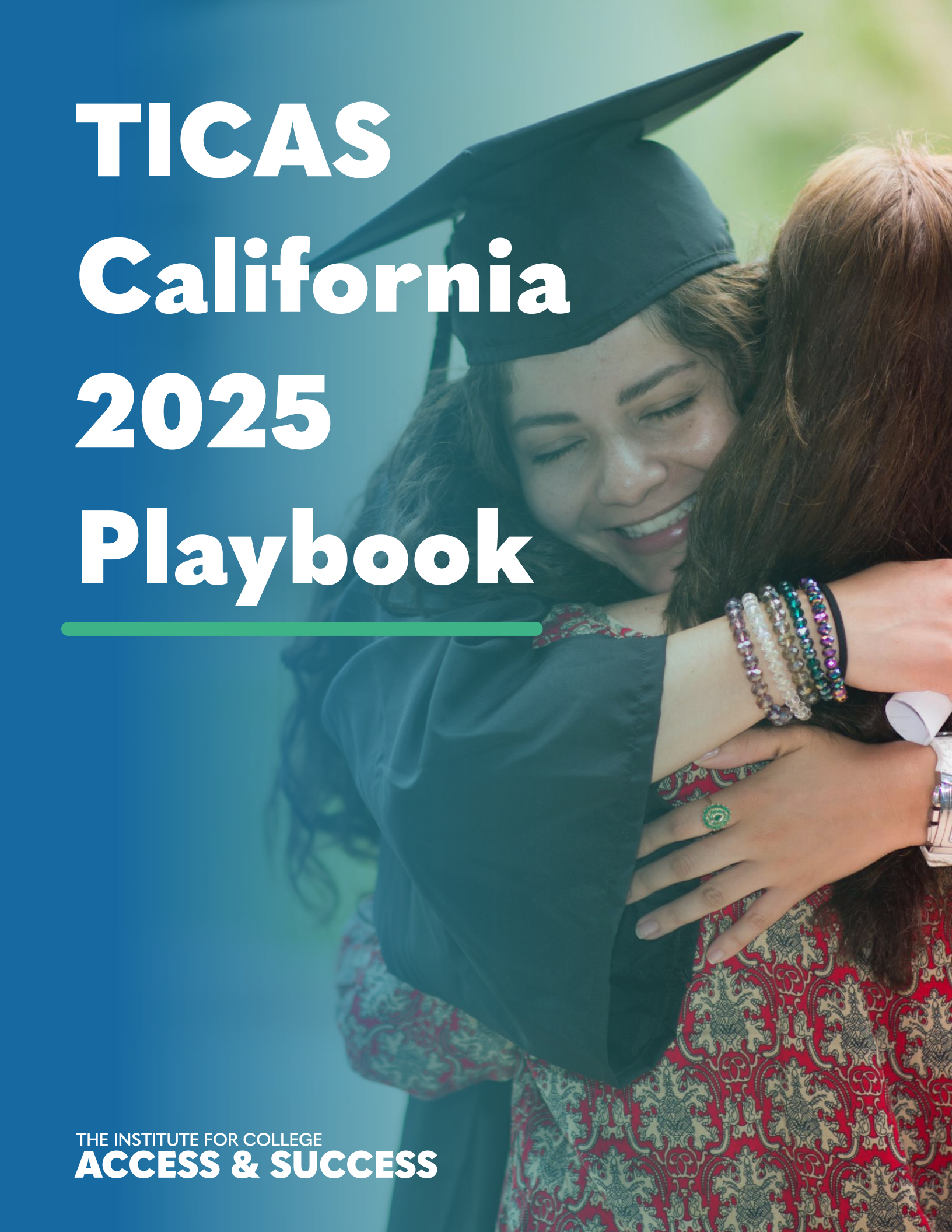
TICAS California 2025 Playbook



THE INSTITUTE FOR COLLEGE
ACCESS & SUCCESS

Executive Summary

This document outlines the strategy guiding The Institute for College Access & Success (TICAS) California team's 2025 work, including coalition building, policy advocacy, and research. **The "Playbook" includes information on TICAS' organizational mission, vision, and strategic themes which has guided TICAS California's development and approach to their affordability work.** We've also added the TICAS California team's reflection on how past and current statewide initiatives, investment, or policy changes make the case towards these 2025 research and policy focuses and priorities. As 2025 moves forward we hope to also dig deeper, connect with partners, and develop similar priorities on issues within accountability and student success space.

The Institute for College Access & Success (TICAS)

TICAS is a non-profit, nonpartisan policy and research organization that advocates for every student, regardless of race, ethnicity, or family wealth, to have access to a quality higher education program without the need to incur debt to realize their dreams of earning a college credential.

Our vision is to reimagine a national higher education system where students can successfully complete a college credential with confidence that their education will afford them a pathway toward economic mobility and financial sustainability. To achieve this, TICAS' strategic themes provide a student-centered framework for higher education reform that will serve as our compass as we carry out our advocacy over the coming years.

Amidst an ever-changing policy environment, TICAS will be steadfast in centering the needs of students and communities across the nation to ensure access to an affordable, equitable, and high-quality postsecondary education.

– Sameer Gadkaree, TICAS President

TICAS state policy and advocacy teams work towards the strategic goals below by building strong, diverse partnerships, drawing on national and regional best practices, and collaborating with a wide range of stakeholders on the ground.

Strategic Themes

- Students with financial need do not need to rely on debt to pursue and complete a college degree.
- Students can easily access the supports they need to help them graduate and advance their careers; states and systems have the data and resources to monitor and close opportunity gaps.
- Students can pursue a quality college degree close to home, supported by policies to weed out predatory programs.
- Higher education policy and systems increase economic mobility and support racial inclusion in the workforce.
- Student debt does not create persistent economic hardship when debt does not pay off.

TICAS California

California's public postsecondary systems are one of the state's greatest accomplishments and a global model for high quality, accessible, and affordable public higher education. Serving a deeply diverse student body that reflects the state, the University of California (UC), California State University (CSU), and California Community College (CCC) systems enroll nearly 85 percent of all undergraduates in California. The presidential transition and accompanying shift in the federal political climate are likely to de-center the needs of postsecondary students, making California's commitment to equitable and affordable public higher education even more important.

A college degree remains a vital investment for California residents. Our state's commitment to building a future-proof workforce relies heavily on our postsecondary education systems, as emphasized by initiatives like the 70 Percent Attainment Goal, the Master Plan for Career Education, the UC and CSU Compact agreements, and the CCC's Vision 2030. College graduates in our state typically enjoy a significant wage premium in the labor market, are better protected during economic downturns, and experience lower poverty and unemployment rates compared to those without education beyond high school. Our collective economic prosperity depends on creating a postsecondary education system that is accessible to all.

While our public colleges and universities are generally more affordable than their national counterparts, the total cost of attendance—including tuition, fees, housing, food, transportation, and supplies—has increased over the last two decades due to factors such as increased non-tuition costs and reduced state funding. As a result, students often incur debt, work excessive hours, and sometimes reduce their course loads to afford their education. Affordability will continue to be a critical factor for prospective students when determining the feasibility of obtaining a college degree, credential, or certificate. It is crucial, too, to square financial aid with the realities of higher education for students who may be financially independent of their families, older, balancing work and school, or balancing parenting and schooling. Without making it possible for these students to achieve a college degree, California will not meet its economic and equity goals.

While the federal government may pull back on support for students and colleges, it will be more important than ever for California's leaders to keep their foot on the gas as we continue to intentionally build a path to a truly debt-free public college degree.

Over the last few years, California has made progress towards this debt-free goal through policy changes and investments such as the CCC Entitlement Expansion, Universal FAFSA and CADAA completion for high school seniors, passage of the Cal Grant Equity Framework, reorienting the Middle Class Scholarship around total college costs, and creating equity-centered SAP policies and appeals processes.

Below are our recommendations for the steps policymakers can take next to help more Californians get to and through college without relying on burdensome student debt.

1. Help older and returning students at the community college level to access financial aid sooner.
2. Remove outdated access barriers for older students seeking to enroll at our four-year universities.
3. Increase financial aid award amounts for our lowest-income students so they can better address non-tuition costs.
4. Provide students and families with more time and additional options when applying for financial aid.
5. Build up an ecosystem that encourages more community college students to apply for and take-up financial aid.
6. Continue refining the Middle-Class Scholarship to ensure a debt-free college education for all students, with a dedicated focus on supporting working-class families.

By making college more accessible and affordable, California can reduce income inequality, enabling individuals from diverse backgrounds to pursue higher education and secure better-paying jobs. These efforts are essential to ensure that all Californians can succeed in higher education without the burden of unmanageable debt. We look forward to collaborating with policymakers, administrators, students, community-based organizations, researchers, education equity groups, labor, faculty, and other stakeholders to protect and strengthen an accessible, equitable, and debt-free pathway to quality higher education in the Golden State.

2025 California Affordability Policy Priorities

Reduce Credits Required for Returning Students to Establish a GPA to Qualify for Aid.

Why is this important?

To be eligible for a Cal Grant B, which includes tuition and non-tuition support, applicants must meet certain requirements, including a verified 2.0 grade point average (GPA). Older or returning students enrolling in community college often have difficulty accessing their high school transcripts to establish their last GPA, because of the amount of time that has passed or poor recordkeeping. In this case, they must establish a new GPA by completing 16-23 college level units before becoming eligible for aid. This option creates a long-lasting financial obstacle for many students, which can sometimes be impossible to overcome. To help reengage these students, whose higher education is central to both their and California's ability to thrive, we need to shorten the "on-ramp" to become eligible for financial aid for students who don't have ready access to an old GPA.

What needs to be done?

The state should reduce the minimum units required to reestablish a GPA from at least 16 units to no more than 9 units. Given that more than seven in ten (72%) CCC students who took credit-bearing courses in Fall 2021 enrolled in fewer than 12 units, this approach meets students where they are by allowing them to access financial aid sooner, assuming they pass their courses and meet the 2.0 GPA requirement. Financial aid is essential for older and returning students to cover their non-tuition expenses.

What are the potential impacts?

Over the past few years, California's students, equity advocates, and other stakeholders have been calling for policy changes that would remove barriers within the Cal Grant program. Lowering the number of units required to reestablish one's GPA through college courses would make higher education more affordable and accessible more quickly for a wider range of students, including those prioritized by the Governor's Master Plan for Career Education and recent state legislative investments and policy changes. This policy change is particularly beneficial for older and returning students, many of whom attend CCCs and often have work to support their families in addition to paying for school. A joint analysis with the Student Senate for the California Community Colleges found that more than two in five (42%) CCC students enrolled in AY 2019-20 were age 25 or older and one in five (20%) were independent students caring for dependents. By facilitating efficient access to financial aid, more students will receive the state support they need to pay for college costs, including their basic needs, so they may earn a higher education credential more efficiently.

Remove age and time out of high school requirements for students attending four-year universities.

Why is this important?

The current Cal Grant program has several different types of awards, each of which has specific eligibility criteria. To qualify for an entitlement award, which is available to all students who qualify, students who attend colleges other than community colleges must apply within one year of graduating high school or transfer from a community college to a qualifying university before age 28. If applicants don't meet these age-related criteria, they must enter the competitive Cal Grant pool, which only awards 13,000 grants annually, despite having many more applicants. In academic year (AY) 2022-23, only about 26 percent of qualified applicants received offers for a competitive Cal Grant.

These criteria can discourage older students or those who took a break after high school from applying for Cal Grants and, even if they do, they are not guaranteed an award despite meeting all other eligibility requirements. While CCC students can receive an entitlement award regardless of age and take any remaining eligibility with them when they transfer to a CSU or UC, they can only do so if they applied and received an award as a CCC student. This means that CCC students who did not receive an entitlement award or older students enrolling directly in a university may be locked out from accessing the aid they need to earn a higher education degree. Today's students often follow diverse educational paths, not just the traditional route straight from high school to college. Therefore, it is critical that our financial aid system better support non-traditional, older, and returning students.

What needs to be done?

The state should remove the age and time out of high school requirements for students attending higher education institutions other than community colleges, where this issue has already been addressed. This change would allow more non-traditional students, older students, and students who took longer than one gap year between high school and college to access Cal Grant awards for tuition and non-tuition costs.

What are the potential impacts?

Eliminating the age and time-out-of-high-school criteria for non-community college students would make the Cal Grant program more accessible for upwards of tens of thousands of students. It would provide greatly needed state financial aid to otherwise eligible applicants, including those who took more than one gap year between high school and university and transfer students older than 28 who did not receive a Cal Grant while enrolled in community college. Simplifying these requirements would eliminate the need for competitive Cal Grants and adapt the financial aid system to better serve California's evolving student population, ensuring more students can pursue higher education without financial barriers that may extend their time—and cost—to graduate.

Increase Cal Grant Access Award Amounts.

Why is this important?

The Cal Grant program and its many awards have helped students cover tuition and non-tuition costs for over 50 years. However, while the Cal Grant A continues to adjust over time to cover full statewide tuition for UC and CSU students, the Cal Grant B access award for students at all types of colleges is only $1,648 per year – not even double its original value of $900 from 1969. With non-tuition costs like housing, food, transportation, and books composing the majority of college expenses for many students (over $30,000 annually for students who live off campus independently), the current Cal Grant B access award does very little to bridge the affordability gap. Even when paired with a maximum Pell Grant, less than one-third of non-tuition college costs are covered, which is why a majority of California's college students face basic needs insecurity.

What needs to be done?

There are a few different ways we can ensure the access award for non-tuition costs does not continue to lose value, including:

1. **Increasing the access award's base amount to recover its lost value.** The access award has not kept pace with inflation since it was created in 1969. At $1,648 the Cal Grant B is worth just one fifth its original value and would be worth over $8,500 today had it kept pace with inflation over the last 55 years.

2. **Index access awards to a meaningful metric to grow as college costs rise:** For example, if the access award had grown at the same rate as tuition-based Cal Grants since AY 2000-01, it would be over $6,500 today. If it had been indexed to the Consumer Price Index (CCPI) since AY 2000-01, it would be over $3,000 today. Adjusting both tuition and non-tuition awards would ensure all Cal Grant recipients – including the 38 percent that attend community college and the 69 percent that receive a Cal Grant B - receive a fair share.

What are the potential impacts?

The recent CCC Expanded Entitlement award, which removed age and time-out-of-high school restrictions for CCC students, has already helped hundreds of thousands more under-resourced students access a Cal Grant award. However, these awards have dramatically lost value. Moreover, while the majority of Cal Grant B recipients attend CCCs, increasing need-based financial aid for non-tuition costs would benefit students at *all* types of institutions—especially at the CSUs where over 100k students receive a Cal Grant B—by supporting their ability to pay for total college costs without excessive work or debt and better positioning them to attend full time. This approach can complement California's work to better address the non-tuition costs of attending college, such as housing investments or textbook costs, in recent budgets.

Delay the Free Application for Federal Student Aid (FAFSA) & California Dream Act Application (CADAA) priority deadline & Keep Open the CADAA for Mixed Status Families

Why is this important?

For the second year in a row, the Better FAFSA opened on a delayed date, December 2024, giving students two fewer months to complete the application ahead of California's traditional March 2nd priority financial aid application deadline. Last year, numerous technical issues with the FAFSA (i.e. identity verification or manually inputting tax data) delayed or prevented some mixed-status families (i.e., documented students with parents who lack a Social Security number) from completing their application on time. This forced students to plan for college without knowing their financial aid package or delayed financial aid receipt, and even led some students to postpone college enrollment altogether. This year, we can take proactive steps to ease these challenges for California students, including mixed-status families, and ensure they know there is a path for them to attend and pay for college.

What needs to be done?

To address barriers to on-time application, we recommend the following actions:

1. **Delay the Priority Deadline:** California should move quickly to once again delay its priority financial aid application deadline from March 3, 2025 to at minimum April 2, 2025. In the spring, we should evaluate whether an additional extension merits consideration.
2. **Continue to Allow Students from Mixed-Status Families to File a CADAA:** California should keep open its in-state financial aid application for undocumented students—the CADAA—to students from to mixed-status families as well.
3. **Backfill aid for students who may not apply for federal aid via the FAFSA:** California policymakers should develop options to use current state financial aid options to cover the lost or bypassed federal aid for students who choose not to fill out the FAFSA due to the risk it may create for their family members.

What are the potential impacts?

Frontline staff report that many students and families hesitate to apply for financial aid due to concerns about the incoming administration's impact on immigrants. To minimize harm, these recommended changes provide additional time and application options during the financial aid process. They would also allow families to seek direct support and provide time for counselors to receive and offer the latest guidance. Moreover, continuing to make the CADAA available to students from mixed-status families allows these students to at-minimum obtain crucial state and institutional financial aid for AY 2025-26. California's primary goal should be to provide students and families comprehensive information and guidance on all available options to help pay for college—regardless of their legal residency status. Ultimately, it will be a family decision whether a first-time applicant or returning applicant applies via the FAFSA or the CADAA, which will have ramifications for receiving or bypassing federal financial aid like Pell Grants, which have a maximum AY 2024-25 award of $7,395, federal work study, and federal student loans.

Increase FAFSA/CADAA completion rates and financial aid take-up rates for CCC students

Why is this important?

Despite serving a high proportion of students likely eligible for aid, almost half of California Community College (CCC) students do not apply to access the federal and state financial aid available to support their higher education journey, leaving millions of dollars on the table. The CCC system serves approximately 2 million students across its 116 campuses, and over half (54%) of the students who did file a FAFSA in 2020 had adjusted gross incomes (AGI) of $40,000 or less, similar to most Pell Grant recipients nationwide. Yet despite likely eligibility for multiple programs, many CCC students are missing out on available financial aid that could help pay for fees and non-tuition college costs. Instead, many CCC students turn to work, with 77 percent working at least 21 hours per week and 47 percent working at least 36 hours per week, despite a wide body of research supporting that working beyond 15 hours per week can negatively impact academic success.

What needs to be done?

To increase CCC students' access to available financial aid, we recommend the following actions:

1. **Ongoing Funding for CCC Financial Aid Office Support:** The FY 2024-25 California state budget included $20 million in one-time funds to assist community college financial aid offices' support of students who have yet to complete a financial aid application. Turning this into ongoing funding can provide CCC financial aid offices with much needed resources to assist students.

2. **Mandate Cash for College Programs for CCCs:** Most colleges return for their fall semester ahead of the September 2 CCC student financial aid deadline. By implementing mandatory Cash for College workshops at the CCCs in their first weeks of classes, CCCs can support students with completing their FAFSA/CADAA applications.

3. **Establish and fund a statewide campaign/competition aimed at increasing the number of financial aid applications submitted by CCCs:** Currently, the California Student Aid Commission's (CSAC) Race to Submit competition aims to *only* increase the number of FAFSA or CADAA applications by California high school seniors—not CCCs. The competition encourages schools and districts to boost their completion rates, with winners being recognized by CSAC through "most improved rates" and "top performers."

What are the potential impacts?

Students who receive adequate financial support are more likely to enroll in college and persist through to graduation. These investments and interventions will build up an ecosystem that can provide students and families with the support to apply for and receive much-needed financial aid, such as Pell Grants, for up to six full-time years of enrollment. Additionally, completing a FAFSA or CADAA can help connect students to supplemental aid and services, such as basic needs programs like CalFresh, supplemental awards for student parents or foster youth, and the Student Success Completion Grant.

Continue building the Middle-Class Scholarship (MCS) into an equitable path-to-debt free college.

Why is this important?

The Middle Class Scholarship (MCS) was modified and expanded in 2022 to include more students from low-income families, such as Cal Grant recipients, and reoriented to cover a student's financial need based on total cost of attendance rather than focusing solely on tuition coverage. While these are positive steps forward, we can continue further modifications to ensure the MCS program works seamlessly with other financial aid programs and creates an equitable path to debt-free college. Currently, low-income bachelor's degree recipients at CSU and UC are more likely than their wealthier peers to graduate with debt. For example, in AY 2021-22, 75% of CSU graduates who borrowed had family incomes of $80,000 or less; and UC graduates from the lowest income brackets were nearly three times as likely to have borrowed as those from the highest income bracket.

What needs to be done?

To make the MCS program more equitable, we recommend the following actions:

1. **Equitably modify the MCS formula to prioritize working class students with greater financial need:** This can be achieved by (1) implementing a lower self-help contribution target for lower income students, similar to UC's financial aid packaging practices; (2) removing or lowering the benefit for higher income families that protects two-thirds of their family contribution (currently only 33% of parents' contribution is considered when determining aid amounts for students with family incomes above $100,000); (3) when annual appropriations do not cover total unmet student financial need, covering a larger share of unmet need for students with fewer resources.
2. **Expand MCS to Students in Associate Degree Programs:** Allow CCC students to receive MCS awards that support their ability to earn an associate's degree and/or transfer to a four-year university.

What are the potential impacts?

Fulfilling the state's promise to increase equitable college attainment for all students starts with providing financial aid to working class families and the least-resourced students. With a few tweaks, the MCS program can become a pathway to debt-free college for all Californians, continuing to make college more affordable for middle- and higher-income families while ensuring low-income families receive the equitable support needed to see college as a realistic option. This would not only benefit students and their families by reducing their reliance on student loans and ensuring they advance more efficiently towards a degree without working excessive hours, but would also benefit the state by building a more skilled workforce with decreased reliance on public benefit programs and increased tax receipts.