Financial Aid

Update

Los Rios Community College District
November 7, 2018

Roy Beckhorn, Director of Financial Aid Systems
Christine Thomas, Vice President of Student Services, FLC
Chad Funk, AVP of Student Services, ARC
Financial Aid Update

- Major Programs
- Systems
- Outreach
Overview of Financial Aid

• The District’s financial aid services consists of 20 separate financial aid programs

• Total financial aid support provided in 2017-2018 was $139.3 million awarded to 53,715 students

• Financial aid is administered by the Financial Aid offices at each of the colleges supported by District staff. In 2017-18, Financial Aid staff processed over 95,000 disbursements
# Major Programs

<table>
<thead>
<tr>
<th>Program</th>
<th>Amount</th>
<th>Number of Recipients</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pell Grant</td>
<td>$66,588,643</td>
<td>20,772</td>
</tr>
<tr>
<td>CA College Promise Grant</td>
<td>$36,230,214</td>
<td>52,962</td>
</tr>
<tr>
<td>Student Loans</td>
<td>$18,731,480</td>
<td>2,623</td>
</tr>
<tr>
<td>Cal Grant B</td>
<td>$5,961,300</td>
<td>4,963</td>
</tr>
<tr>
<td>All Other Aid</td>
<td>$11,755,123</td>
<td>N/A</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$139,266,760</strong></td>
<td><strong>53,715</strong></td>
</tr>
</tbody>
</table>
## Changes in Financial Aid Programs

<table>
<thead>
<tr>
<th>Program</th>
<th>Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>CA College Promise Grant</td>
<td>Name change from Board of Governors Fee Waiver to CA Promise Grant</td>
</tr>
<tr>
<td>Full Time Student Success Grant (FTSSG)</td>
<td>Eliminated program starting with the 2018-2019 award year.</td>
</tr>
<tr>
<td>Community College Completion Grant (CCCG)</td>
<td>Eliminated Program starting with the 2018-2019 award year</td>
</tr>
<tr>
<td>Dreamer State Grant</td>
<td>Was only funded for the 2017-2018 award year</td>
</tr>
<tr>
<td>LRCCD Promise Program</td>
<td>New program for first-time full-time students.</td>
</tr>
<tr>
<td>Student Success Completion Grant (SSCG)</td>
<td>New program developed to better address student needs using the funding from the FTSSG and the CCCG.</td>
</tr>
<tr>
<td>Cal Grant B and C</td>
<td>Executive Director Lupita Alcala will be proposing to her board the consolidation of all Cal grants into one grant and increasing the amount for community college students to $3000 per year</td>
</tr>
</tbody>
</table>
Pell Grant

**Award**
- Maximum Award $6,095
- Lifetime limitation – 600%

**Eligibility**
- Must be enrolled in an eligible program
- Must be enrolled in units for eligible courses
- Must complete FAFSA
- Must be a U.S. Citizen or Eligible Non-Resident

**Funding Formula**
- SCFF funds for Pell Students served as well as Outcomes for Pell students
- Students eligible for Pell automatically receive Promise grant if CA resident, but not vice versa
CA College Promise Grant
(formerly known as BOG Fee Waiver)

**Award**
- Waives enrollment fees across the District
- No limitation on the amount of fees to be waived
- 9 Types of CA Promise Program

**Eligibility**
- Must complete FAFSA or Promise Grant Application
- Must be CA Resident, AB540 or AB 2000
- Must be making academic progress

**Funding Formula**
- SCFF funds for Promise Program Students served as well as Outcomes for Promise Grant students
- Promise grant does not automatically make a student Pell Eligible
Cal Grant

Award

- Maximum Award Cal B $1,672
- Lifetime limitation – 400%

Eligibility

- Must be enrolled in an eligible program
- Must be enrolled in units for eligible courses (half-time)
- Must complete FAFSA or CA Dream Act Application

Funding Formula

- Students funded for a Cal Grant are automatically eligible for a Promise Grant.
# Loan Default Rates

<table>
<thead>
<tr>
<th>College</th>
<th>FY2015 (current)</th>
<th>FY2014</th>
<th>FY2013</th>
</tr>
</thead>
<tbody>
<tr>
<td>ARC</td>
<td>18.2</td>
<td>23.1</td>
<td>24.8</td>
</tr>
<tr>
<td>CRC</td>
<td>21.5</td>
<td>23.4</td>
<td>18.4</td>
</tr>
<tr>
<td>FLC</td>
<td>14.0</td>
<td>16.2</td>
<td>18.9</td>
</tr>
<tr>
<td>SCC</td>
<td>20.4</td>
<td>21.8</td>
<td>20.3</td>
</tr>
</tbody>
</table>
Sample Student Award
(Independent student living away from home)

<table>
<thead>
<tr>
<th>Cost of Attendance:</th>
<th>$21,184</th>
</tr>
</thead>
<tbody>
<tr>
<td>Expected Family Contribution (EFC)</td>
<td>$0</td>
</tr>
<tr>
<td>Federal need</td>
<td>$21,184</td>
</tr>
</tbody>
</table>

Aid Awarded:

- Pell Grant | $6,055 |
- CA College Promise Grant | $1242 |
- Cal Grant B | $1672 |
- Student Success Completion Grant* | $1298 |
- Subsidized Direct Student Loan | $3,500 |
- Unsubsidized Direct Student Loan | $6,000 |

Total Aid Awarded | $19,807 |

Unmet Financial need | $1,377 |

*This student is eligible for this grant could have received up to $4000 in Student Success Grant if the student was enrolled in 15 units instead of 12.
Supporting Pathways

- Students are funded at the plan level not the degree level
- Students receive a communication if the course they are enrolled in is not applicable to their program
- Students academic progress is checked at the end of every term
- Pell funds disbursed in two payments to promote retention
Prior to 2016-2017

- Each college ran their own award processes
- Policies and procedures were more campus based
- Colleges used a third party software to manage financial aid programs.

2016-2017

- Initial year of using PeopleSoft for financial aid processing
- Centralized processes and policy development for financial aid to be consistent DW
- Now entering our third year in the new system
Goals for Moving to Peoplesoft

- Improve service to students
- Provide consistent information to students
- Enhance efficiency, including full integration with student system
- Improve accountability and compliance with regulations
- Create familiarity for our students who transfer to the CSUs and UCs
Improve Service to Students and Enhance our Efficiency

The number of students who received a disbursement the first week of school this fall increased by 24% compared to the last award year in the old system.

<table>
<thead>
<tr>
<th>Award Year</th>
<th>Number of Students</th>
<th>Award Amounts</th>
</tr>
</thead>
<tbody>
<tr>
<td>2015-2016</td>
<td>8,036</td>
<td>$ 9,765,047</td>
</tr>
<tr>
<td>2018-2019</td>
<td>10,571</td>
<td>$ 11,591,716</td>
</tr>
</tbody>
</table>
Cal Grants

<table>
<thead>
<tr>
<th>Award Year</th>
<th>Grant Type</th>
<th>Student Count</th>
<th>Dollar Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>2015-2016</td>
<td>B</td>
<td>4,957</td>
<td>$6,128,010</td>
</tr>
<tr>
<td>2017-2018</td>
<td>B</td>
<td>4,963</td>
<td>$5,961,300</td>
</tr>
<tr>
<td>2015-2016</td>
<td>C</td>
<td>338</td>
<td>$131,954</td>
</tr>
<tr>
<td>2017-2018</td>
<td>C</td>
<td>328</td>
<td>$201,415</td>
</tr>
</tbody>
</table>

Starting with the 2018-2019 awarding cycle, Cal Grants are now mass awarded and disbursement records are sent to CSAC in batch. Previously this was done manually.
## Processing Time

<table>
<thead>
<tr>
<th>CA Promise Grant Application</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>PeopleSoft</strong></td>
</tr>
<tr>
<td>3 to 24 Hours based on Method</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>FAFSA (Pell Grant)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Daily (DOE takes three days to process)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Cal Grant ISIRs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Weekly (matches the State’s frequency)</td>
</tr>
</tbody>
</table>
Student Center (eServices) Welcome Page

- View Messages
  - 1 Unread Message
- Financial Aid
- Profile
- Academic Records
- Tasks
- Other Resources

W001575
No current tasks
Los Ríos

Community College District

Classes Start Soon – Get Ready

What you need to know:

- Classes begin soon.
- Follow these tips to make sure the start of your semester is a success.

Next steps:

- Today:
  - Order your semester parking permit today on eServices and we will mail it to you so you have it for the first day of class. Parking permits ordered online could take up to 2 weeks to receive.
  - Buy textbooks. Go here and click on your college bookstore.
  - Print your class schedule from eServices and bring it with you the first week. Use this schedule to find your class locations, days, and times.
# Student Center Awards

## Award Summary

<table>
<thead>
<tr>
<th>Award Description/Category</th>
<th>Award Status</th>
<th>Net Award</th>
<th>Disbursed</th>
</tr>
</thead>
<tbody>
<tr>
<td>FLC Federal Pell Grant</td>
<td>Accepted</td>
<td>2,024.00</td>
<td>2,024.00</td>
</tr>
<tr>
<td>FLC Board of Gov Fee Waiver</td>
<td>Accepted</td>
<td>1,248.00</td>
<td>0.00</td>
</tr>
<tr>
<td>FLC Federal Direct Sub Loan</td>
<td>Accepted</td>
<td>2,250.00</td>
<td>2,220.00</td>
</tr>
<tr>
<td>FLC Federal Direct Unsub Loan</td>
<td>Accepted</td>
<td>3,000.00</td>
<td>2,988.00</td>
</tr>
<tr>
<td><strong>Totals</strong></td>
<td></td>
<td><strong>8,522.00</strong></td>
<td><strong>7,218.00</strong></td>
</tr>
</tbody>
</table>

Currency used is US Dollar

Based on review of your Free Application for Federal Student Aid you have been awarded the listed aid. It is intended to help bridge the gap between your ability to pay, your expected family contribution or EFC, and college costs, or the cost of attendance or COA. Additional loan funding may be available, contact the Financial Aid Office for more information.
### Disbursements

<table>
<thead>
<tr>
<th>Award Description</th>
<th>Award</th>
<th>Fees</th>
<th>Net Award</th>
<th>Disbursed</th>
</tr>
</thead>
<tbody>
<tr>
<td>FLC Federal Pell Grant</td>
<td>1</td>
<td>0.00</td>
<td>272.00</td>
<td>272.00</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>01/18/18</td>
</tr>
<tr>
<td>FLC Federal Pell Grant</td>
<td>2</td>
<td>0.00</td>
<td>272.00</td>
<td>272.00</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>03/22/18</td>
</tr>
<tr>
<td>FLC Board of Gov Fee Waiver</td>
<td>1</td>
<td>0.00</td>
<td>624.00</td>
<td>624.00</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>01/16/18</td>
</tr>
<tr>
<td><strong>Totals</strong></td>
<td></td>
<td></td>
<td>1,168.00</td>
<td>544.00</td>
</tr>
</tbody>
</table>

**Notes:**
- Award: 272.00
- Fees: 0.00
- Net Award: 272.00
- Disbursed: 272.00
## Student Center Course Eligibility

<table>
<thead>
<tr>
<th>College</th>
<th>Term</th>
<th>Subject / Catalog</th>
<th>FA Eligible</th>
<th>Enrolled Units</th>
<th>FA Eligible Units</th>
</tr>
</thead>
<tbody>
<tr>
<td>FLCC</td>
<td>1183</td>
<td>CHEM 300 (16077)</td>
<td>✓</td>
<td>5.00</td>
<td>5.00</td>
</tr>
<tr>
<td>FLCC</td>
<td>1179</td>
<td>COMM 301 (19371)</td>
<td>✓</td>
<td>3.00</td>
<td>3.00</td>
</tr>
<tr>
<td>FLCC</td>
<td>1179</td>
<td>MATH 120 (16202)</td>
<td>✓</td>
<td>5.00</td>
<td>5.00</td>
</tr>
<tr>
<td>Totals</td>
<td></td>
<td></td>
<td></td>
<td>13.00</td>
<td>13.00</td>
</tr>
</tbody>
</table>
Targeting Outreach and In-reach

• Integration assists in more readily identifying students who have not applied for financial aid and communicating with them

• Provides information on individuals who have been processed for aid but have not enrolled

• Communicating the financial aid advantages to adding units
Los Rios Outreach Efforts
2017/18

ARC

• 25 independent outreach events
• 8 additional partnership efforts with CalSOAP
• All feeder high school supported with workshops
• Reached an estimated 1,200 students with direct FAFSA/CADAA assistance
• Los Rios Promise presented to local feeder school boards to facilitate educational partnerships
• Held Cash for College event(s)
Los Rios Outreach Efforts
2017/18

CRC

• 28 independent outreach events
• FAFSA/CADAA support days held at all feeder high schools
• Multiple phone call, text and mailing campaigns nudged students regarding FAFSA/CADAA completion and Los Rios Promise
• Held Cash for College event(s)
Los Rios Outreach Efforts 2017/18

FLC

- 8 high school workshops; all feeder high schools supported
- Approximately 450 students reached at local high schools
- Additional 35 FLC-hosted workshops
- Additional 850 students reached with FAFSA/CADAA support
- Held Cash for College event(s)
Los Rios Outreach Efforts
2017/18

SCC

• 19 independent outreach events
• Reached an estimated 1,350 students
• Each feeder high school supported
• Additional mailing and phone call campaigns reached 850 students with Los Rios Promise and Financial Aid nudge information
• Held Cash for College event(s)
Los Rios Outreach Efforts
2017/18

- Nudge emails sent from District Office to students who:
  - Completed FAFSA/CADAA and LRCCD application but did not enroll in classes; social media outreach campaign
  - Enrolled but did not complete FAFSA/CADAA
  - First-time students who did not take 12 units as required for Los Rios Promise
  - CalGrant recipients <12 units who could qualify for SSCG funds (additional $1,300 for $0 EFC students)
Los Rios Outreach Goals

- LRCCD integrated Financial Aid into District-wide “Steps to Success” onboarding materials, Web sites and promotional campaigns
- Los Rios Promise Grant information being shared with high schools through counselor conferences and student workshops
- Nudge campaigns continue for students to complete FAFSA/CADAA, increase units for program(s) eligibility and early application dates
Governance

- All four colleges meet regularly to discuss Financial Aid regulation changes, system updates and identify enhancements
- Each college has a Campus Financial Aid Implementation team
- Specialized technology team has members from all 4 colleges and the DO
- Organizational structure allows feedback and input from multiple stakeholders
- Decisions are not made in isolation and communication is improved
Financial Aid Update