

FINANCIAL AID AND AFFORDABILITY

Conversations that Matter
November 9, 2023

Conversations that Matter - Agenda

SETTING THE CONTEXT

FAFSA SIMPLIFICATION

THE COST OF ATTENDANCE

NEXT STEPS

C O N T E X T

A row of seven white, square letter tiles with rounded corners is arranged horizontally on a dark, textured surface. Each tile has a single black letter printed on it, spelling out the word 'CONTEXT' in all caps. The tiles are in sharp focus, while the background is filled with many more similar white tiles that are out of focus, creating a sense of depth. The lighting is soft, highlighting the edges of the tiles.

SETTING THE CONTEXT – IMPERFECT STORM



MULTI-YEAR TUITION

6% INCREASE

2024-25
2028-29



NEW FAFSA FORM

SIMPLIFICATION

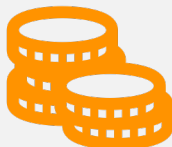
Student Aid Index
vs. EFC



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, DEI J
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

FINANCIAL AID AND AFFORDABILITY TASK FORCE

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



A photograph of four students in a library or study area. A man with a beard and a blue t-shirt sits at a table with a yellow pencil, looking towards a woman in a grey hoodie. A woman in a yellow t-shirt with 'UNIVERSITY LIBRARY' on it and a grey cardigan sits at another table with a laptop, looking at the man. A man in a grey t-shirt and khaki shorts sits next to her, looking at the laptop. The background shows other students and library furniture.

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.

**Nov
13**

**GRADUATE
COUNCIL E-BOARD**

12:00 PM

**Nov
15**

**BLACK RESOURCE
CENTER**

2:00 pm

**Nov
28**

**CLUBS AND
ORGANIZATIONS**

3:00 PM

**Dec
04**

**UNITED GREEK
COUNCIL**

3:00 PM

**Dec
08**

**ASSOCIATED
STUDENTS, INC**

12:00 PM

**EOP
WRC
QCRC
ATHLETICS**

**TGS
APCC
MSA
SSS**

**IMMIGRANT JUSTICE CENTER
LA CASITA
VETERANS
EVENING STUDENTS**



FAFSA

NICK VALDIVIA, DIRECTOR (NVALDIVIA@CSUDH.EDU)
FINANCIAL AID AND SCHOLARSHIPS

2024-2025 KEY CHANGES

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

2024-2025 KEY CHANGES

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 DREAM ACT APPLICATION - CADAA

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

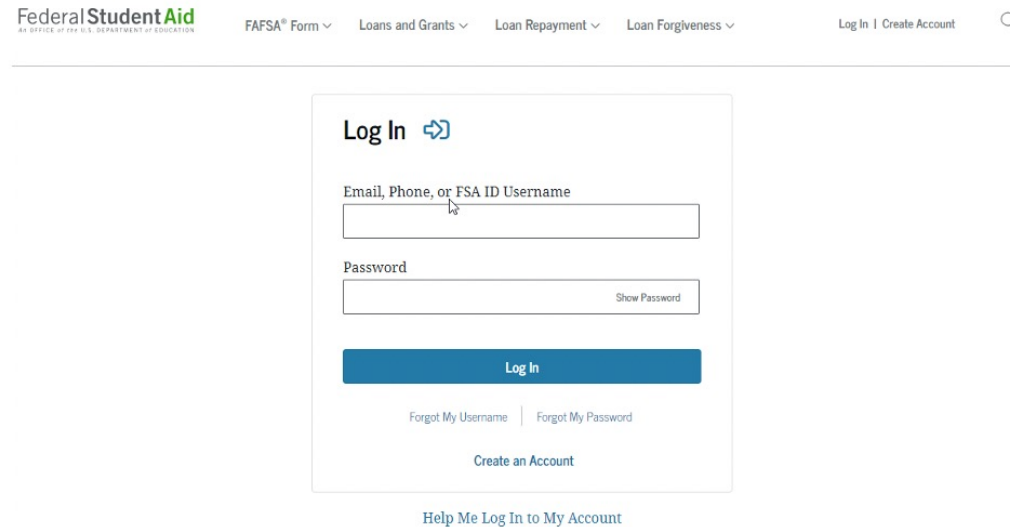
Adjusting Parent signature process to reduce number of rejected applications

Application Go Live – December 2023

RECOMMENDED ACTIONS

Create/Update FSA ID Accounts

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



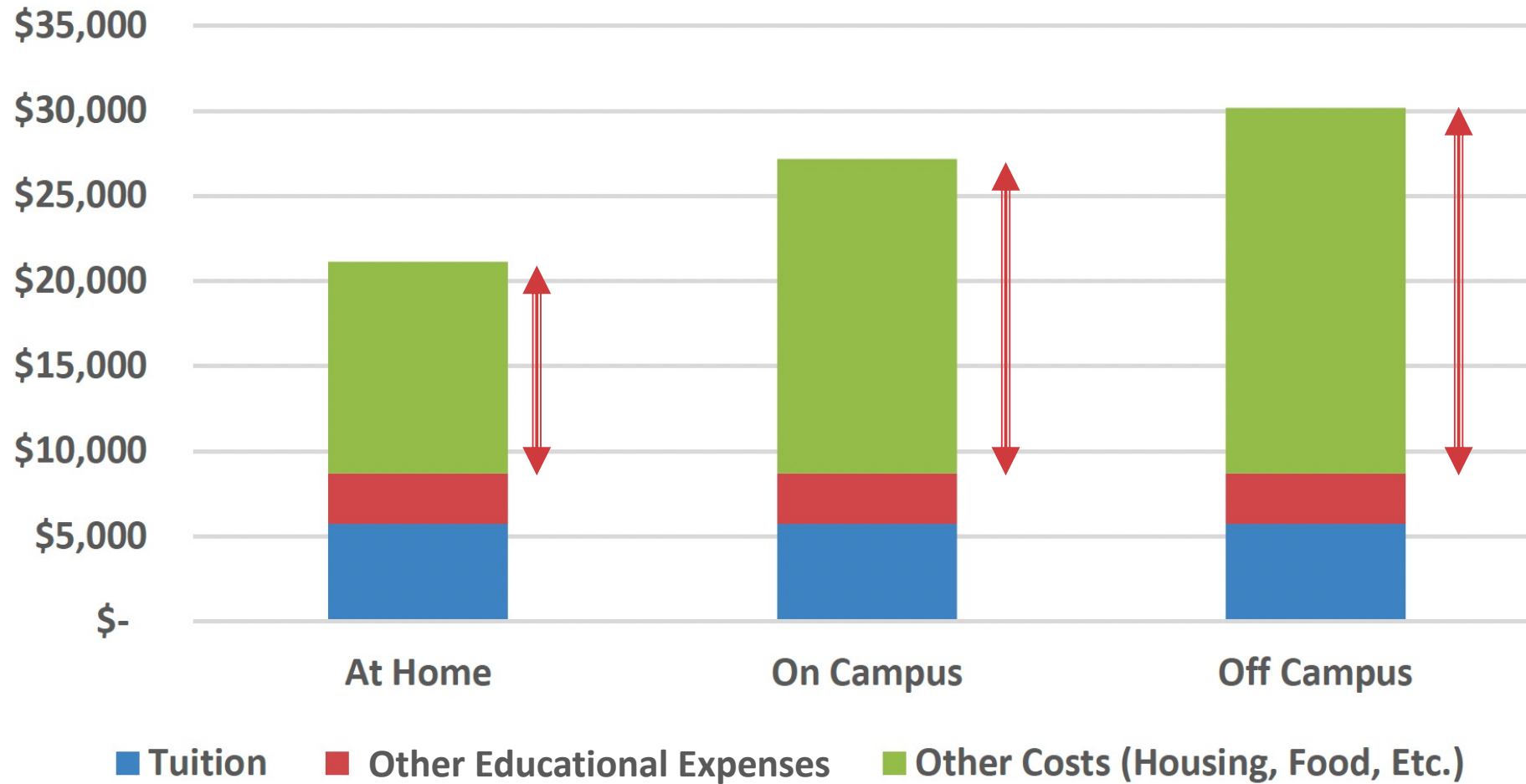
The screenshot shows the Federal Student Aid login page. At the top left is the logo for Federal Student Aid, with the text "AN OFFICE OF THE U.S. DEPARTMENT OF EDUCATION" below it. To the right of the logo are navigation links: "FAFSA® Form", "Loans and Grants", "Loan Repayment", and "Loan Forgiveness", each with a dropdown arrow. Further right are "Log In" and "Create Account" links, and a search icon. The main content area features a "Log In" section with a blue "Log In" button. Below the button are links for "Forgot My Username" and "Forgot My Password", and a "Create an Account" link. At the bottom of the section is a link that says "Help Me Log In to My Account". The login form itself has two input fields: "Email, Phone, or FSA ID Username" and "Password". The password field has a "Show Password" link to its right.

Stay Tuned to CSUDH Toro Email Account for More information

CAN I
AFFORD
COLLEGE?

THE COST OF ATTENDANCE

Tuition as a percent of total cost of attendance



2022-2023 Estimated Average Cost of Attendance Undergraduate Academic Year Costs (9 months)

	At Home 44%	On Campus 11%	Off Campus 45%
Tuition	\$5,742	\$5,742	\$5,742
Campus-based Fees	\$1,810 \$1,317 \$1,747	\$1,810	\$1,810
Books and Supplies	\$1,156	\$1,156	\$1,156
Room and Board	\$8,522	\$15,210 \$ 10,218 \$ 5,096	\$17,297
Transportation	\$1,504	\$1,059	\$1,451
Personal	\$2,399	\$2,198	\$2,735
TOTAL	\$21,133	\$27,175	\$30,191

* Systemwide averages, actual amounts vary by CSU campus



COST OF ATTENDANCE
\$27,175



EXPECTED FAMILY CONTRIBUTION/SAI
\$0



UNMET NEED
\$5,809



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





COST OF ATTENDANCE
\$27,175



EXPECTED FAMILY CONTRIBUTION/SAI
\$0



UNMET NEED
\$10,809



TOTAL FINANCIAL AID PACKAGE
\$23,166

PELL GRANT	\$7,395
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CAL GRANT	\$1,648
SEOG	\$0
WORK STUDY	\$0
MCS	\$1,581



CSUDH 2021-22

Black, Pell, 1st Gen

-9.9 1-Year Persistence Gap*

1-Year Pers. Rate:

60.3%

Student Count:

44 (of 73)

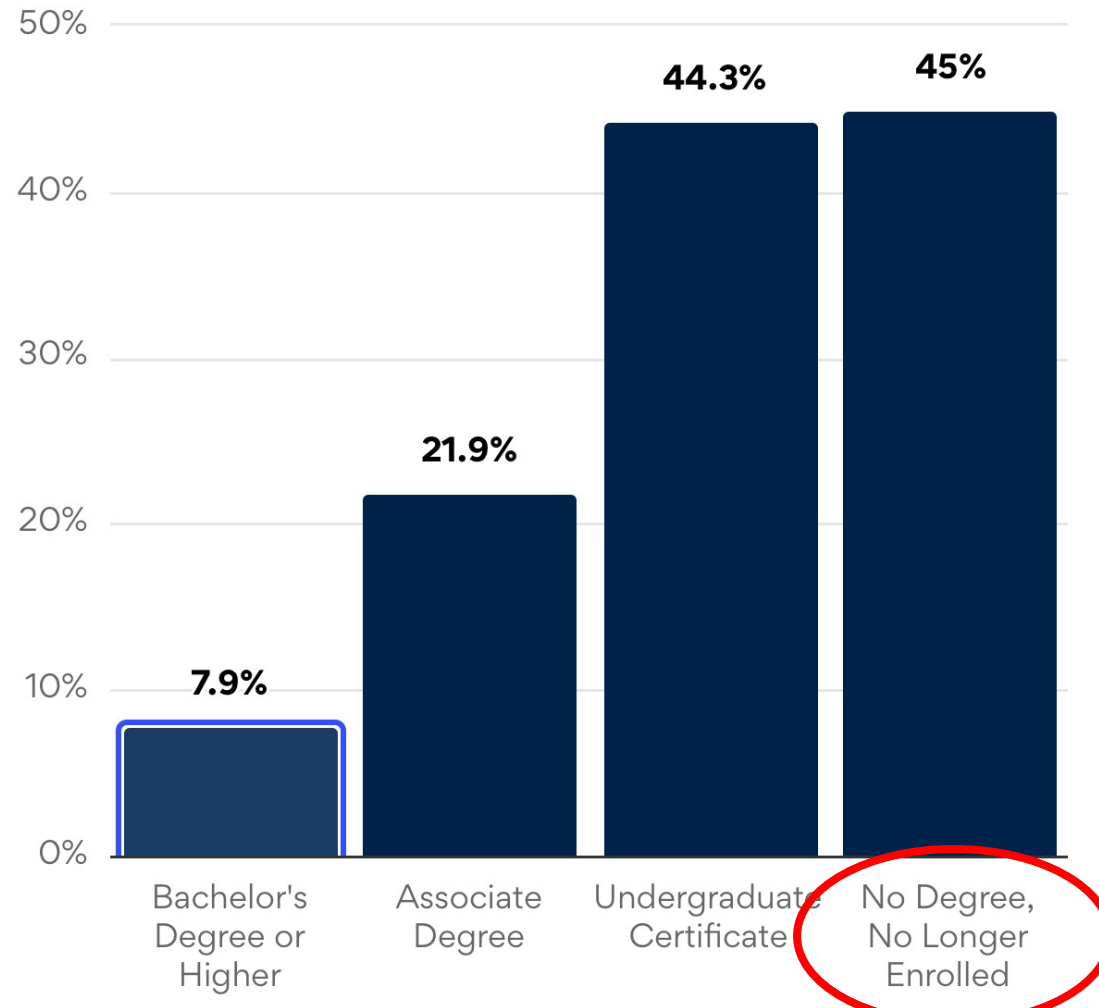
Campus 1-Year Pers. Rate:

70.2%

Student Count:

1,348 (of 1,920)

12-Year Federal Student Loan Default Rate by Degree Type and Completion, 2003-2015



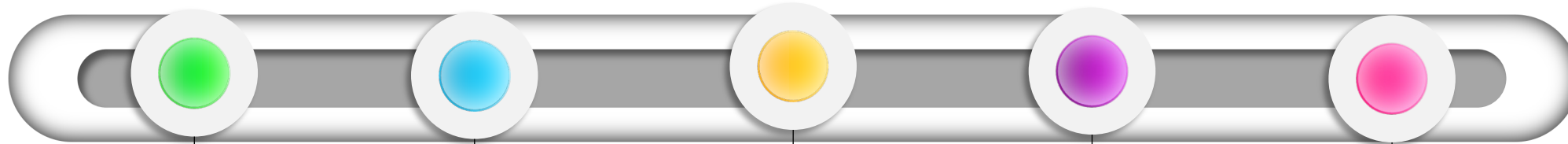
FINANCIAL AID AND AFFORDABILITY TASK FORCE

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?

FINANCIAL AID AND AFFORDABILITY TASK FORCE

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.



METRICS

**DEVELOP, COMPILE,
AND ANALYZE**



STREAMLINE

**Advanced software,
digitizing manual tasks**



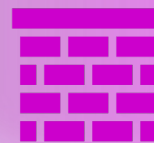
MINDSET

**SHIFT FROM SPECTATORS
TO CHAMPIONS.**



BARRIERS

**COMMIT TO REMOVING
FINANCIAL BARRIERS**



UNLOCKING

**FINANCIAL AID TEAM'S
COLLECTIVE IMPACT**





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?



UNDERSTAND THE TOTAL COST OF EDUCATION

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.



PLAN #2

PLAN #1

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.



PLAN #3

PLAN #2

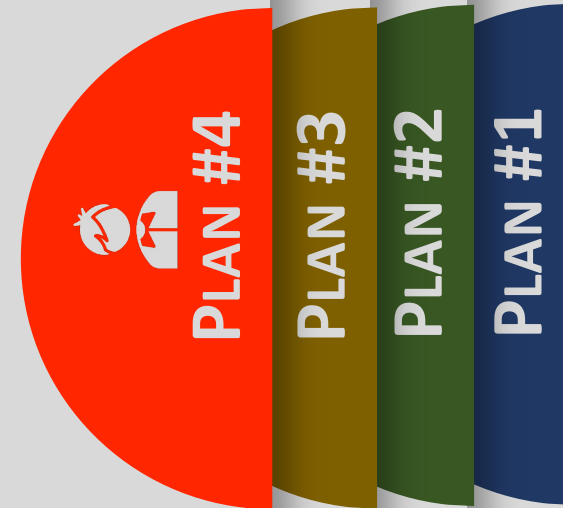
PLAN #1

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.



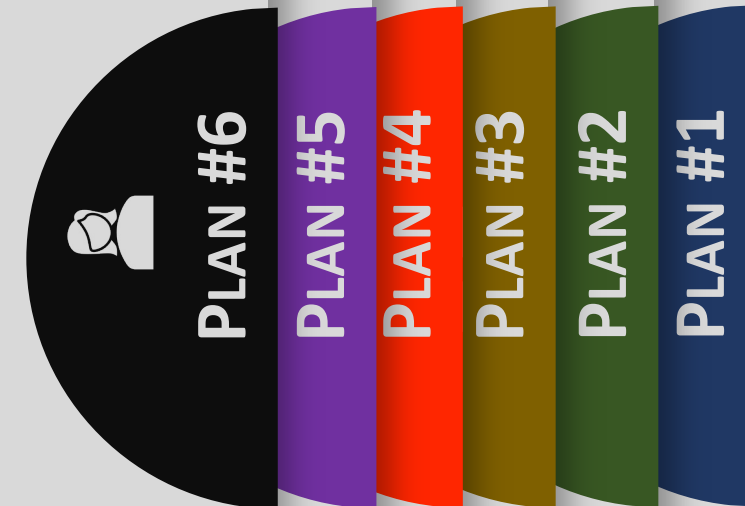
STRENGTHEN EMERGENCY AID PROGRAMS

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).



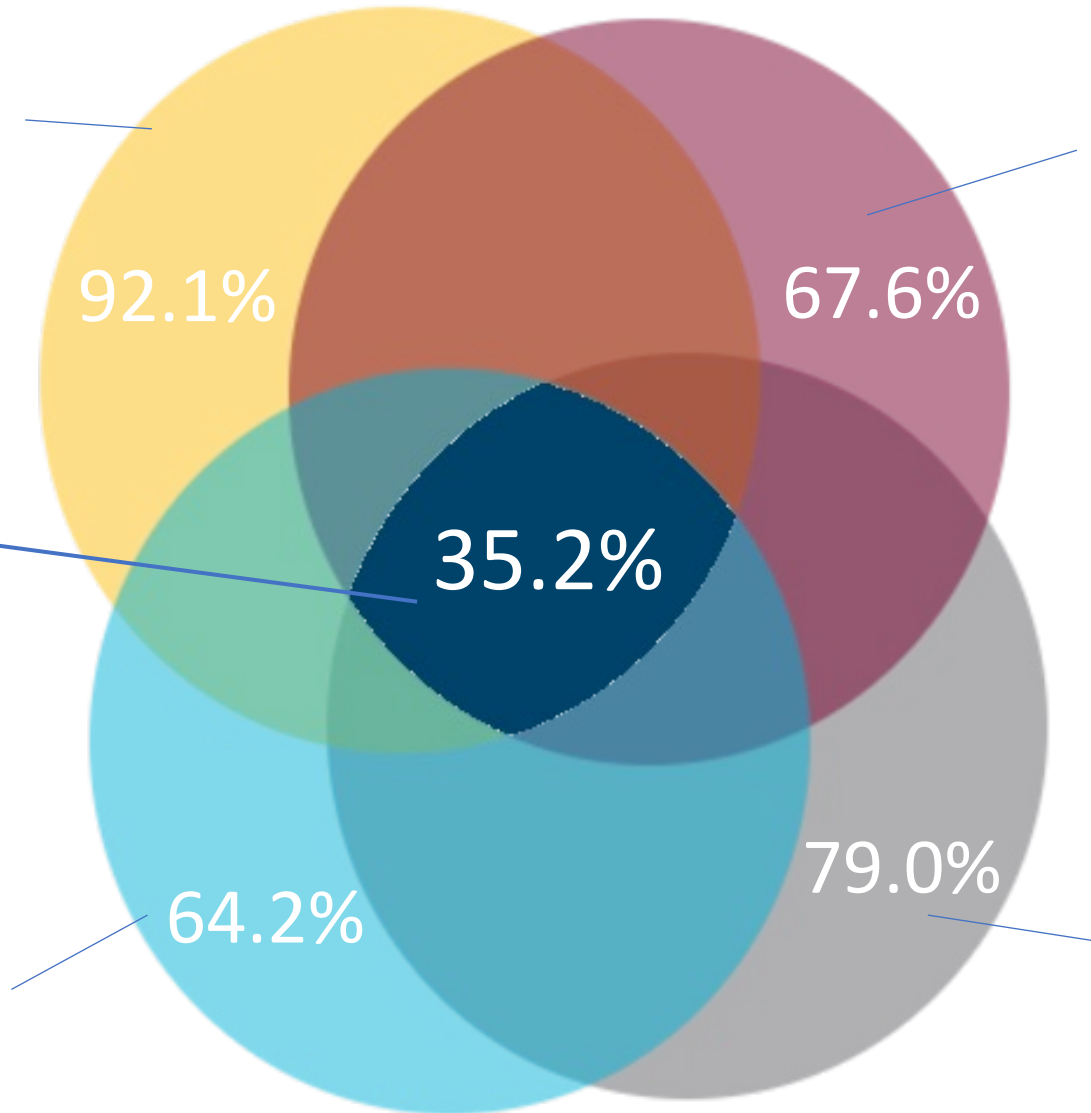
Fall 2023 First-Time Student Population

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

First Generation
71.2% or 3.6% decline*

All 4 Identities/
Characteristics
32.5% or 2.7 increase*

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



**Information for Fall 2022 and percent change for comparison*³⁷



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