California Community College Financial Aid Facts

Bay Area

Financial aid is a key tool to help California community college students enroll in courses and persist towards their degree. However, despite total college costs exceeding $20,000 annually for many students, they receive only a fraction of the aid received by their peers at other institutions.¹

In 2019-2020, the 26 California Community Colleges (CCC) in the Bay Area enrolled 18 percent of CCC students. Per financial aid recipient,² community college students in the Bay Area typically receive about $2,762 in financial aid – the smallest regional average in the state.

Financial Aid Amounts Per Financial Aid Recipient by Region, 2019-20:

- **Statewide**: $673 (CCPG) + $1,979 (Grants) + $143 (Loans) + $75 (Scholarship) = $2,870
- **Bay Area**: $683 (CCPG) + $1,830 (Grants) + $131 (Loans) + $117 (Scholarship) = $2,761
- **Central**: $686 (CCPG) + $2,147 (Grants) + $46 (Loans) + $55 (Scholarship) = $2,934
- **Northern**: $632 (CCPG) + $1,875 (Grants) + $323 (Loans) + $100 (Scholarship) = $2,930
- **Southern**: $676 (CCPG) + $1,995 (Grants) + $133 (Loans) + $66 (Scholarship) = $2,870

Note: Figures in this chart have been rounded to the nearest whole number for visual simplicity and may be marginally different from their in-text references.

Two-thirds of financial aid dollars received by CCC students attending Bay Area colleges are grants, almost three quarters of which come from the federal Pell Grant program. Eight percent of grant aid dollars come from the state’s Cal Grant program, a similar share as in other regions. Another six percent of Bay Area CCC students’ financial aid grant dollars come from the Student Success Completion Grant (SSCG), a supplement to Cal Grants for full-time CCC students. Five percent of total aid dollars are loans that need to be repaid.
As in other regions, Bay Area community college students age 24 or younger receive significantly more financial aid than their peers age 25 or older. Across all types of aid, younger students typically receive $3,035 per aid recipient, while older students typically receive $2,337.

The type of aid Bay Area community college students receive also differs in important ways. Younger students receive 42 percent more grant dollars per aid recipient than their older peers, while older students receive more than four times the loan dollars than younger students do. Younger students also tend to receive more Pell and SSCG dollars than older students, but similar Cal Grant dollar amounts. For more information on how aid distribution differs by student age, see our fact sheet here.

Aid receipt also varies by race and ethnicity in Bay Area community colleges. Notably, in line with trends in other regions, Filipino students receive the least grant dollars in the Bay Area ($1,445) and Asian students receive the least in loans ($61). Unlike the other regions, where Black students tend to receive the most loan dollars, Native American students do in the Bay Area. The award amounts for Cal Grants and the SSCG can vary significantly by student race/ethnicity as well, with Pacific Islander students receiving some of the smallest SSCG award amounts among their Bay Area peers. For more detail on how aid distribution differs by region and student race/ethnicity, please see additional fact sheets in this series (Bay Area, Central, Northern, Southern, Race/Ethnicity).

1 The Institute for College Access & Success (TICAS), July 2020, What College Costs for Low-Income Californians: 2020, https://bit.ly/3fV5wCC, Table 1; whereas a full-time equivalent student at community colleges receives about $2,300 in grant aid, their peers at California State University and University of California receive approximately $7,400 and $10,600, respectively.

2 Figures calculated using data from the California Community Colleges Chancellor’s Office Data Mart for the 2019-20 academic year. Grant aid per financial aid recipient is intended to show relative aid availability for students at different colleges and in different demographic groups, and given data limitations we cannot calculate the exact share of students (including those not receiving aid) who receive any type of aid, or how much any individual student receives. We calculate dollars per financial aid recipient by summing dollars received by award type, and dividing by the number of California College Promise Grant (CCPG) recipients. The number of CCPG recipients is used as a proxy for total aid recipients because nearly all CCC students who receive financial aid receive a CCPG, many along with other types of aid. For more details on common CCC student financial aid packages, including the share of students receiving the CCPG (formerly known as Board of Governors Fee Waiver, or BOGFW), please see: TICAS and the Association of Community College Trustees (ACCT), February 2017, Aiding Success, https://bit.ly/31Oklyz, Table 3.