Conversations that Matter - Agenda

- Setting the Context
- FAFSA Simplification
- The Cost of Attendance
- Next Steps
SETTING THE CONTEXT – IMPERFECT STORM

MULTI-YEAR TUITION

6% INCREASE
2024-25
2028-29

NEW FAFSA FORM

Simplification
Student Aid Index vs. EFC

STATE UNIVERSITY GRANT

Need-Based
Assist with Tuition and Fees

MIDDLE-CLASS SCHOLARSHIP

NEW CHANGES
Tuition vs. Full Cost of Attendance
CSUDH Financial Aid and Affordability Task Force
FINANCIAL AID AND AFFORDABILITY TASK FORCE

1. DR. TONY JAKE, ADMINISTRATION AND FINANCE
2. DR. JESSICA PANDYA, DEAN OF EDUCATION
3. PHIL BADER, UNIV. COMM. AND MARKETING
4. ADDAE JAHDAI-BROWN, UNIVERSITY HOUSING
5. DR. ALANA OLSCHWANG, UEPA
6. TOM SAYLES, ADVANCEMENT
7. DR. MATTHEW SMITH, STUDENT LIFE
8. DR. BOBBIE PORTER, DEIJ
9. DR. TIFFANY HERBERT, HEALTH AND WELL-BEING
10. JOHN PULIDO, TORO AUXILIARY PARTNERS
11. ROSA ORNELAS, SCHOLARSHIP OFFICE
12. MARDEL BALDWIN, STUDENT FINANCIAL SERVICES
13. JHANELLE MAE MARTINEZ, APCC
14. ADRIANNA WILLIAMS, EOP
15. MARIA TRONCOSO OLIVER, IMMIGRANT JUSTICE CENTER
16. SAVANAH TORRES, WOMEN’S RESOURCE CENTER
17. TERRIE KENNON, BLACK STUDENT UNION
18. CATHEREN GRAY, BLACK RESOURCE CENTER
19. JEYDON VARGAS, QUEER CULTURE & RESOURCE CENTER
20. ARTURO MALAGON, EDUCATIONAL OPPORTUNITY PROGRAM
21. ADRIAN TRAMMELL, VETERAN RESOURCE CENTER
22. BOBBI NUNEZ, ATHLETICS
23. JAQUAN HURTS, MALE SUCCESS ALLIANCE
24. ADDISON BECKNER, UNIVERSITY HOUSING
25. RODNEY JACK, GRADUATE STUDENT
26. DANIEL HERNANDEZ, LA CASITA REPRESENTATIVE
27. MARCELO COWO, ASSOCIATED STUDENTS, INC.
28. ARIANNA PEREDIA (LA CASITA REPRESENTATIVE

Quad Chairs – Dr. William Franklin, Edgar Mejia-Alezano, Nick Valdivia, Dr. Deborah Brandon
College costs comprise the largest share of family income for many, especially for the lowest-income families.

Non-tuition costs such as housing, food, transportation, childcare, and books comprise many college costs.

As reported to the CSU Board in September, on average at the CSU, tuition is less than 27% of the total cost of attendance.
CENTERING STUDENT VOICES
ASI President
Edgar Mejia-Alezano
We will get first-hand perspectives by asking students about their experiences and perceptions of financial aid and affordability at DH.

Every pain point in the student experience is an obstacle that can entirely knock a student out of the enrollment and funnel of financial assistance.
**Dec 04**

**UNITED GREEK COUNCIL**
3:00 PM

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**Nov 28**

**CLUBS AND ORGANIZATIONS**
3:00 PM

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**Nov 15**

**BLACK RESOURCE CENTER**
2:00 pm

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**Nov 13**

**GRADUATE COUNCIL E-BOARD**
12:00 PM

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**Nov 13**

**ASSOCIATED STUDENTS, INC**
12:00 PM

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**Dec 08**

**EOP WRC QCRC ATHLETICS**

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**Immigrant Justice Center**
**La Casita Veterans Evening Students**
NICK VALDIVIA, DIRECTOR (nvaldivia@csudh.edu)
FINANCIAL AID AND SCHOLARSHIPS
The **FAFSA Simplification Act** represents a significant overhaul of the processes and systems used to award federal student aid starting with the 2024–25 award year.

- This includes the *Free Application for Federal Student Aid (FAFSA®)* form,
- Pell Grant Eligibility determination
- Need analysis, and many policies related to federal student aid programs.

- **FAFSA and CADAA will not be available until sometime in December**
  One time change to *priority* deadline for 2024/2025 – April 2, 2024
2024-2025 KEY CHANGES

CSU will see an increase in Pell Grant recipients under new rules.
  • Approximately 30,000 additional students will be eligible for the Pell Grant.

FAFSA Application changes

make the financial aid application process easier and more accessible to students through a streamlined process with fewer questions.

All students and parents will need a verified FSA ID to file the FAFSA
  • Includes Parents without SSN (SSN is no longer required to establish an FSA ID)
  • Valid Email address required to establish FSA ID
Expected Family Contribution (EFC) is being replaced by Student Aid Index (SAI) to determine Eligibility for Aid

- Generally, the SAI will be lower than prior EFC calculations, some exceptions apply

**Summer Pell eligibility no longer requires 6 units**

**Developing Communication plan for students, families, and campus stakeholders**

**Financial Aid Website Updates - FAFSA Simplification information and updates**
California Student Aid Commission (CSAC) will update Dream Application to mirror the revised FAFSA.

Removal of same questions as the FAFSA

SAI will replace EFC

Adjusting Parent signature process to reduce number of rejected applications

Application Go Live – December 2023
RECOMMENDED ACTIONS

Create/Update FSA ID Accounts

https://studentaid.gov/fsa-id/sign-in/landing

Stay Tuned to CSUDH Toro Email Account for More information
THE COST OF ATTENDANCE
Tuition as a percent of total cost of attendance

- At Home
- On Campus
- Off Campus

- Tuition
- Other Educational Expenses
- Other Costs (Housing, Food, Etc.)
### 2022-2023 Estimated Average Cost of Attendance
#### Undergraduate Academic Year Costs (9 months)

<table>
<thead>
<tr>
<th></th>
<th>At Home 44%</th>
<th>On Campus 11%</th>
<th>Off Campus 45%</th>
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</thead>
<tbody>
<tr>
<td>Tuition</td>
<td>$5,742</td>
<td>$5,742</td>
<td>$5,742</td>
</tr>
<tr>
<td>Campus-based Fees</td>
<td>$1,810 $1,317</td>
<td>$1,810</td>
<td>$1,810</td>
</tr>
<tr>
<td>Books and Supplies</td>
<td>$1,156 $1,747</td>
<td>$1,156</td>
<td>$1,156</td>
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<tr>
<td>Room and Board</td>
<td>$8,522</td>
<td>$15,210 $10,218</td>
<td>$17,297</td>
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<tr>
<td>Transportation</td>
<td>$1,504</td>
<td>$1,059</td>
<td>$1,451</td>
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<tr>
<td>Personal</td>
<td>$2,399</td>
<td>$2,198</td>
<td>$2,735</td>
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<tr>
<td><strong>TOTAL</strong></td>
<td><strong>$21,133</strong></td>
<td><strong>$27,175</strong></td>
<td><strong>$30,191</strong></td>
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</table>

*Systemwide averages, actual amounts vary by CSU campus*
Cost of Attendance: $27,175

TOTAL FINANCIAL AID PACKAGE: $23,166

- Pell Grant: $7,395
- SUG: $5,742
- Cal Grant: $1,648
- SEOG: $0
- Work Study: $5,000
- MCS: $1,581

Expected Family Contribution/SAI: $0

Unmet Need: $5,809
TOTAL FINANCIAL AID PACKAGE $23,166

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- SUG $5,742
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- SEOG $0
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- MCS $1,581

COST OF ATTENDANCE $27,175

EXPECTED FAMILY CONTRIBUTION/SAI $0

UNMET NEED $10,809
<table>
<thead>
<tr>
<th>Metric</th>
<th>Value</th>
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</thead>
<tbody>
<tr>
<td>1-Year Pers. Rate:</td>
<td>60.3%</td>
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<tr>
<td>Student Count:</td>
<td>44 (of 73)</td>
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<tr>
<td>Campus 1-Year Pers. Rate:</td>
<td>70.2%</td>
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<tr>
<td>Student Count:</td>
<td>1,348 (of 1,920)</td>
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</tbody>
</table>
12-Year Federal Student Loan Default Rate by Degree Type and Completion, 2003-2015

- Bachelor's Degree or Higher: 7.9%
- Associate Degree: 21.9%
- Undergraduate Certificate: 44.3%
- No Degree, No Longer Enrolled: 45%
**Financial Aid and Affordability Task Force**

**How can we provide students and families with better information to help them make more informed choices, make going to college more affordable, and understand how financial aid programs work so that they can maximize the aid they receive?**
The Financial Aid Office, Enrollment Management, and Student Affairs, and ASI will drive the conversation, but success means an all-hands-on-deck strategy.

The Task Force will be cross-divisional, with the primary goal of reducing misunderstanding and misinformation related to educational financing options.
DEVELOP, COMPILE, AND ANALYZE

Advanced software, digitizing manual tasks

STREAMLINE

Shift from spectators to champions.

MINDSET

COMMIT TO REMOVING FINANCIAL BARRIERS

BARRIERS

UNLOCKING

FINANCIAL AID TEAM'S COLLECTIVE IMPACT

METRICS

Develop, compile, and analyze
FINANCIAL AID AND AFFORDABILITY TASK FORCE

7-Point Plan
Evaluate and Strengthen the Financial Aid Office's Capacity and Infrastructure

Conduct an immediate review of financial aid capacity and practices across campus to determine what changes or guidance are needed to improve the effectiveness of financial aid marketing, timely awards, and annual renewals.

Do we have the flexibility, tools, resources, administrative capacity, and infrastructure required to meet the unique financial needs of their students?
We will work to create a better understanding of the actual cost of college and how that challenge is typically met, in part, through student loans.

The conversation about college affordability often focuses narrowly on the cost of tuition. But that conversation neglects the total cost of education.
Establish More Robust Methods for Establishing Non-Tuition Costs

Students' ability to contribute to college costs is typically measured through a federal calculation of 'expected family contribution' or EFC, now Student Aid Index (SAI).

How do we allocate current and future financial aid resources to
1) ensure that every student can pay their tuition and
2) Provide additional aid to reduce the total cost of attendance.
EDUCATE STUDENTS ABOUT FINANCIAL AID AND AFFORDABILITY

Work with the University Communications and Marketing to implement a plan to increase engagement with the target audience.

Develop a communication plan for each touch point with the student throughout the academic year.

Increase Satisfactory Academic Progress (SAP) knowledge and efficiency.
Prioritize Need-Based Institutional Grants

Expand need-based aid for low-income students. A study by Postsecondary Education Opportunity found that students from lower-income families had more significant unmet needs than their higher-income peers.

Non-need-based aid, such as merit scholarships, is likely to attract students who can afford to pay for college.
Low-income students should not have to choose between purchasing textbooks and meeting their basic needs, such as eating and having a place to sleep.

Campus vouchers (help students purchase books and food from the institution’s bookstore or dining hall)

Completion scholarships to cover outstanding balances for students eligible to graduate

Access to food pantries and community-based resources, Toro Care
Help Stakeholders Understand the Additional Needs of Historically Underserved Students

It is well known from the academic literature that certain groups of students (traditionally underserved, low-income, first-generation) typically require more support.

The data show that CSUDH has one of the highest percentages of students with all four demographic characteristics (i.e., underserved + first generation + Pell-Eligible + more development needed).
Fall 2023 First-Time Student Population

Black/African American, Hispanic/Latino, Native American, Hawaiian/Pacific Islander
91.08% or 1% increase*

First Generation
71.2% or 3.6% decline*

Pell Eligible At Entry
75% or 4% increase*

All 4 Identities/Characteristics
32.5% or 2.7 increase*

More development needed
In Math and/or English
59.7% or 4.5% increase

35.2%

92.1%

67.6%

64.2%

79.0%

*Information for Fall 2022 and percent change for comparison
CSUDH Financial Aid and Affordability Task Force
FINANCIAL AID AND AFFORDABILITY

Conversations that Matter
November 9, 2023