affordability challenge as many students, especially the poorest in our state and older college students, face significant aid gaps. California invests more than **\$2 billion** annually on state-based aid programs administered by the California Student Aid Commission (CSAC). In addition, there are institutional aid programs to assist low-income and middle-income students in covering part or all of their expenses at the University of California (Blue & Gold Opportunity Plan), California State University (State University Grant), and California Community Colleges (Promise Grant).

The state's primary form of student financial aid is the Cal Grant program, which has two separate means through which it is categorized: one based on when a student applies for aid in their academic pathway (i.e. how long after high school graduation or when they transfer from a community college) and the other based on the applicant's economic need for support and grade point average. While the latter criteria on family income dictate the amount a Cal Grant student will receive, it is in fact **when** a student applies that will usually dictate whether they receive any aid at all.

California students that apply for a Cal Grant within one year of graduating high school or transferring from community college before age 28 are offered an "Entitlement" Cal Grant and guaranteed any aid for which they meet income and academic thresholds. Any student not awarded an Entitlement grant is routed to the "Competitive" Cal Grant pathway, which until 2019, **offered only 25,750 awards for more than 325,000 eligible students who are placed into that pool.**² CSAC determines which of these applicants will receive a Competitive award by sorting them into a ranked list that is predominantly ordered based on the financial need of the student, though all eligible students fall below the income eligibility thresholds. An applicant's family income determines whether the student is eligible for Cal Grant A or B, while low to middle income students enrolled in career technical education programs are eligible for Cal Grant C.

Cal Grant A	Cal Grant B	Cal Grant C
Covers tuition expenses for families of four with an income less than \$98,900	Covers tuition expenses for families of four with an income less than \$52,000	Covers tuition expenses for career technical education programs
Available for four years of full time enrollment	Provides a \$1,672 stipend for non-tuition costs	Provides a \$1,094 stipend for non-tuition costs
	Does not cover tuition for the first year of enrollment	Available for four-month to two-year program duration

Additional information on program details, visit [CSAC.ca.gov/cal-grant](https://csac.ca.gov/cal-grant)

In 2018-19, over 370,000 students in California received some form of Cal Grant.³ California leads the nation in ensuring that low-income and vulnerable student populations, including students from immigrant or undocumented families, receive financial aid. California enacted legislation in 2011 to create the California Dream Act Application (CADAA), to allow those who cannot file a Free Application for Federal Student Aid (FAFSA), like undocumented students, to still apply for state-based student aid should they meet requirements and demonstrate financial need. The 2019 Budget Act included a provision to ensure that students who submit a CADAA are ensured full and equal access to state-based aid as their peers submitting a FAFSA.



Overview of Institutional Financial Aid

<p>College Promise Grant</p>	<p>State University Grant Program</p>	<p>Blue and Gold Opportunity Plan</p>
<p>California Community Colleges aid</p> <p>Covers tuition and fees for students who meet income requirements</p> <p>Covers 4 out of 10 students⁴</p> <p>\$800 million spent annually⁵</p>	<p>California State University aid</p> <p>Covers only tuition first for students with an EFC* of \$4,000 or less</p> <p>Covers 3 out of 10 California resident undergraduate students</p> <p>\$701.2 million spent in 2018-19 to assist more than 138,000 students⁶</p>	<p>University of California aid</p> <p>Covers tuition and fees for students with family income less than \$80,000</p> <p>Can support non-tuition expenses</p> <p>\$800 million spent annually⁷</p>

*EFC - Estimated Family Contribution as determined by the Free Application for Federal Student Aid (FAFSA)

How Federal Financial Aid Supports California Students

Financial aid in California and elsewhere in the country is built atop a foundation of federal support that has been critical to millions of low-income students seeking college opportunity. As with state and institutional aid, students are required to complete a FAFSA in order to receive aid. Based on the information provided by a student about their household and financial resources available to them, the FAFSA generates an “Expected Family Contribution” (EFC) that dictates how much and what kind of aid for which they are eligible.

The most important federal program in supporting low-income students is the Pell Grant, which offers students financial assistance on a sliding scale based on their EFC, with the maximum award of \$6,195 for the lowest income students and smaller amounts for those with higher EFCs. In 2017-18, there were 938,899 Pell Grant recipients in California across more than 500 institutions, totaling over \$3.8 billion in federal funding and providing an average award to students of \$4,100.⁸ While this seems like a sizeable investment, it masks steep reductions in the purchasing power of Pell Grants relative to the total costs of attending college. The Institute for College Access & Success (TICAS) has documented that in 1979-1980, a maximum Pell Grant award covered over 70% of the cost to attend a public four-year university but only covers 28% of those costs in 2019, the lowest share in the history of the program.⁹

Subsidized student loans and work-study are other important forms of federal financial aid that are made available to students based on their EFC. We will examine issues associated with work-study in a future brief.

Applying for Financial Aid

In order to receive any of the financial aid that has been described so far, a student must submit an application with information about their household and resources. Most students submit a FAFSA while the California Dream Act Application (CADAA) has been established for those who are ineligible for federal aid. Unfortunately, the application itself poses a significant barrier to many families, particularly those in which no one has previously attended college or might be unfamiliar with the process of seeking financial aid. Such an application form can be daunting, asking students and families a range of specific questions about their household, finances, and taxes paid. **As a result, while more than 250,000 California high school students had completed applications for aid by the close of the 2019 filing window, over 46% of students did not and potentially missed their opportunity for federal, state, and institutional aid.**¹⁰ While a portion of these students may not intend to pursue higher education, many may have not understood that grant aid was available to them. The Education Trust—West has estimated that school districts’ failure to ensure all their students apply for aid meant that as much as \$550 million in federal and state aid was left untapped by eligible California students; other states have begun to embed the financial aid application process into the senior year of high school, including Louisiana, which now ranks first in the nation for the highest proportion of its students completing a FAFSA.¹¹ California will immediately see more students access federal financial aid by better addressing how and when students apply.



Gaps that Remain: Community College Students, Returning Adults, Incarcerated Students, Immigrant/Undocumented Students, and Non-Tuition Costs

There are still significant gaps in California’s aid program when looking at both who receives financial aid and how far financial aid goes for current recipients.

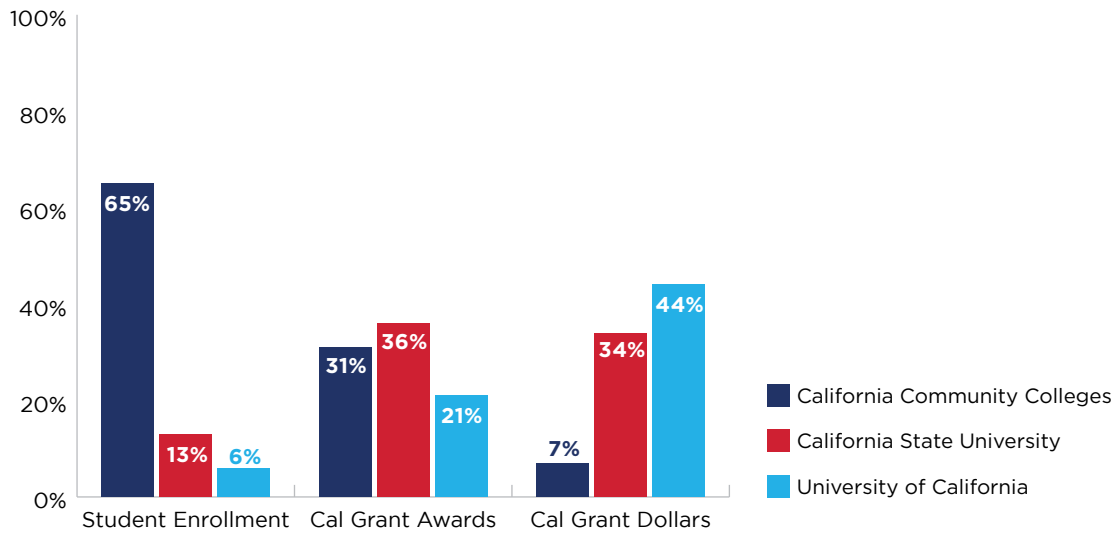
The distinction between Entitlement awards and Competitive awards creates issues in accessing the Cal Grant program and making financial aid predictable for students and families. Any student applying for aid after graduating high school more than a year ago is placed into the Competitive Cal Grant pool, as well as students transferring after age 28. As a result, **in the past years fewer than one in twelve eligible applicants received a Competitive Cal Grant award,** despite having financial need.¹²

These eligibility barriers are most problematic for adult learners, as well as students at the community colleges, many of whom enroll sometime after high school. In 2018-19, the average age for a “denied eligible” Cal Grant applicant at the community colleges was 30.¹³

Unfortunately, very few students will complete their community college program in a reasonable time frame. **Only four percent of community college students in California successfully transfer within two years of enrollment.**¹⁴ Those who do manage to transfer face greater total costs for their Bachelor’s degree compared to freshman admits—more than \$35,000 extra on average—due to the additional time they are enrolled at the community colleges.¹⁵ Despite community colleges serving more than 60% of California students and community college students facing these cost premiums for a four-year degree, these students receive less than 10% of state financial aid.¹⁶

Though community colleges enroll almost two-thirds of students attending a public college in California, they receive fewer than one-third of the Cal Grant awards and less than seven percent of the aid distributed.

Figure 1. Percentage of Students Enrolled and Cal Grant Awards/Dollars Received by Segment



Source: The Institute of College Access and Success (TICAS), 2016.

Community colleges spend about the same amount on aid as the UCs, but they enroll almost ten times as many students.

Table 1. Institutional Aid Expenditures and Students Enrolled per Segment

	Institutional Aid Spending	Number of Students Enrolled	Institutional Aid Dollar Per Student Enrolled
California Community Colleges (2017-18)	\$811 M	2,189,816	\$370.35
California State University (2018-19)	\$701.2 M	452,576	\$1,549.35
University of California (2018-19)	\$797.2 M	223,301	\$3,570.07

Sources: National Center for Education Statistics, Legislative Analyst's Office, California State University, and University of California



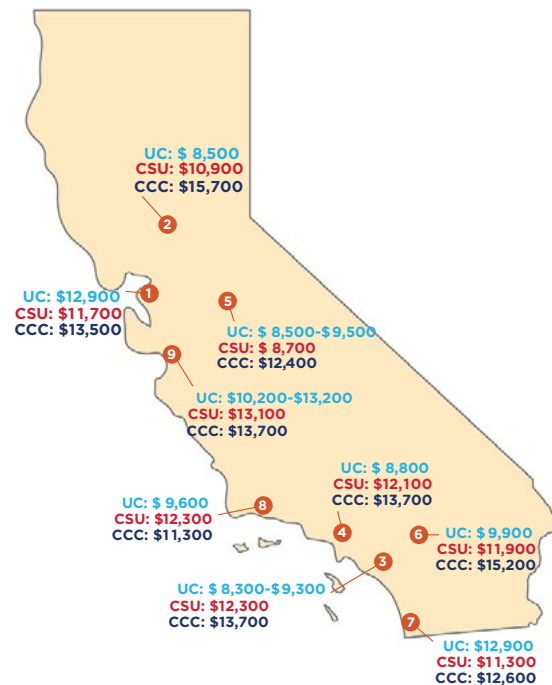


Because California already offers robust need-based aid for tuition and fees, non-tuition costs are the most significant drivers of unmet need for low-income students, especially at the community colleges. When TICAS looked at the net price for students across each region of California where a community college could be compared to a UC and CSU, in none of those nine regions was the community college the lowest cost option.¹⁷ State financial aid programs continue to focus on tuition coverage, which is critical but leaves thousands of students without resources for books, transportation, housing, or food despite having tuition fully covered.

The failure to adequately support community college students has real implications for how financial aid is distributed based on a student's race. Community colleges enroll the most racially diverse student body. Of all Latinx students enrolled in California higher education institutions, more than 7 of 10 are at a community college.¹⁸ **For Black students in California, just over 7 of 10 are enrolled in a community college.**¹⁹ Across the entire community college system, a large majority (70.6%) identify as non-White.²⁰ Unfortunately, for students of color who do attend a public university, they often must incur greater levels of debt compared to their White peers. At the CSU, while 47% of White students graduated with debt in 2015-16, there were markedly higher rates of student debt amongst students who identified as Native Hawaiian/Pacific Islander (53%), Latinx (57%), American Indian or Alaska Native (58%), or Black (76%).²¹ At the UC, a similar pattern held true, with fewer White students (40%) graduating with debt compared to students that identified as American Indian (44%), Asian (47%), Latinx (66%), or Black (67%).²² The well-documented racial wealth gap, itself created by a history of racist public policies and continued discrimination in employment, means that students of color likely have less financial support from their family than their peers, prompting them to rely on loans to finance their postsecondary education.²³ Though not an overt feature of California's approach to financial aid, there are clear racial disparities when comparing who receives support and who does not.

In many regions of the state, attending a community college is more expensive than attending a CSU or UC.

Figure 2: Net prices for the undergraduate-serving UC campuses and nearby CSU and community college campuses after subtracting available grant aid



Source: TICAS, 2019

Additional restrictions to financial aid are based on a student's life circumstances, including both immigration status and incarceration.

While California has led the nation in opening access to in-state tuition pricing and most forms of financial aid, CADAA filers were not eligible to receive a Competitive Cal Grant until every eligible FAFSA filer received theirs first, until the 2019 Budget Act modified state law. Undocumented students—even those that benefited from the Deferred Action for Childhood Arrivals (DACA) program—are still barred from receiving any federal financial aid, whether that comes in the form of a need-based grant, Work-Study, or a subsidized student loan. As a result, undocumented and DACA students face an even steeper level of unmet financial need relative to the total cost of college attendance, which is often compounded by the limited opportunities to work because they cannot obtain an Employment Authorization Document (EAD). Because there are no new DACA applications being accepted, there will be continued growth in the population of undocumented students without an option to generate some income from work with an EAD. The Migration Policy Institute has estimated that 27,000 undocumented students graduate from California high schools each year.²⁴ While many of these students may qualify for in-state tuition rates and Cal Grants, they will continue to face an even greater level of unmet financial need than their peers, without even an option to work or take out federal loans to cover their costs.

As with the federal Pell Grant program, students who are incarcerated are also barred from receiving any state Cal Grants. In 2019, the legislature approved a bill (SB 575, Bradford) that would have removed this restriction, which Governor Newsom vetoed. His veto message to SB 575 said that he is “committed to taking steps to substantially expand access to higher education opportunities for incarcerated students in a thoughtful and more universal way,” as few incarcerated students might have received any Cal Grant aid due to the existing structural limitations of the Competitive award program. Governor Newsom appears to have made good on this commitment through the first draft of the 2020-21 State Budget released in January, which includes a proposal to invest over \$5 million toward establishing partnerships between the CSU and correctional facilities in order to establish bachelor's degree programs for students who are incarcerated, as well as cover tuition and other educational expenses for participants.²⁵

There are other promising signs for both federal and state movements to invest in supporting the education of students who are incarcerated. In 2016, the Obama Administration established the “Second Chance Pell Pilot Program” and named 67 postsecondary institutions across the country (including five in California: California State University, Los Angeles; Chaffey College; Columbia College; Cuesta College; and Southwestern College) where incarcerated students would be eligible to receive Pell Grants in order to determine the efficacy of those programs in helping prepare individuals for successful reentry and employment opportunities after their release.²⁶



CALIFORNIA AID PROGRAMS THAT DO NOT TARGET THE LOWEST INCOME STUDENTS

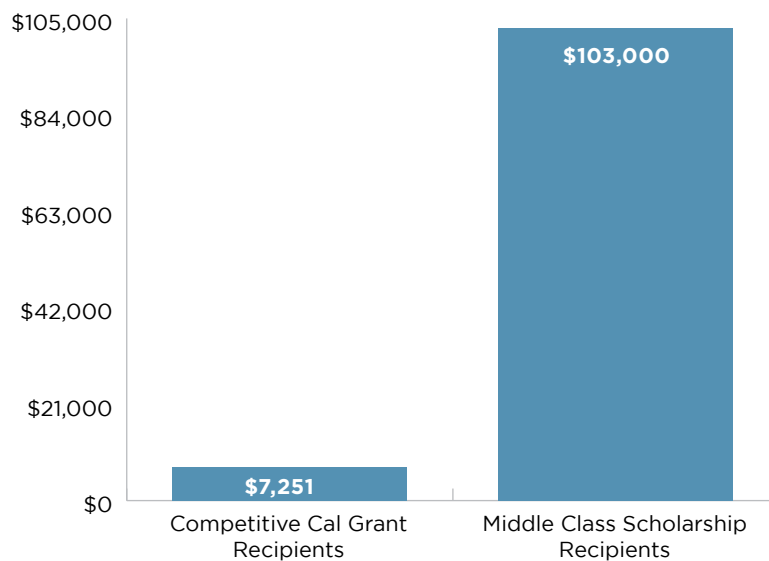
Middle Class Scholarship

In addition to the need-based aid programs described above, California has established the “Middle Class Scholarship,” which serves students from families with incomes or assets of up to \$171,000. The Middle Class Scholarship provides no less than 10% and no more than 40% of the mandatory tuition/fees for students at the UC and CSU after other aid is calculated. In 2018-19, \$103 million was spent on the Middle Class Scholarship, serving a much more affluent population of students than low-income students in the Competitive Cal Grant pool who do not receive any aid. In that academic year, 51,848 CSU and UC students received an average award of \$1,986 that was funded by the Middle Class Scholarship program.²⁷ The “typical” Middle Class Scholarship recipient has a family income just over \$103,000 annually.²⁸

The more affluent population served by the Middle Class Scholarship program stands in stark contrast to those who rely on the need-based state aid programs, like the Competitive Cal Grant. **In 2018-19, the “typical” Competitive Cal Grant recipient had a family income of just \$7,251—less than one-tenth that of the average Middle Class Scholarship student.**

Middle Class Scholarship recipient families make 14 times more than a Competitive Cal Grant recipient family

Figure 3. Average Family Income for Recipients of Competitive Cal Grants and Middle Class Scholarships



Sources: California Student Aid Commission (2018-19)

More than a quarter (27%) of students that did not receive a Competitive Cal Grant had family incomes below \$12,000. Overall, 92% of the “denied eligibles” for a Competitive Cal Grant had family incomes below \$48,000—still less than half of the average family income of a Middle Class Scholarship student.²⁹

The Legislative Analyst’s Office has estimated that every \$1 million invested in the Competitive Cal Grant program could fund 440 additional awards, meaning that funding for the Middle Class Scholarship could have funded 45,320 more Competitive awards in 2018.³⁰ If California had more equitably targeted its resources and redirected Middle Class Scholarship funding to the Competitive Cal Grant program, over 71,000 total low-income students would have received grants, over twice as many as the 25,750 eligible applicants who were funded that year.

“College Promise” in the California Context

In 2018, California allocated \$40 million towards a “California College Promise” program that allowed colleges to utilize those funds to either increase the amount of support available for students already receiving Promise Grants or cover the first year of tuition and fees for first-time, full-time students that did not have financial need qualifying them to receive a Promise Grant.³¹ A large majority of colleges (82 of 114) have opted to utilize at least a share of their College Promise funding to provide a first year of free community college tuition to students who did not qualify for a Promise Grant, along with investments in other services for students already receiving a Promise Grant or outreach to high schools. More concerning, 60 colleges reported that they were only using funding to provide free tuition to full-time students that had not received a Promise Grant.³²

In his 2019 budget proposal, Governor Newsom proposed doubling the funding level for the College Promise program in order to allow for a second year of free tuition for first-time, full-time students at the community colleges who were not receiving Promise Grants already. The Legislative Analyst’s Office recommended rejecting this proposal because it is not need-targeted and lacked outcome data from the first year of the program.³³ Despite this concern, the legislature and Governor approved the proposed funding increase in the 2019 Budget Act while retaining the prior framework allowing local decisions about how to utilize any dollars received through the program. The Administration estimates that approximately 33,000 students enrolled at the community colleges could stand to receive free tuition from the additional funding towards the College Promise program.³⁴ **The number of students given free tuition rates via the College Promise is very modest in comparison to the 196,000 low-income students at the community colleges who were eligible and applied for a Competitive Cal Grant but received \$0 in non-tuition assistance due to a lack of sufficient awards.**³⁵





RECENT INVESTMENTS AND POLICIES ON THE HORIZON

The 2019-2020 State Budget

In his first State Budget signed in June 2019, Governor Newsom approved several major investments and policy provisions impacting college affordability and financial aid. These changes are important context for where the conversation on financial aid will move in 2020 and likely beyond.

Largest-ever increase to the number of Competitive Cal Grants

In January 2019, Governor Newsom proposed allocating an additional \$11.6 million to add an additional 4,250 Competitive Cal Grants for a total of 30,000 grants.³⁶ Following further efforts from students and advocates, the total number of Competitive Cal Grants funded in the 2019-20 State Budget was raised to 41,000 grants, the largest number in the history of the program.³⁷ This is an important expansion of access to the Cal Grant, but still leaves hundreds of thousands of eligible student applicants without any state aid, despite having financial need. **Even after the 2019 increase, there is still roughly only one Competitive Cal Grant for every eight eligible applicants**, should the numbers of eligible students applying for state financial aid hold steady from last year.³⁸ California will still leave the vast majority of low-income students in the Competitive Cal Grant pool without any state aid.

Expanded support for student-parents

Governor Newsom also proposed an expansion of the current maximum aid award level for student parents receiving Cal Grants. Under the Governor's proposal, student-parents would be eligible to receive a maximum award of up to \$6,000 for non-tuition expenses.³⁹ Unfortunately, most student parents fall into the Competitive Cal Grant pool and consequently, do not receive any type of financial aid. The Governor's proposal only increases aid for the limited number of student parents who are in the Entitlement pool or are lucky enough to receive funding in the Competitive pool. This proposal was approved in the 2019 Budget Act. The final cost for these increases is estimated to be \$96.6 million.⁴⁰

More funding towards the California College Promise program

Governor Newsom proposed more than doubling the funding level for the College Promise program (an additional \$42.6 million) in order to allow for a second year of free tuition for first-time, full-time students at the community colleges who were not receiving Promise Grants. This proposal was also included and approved in the 2019 Budget Act, despite concerns raised about funds not being targeted for students with the highest need. Local community college leaders will ultimately decide whether to utilize College Promise dollars they receive to better support low-income students receiving the Promise Grant or provide free tuition to all first-time, full-time students.

Legislative Proposals Returning in 2020

The state legislature has recognized the burden that non-tuition costs present to students and the lack of financial aid to address those barriers. In 2019, education leaders in the Assembly and Senate introduced legislation that seeks to support the full cost of college beyond tuition expenses: AB 1314 (Medina & McCarty)⁴¹ and SB 291 (Leyva).⁴²

AB 1314 would reform the entire Cal Grant system by instead establishing a single program, rather than the current Entitlement vs. Competitive and A vs. B vs. C components of Cal Grant. Instead, a single grant, based on student need, would be provided to cover tuition and non-tuition expenses alike. By eliminating the current eligibility barriers that place so many students in the Competitive Cal Grant pool, the bill would not only deepen the coverage of financial aid, but also expand coverage to include more students that are currently unserved. The full scope of reforms included in AB 1314 would cost an estimated \$2 billion more annually if all taken together.⁴³

SB 291 proposes creating a new grant program to specifically serve community college students. The new grant would provide community college students with aid based on their total cost of attendance rather than tuition alone. Students would be required to submit a FAFSA or the Dream Act Application, and the new grant program would provide aid to fill the void left by any other sources of financial assistance. Local community colleges would determine their own cost of attendance to inform that calculation.

When fully implemented, the new grant program would require a new state allocation of up to nearly \$1.5 billion in additional funding.⁴⁴ This proposal does outline a means of gradually building towards this sizeable new funding commitment by allocating an additional \$250 million each year until the state fully funds the entire \$1.5 billion program.

Shortly following the enactment of the 2019 Budget Act, the authors of the respective financial aid reform proposals released a joint statement expressing their intent to engage stakeholders in discussions over the fall to identify how their bills could be brought into alignment before the 2020 legislative session, as well as a means of phasing in the funding required to support expanded investments in student aid.⁴⁵ The California Student Aid Commission convened a working group composed of students, higher education system representatives, education equity advocates, and legislative staff. Following a series of meetings and deliberation of various options for restructuring the Cal Grant program, the Work Group eventually arrived at a proposal to establish a new approach to aid based on whether a student began their postsecondary education at a community college or four-year university, which the Commission outlined in a report issued in March 2020.⁴⁶

The proposal advanced by the California Student Aid Commission represents a major departure from the current student aid system. Rather than the existing Entitlement and Competitive routes for students to access aid with the Cal Grant A, Cal Grant B, and Cal Grant C awards offered based on their income and enrolled course of study, the proposed model would include only two programs: Cal Grant/2 to assist students at community colleges and Cal Grant/4 to support students at four-year institutions. Both programs would target support to low-income students based on the EFC generated in their application for financial aid.

The Cal Grant/2 program would guarantee community college students with an EFC of \$0 an award for up to \$6,000 to offset non-tuition costs. The proposal suggests to eventually phase-in additional funding to support similar awards for non-tuition costs for students with an EFC of \$1–5,576 (the cutoff point to receive a Pell Grant). The Commission projects this program would serve approximately 430,000 community college students, compared to 124,260 who receive grants now.⁴⁷

The Cal Grant/4 program would focus on covering tuition for students enrolled at four-year institutions, with an expectation that the universities would redirect their institutional aid to help students meet non-tuition expenses. The guaranteed tuition coverage would serve students with an EFC ranging from \$0–8,364 (150% of the cutoff for the Pell Grant). The proposal suggests that the UC and CSU would enter into a Memorandum of Understanding with the state outlining their commitment to using institutional aid to assist \$0 EFC students with covering non-tuition costs. The goal would be to establish a target that all \$0 EFC students would receive up to \$6,000 from their university intended to help offset those costs. Over 192,000 university students would be estimated to receive a Cal Grant/4 award, compared to 132,626 students that are served by the current set of programs.⁴⁸

While there are important details that still need to be refined as the legislature and Governor consider such a major change in financial aid policy, the California Student Aid Commission has presented a vision for a system that oriented around covering the total cost of attendance and without the eligibility barriers that push out so many low-income students, as outlined earlier in this report.

RECOMMENDATIONS MOVING FORWARD TO STRENGTHEN COLLEGE AFFORDABILITY FOR CALIFORNIA STUDENTS

The opportunity to access and succeed in college should never be premised on a student’s ability to pay for it. While Californians should be proud of the state’s history and leadership in making higher education more inclusive and affordable, we cannot ignore the gaps in who benefits from financial aid or its ability to address their basic needs. Nor can we shy away from the difficult conversations about whether how we prioritize our investments aligns with our professed values.

As conversations build upon recent investments and momentum toward making college more affordable, we urge that state policymakers:

- **Ensure that with each new investment in financial aid, the needs of the lowest-income Californians are prioritized first, and aid is distributed more equitably across community college, CSU and UC students.** This can begin by addressing the structural program barriers most often faced by the neediest students who are referred to the Competitive Cal Grant pool (e.g. the age or time out of high school caps) or establishing the Cal Grant/2 program to serve community college students with the most unmet financial need.
- **Develop a multi-year implementation plan for how to streamline the multiple forms of Cal Grant into a more easily understood program that facilitates financial aid packages that help cover the full cost of attendance for California students eligible for the maximum Pell Grant.** Work-study can also be a valuable opportunity for supporting students with non-tuition expenses.
- **Institute an “equity impact review” on each budget expenditure in financial aid and assess which students stand to benefit from their potential expansion by race/ethnicity, age, and the segment in which they are enrolled, at a minimum.** The Middle Class Scholarship and College Promise programs warrant serious reassessment of their purpose, value to taxpayers, and ability to target the highest-need students.
- **Require California high schools to make FAFSA, California Dream Act Application, or an opt-out waiver completion mandatory for graduation,** and require schools to assist all their students in applying for financial aid during their senior year.



This brief has provided an overview of state financial aid and recommendations for how it can be updated to better reflect the needs of students over the long-term. The COVID-19 crisis has created acute, immediate needs for students that require additional federal, state, and campus responses in the short-term. As the Campaign for College Opportunity better understands these emergent student needs, we will continue to advocate around more equitable investments to provide students with the necessary supports to ensure their persistence and success. A [companion blog post](#) to this publication recaps recent federal investments in emergency aid, with key considerations for policymakers in light of COVID-19 and its abrupt shifts to higher education. You can read further here: bit.ly/COVIDFinAid

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Jake Brymner, State and Federal Policy Director of Campaign for College Opportunity, is the principal author of this publication.

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