

Eloy Ortiz Oakley:

Hi, this is Eloy Ortiz Oakley, Chancellor of the California Community Colleges, and you've tuned in to another edition of the Chancellor's Office Podcast. Today, we're going to be talking about student aid, and specifically about the role of the California Student Aid Commission here in California, which as many of our listeners may know, is the largest state financial aid operation in the country, and one of the most generous financial aid programs of any state in the nation. So, today I have the pleasure of welcoming the California Student Aid Commission's Executive Director, Ms. Marlene Garcia, and we're going to be talking about the newly released results from the spring 2020 COVID-19 Student Survey. The California Student Aid Commission recently conducted this survey. It provides first of its kind data and insight directly from 76,000 college students about the myriad of challenges they are facing during this public health crisis.

Eloy Ortiz Oakley:

As the largest COVID-19 survey in the nation, the findings show that students are experiencing dramatically higher levels of stress and concern in all areas, affirming that the pandemic didn't just start a basic needs crisis, but it intensified one already plaguing higher education, and particularly students in the California Community Colleges. It's also worth noting that 73% of the California Community College student population is of color, or immigrant, or both, and so they are often the ones hardest hit, not just by the public health crisis, but by the economic crisis, and certainly the lingering effects from the last recession. So as I mentioned, I'm joined by Ms. Marlene Garcia, who heads the California Student Aid Commission. So welcome, Marlene. It's great to have you.

Marlene Garcia:

Thank you for having me, Chancellor Oakley.

Eloy Ortiz Oakley:

Well, and as some of our listeners may or may not know, you are no stranger to higher education in California. You were once a member of the executive team at the California Community Colleges under then Chancellor Jack Scott. So thank you for continuing to serve our state and for continuing to focus on our students.

Marlene Garcia:

I'm just pleased to be able to work in this space. I was a community college transfer student myself and transferred to UCLA, and so community colleges have always been close to my heart. So my time working in the Chancellor's Office as part of the executive team is really a personal experience for me and means a lot. I did take a detour and go off to work at Apple Education, and that has brought a perspective that's been really valuable in terms of trying to look at new ways to serve our students and taking a student centered approach to really looking at how we design programs and how we address their needs. So I'm really pleased to be here today, and especially to focus on community college student needs.

Eloy Ortiz Oakley:

Great. Well again, thank you for taking this important job on. So let's talk a little bit about the California Student Aid Commission first. Just for listeners who may not know what the California Student Aid Commission does, give us a little bit of a snapshot. What is CSAC?

Marlene Garcia:

CSAC is one of the largest student financial aid delivery systems in the country, and in California we serve over a half a million students annually. And primarily our number one premier program is the Cal Grant Program, but we administer a variety of different programs. Programs specifically for foster youth. We have a special component of the Cal Grant Program that provides an extra supplemental financial aid award to students with dependents. We have programs for teachers. But our number one program, the care of our financial aid program, is the Cal Grant Program. We're funded about two billion a year, so we have a deep reach and breadth of students we serve in California.

Eloy Ortiz Oakley:

Great. So Marlene, let's talk a little bit about the COVID-19 Student Survey. As I mentioned earlier this month, you conducted this survey. What did you find out about what students are experiencing right now?

Marlene Garcia:

Well, we realized that the student experience with regard to their college affordability needs has changed dramatically since last year. So we felt the need to go out and really survey our entire database of students, which as you mentioned earlier, is one of the largest databases in the country, 600,000 plus students. And we got a tremendous response. The survey went out in May, and it was right about the time when students were feeling the full magnitude of what the COVID-19 pandemic was causing in their lives. And what we learned from this survey is that there's an extreme amount of worry and anxiety about what this is going to mean for them. 70% of the students have lost all or some of their income. The majority of students had already had to relocate their housing. Dormitories were no longer available or they couldn't afford their off campus living arrangements.

Marlene Garcia:

And probably a quarter of students have had to drop classes or all classes since COVID-19 hit. So the impact has been significant, and I don't even think we fully understand the full impact that they're starting to understand as time moves on. But we surveyed returning college students, as well as college freshmen incoming from high school. And of the incoming freshmen students, 82% are concerned about what it's going to be like to take online classes, 73% are most concerned about their personal financial situation, and 71% are concerned about the financial hardship on their families. So this is a tremendous amount of stress that these students are experiencing all at a time where they're trying to figure out their college plans.

Eloy Ortiz Oakley:

Right. No, I mean, that's certainly what we're hearing from our local campuses, not only this public health crisis, but if you think about the communities that it's hitting the hardest is communities of color, and those tend to be low income communities. So those tend to be the most economically disadvantaged as well, so they're getting hit by all sides. And our students, particularly in the community colleges, before this crisis, they were already experiencing some of the highest levels of basic needs, like food insecurity, housing insecurity. As we look ahead, how can we use this data to better serve current and future students so that we can try to end the challenge of financial need and this feeling of crisis and anxiety that they feel, particularly when it comes to either choosing to eat a meal or pay for their education?

Marlene Garcia:

You're absolutely right. And we have chosen to go out and survey our students to collect the data on what their actual experiences are. But just to put a finer point on just how difficult the current crisis is, just last fall the Student Aid Commission worked with College Futures and Mathematica to conduct what is typically a tri-annual survey of Student Expenses and Resources Survey. And what we learned was shocking, it really underscored a lot of the anecdotal information we had. This was last year. And we learned that in any given month, one in three students was already experiencing food insecurity or needing a place to live. A combined 64% said their biggest worry about college is how they're going to pay for it or how they're going to balance their work hours with their studies. And what we learned is that they were already struggling.

Marlene Garcia:

And what this did, the SEAR survey was critical in helping us frame the financial aid need around basic needs and around the lowest income students who are the ones who are struggling most trying to pay for their basic living expenses, transportation, childcare, and food, and those are the students in that Zero EFC category who need financial aid to help them better cover those basic needs. And then you take that and then add the COVID crisis on top, I'm fearful that it's going to have a terrible impact on how students think they're going to move forward with their college studies. And my biggest concern is, is that we have a significant stop out rate, which we know for students of color, first generation, a stop out rate for them often means they never come back to college. So we could be losing hundreds of thousands of students who could quite possibly away from college and never come back.

Eloy Ortiz Oakley:

Right. So Marlene, you lead the largest state based financial aid institution in the nation, and of course the California Community Colleges are the largest system of higher education in the nation. What role do you think that both of our organizations can play working together to ensure that California's economic recovery moves forward after this public health crisis, and in a way that ensures that the students that you just talked about are served in a way that allows them to not only continue their education, but to complete their education?

Marlene Garcia:

Well, we feel fortunate that our primary focus and mission is to address student affordability needs, and right now at this moment in time, affordability is probably one of the most critical issues for students being able to continue their education. So I see an enormous opportunity to partner with the community colleges. As a matter of fact, we've been doing a lot of analysis of the data of community college students, and there's some real striking trends that we see that we think that we can address them together. But so far in this pandemic, we have a couple of different priorities. One is we have 15 Cal-SOAP organizations up and down the state. Our Cal-SOAP organizations, we just had an emergency meeting and said, look, we need to refocus and really mobilize an aggressive phone banking texting operation.

Marlene Garcia:

And what our Cal-SOAP program directors are doing, they're hiring a lot of college students to serve as success coaches. This is an opportunity for college students to get an online job, they'll make all the phone calls from their home, and to be compensated. But it's also an opportunity for your colleges, and we've asked our Cal-SOAP directors to partner with your local community colleges to share lists, and

they can help with phone banking, to call students and to really reduce what's called the summer melt. And we're fearful that this year more than ever we could potentially see a dramatic increase in what's called the summer melt. And right now the data that we have is based on which students say indicate that they actually enroll in college, or they indicate that they're going to enroll in a community college, and we have them in our enrollment files that they're going to get a Cal Grant B, and then they never show up for campus.

Marlene Garcia:

30% of the Cal Grant students don't show up for campus. So in a year like this, we're very concerned that that rate could go up. So we're positioned to work hand in hand and do whatever's necessary to work with your local campuses to help them, and we're happy to make phone calls and provide that nudge, that extra nudge that the students need, and to tell them, just because your courses are online, you are still eligible for financial aid. Financial aid still covers your education. That's one of the biggest myths that we have to debunk because they think that they may not get financial aid. So that's for your immediate enrollment. The second area is next year. There's a lot of data out there that shows your College Promise students, you have a huge number of high needs students that apply for the College Promise, get their fees waived, but they don't take the additional step of applying for the FASFA or the CADA.

Marlene Garcia:

And honestly, we focused all of our attention on high school graduating seniors and we spent little time with students that are in college. We would love to partner with you, the community colleges, and hosts Cash for College Workshops on your ... Well, I have to deal with the reality that we're all virtual, but to hold virtual workshops with your students and walk them through how to complete the FASFA or the CADA, and really increase those participation rates because they're really not high enough. And so students are losing out on Cal Grants, and of course they're losing out on Pell Grants. So we think that there's a way to do that. The third area is something that I think, again, we need to work together, and that's the paid rate.

Marlene Garcia:

So your students will go through the hoops of applying for FASFA and applying for CADA, and they're awarded a Cal Grant, but something happens in the process, only 50% of them actually get the money in their pockets. We're right now launching a research project looking at the paid rates, and we want to work with you in figuring out and analyzing that pipeline and figuring out where we lose those students, and to really plug up those holes and make it possible for them to understand, it's not just completing a FAFSA, it's seeing the process all the way through until you get that check in hand. And that's a huge priority for us, because we know that those first generations black and brown students are concentrated in community college system and are the ones who are missing out on the opportunities for financial aid.

Eloy Ortiz Oakley:

Right. So let me dive into that point a little bit more, understanding that in the big picture, California Community College students receive a relatively small percentage of the overall Cal Grant funds. And I think you've mentioned some of the reasons why. So for those listeners who don't know all the details, I think most understand the FAFSA. So in order for a student to receive state aid, they must fill out the FASFA, correct?

Marlene Garcia:

Yes. The FASFA, it's the free federal application for student aid, is the gateway to all financial aid opportunities. Institutional aid, most scholarships, Cal Grant aid, and the Federal Pell Grant aid. Federal Pell Grants can be worth up to \$6,000. For community colleges who get a Cal Grant B because your fees are waived, you can get an access of award about \$1,600. And so that's money that is not even tied to fees, it's money to help you with your basic living expenses. And the data that I have and what we think, so there's about 940,000 students who are eligible for your College Promise fee waiver, of those, about 421,000 actually get a Pell Grant. The remaining 519,000, we think we need to analyze that population of students and figure out if they're eligible for a BOG fee waiver, chances are they're very low income. They may not be, it may not be 100%, but that's a pretty good group to go to and say, listen, you need to complete this FAFSA so you can also benefit from Pell Grant and Cal Grant.

Marlene Garcia:

So that's the group of individuals we'd like to work with you and to identify, how do we reach them? How do we partner on your campuses to make sure that they understand they can still apply for financial aid? And I'm hopeful that at some point we're going to be able to streamline and eliminate the complicated process and the confusion about a March 2nd deadline or a September 2nd deadline. The truth is, community college students have until September 2nd, and we really need to amplify that to them so that they know that they can apply and get funding. Example, if a student right now at a community college applies for a FASFA, they go into the competitive pool, which is a limited pool and it's highly competitive to get an award, but they are eligible for Pell Grant. That's not a competitive process. So it makes sense for them to still complete the FASFA. And they have until, I mean, frankly year round, but September 2nd when classes start, they can still apply and get financial aid resources.

Eloy Ortiz Oakley:

Right. So I suppose the first and most important for most students is they've got to fill out the FASFA, it's the only way to access state resources, federal resources, to help them pay for their education. Now, for our undocumented student community, particularly AB540 students, can you talk about how they can access state assistance?

Marlene Garcia:

Absolutely. California is only 1 of 12 States in the country that provides financial aid to undocumented students. And so we're really fortunate to have the California Dream Act Application available for undocumented students. It is run by the state. It has no connection to the Federal Government. So students would complete the CADA, which is what we call that, and it's the California Dream Act Application, and that makes them eligible for Cal Grants. And so if they're going to a UCCSU, they would get their fees covered. If they're going to a community college, they would get their access award, which is 1,672. So we want students to know that this is the program designed for them, they are eligible for this program, we encourage them, we protect their privacy, and that it's a safe program for them to participate in.

Marlene Garcia:

We need to increase the pool of students that completes the CADA. There's about 70,000 undocumented students, it's estimated that 70,000 undocumented students in community colleges, and we have about 22,000 students who are awarded Cal Grants, and then only 16,000 actually get the money in hand. So we've got a lot of work to do there. And I really believe by working together between

the largest community college system in the country and the largest financial aid system in the country, that we can find a way to really design programs that serve students and that we look at what they need, not what us as administrators need.

Eloy Ortiz Oakley:

Right. And just to remind our listeners, there are two places that they can go to to get a lot of the information you just talked about. Members of the public can go to, [icanaffordcollege.com](http://icanaffordcollege.com), which is a website run by the California Community Colleges, which focuses on how you can finance your education. As well as the California Student Aid Commission has its own website, [csac.ca.gov](http://csac.ca.gov), where of course you can get all of the information that Marlene is talking about. So we encourage all of our listeners, documented, undocumented, to visit those websites and get as much information as you can.

Eloy Ortiz Oakley:

Now, Marlene, as we begin to wrap up, as you think about the future and how we go forward, I mean, clearly this pandemic has had a huge economic impact in the state of California and its budget. Fortunately, Governor Newsome and the Legislature have continued to place an emphasis on maintaining the Cal Grant budget. But as we go forward, I'd also love your thoughts on what we can do to increase the amount of aid to some of our neediest students in the California Community Colleges? So with those two issues in mind, I'll sort of turn it over to you to get your thoughts, and then we will begin to wrap up.

Marlene Garcia:

So as I think about the future, I think about how we can do a better job of redesigning the Cal Grant Program to serve students' needs today. And one of the pieces that's really missing from the current Cal Grant Program is that it's a very tuition centric model. So that really disadvantages community colleges significantly right now. And it's not focused at all around basic needs, living expenses. So what we've been working on as we've convened a Cal Grant work group that worked over five months, and the community colleges were represented in this work group, and we really talked about, how do we design a program that really meets today's student's needs? And so the basic features of the proposal we submitted to the Legislature a week before we went into lockdown was a program that was designed around the full cost of attendance, and that really targeted basic needs aid to the lowest income students that are in the Zero EFC bracket.

Marlene Garcia:

That includes the majority of community college students who have pretty much have had to manage with just the thousand dollar plus grant award for the entire year. What we did though to try to leverage every single resource, we did redirect some resources, recommended that we redirect resources to better utilize them to provide those basic needs funds, as well as tuition for the students who are going to other tuition based or fee based institutions. And we also eliminated the GPA requirement, because you don't need a GPA to go to community colleges and you don't need a GPA to get a Cal Grant. Right now you do, it's a rationing device. And right now, when we need to open educational opportunities for adult workers who are in stranded careers, they too need to come back and think about how they can gain some education and training to continue to thrive in a 21st century.

Marlene Garcia:

So we wanted to pull in that population of students, who right now, if they've been out of high school for 15 years, going back to their high school to get their GPA was probably just more than they could deal with and it just wasn't even relevant. So we said, why have a rationing requirement such as that? So we proposed to eliminate it. So the whole program is being streamlined and simplified. So it would be Cal Grant Two for community college students, and Cal Grant Four for students going to four year institutions. We think that'll go a long way in helping students navigate, making it simpler for them to understand and plan accordingly.

Eloy Ortiz Oakley:

Marlene, I want to ask if there's anything that you want our listeners to know about the California Student Aid Commission? I'd love to give you that opportunity.

Marlene Garcia:

We've been asked by members of the legislature to come back with our Cal Grant Modernization Proposal to introduce in January 21. And we would really want to join with the community colleges and help us advocate for how this kind of system would better serve students at the community colleges in particular, but also at the other four year institutions. So please join with us and advocating for streamlining and redesigning the Cal Grant Program to support your students. Thank you.

Eloy Ortiz Oakley:

All right. Well, Marlene, I really appreciate you walking us through all these very important topics, particularly to our students who now more than ever need the financial resources that the California Student Aid Commission provide. So on behalf of all of us in the California Community Colleges, thank you to you and your colleagues for the work that you're doing, and thanks for being with us today.

Marlene Garcia:

Thank you very much. Thank you for having me.

Eloy Ortiz Oakley:

All right. Well, you've been listening to my conversation with Marlene Garcia, Executive Director of the California Student Aid Commission. And again, if our listeners want to get more information about the topics we just discussed, you can visit CSAC, [csac.ca.gov](http://csac.ca.gov), or they can visit [icanaffordcollege.com](http://icanaffordcollege.com). Both great resources for students who are seeking ways to finance their higher education.

Eloy Ortiz Oakley:

So once again, thank you to Marlene and to her entire team at the California Student Aid Commission. And you've been listening to another episode of the California Community Colleges' Chancellor's Office Podcast. Thanks for joining us and we will be back with you again soon.

Speaker 3:

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Speaker 3:

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