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New Report Exposes Sky-High Net Costs for California Community College Students

Community college students struggle to access grant aid, and thousands take out loans to cover the cost of attendance.

More than half (54%) of the California community college (CCC) students received no grant aid in 2019-20, even though most (54%) CCC students who filled out a Free Application for Federal Student Aid (FAFSA) that year had adjusted gross incomes (AGI) of $40,000 or less.

That's one of the stark findings of a new report, The Prices Paid for Insufficient Aid: Student Employment, Debt, and Enrollment Implications at the California Community Colleges, released today by the Student Senate for California Community Colleges (SSCCC) and The Institute for College Access & Success (TICAS).

The report revealed the many challenges community college students face in accessing grant aid. In 2019-20, just over half (51%) of CCC students applied for federal financial aid, and 42% of those applicants did not receive a Pell Grant. By comparison, 75% of students attending public four-year universities in the state filled out a FAFSA, and just 29% did not receive a Pell Grant. Community college students also struggle to access aid from other sources.

“As the largest system of higher education in the nation, it is critical that we continue to make college affordable for all Californians. Students should never feel limited because of the challenges or circumstances,” said California Community Colleges Chancellor Sonya Christian. “Most of our students come from underserved populations, so we understand the importance of removing barriers to entry and making college available. We need to expand financial aid opportunities to serve more students, ensure that all community college students complete the Free Application for Federal Student Aid (FAFSA) or California Dream Act Application (CADAA) and work to guarantee students have the necessary social service supports to succeed.”
Disparities in financial aid access can stem from various factors, including ineffective communication and limited awareness. Even if community college students can secure some aid, net costs at community colleges can exceed $14,000 for students from families earning less than $30,000 annually - about half or more of the family's income.

"This report highlights our ongoing advocacy to ensure that low-income students at California’s Community College system have access to all available aid to lessen their need to work excessive hours or take out loans to afford college," said Manny Rodriguez, Director of Policy and Advocacy for TICAS. “Following budget negotiations, it’s clear that California has room to boost financial aid application completion among community college students, and we applaud state leaders for their recent actions in addressing FAFSA completion as steps in the right direction to ensure students are not being priced out of a quality postsecondary education in our state.”

This report underscores significant implications, including that many CCC students work excessive hours to fund their education, with over three-quarters putting in at least 21 hours per week to support their education. Alternatively, thousands of students turn to loans to finance their education, particularly those from low-income backgrounds. Notably, Black students are disproportionately represented among borrowers.

“This research highlights community college students’ struggles with college affordability and underscores the urgent need for equitable financial aid reform, assistance with navigating financial aid applications, and continued support for students' basic needs,” said Ivan Hernandez, SSCCC President. “This valuable work is a call to action to ensure that every student has the opportunity to graduate without debt and succeed in their educational journey.”

The report outlines several common-sense changes to support students in accessing and succeeding at the CCCs, including:

- Reform the Cal Grant program to expand eligibility to more low-income students, ensure that CCC students’ awards begin to keep pace with annual inflation, and make it easier for students and parents to know what aid they’re entitled to,
- Modify the Student Success Completion Grant (SSCG) to support non-full-time students' ability to take more units
- More effectively re-engage CCC students who stopped out
- Support more CCC students in applying for financial aid and encourage financial aid uptake
- Continue to uphold and fortify equitable assessment and placement strategies

To read the full report, click here.

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**About TICAS**
The Institute for College Access & Success is a trusted source of research, design, and advocacy for student-centered public policies that promote affordability, accountability, and equity in higher education. For more information, see [www.ticas.org](http://www.ticas.org) or follow us on Twitter and Facebook.

**About Student Senate for California Community Colleges**
The California Community Colleges is the largest system of higher education in the nation, composed of 73 districts and 116 colleges serving 2 million students annually. The Student Senate for California Community Colleges’ mission is to enrich the collegiate experience for all California community college students by pursuing policies that will improve student access and success while engaging and empowering local student leaders and honoring equity and diversity.