

Bridging the gap

UC Financial Aid for California Community College Transfers

September 2024

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Agenda

- FAFSA simplification
- Financial aid in flux
- Blue and Gold Opportunity
- 2025-26 FAFSA
- CalKIDS
- Resources

In this presentation:

- We will take a look at what has been regarding FAFSA simplification and the challenges it created as well as the volatility of the financial aid world of over the past few years.
- We will cover where we are today by discussing the UC financial aid philosophy also known as the Blue and Gold Opportunity and its impact on California transfer students.
- We will look into the future by letting you in on what is currently known about the 2025-26 financial aid application cycle.
- Hopefully this isn't new news, but we will also take a look at the CalKIDS program.
- And lastly, we will plug our financial aid related resources.



FAFSA simplification

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As you all know the FAFSA saw its first major overhaul in over 30 years during the last application cycle and, to put it plainly, the rollout was a disaster. Let's look at what happened...

FAFSA simplification

2024-25 FAFSA challenges

NEEDS ANALYSIS CHANGES

- New formula
- More Pell
- Some Pell loss

DELAYED DATA

- Mid-March trickle
- Late March to April
- Delayed aid offers

DATA QUALITY ISSUES

- Data errors
- Calculation discrepancies

MIXED STATUS FAMILIES

- ID verification process issues
- CADAA workaround
- FASFA ID verification waived

DISBURSMENTS CONCERNS

- Summer aid no issues
- Fall disbursements pending

2024-25 introduced the first major overhaul of Needs Analysis in nearly 3 decades. Although the expectation is that this will result in increased Pell eligibility and Pell dollars for many, a subset of students, including those from families with multiple college enrollees, may experience changes in their financial need assessment and subsequent Pell eligibility.

The Department of Education significantly delayed the distribution of FAFSA data to colleges and universities. Beyond being late, initial data transfers in mid-March were minimal, with batches containing fewer than ten applicants. The majority of data wasn't received until late March to mid-April, severely impacting our ability to process financial aid packages in a timely manner. But that's not all...

Not only was the delivery of FAFSA data to institutions significantly delayed, but a substantial portion of the data received contained errors or was unusable due to calculation discrepancies.

Mixed-status families faced significant challenges completing the FAFSA due to identity verification requirements for parents lacking Social Security numbers. While the California Dream Act Application offered a temporary solution for state aid, it excluded students from federal aid consideration. Fortunately, a limited number of families utilized this option before the Department of Education implemented a waiver for ID verification, allowing broader FAFSA access.

Now, heading into the fall, timely aid disbursements were of a concern for schools. We will not know the impact until this fall, but early indicators suggest that schools will be able to disburse aid when needed. A couple of UC campuses were able to use 2024-25 FAFSA data to fund their summer sessions without any disbursement issues to report.

FAFSA simplification

2024-25 FAFSA challenges

	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun
Prior to 2017-18	-	-	-	FAFSA Opens, Schools Get Data	Admissions Offers Begin	March 2 Deadline: Fin Aid Offers	-	May 1 SIR First-year	June 1, SIR Transfers
2017-18 to 2023-24	FAFSA Opens, Schools Get Data	-	-	-	Admissions Offers Begin	March 2 Deadline: Fin Aid Offers	-	May 1 SIR First-year	June 1, SIR Transfers
2024-25	-	-	-	FAFSA Opens,	Admissions Offers Begin	Schools Begin to Get Data w/ Errors	Fin Aid Offers	May 2 Deadline. May 15 SIR First-year	June 1, SIR Transfers

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NOTE: The cycles listed are in reference to the FAFSA, not the academic year.

The implementation of the "Better FAFSA" in 2024-25 introduced significant shifts in the traditional admissions and financial aid timeline.

Pre-2017-18: The FAFSA opened in January with a March 2 priority deadline. Tax estimates were required, aligning with the April 15 tax filing deadline. Campuses operated within this established timeline, providing preliminary financial aid offers before student commitment dates.

Click

2017-18 to 2023-24: The FAFSA launch shifted to October, better aligning with admissions cycles. Tax reporting transitioned to using prior-year tax data. These changes had minimal impact on admissions and financial aid timelines.

Click

2024-25: Widespread technical issues delayed the FAFSA opening until late December. Subsequent system failures extended disruptions into January, affecting both students and institutions. In response, the FAFSA deadline was extended to May. Consequently, financial aid offers were pushed back to April, leading to a two-week SIR deadline extension for freshmen.



Recent developments have introduced uncertainty within the financial aid landscape.

Financial aid in flux

Federal factors

2023-24 AND PRIOR

- **Pell Grants** maximum increased

2024-25 AND BEYOND

- **FAFSA** sees critical service disruptions
- **Needs analysis** changed
- **Pell Grant** eligibility requirements changed
- **Emergency Aid** flexibility

OUTCOMES

- **Pell Grants** increased (+\$105M)
- **Families ability to pay** decreased (-\$110M)

At the federal level in 2023-24 we saw an increase in the maximum Pell Grant. In the 2024-25 cycle marked a period of substantial change in the financial aid landscape. Federal policy shifts, including those outlined in the FAFSA Simplification Act, significantly impacted the financial aid ecosystem. The ways in which student could qualify for Pell Grants changed in the effort to expand the number of students eligible for that program and we received additional flexibility for awarding emergency aid.

Overall we've seen an increase in pell grants awarded which were slightly outpaced by the deemed families ability to pay.

Financial aid in flux

State factors

2023-24 AND PRIOR

- **Middle Class Scholarship Program** sees major changes (~800% more UC qualify)
- **College Corps**
- **Learning-Aligned Employment Program**
- **Cal Grant Reform** talks
- **Other new programs**

2024-25 AND BEYOND

- **Middle Class Scholarship** funding volatility
- **Cal Grant Reform** tabled
- **Learning Aligned Employment Program** ended

OUTCOMES

- **Middle Class Scholarship** funding volatility
- **Cal Grant Reform** tabled
- **Learning Aligned Employment Program** ended

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At the State level, the 2023-24 academic year marked a period of significant change and expansion in higher education financial aid. State funding surged, leading to a dramatic expansion of the Middle Class Scholarship program. New initiatives like College Corps and the Learning Aligned Employment Program emerged.

In 2024-25 state-level financial aid funding experienced volatility, particularly with the Middle Class Scholarship, which faced substantial budget cuts before ultimately receiving increased funding. The discontinuation of the Learning Aligned Employment Program and the postponement of Cal Grant reform further contributed to the uncertainty.

At this point Cal Grants continue to offer the same benefit for UC students by covering systemwide tuition and fees. Middle Class Scholarship program funding and program eligibility will depend on the 2025-26 State budget which will not be finalized until June 2025. Stay tuned...

Financial aid in flux

UC factors

2023-24 AND PRIOR

- **Cohort tuition**
- **Debt-Free UC**
- **Native American Opportunity Plan**
- **Non-tuition costs** increases due to dramatic inflation

2024-25 AND BEYOND

- **Non-tuition costs** continue to increase due to dramatic inflation
- **Debt-free** expands
- **UC Student Health Insurance Program** premiums increase
- **Special populations:** Undocumented, parenting students, foster youth

OUTCOMES

- **\$209M** aggregate increase in cost due to inflation

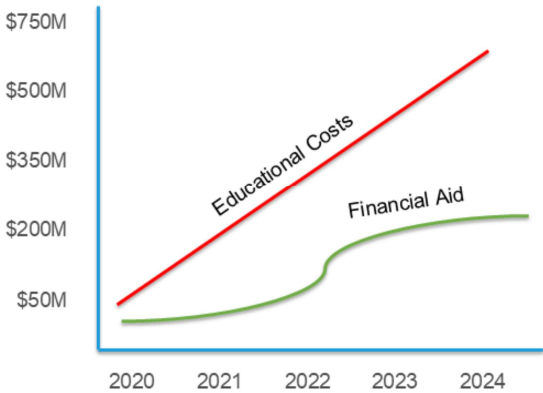
Prior to 2023-24 the UC system introduced the Cohort Tuition model, launched pilot programs such as Debt-Free UC and the Native American Opportunity Plan, while grappling with rising costs of attendance due to inflation.

For this year we saw a second consecutive year of increases to the cost of attendance due to inflation and increased health insurance premiums. In addition, the Debt-free program has moved into its second phase assisting the most needy students and the university continues to consider the needs of special populations.

Inflation's impact on non-tuition items persists as the biggest driver of increased costs for UC students

Financial aid in flux

The bottom line



Costs are outpacing increases in aid

What does this boil down to? Well, despite overall increases in funding at the federal, state and university level, we are seeing the costs are still outpacing available aid.



Even with the uncertainty, UC students continue to benefit from one of the most generous financial aid programs in the country. UC's Blue and Gold Opportunity consolidates UC financial aid programs and serves as our commitment to affordability and predictability for California students and families.

Blue & Gold Opportunity

Something for every Californian



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There are three aspects that California students benefit from.

Based on how aid is funded most California families earning up to \$100,000 pay no tuition to attend UC.

The neediest Californians are provided a Path to a debt-free UC with the option of working part-time to cover their costs not covered by grants and scholarships

Lastly, tuition predictability is built into this plan for all students. Students can expect their tuition to be set for up to 6 academic years.

So how does this play out for California students... *Click*

Blue & Gold Opportunity

Results for California students

\$2.9 billion

in grants and scholarships available to
California students

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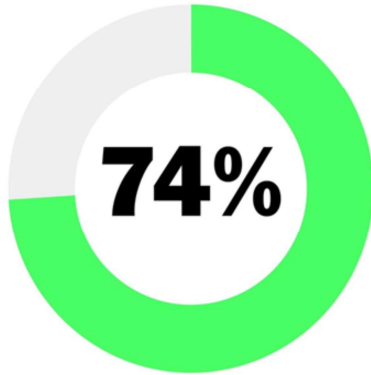
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Well, based on our latest data California students attending UC received nearly \$3 billion in grants and scholarships.

Blue & Gold Opportunity

Results for California transfer students



of California undergrad transfers receive grants and scholarships, with an average award of \$20,000

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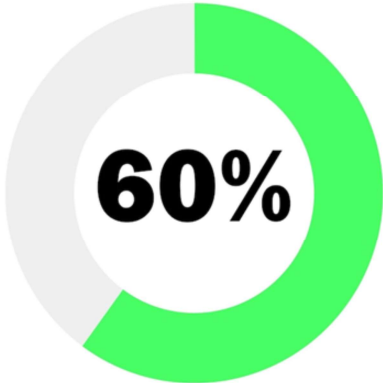
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At UC almost two-thirds of college students from California benefit from financial aid in the form of grants and scholarships.

And with an average award of \$20,000, many students are receiving funds beyond tuition to assist with housing, meals, books, supplies, transportation, and personal expenses.

Blue & Gold Opportunity

Results for California transfer students



of California undergrad transfers pay \$0 in tuition because of grant and scholarship aid

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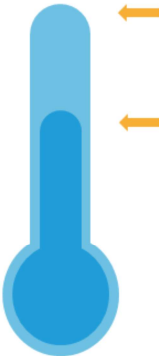
Over half of California undergraduates attend UC tuition-free due to grants and scholarships.

Blue & Gold Opportunity

Results for California transfer students



UC Accountability Report 2024
Chapter 2.3.2



UC students' monthly payments average **6%** of their post-graduation earnings

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Nearly 60% graduate debt-free, and those who do borrow typically owe 25% less than the national average. This comes from the UC Accountability Report.



For the 2025-26 application cycle we are keeping our fingers crossed that things go smoothly.

2025-26 FAFSA

What we know

- ✓ **FAFSA opening date** for all students by December 1
- ✓ **Priority deadline** March 2, 2025
- ✓ **Need analysis** formula will remain the same as 2024-25
- ✓ **Data delivery** should be on time
- ✓ **Mixed status family** ID verification waiver extended



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Here is what we currently know.

The FAFSA will open for a small number of users and institutions on October 1 as a testing phase. The plan is for it to open for all students by December 1. Those hope is to not have a repeat of the issues we saw in 2024-25.

The priority deadline remains March 2, 2025.

There will be no changes to the need analysis formula for 2025-26, so families will be put through the same needs test.

Fingers crossed that schools will being to receive student data in a timely manner

Mixed status families will continue to benefit from the ID verification waiver for the 2025-26 year which will allow them to complete the application process.



Another state funded program that we want to highlight is CalKIDS. The California Kids Investment and Development Savings Program (CalKIDS) was launched in 2022 by the State of California with a clear mission: make it easier for more children to save for their future education.

Administered by the ScholarShare Investment Board, CalKIDS takes the initiative by automatically offering newborns (as of 7/1/2022) and eligible low-income public school children in California an initial seed deposit, along with other potential financial incentives. This ensures that they can start their college and career savings journey right from the beginning.

As of June 2024, nearly 7,000 UC students received \$3.6 million dollars from this program.

CalKIDS

CalKIDS provides low-income California public school children with up to **\$1500** for college

CalKIDS gives your child a real chance for a brighter future.

With free money for college!

CalKIDS is a new program from the State of California that provides up to \$1,500 in free money for college to eligible public school students. CalKIDS can help families boost their children's college savings and increase access to higher education.



To learn more and to find out if your child qualifies, visit CalKIDS.org today!



CalKIDS
The first step toward college

The California Kids Investment and Development Savings Program (CalKIDS) is a children's savings account program, administered by the ScholarShare Investment Board, an agency of the state of California. CalKIDS will provide children born in California with college savings accounts, including seed deposits and other potential incentives, to help pay for future qualified higher education expenses. To learn more about CalKIDS or opt out of the program entirely, please see the Program Terms and Conditions at CalKIDS.org. CalKIDS participants may also establish individual accounts with ScholarShare 529, California's 529 College Savings Plan.
To learn more about California's ScholarShare 529 College Savings Plan, its investment objectives, tax benefits, risks, and costs, please see the Plan Description at ScholarShare529.com. Read it carefully. Check with your home state to learn if it offers tax or other benefits such as financial aid, scholarship funds or protection from creditors for investing in its own 529 plan. Consult your legal or tax professional for tax advice. Investments in the Plan are neither insured nor guaranteed and there is the risk of investment loss. If the funds aren't used for qualified higher education expenses, a federal 10% penalty tax on earnings (as well as federal and state income taxes) may apply. Non-qualified withdrawals may also be subject to an additional 2.5% California tax on earnings. TIAA-CREF Tuition Financing, Inc. (TFI), Plan Manager. TIAA-CREF Individual & Institutional Services, LLC, Member FINRA, distributor and underwriter for California's ScholarShare 529. 2/14/2017

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Eligible low-income students can already have accounts with up to \$1500 for college.

CalKIDS

Current school-aged student eligibility:

- Low-income California public school students
- Enrolled in 1st-12th grades during the 2021-2022 academic year
- Low-income first graders during the 2022-23 and subsequent academic years

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To learn more about California's ScholarShare 529 College Savings Plan, its investment objectives, tax benefits, risks, and costs, please see the Plan Description at ScholarShare529.com. Read it carefully. Check with your home state to learn if it offers tax or other benefits such as financial aid, scholarship funds or protection from creditors for investing in its own 529 plan. Consult your legal or tax professional for tax advice. Investments in the Plan are neither insured nor guaranteed and there is the risk of investment loss. If the funds aren't used for qualified higher education expenses, a federal 10% penalty tax on earnings (as well as federal and state income taxes) may apply. Non-qualified withdrawals may also be subject to an additional 2.5% California tax on earnings. TIAA-CREF Tuition Financing, Inc. (TFI), Plan Manager. TIAA-CREF Individual & Institutional Services, LLC, Member FINRA, distributor and underwriter for California's ScholarShare 529. 2/24/21/2

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When the program kicked off accounts were created for all low-income students enrolled in California public schools, 1st-12th grade during the 2021-22 academic year. This means student who entered community college directly from high school for fall 2022 may be eligible. Beyond that, low income first graders during the 2022-23 year and beyond are eligible.

CalKIDS

Eligible low-income public-school students receive a:

- \$500 auto deposit in a CalKIDS Account
- \$500 additional deposit for eligible students who are foster youth
- \$500 additional deposit for students who identify as homeless

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The initial seed deposit for eligible students is \$500.

An addition \$500 will be deposited for those students who are verified as foster youth.

And an addition \$500 deposit will be added for students who identify as homeless.

CalKIDS

Confirm eligibility/claim account



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Students can confirm and claim their account using this QR code

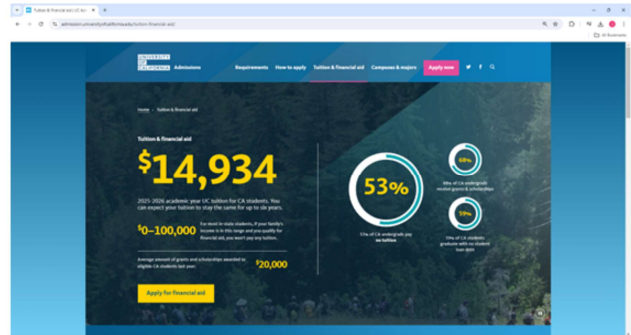


As promised, here are some resources that your students and their families can utilize to learn more about UC financial aid.

Resources

UC tuition and financial aid website

Updated for 2025-26 including the latest information on UC cost and financial aid programs



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First is the UC tuition and financial aid website. This site has information on all UC costs, financial aid programs, links to campus specific financial aid sites, and our newly developed financial aid calculator.

<https://admission.universityofcalifornia.edu/tuition-financial-aid/>

Resources

Financial aid calculator

Launched March 2024 this calculator gives perspective California students an estimate of aid and net costs.



Estimate your aid
Here's a quick and easy way to estimate your financial aid.

2024-25 Financial Aid Calculator

This calculator (major aid calculator) provides a simple way for you to estimate the amount of gift aid (grants and scholarships) you could receive, assuming you qualify for all aid programs for which you are eligible. It also provides an estimate of your net costs (estimated total cost of attendance minus estimated gift aid eligibility). Net costs can be covered by other types of aid, like federal work study, student loans and parent loans.

Remember, the calculator provides an estimate, the results are not exact.

It will be helpful to refer to these documents before you use the calculator:

- Federal income tax returns from two years ago, filed by you or your parent/guardian as applicable. For the 2024-25 estimate use 2022 tax return information.
- 2022 FAFSA forms and/or pay stubs with year-to-date information for you and/or your parent/guardian as applicable.
- For married students, references to "student" tax information also include any savings from your spouse.

Nonresidents can use this calculator to view the estimated average cost of attendance for their chosen campus. Nonresidents who are eligible for federal financial aid can use the [federal student aid estimator](#) for an estimate of federal Post grant eligibility.

Step 1 All fields required

Please select the option that best describes you:

Dependent

Independent

Select "Independent" if you are 24 years or older. Students who are less than 24 years old may still qualify for independent status. For more information, [view the Dependency Status criteria](#).

Tuition & financial aid
Aids for financial aid
Types of aid
How to estimate
[Estimate your aid](#)
Tuition & cost of attendance
Options & resources
[Estimate your aid](#)

Will my financial aid offer cover ALL costs of attending UC?

While many students receive financial aid that covers the cost of tuition and fees, all financial aid applications are reviewed to see for a share of their cost of attendance through working and borrowing.

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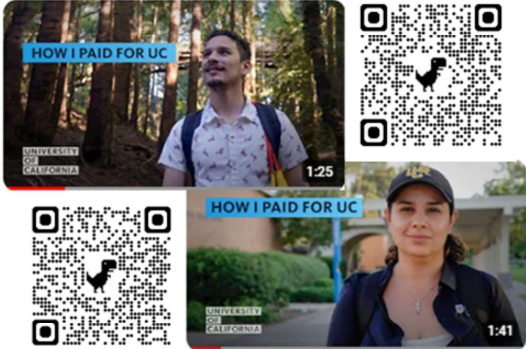
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This calculator, launched in March 2024, is fully functional for California students and includes the new federal calculation for determining financial need. To keep the application simple there are some assumptions built in. However, it provides California families with the best estimate of their net costs. We are continuing to on enhancing this tool with a plan to include more functionality for nonresident students and information on ways to cover net costs expected in the next cycle.

Resources

Financial aid videos

New videos highlighting the student experience



During last cycle we produced two new videos that highlight the student experience paying for college at UC. These short clips are engaging and allow students who didn't think they could attend UC because of costs to explain in their own words that it is possible.

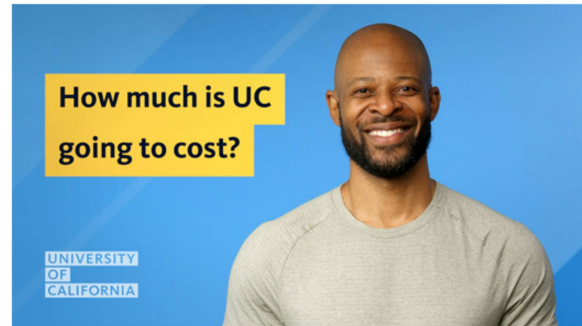
Resources

Updated “How much is UC going to cost?” video

Direct/indirect costs

Estimating Aid

How to apply for aid



We have recently updated the “How much is UC going to cost?” video. This short clip highlighting:

- UC’s financial aid programs
- Explaining costs
- Tools for estimating aid
- And how to apply for aid

Resources

New Financial aid postcard

Highlights UC's aid programs and support for our diverse student population



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In the UC counselor resource library you will find a new two-sided financial aid postcard with information on UC financial aid support for our diverse student population. The postcard includes QR codes that take you directly to UC financial aid sites and tools.



Questions

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Thank You

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