

ON THE VERGE



Costs and Tradeoffs Facing Community College Students

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INTRODUCTION

Even the most devoted and prepared college students can be slowed or stopped in their tracks by financial obstacles. Whether the challenges are covering basic needs like food or housing, or handling unexpected financial obligations like car repairs or medical bills, there is a growing body of research showing that students' ability to pay for non-tuition costs can make or break their academic career. This is particularly true at community colleges, where low-income students commonly enroll in hopes of receiving an affordable education, and where low tuition is too often misunderstood to mean low total cost. It is true even in California where community college tuition is the lowest in the nation and waived entirely for students with financial need.

Students' ability to pay the tuition bill, whether with family resources, student aid, or waivers, enables them to enroll in college, but it takes much more to stay in school and complete. In fact, tuition composes only 20 percent of community college students' total costs nationally.¹ Basic needs such as housing and food are part of the cost of attending college, and students also need to pay for transportation as well as textbooks and supplies to be able to attend class and study. To learn more about the costs and tradeoffs that students face, and the implications for their ability to succeed in school, The Institute for College Access & Success (TICAS) surveyed California community college students on their expenses, their aid, and the choices they make when their resources do not stretch far enough. The themes that emerged reinforce that the full cost of attendance and the role of financial aid are central to college affordability and outcomes. They are also consistent with existing data on community colleges and a growing body of research on the financial challenges facing low-income students.

When financial aid helps students cover costs beyond tuition, it allows them to spend their time in class and studying, rather than working long hours to pay the bills. Full-time students have at least 12 hours of classes per week, and for every hour spent in class, students must spend additional hours completing coursework and studying. Being a full-time student is time-consuming, but it matters: students who enroll in college full time are much more likely to complete their program, and complete it faster. Yet students who both enroll full time and work full time are less likely to graduate than those who limit their work hours while in school.² Financial aid helps to address the financial loss associated with spending time studying instead of earning money, often referred to as an "opportunity cost." However, for most low-income students at community colleges, available resources do not stretch nearly far enough.

Compared to students at public and nonprofit four-year colleges, community college students are lower income and receive less financial aid. More than half (55%) of full-time financial aid applicants at community colleges have an "expected family contribution" of zero: in other words, their income is so low that the U.S. Department of Education estimates they cannot afford to put any money towards paying for college. The same is true of about one-third (34%) of public four-year college students and one-quarter (24%) of those at nonprofit four-year colleges.³ Despite their greater need and the substantial costs they face, community college students are much less likely than public or nonprofit four-year college students to receive most forms of financial aid, including state and institutional grants, and the grants that they do receive are relatively small.⁴ Federal loans can help fill the gap, though relatively few community college students choose to borrow and some community colleges do not even make federal loans available.

When community college students' resources from savings, earnings, and grants are not enough to cover their costs – as is the case for virtually all low-income students at community colleges – they are left with limited options. Can costs be reduced by not buying required textbooks? Should they work even longer hours? If working long hours, should they try to maintain their course load or cut back to part time? Each one of these is a financial choice that undermines academic success.

ABOUT THIS REPORT

In 2015, TICAS partnered with 22 California community colleges (CCCs) to survey students on their expenses, their aid, and the choices they make when their resources do not stretch far enough. About 12,000 students responded from across the state, and more than 4,400 shared the personal stories that form the backbone of this report.⁵

These stories powerfully illustrate that financial costs and challenges go well beyond tuition for lower income students who want to stay in school and succeed. All too often, they just cannot afford to, even at the nation's lowest tuition colleges. Consistent with the findings from a growing body of research,⁶ the themes that emerge from students' experiences expose the financial realities that run counter to common assumptions about community college affordability and what students need to succeed.

Six in 10 survey respondents (61%) report having family income under \$30,000, and 65 percent of these low-income respondents who received financial aid got less than \$3,000 in grants and scholarships in 2014-15.⁷ Almost half of all respondents (45 percent) are the first person in their immediate family to attend college, and more than half (54%) have at least one parent who was born outside of the United States. The vast majority of respondents see a community college education as a stepping stone to more education, with 83 percent hoping to complete a bachelor's degree or beyond. Yet they must overcome significant challenges, and, if current completion trends hold, most will not reach their goal. National data show that six years after enrolling, almost half (47 percent) of low-income, first-generation students have dropped out without a credential.⁸ The most common reason students cite for dropping out is the need to work and earn money.⁹ These realities underscore the importance of recognizing the impact of students' financial challenges, as this survey and report seek to do.

As detailed throughout this report and reinforced by data on community college students nationally, many students have significant family responsibilities that constrain their time for school, as does their need to work long hours. Rather than relying primarily on their parents for financial support, students frequently help support their parents or have children of their own. Money is sufficiently tight that basic needs like food and housing can be compromised, and the additional costs of being a student – such as books and transportation – are difficult to cover.

For some students, administrative hurdles and time constraints prevent them from receiving the aid for which they are eligible. For others, the aid they qualify for is not enough. To make ends meet when student aid falls short, students work, frequently to an extent that compromises their studies. Risky and costly financial products, like credit cards, payday loans, or private education loans, are sometimes used to fill in the gaps.

As is well documented in research, need-based financial aid supports students' enrollment and success in college,¹⁰ and this is borne out in students' comments. Many respondents described the important role financial aid played in making it possible for them to be a student, whether by helping pay for tuition and books, or letting them devote more time to schoolwork by limiting their work hours. Yet for many others, aid was either unavailable or insufficient, and the tradeoffs between working, studying, and academic success were clear, as in the survey response that inspired this report's title:

"I am a student who is constantly on the verge of being homeless, and being a full-time student makes finding a job to work with my schedule extremely difficult. More grants would really help me put myself through college." - Male, 21, full time

This report includes key findings and quotes from our survey, as well as national research findings on the key themes that emerged. Collectively, they powerfully illustrate how student aid can help bring low-income students' college careers and financial obligations into balance. The implications of these students' experiences for financial aid policy

are vitally important:

- Financial aid needs to help students cover the total costs of attendance. Covering needy students' tuition or making college tuition-free for everyone may help more students enroll, but it alone will not enable low- and moderate-income students to complete.
- The financial aid process needs to be simplified and better communicated, and college financial aid offices sufficiently funded, so that students can access available aid.
- The federal government, states, and institutions must all work together and be held accountable for adequately and consistently funding higher education and financial aid to support academic success.

Making aid more accessible and available for non-tuition costs will promote student success by helping this survey respondent's experience become more of the norm:

"Financial aid has been a great help to support my educational needs such as books, classes, transportation, and food. It's my only chance to have a college education to better our lives, and I'm thankful for that." – Female, 19, full time

This report consists primarily of quotes from CCC students, organized into 12 themes. Figures used throughout the report are based on TICAS' survey unless otherwise cited.

NOTES

¹ College Board. 2015. *Trends in College Pricing*. Figure 1: Average Estimated Full-Time Undergraduate Budgets (Enrollment-Weighted) by Sector, 2015-16. <http://bit.ly/1SnN7w8>.

² For more on how working long hours can impede academic success, see: King, Jacqueline E. 2002. *Crucial Choices: How Students' Financial Decisions Affect Their Academic Success*. American Council on Education. <http://bit.ly/1RVX00b>. Perna, Laura. 2010. *Understanding the Working College Student*. American Association of University Professors. <http://bit.ly/1UO6zEa>. Torres, Vasti, Jacob P. K. Gross, and Afet Dadashova. 2010. *Traditional-Age Students Becoming At-Risk: Does Working Threaten College Students' Academic Success?* <http://bit.ly/1qyI6Gd>.

³ Calculations by TICAS on federal aid applicants using data from the U.S. Department of Education, National Postsecondary Student Aid Study: 2012. Includes citizens and eligible noncitizens who were enrolled full time for the full year at one college.

⁴ Ibid. Includes students who had an 'expected family contribution' or EFC of zero.

⁵ Student quotes have been edited for clarity and length.

⁶ For more, see: Broton, Katharine and Sara Goldrick-Rab. 2016. *The Dark Side of College (Un)Affordability: Food and Housing Insecurity in Higher Education*. <http://bit.ly/1oJELTa>. Goldrick-Rab, Sara, Katharine Broton, and Daniel Eisenberg. 2015. *Hungry to Learn: Addressing Food & Housing Insecurity Among Undergraduates*. Wisconsin HOPE Lab, University of Wisconsin-Madison, in partnership with Healthy Minds Study, the Association of Community College Trustees, and Single Stop. <http://bit.ly/1NLNr75>. U.S. Department of Housing and Urban Development. 2015. *Community Colleges and Student Housing Insecurity: New Strategies for Student Success*. <http://bit.ly/1kSu2UJ>. U.S. Department of Housing and Urban Development. 2015. *Barriers to Success: Housing Insecurity for U.S. College Students*. <http://bit.ly/1qcDLb8>. Freudenberg, Nicholas, Luis Manzo, Hollie Jones, Amy Kwan, Emma Tsui, and Monica Gagnon. 2011. *Food Insecurity at CUNY: Results from a Survey of CUNY Undergraduate Students*. Healthy CUNY Initiative, City University of New York. <http://bit.ly/1MkQ2Vx>.

⁷ Excludes 13% of low-income respondents who received grant and scholarship aid but did not know how much they received.

⁸ Pell Institute. 2011. *6-Year Degree Attainment Rates for Students Enrolled in a Post-Secondary Institution*. <http://bit.ly/1TGC8P7>.

⁹ Public Agenda. 2009. *With Their Whole Lives Ahead of Them*. <http://bit.ly/1nnwfcR>.

¹⁰ For more on the relationship between financial aid, unmet need, and academic success, see: Goldrick-Rab, Sara, Douglas N. Harris, Robert Kelchen, and James Benson. 2012. *Need-Based Financial Aid and College Persistence: Experimental Evidence from Wisconsin*. <http://bit.ly/12iY97R>. Bettinger, Eric. 2010. *Need-Based Aid and Student Outcomes: The Effect of the Ohio College Opportunity Grant*. <http://bit.ly/1WiwFyt>. Chen, Rong and Stephen L. DesJardins. 2008. *Exploring the Effects of Financial Aid on the Gap in Student Dropout Risks by Income Level*. Research in Higher Education. Vol. 49, No. 1. <http://bit.ly/1SkulAY>.

THE BIG PICTURE:

Pressure from All Sides

College has been my first priority. Education is the key to a better life. I just want the opportunity to work hard and show that I can be successful. I want to be the first in my family to go to college. I have seen my family struggle financially and have a hard life. My mother is an undocumented immigrant and only went to school up to the third grade, so her job opportunities are limited. She only makes around \$14,000 a year. We live in government housing and rely on government assistance, like food stamps, to get by.

- Female, 18, full time

My father has been unemployed for over a year and does not qualify for unemployment. He receives Social Security, but because he took it early it is not that much. My mother is currently working two jobs to help me and my brother with our education, which makes it look like she earns too much money for us to qualify for assistance. My elderly grandmother also lives with us and my parents are 100% responsible for her debts. I have never received any type of financial aid. I constantly apply for scholarships, but don't seem to fit the criteria for most.

- Female, 19, part time

I have been looking for work but it hasn't been successful because I am full time at college. The money I have received from the FAFSA all goes toward feeding myself, paying

rent, and paying for books. It all adds up: insurance, medical emergencies, gas...at times I consider dropping out of school just to work full time instead.

- Female, 19, part time

I feel that they should take special circumstances into account more. I live on my own and pay my own bills because I am no longer in contact with my parents (who live across the country), and yet I could not get approved as an independent student. It is seriously unfair.

- Female, 20, part time

“

The money I have received from the FAFSA all goes toward feeding myself, paying rent, and paying for books. It all adds up: insurance, medical emergencies, gas ... at times I consider dropping out of school just to work full time instead.

I was a ward of the court and I attempted college about 10 years ago, but I had to drop out in order to work and support myself. If I did not have the support of a loving partner

today I wouldn't be able to pursue college as intensely as I am now. I had a couple false starts due to life circumstances, but things have stabilized for the time being and I spend all of my time studying or attending class.

- Female, 28, part time

I would love to be a full-time student and just focus on school. It has always been my dream to be a nurse, although the dreams and goals seemed hard to reach because I've never had a role model to show me the way. However, I was/am determined to make a better life for myself. I would really appreciate all the help I can get and use it to my full advantage to become the best version of myself that I can be.

- Female, 20, part time

I'm a 47 year-old mother of five who is the sole financial support in my household. I have always wanted to be a teacher, but took time to raise my children before fulfilling my dream. I don't regret that, but sometimes I wish I would have gone to college when I was younger. I make only \$13,000 a year with my job, and have an autistic son on SSI and we buy food with food stamps. I have a hard time paying my rent and my bills, and I spend way too many nights up late studying so that I can make a better life for my family, but they're worth it.

- Female, 47, full time

COMPETING RESPONSIBILITIES:

Students and Their Families

Since I am a middle-aged single parent it is often hard to concentrate on school while worrying about other things like bills, child care, housing, food, and adequate clothing for my children and myself.

- Female, 49, part time

My only issue was a problem finding and paying for child care. It is a real hardship and messed up my entire class lineup. I still have to miss class on not-so-rare occasions when I have no one to watch my son for the 90 minutes or so I need to be in class.

- Female, 28, full time

I have to fill out a lot of different papers since my father has health problems and isn't able to work anymore. And I currently don't have a job; I hope to get one soon, so I can pay for my education.

- Female, 20, part time

“

I am a single mother and it is hard to have time for my school homework assignments and help my son with his. There seems like there's never enough time in the day or money.

32% OF ALL RESPONDENTS ARE EXTREMELY OR VERY LIKELY TO TAKE FEWER CREDITS THAN THEY WANT DUE TO FAMILY RESPONSIBILITIES.

As a child of a single immigrant parent who is jobless most of the year, most of the house expenses such as rent come down on me. They prevent me from taking more classes at school because I have to work more to help not just myself but my family. Even though financial aid was helpful it wasn't enough, and eventually I ended up dropping classes in order to keep up with my expenses.

- Male, 19, part time

I would love to have grant money so I can go to college more. My daycare and gas expenses this year alone were over \$2,500 per semester.

- Female, 39, part time

I am a single mother and it is hard to have time for my school homework assignments and help my son with his. There seems like there's never enough time in the day or money.

- Female, 31, full time

When they look at what we can afford, it seems really high to me. I have dependents, and have all of the responsibilities of housing, transportation, health, food and the basic welfare of a family.

- Female, 51, full time

It's hard to be a single mother trying to manage school with no financial help. My parents help me out a little but the rest I try to do on my own.

- Female, 20, full time

Even though I might still live at home with the family, I still have to pay rent and bills for me and my daughter. It would be a bit more helpful if I were able to get some type of housing and book grants, so I wouldn't have to worry about going to school and stressing about where I'm going to get money to pay rent. Instead of having to stop going to school and get a job, I would prefer to finish school first to have a career for my daughter and family.

- Female, 26, part time

With my disability, lack of funds, and children it is hard to go full time and get good grades and be a good parent. It seems like I am in a rut and can't get out.

- Female, 38, part time

As a single head of household without a scholarship, getting a loan may end up being the only option to keep me from dropping out. Getting good grades and working is not working out.

- Female, 30, part time

ON THE VERGE OF HOMELESSNESS:

Housing Costs and Insecurity

Help with housing is very important for a full-time student like me. I have to sleep house to house because I am homeless. It would help greatly if there were an on-campus living program or more funds in financial aid so I could rent an apartment.

- Male, 33, full time

I have no idea where my parents live and I have been living in a garage at my grandmother's house for too long. I know there are many students like myself struggling to find places to live, make enough money to pay rent and eat, and pay for gas and random expenses that may happen. I would like my college to help me find a place to live near campus at a reasonable price. Even if I have roommates at least I will have a place to call home.

- Male, 22, part time

Housing in California is not cheap, nor is it safe to live with strangers. There is no real housing at my college for students, so that dips into financial aid a good deal. There is just not enough financial aid for people who have nothing but want an education so they can go into the workforce and not just be a leech on society.

- 32, part time

Friends and family offered to help but were rarely available when I needed their help. I had to use multiple credit cards to pay rent, which left me homeless a couple times since 2011.

- Male, 27, part time

It's bad enough I've had to pay for all my books, twelve dollars a day in transportation, and five hundred dollars a month in daycare just to attend my classes in order to transfer to CSU and receive my degree in Communications! I'm a disabled student who is homeless and yet I still make a gallant effort to attend school and further my education. We are barely eating and still haven't been able to achieve permanent housing, yet I rise. I felt that I completed every aspect that financial aid required yet it's still not enough for financial aid. I don't know what else to do.

- Female, full time

Financial aid helps me so much; however, I still am homeless because it is not enough to pay for housing, even if you work part time. In order to finish college you must go full time.

- Female, full time

“

I know there are many students like myself struggling to find places to live, make enough money to pay rent and eat, and pay for gas and random expenses that may happen.

I am a student who is constantly on the verge of being homeless, and being a full-time student makes finding a job to work with my schedule extremely difficult. More grants would really help me put myself through college.

- Male, 21, full time

I work really hard to keep up with the rest of the class, because I have lost my place three times due to my inability to pay because of my lack of financial aid. I have done two semesters without books and cry daily because I just want to give up sometimes. I really don't know what to do to prove I want and deserve this other than continue to show up. And I pray I don't get killed in the park while I sleep.

- Female, 42, part time

**43% OF THE COST OF BEING A CALIFORNIA
COMMUNITY COLLEGE STUDENT IS
HOUSING.**

Source: California Student Aid Commission, 2015.

I wish there were more help for rent and living expenses.

- Male, 28, full time

When I use my money, which is about \$1,500 or less, I usually have to use all of it to pay for bills at home and for rent. Not to mention when my vehicle breaks down I have to use that money to fix my car. I'm a veteran and I feel like the vets who are living in the streets sometimes! I got Cs and Ds in classes I should've gotten As because I was worried about getting work done from my other classes! How can I possibly retain what I learn if that's constantly running through my mind?

- Male, 27, full time

In fall 2013, I was living out of my car and couch surfing. I was not receiving any assistance for school from my parents. I appealed to financial aid to override my dependency status but was denied. I also tried to apply as a homeless/ low-income student but was denied because I was splitting a room in an apartment with four other people.

- Female, 22, full time

3 IN 10 STUDENTS SURVEYED WERE SOLELY PERSONALLY RESPONSIBLE FOR THEIR HOUSING COSTS.

I did not receive any aid and struggled financially throughout the semester, ending up homeless twice for a few days.

- Male, 21, full time

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I have done two semesters without books and cry daily because I just want to give up sometimes. I really don't know what to do to prove I want and deserve this other than continue to show up. And I pray I don't get killed in the park while I sleep.

I make too much money to receive more financial aid. I only work this much to afford rent and car payments. If I could work fewer hours and focus more on school I would take more units and finish my required units to transfer.

- Male, 21, full time

I don't think that the college factors in just how much it actually costs to live in or around here, or that most people have to pay money in order to go to work each day. I'm struggling to make myself better and the school only looks at the very bare minimum to help out students like me.

- Female, 30, part time

I work 48 hours a week six days a week, so I can only take two classes at a time. With a better financial aid package that could help with my rent, I could work a bit less and take an extra class so I could complete my degree.

- Female, 29, part time

A NATIONAL SURVEY FOUND THAT 13% OF COMMUNITY COLLEGE STUDENTS ARE HOMELESS.

Source: Goldrick-Rab, et al., 2015.

STRUGGLING TO SURVIVE:

Food Costs and Insecurity

Often times it feels like I have to decide to pay for bills or groceries or books. I do not rely solely on financial aid for my school expenses and often times I end up having to pay out of pocket. But I also do not have the funds to support myself and pay for school at the same time without living on the streets. I do not want to choose between buying a \$150 book or eating for a week.

- Female, 27, part time

100 percent of my financial aid goes toward rent, and I have around \$25 per month to spend on food. As you may guess, I don't eat very healthy because I can't afford it, and I am unable to find a job to better my situation. It would increase the difficulty of my life to work and be a full-time student; however, I continue to seek a job because I must.

- Male, 19, full time

I have created a bare necessities budget. I have no money for anything else except school. I do not mind paying only for school, but I do become disheartened when it becomes difficult even with such a

**WITH AN ADDITIONAL \$3,000 IN GRANTS,
7 IN 10 (68%) FINANCIAL AID RECIPIENTS
SURVEYED WOULD SPEND AT LEAST
SOME OF IT ON FOOD.**

restricted budget. I feel as though my efforts are futile. I end up worrying far too much about money and not my education. Sadly, I realize I am not the only one. I should not be worried about whether or not there will be food on the table or gas in my vehicle. I should not be wondering how I will pay for my books or materials that I need. Education is the single most important thing a person can do in their lifetime. I do not believe that you can truly learn when your mind is not on your work. I am willing to admit that I spend more time thinking about money than I do about school. I do not think it is right.

- Male, 20, full time

I took additional classes to become an EMT so that I could get a better paying job to cover my college materials and tuition plus housing,

etc. I wear the same clothes I have owned since I was 15 or 16. I do not have vices nor splurge. I have had a lady tell me, "Well how are you going to pay for your classes then? You better drop." I just bought a math book, which means I won't be able to buy groceries for two weeks! So water it is!!! And I am not going to quit school. Because that is what's going to get me out of this rut.

- Female, 25, part time

Going to school broke is not a worthwhile experience. I don't want to go to school anymore if this is what it has to be like. My eating habits have turned to ramen noodles and microwaved meals; I'm malnourished and staying up late as a chemistry major doesn't help.

- Female, 19, full time

I am a Disabled Student Programs and Services student that survives barely on student loans. I am broke all of the time, but I am receiving a great education here. As a student it is very difficult to obtain food stamps or CalFresh. I could really have used the food money; if that policy could be loosened up a little, maybe I would have one less worry on my mind.

- Female, 44, full time

**A NATIONAL SURVEY FOUND THAT HALF OF
COMMUNITY COLLEGE STUDENTS WERE
AT LEAST marginally food insecure,
EXPERIENCING ANXIETY ABOUT THE
AVAILABILITY OF FOOD; 22% HAD GONE
HUNGRY WITHOUT MONEY TO BUY FOOD.**

Source: Goldrick-Rab, et al., 2015.

TO BOOK OR NOT TO BOOK:

The Cost of Textbooks and Supplies

The book costs are what really wipe out my school budget. I select classes partially based on the cost of books. I spent over \$1,000 this semester on books, fees, and tutoring.

- Female, 55, part time

Financial aid has been a life saver, however I am still pinching pennies because books and tuition are so expensive. I never receive much money when I sell my books back to the bookstore - if I can even sell my books back in the first place.

- Female, 31, full time

Transportation, books and other supplies, along with tuition, were my greatest expenses. The cost of books was absolutely shocking to me. Even a little financial support from the school would've helped me tremendously.

- Female, 18, full time

The cost of textbooks, even used textbooks, is atrocious and feels like robbery. I paid \$200 for a used textbook for my current Business 51 class. How is a low-income student supposed to afford this?

- Male, 44, part time

Although I am a dependent student I am responsible for paying for most of my personal expenses except for housing. Sometimes I find it hard to pay for books and computer programs required for classes.

- Female, 19, full time

It is very difficult for me to get to school sometimes. I try to use a

lot of my Pell Grant for gas, which means that I have friends and family buying some of my books. Many times my Pell Grant check has been smaller than my bookstore bill. If I had internet at home I would order them online at a fraction of the cost of what the campus bookstore sells them for.

- Female, 30, part time

I receive a fee waiver, but books are expensive. Working isn't enough so I applied for a Cal Grant, but they are still reviewing my information. I don't know what will happen.

- Male, 30, full time

Books are relatively expensive - a couple books can already be a whole paycheck. And you have to wait for

another check or even starve or take money out of your savings just for gas.

- Male, 20, full time

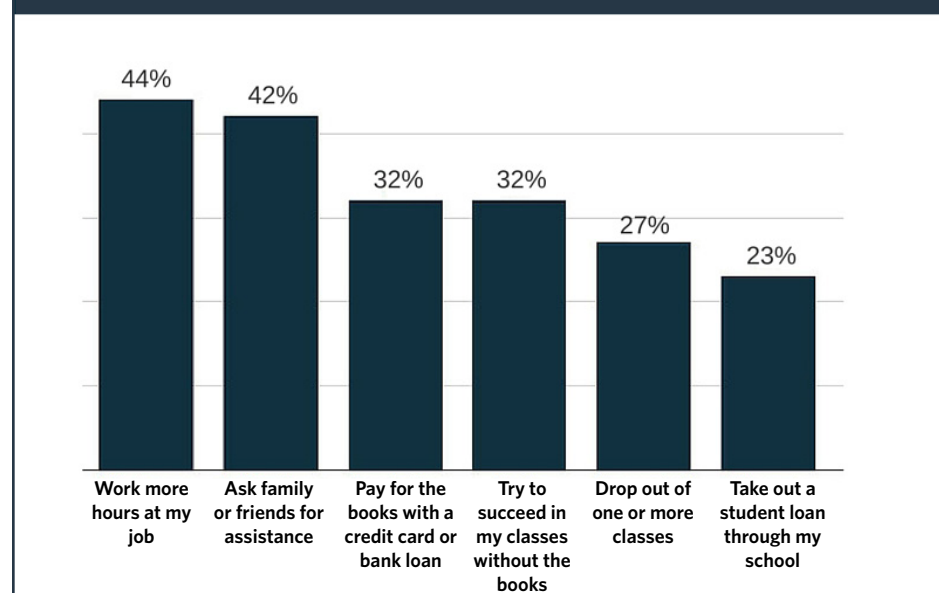
At the beginning of the fall semester, I was misled about how much my financial aid covered my housing fees. I ended up having to take out an additional \$500 loan and was not able to buy books for a majority of my classes until a month into the courses. I had to decide which classes I would not buy books for.

- Female, 19, full time

I have taken this semester off because I can't afford books and supplies.

- Female, 27, part time

WHAT SURVEYED FINANCIAL AID RECIPIENTS ARE EXTREMELY OR VERY LIKELY TO DO IF THEY CANNOT AFFORD REQUIRED BOOKS



GETTING TO SCHOOL:

The Cost of Transportation

The tuition is reasonable; it is transportation, supplies, and other expenses that make it difficult.

- Female, part time

I'm enrolled at various campuses, I lack funds, and the program I want to enroll in recommends that students not work due to the intensity of the curriculum. I worry about how I'm supposed to survive if I don't work? The new program is far away; I currently take the bus to save on gas, but taking the bus to the new program would be impossible.

- Part time

A situation happened to me that delayed my aid for months, and I almost had to drop all of my classes as I could not pay for the gas to get to school. Luckily a friend loaned me the money until the aid came through. It was too stressful to deal with and keep my mind on my studies.

- Female, 60, full time

EVERYONE in my family lives paycheck to paycheck. It is difficult to live this way because if one thing goes wrong then how are you going to pay for the things you need to

CALIFORNIA COMMUNITY COLLEGE STUDENTS' TRANSPORTATION COSTS FOR SCHOOL EXCEED \$1,100 A YEAR.

Source: California Student Aid Commission, 2015.

survive? How are you going to enable yourself to go to work or school without transportation? I can't imagine not having a vehicle since in a way it is my lifeline. I don't live at home and rent with someone. It has been very difficult this past year without financial aid.

- Female, 19, part time

Since I am in the process of finding a job, my resources are running low. I was struggling to pay my rent and have no transportation to get to school. Therefore, I now walk an hour to/from school each day. It would be nice if my college had emergency resources for people in my situation.

- Female, 22, full time

The aid does definitely help, although it isn't enough to cover enough of my transportation and housing costs.

- Male, 26, full time

A big expense is transportation and vehicle upkeep, especially with commuting.

- Male, 20, part time

Knowing I had been awarded the Cal Grant was great, but not getting it on time to pay for my books and materials was really inconvenient. I also needed that Cal Grant to pay for transportation - there were many times I couldn't attend class because I didn't have money for the bus. I will not be attending school this upcoming semester because I simply do not have money for school. Financial aid really needs improvement in all community colleges.

- Female, 18, part time

“

A situation happened to me that delayed my aid for months, and I almost had to drop all of my classes as I could not pay for the gas to get to school.

WITH AN ADDITIONAL \$3,000 IN GRANTS, THE VAST MAJORITY OF FINANCIAL AID RECIPIENTS SURVEYED (85%) WOULD SPEND AT LEAST SOME OF IT ON THE TRANSPORTATION COSTS OF GETTING TO AND FROM COLLEGE.

FALLING BEHIND:

The Impact of Delayed Disbursements

I want to receive financial aid before classes begin, so that we may purchase books and pay for fees we have prior to starting class. I do not like showing up on the first day without being prepared. I'd like to read my books ahead of time like at universities.

- Female, 40, part time

It's difficult to buy supplies we need immediately, because we usually get financial aid the second week, and professors are not willing to wait.

- Female, 19, full time

My only frustration has been the excessively delayed disbursement times that make aid unavailable to help pay for books at the start of the semester. It's especially frustrating if aid is used to help pay for rent or room and board.

- Male, 38, full time

I am an undocumented student and the only help I received my first year in college was the Cal Grant. The Cal Grant check arrived late and because of my status my parent had to get work loans in order to pay for my books.

- Female, 19, part time

It would be helpful for the grant payments to be made either the week classes start or the week before, instead of the week after classes start. This way I could purchase my books prior to classes starting and be better prepared for them.

- Female, 50, part time

I hope that future payments are made available during the first week of class or before to buy books so I won't be behind. Classes have homework the first day.

- Female, 46, full time

One big problem that I and many other students face is how late they disburse our payments from financial aid. I have always fallen behind in class because I do not have the funds to pay for the book I need for class when we start school.

- Female, 22, full time

My loans were not paid out until the end of the semester. I am in the nursing program and I need my funds paid out on time.

- Female, 40, part time

I had to work in order to attend classes while I waited to see if my financial aid got approved. In the process, I was failing my classes because I was so tired from working, and I had no time to study. And the cycle just continues, which is why I dropped out.

- Female, 26, part time

Making us wait until a month into the semester to get our aid is very stressful, because I need that money to buy my books and parking permit.

- Male, 45, part time

Financial aid usually takes so long to come that I have learned not to rely on it for my school supplies, because classes have started already. But

when it does come I am extremely grateful.

- Female, 38, full time

Sometimes it's very hard to pay for books and supplies so disbursements should come sooner, like before the semester starts so we can be prepared on the first day of class.

- Female, 29, full time

More even disbursements would be amazing. The daycare doesn't care if I didn't receive my money, and without gas it's kind of hard to make it to school.

- Female, 34, full time

It is frustrating that we don't receive financial aid until after classes begin. I would rather show up to class the first day with my materials, instead of waiting two weeks. At that point, I start to stress that I am so far behind that I spend the entire semester overwhelmed.

- Female, 26, part time

“

It's difficult to buy supplies we need immediately, because we usually get financial aid the second week, and professors are not willing to wait.

LINE OF COMMUNICATION:

Challenges Getting Help and Information

We need more people working in the financial aid office. We get huge lines because most of the time only two are working, so you end up spending up to three or four hours just waiting for your number to be called.

- Male, 20, full time

There is ALWAYS a line out the door and around the corner. I work, am a full-time student, and take care of my grandmother. I don't have a lot of time to wait in line.

- Female, 21, full time

“

It's hard to ask a basic financial aid question, because it usually means waiting long hours in line.

The money I receive is very helpful but not enough, unfortunately. It's always a hassle to complete the financial aid form and they make it so difficult, asking for extra paperwork and asking personal questions that sometimes I don't even have the answer to or feel uncomfortable asking my parents. I have been asked, "Why are your parents separated?" and the exact dates. That's something that I do not know, feel bad asking my mother, and think it's unnecessary.

- Male, 20, full time

45% OF FINANCIAL AID RECIPIENTS SURVEYED HAVE EXPERIENCED LONG LINES AT THE FINANCIAL AID OFFICE.

I applied for financial aid and completed all the steps. I waited and waited and it never came. I went my whole semester without receiving it, and I had to drop several classes and struggle to pay for food and housing.

- Female, part time

At the beginning of the semester I applied for financial aid and student loans, and I have not received any answer about it. Due to lack of assistance, I had no money to buy my books.

- Female, 45, full time

One time, in a desperate attempt to receive the independent status, I came in to talk to the financial aid office. I was not only disappointed, but also extremely embarrassed, when the woman to whom I was talking told me to "go out and get pregnant" in order to receive the independent status.

- Female, 20, full time

It's hard to ask a basic financial aid question, because it usually means waiting long hours in line.

- Female, part time

Please, please have more people in the financial aid office to help people. The waiting list is WAY too long for

students and it takes too long as well. Some students actually need to get to class.

- Male, 18, full time

I called the financial aid office multiple times to verify my eligibility and find out the actions that I needed to take. When I did not receive the aid, I was informed that I was never eligible. I am 100% financially responsible for myself. I would not have enrolled in classes, due to financial hardships, had I known that I would not be getting some financial assistance.

- Female, 28, part time

When I first attended, I was unaware of the financial aid procedures. It would be helpful if all steps were displayed on the school's website. This will ensure that new students know to come into the office to start their file early, as opposed to waiting until the semester starts. That way they will have money for books the first week of school.

- Female, 32, full time

Waiting in extremely long lines to see an advisor in the beginning and end of a semester is difficult when visitor parking is only available for 30 minutes.

- Female, 25, part time

I received wrong information from the financial aid department which caused me to have financial hardship this year. When I went to talk to financial aid, I had to make an appointment to come back, missing a day of work, which caused even more financial hardship.

- Male, 24, part time

I have gone to the financial aid office for assistance in filling out my FAFSA application, but I must provide a document that states my mother's income from her country. My mother lives in a very rural place, and it is very difficult for my mother to go to the city. I would like to have more support or better service in the aid office because they get mad and act rude when I'm trying to explain my situation and asking for help.

- Female, 22, full time

I don't have the time to go to the financial aid office during their open hours so they advised me to email them. I did and it took them almost a month to reply. By then I lost my chances of receiving a grant for the spring semester of 2015.

- Female, 21, full time

“

I don't have the time to go to the financial aid office during their open hours so they advised me to email them. I did and it took them almost a month to reply. By then I lost my chances of receiving a grant for the spring semester of 2015.

I applied for financial aid before school started and it's been nothing but issues. They failed to tell me that they needed a copy of my diploma, so I was set back over two months and I still haven't received my financial aid. Spring semester is almost over!

- Female, 18, full time

All in all, the staff of the financial aid office know their jobs and execute them well. It's just difficult to enjoy their expertise if you can't make contact.

- Female, 22, full time

A big improvement would be if the financial aid office allowed students to electronically submit papers that are needed for the FAFSA. I had to drive 40 minutes to the college multiple times to turn in various papers; I would love to be able to scan and email them.

- Male, 19, full time

Last year was the hardest to get my money. It was a miscommunication issue, and I would leave the office crying because no one knew what was going on with my application. It was very hard on me.

- Female, 38, part time

I applied for financial aid but it was not granted to me because either my name or date of birth was incorrect on the application. I have set time aside to go in to the Admissions Office and correct this error, but it is difficult with my conflicting work and class schedules.

- Female, 19, part time

My only complaint is that the financial aid office is understaffed. The long lines are insane; if more people were working there things would move faster. I don't think there's been a time when all counters had somebody working behind them.

- Female, 40, part time

**24% OF FINANCIAL AID RECIPIENTS SURVEYED
HAVE HAD DIFFICULTY COMPLETING THE
FREE APPLICATION FOR FEDERAL STUDENT
AID (FAFSA).**

ACCESS DENIED:

When Federal Loans Are Not Available

I feel that my college should offer student loans.

- Female, 58, full time

Financial aid has been a great help in keeping me in college. However, it's rather disappointing that my college does not participate in the Stafford loan program, which makes it very limiting for many students. For students like me who are very serious about their education, it would be so much more helpful if I didn't have to choose between going to work and studying for a midterm or final.

- Female, 29, part time

My college does not offer student loans, which is a downfall - the cost of books is outrageous.

- Female, 38, full time

WHILE FEDERAL STUDENT LOANS ARE THE BEST OPTION FOR STUDENTS WHO NEED TO BORROW, ALMOST **1 MILLION** COMMUNITY COLLEGE STUDENTS NATIONALLY GO TO SCHOOLS THAT DO NOT MAKE FEDERAL LOANS AVAILABLE.

Source: TICAS, 2014.

Not offering federal loans required me to work more and spend more time applying for scholarships, which resulted in less time to complete homework. At times I chose to work less in order to complete my assignments successfully, which increased my financial stress level.

- Female, 38, part time

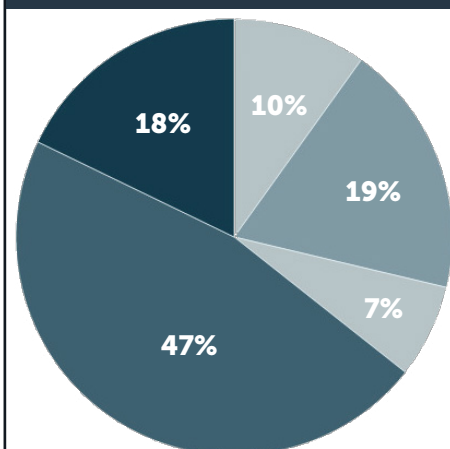
I wish my college would allow student loans.

- Female, 53, part time

I wish federal student loans were available to us. I am in the nursing program and working 30+ hours by necessity. I am struggling to be successful. Had I known loans were unavailable here, I would have started in another nursing program. Since I was unsuccessful in my second semester in our nursing program, I am ineligible to transfer to other nearby nursing programs, and I have one more chance in this nursing program to make it through. I am doing everything in my power, but a loan would just make it more easily attainable.

- Female, 33, part time

SURVEYED FINANCIAL AID RECIPIENTS BELIEVE THAT TAKING OUT STUDENT LOANS FOR COMMUNITY COLLEGE IS...



- NECESSARY TO PAY FOR COLLEGE COSTS
- A GOOD OPTION IF IT MEANS I CAN COMPLETE MY EDUCATION
- NOT IDEAL, BUT MUCH BETTER THAN WORKING TOO MUCH
- NOT A GOOD OPTION AND SHOULD ONLY BE USED AS A LAST RESORT
- SOMETHING I WOULD NEVER CONSIDER DOING

RISKY BUSINESS:

Making Costly Financial Choices to Fill the Gap

I really appreciate getting the Pell Grant, but I receive the money half-way through the semester so I have to purchase my books and supplies on my credit card, or I have to work extra to come up with the money. I wish the money was available at the start of the semester.

- Female, 24, part time

I still haven't received my financial aid. I have called numerous times and spoken to numerous people and the issue has not been resolved. It is unfortunate because I have had to acquire more credit card debt in the couple of months that I haven't received it.

- Female, 22, part time

The financial aid process this year took too long, and I had to take out payday loans to cover books I needed for courses. Processing documents takes way too long, making students suffer emotionally, financially, and in their academics.

- Female, 23, full time

I've had issues with my financial aid specialist these last two semesters. I have had delayed payments which cause me to rely on family credit cards, until I receive my aid, to pay for my books and supplies. I receive nothing until mid semester, which causes high interest payments on top of the purchases.

- Female, 22, full time

ONLY 2% OF COMMUNITY COLLEGE STUDENTS BORROW PRIVATE LOANS, WHICH ARE RISKIER AND HAVE FEWER CONSUMER PROTECTIONS THAN FEDERAL LOANS, BUT MOST OF THEM (73%) DID SO WITHOUT FIRST EXHAUSTING THEIR FEDERAL LOAN ELIGIBILITY.

Source: TICAS, 2014.

I wish there had been more information about the difference between private lenders and Direct Loans.

- Female, 40, full time

I have used up my lifetime eligibility for Pell, and I am too old to receive a Cal Grant, so I didn't bother applying for financial aid this year. I am living off of student loans and credit cards, which is a hardship.

- Male, 37, part time

I didn't qualify for financial aid. Each semester I have to charge my books and required material on a few credit cards. It takes the whole semester to pay off the material for that term. I want to be a full-time student, but that means working part time at minimum wage. I am trying to pay off my debt before I transfer but it is impossible without help for my books and schooling.

- Female, 26, full time

Dealing with financial aid this semester has been so stressful that it actually causes stomach aches. The financial aid office has not been accurate or careful about stating when the money will show up or how much it will be. You guys are playing with people's lives here. That money isn't going to waste. I need gas and food to get to school. I have to pay credit cards bills - plus interest - for the gas, food, and school supplies I purchased on a high-interest credit card when there was no financial aid money.

- Female, 35, full time

By the time you get your money it's already late. You're behind on your credit cards and paying interest plus late fees. It's very unfair and unmotivating.

- Female, 25, part time

WHEN THE JOB MUST COME FIRST:

Work as a Barrier to Completion

Currently I'm working full time, which is hindering my academic progress. In the summer I got good grades when I was not working much, but in the fall and spring my grades dropped. My job is necessary to help me pay for the basic necessities in my life: food, shelter, and transportation.

- Male, 19, full time

It's really hard to pay, so I have to work more to pay my bills and I end up doing badly in school. Financial aid is a huge relief when it comes to my bills and school supplies, because money is really tight.

- Male, 19, part time

When I pick my classes at the beginning of the semester, I have every intention of completing the classes. I support myself 100%, so if my job needs me to work I am going to have to withdraw from a class or two. I still finish the classes I am able to attend.

- Male, 25, full time

Being a single mother and going to school part time, as well as working part time, can be extremely overwhelming. I wish I were able to get more financial aid money so I didn't have to work so much and could pay 100% attention to my studies.

- Female, 23, part time

Since I work more than 40 hours a week I have to measure the type of classes and the amount of classes that I can take. I either have to sacrifice a work day or two or not take it, or wait until the class is

offered online or on the weekend or at night.

- Female, 35, part time

I often run out of money before the end of the semester due to rent, gas, and books/lab fees. Often I have to ask for more hours at work, which makes it harder for me to find time to study.

- Male, 19, full time

“

I support myself 100%, so if my job needs me to work I am going to have to withdraw from a class or two.

As a single mother I find it hard to get help, especially when I can't stop working and go to school part time. They don't offer Extended Opportunity Programs and Services or other programs unless you're full time but, for a lot of students like myself who pay for everything at home, it's impossible to meet those requirements. It honestly makes you think, what's the point of school if you

can't afford it. You're basically left thinking school versus food and rent.

- Female, 25, part time

I spend a lot of my time worrying about how to pay for school. Sometimes I do not think that I am making the right decision by going to school. I do not feel as though I can take all of the classes that I need to take because of the cost. I feel as though my time should be spent trying to keep my home situation in order rather than spending my time studying.

- Male, 20, full time

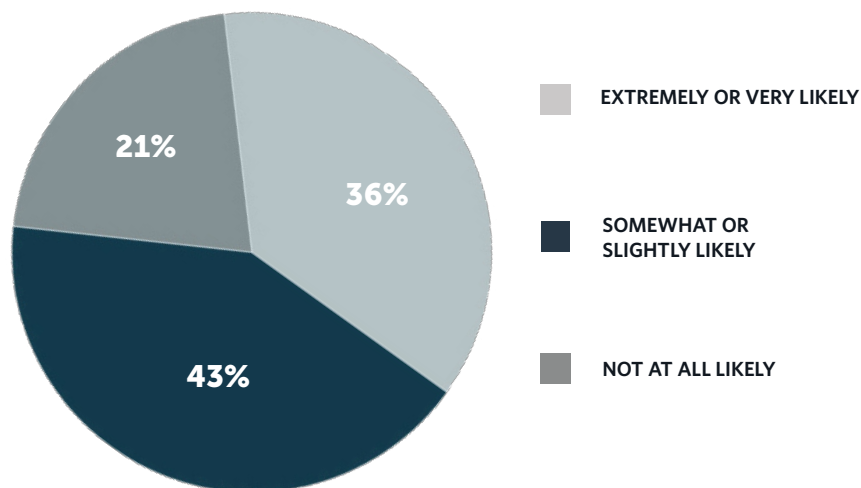
Because of long hours at college, I couldn't work a full-time job, and couldn't even find a part-time job to match my schedule. Financial aid is great for me because I worry less about payments and I can focus on my studies. When I was worried about money I couldn't even focus to study and my grades went down.

- Female, 36, part time

I live with three roommates. I do not qualify for financial aid because of my mother's income. However good her income looks on paper, it does not account for how much money is spent on bills. That being said, I have to pay for my own things, including

**WITH AN ADDITIONAL \$3,000 IN GRANT AID,
66% OF FINANCIAL AID RECIPIENTS WOULD
BE EXTREMELY OR VERY LIKELY TO ENROLL IN
MORE COLLEGE CREDITS.**

RESPONDENTS' LIKELIHOOD OF TAKING FEWER CREDITS THAN THEY WANT DUE TO THE NEED TO WORK



tuition and books. This semester, I had to take only one class so I could work more hours in order to pay for the coming semester. It is frustrating that I have to fill out the FAFSA as a dependent student, which makes me ineligible for grants that I so badly need. It is disheartening because, by the FAFSA definition, I am dependent. But in reality, I am independent from my parents.

- Female, 20, full time

I am 20 years old. I rent a room with a family that I met last year. I work 30-35 hours to live and go to school. I am also a part of the water polo and swim team. I've struggled with school all my life, and I've had to withdraw or fail classes because of financial situations. Someday I would like to be a surgeon and save

lives.

- Female, 20, part time

I don't understand how it's fair to work and not get help with school. I pay for rent, food, gas and can't get aid. It's like you want me to quit my job to get aid which is not enough to pay for school, rent, food, and gas.

- Female, 33, part time

Financial aid has helped with my expenses a bit. It is difficult to pay for living expenses and college expenses living alone. The time working takes away from my study time and sometimes does affect my grades.

- Male, 22, part time

I work 50 hours a week through two jobs. Neither of my parents has graduated from college and I am majoring in speech language pathology.

- Female, 20, full time

I need and want an education but it seems the only way to do that is to go into deep debt, which I will not do. I end up having to work a lot, which makes me exhausted and makes it hard for me to study and do well in my classes.

- Female, 19, part time

“

Because of long hours at college, I couldn't work a full-time job, and couldn't even find a part-time job to match my schedule. Financial aid is great for me because I worry less about payments and I can focus on my studies. When I was worried about money I couldn't even focus to study and my grades went down.

I am a teacher's aide at a local elementary school, and they are always willing to adjust my hours and days so that I can go to school and do homework. But because I did not qualify for any financial aid I could not afford more than a single class.

When the Job Must Come First (cont.)

STUDENTS WHO WORK MORE THAN 15 HOURS PER WEEK ARE MUCH LESS LIKELY TO GRADUATE THAN THOSE WHO WORK FEWER HOURS.

Source: King, 2002.

If I had taken another it would cause me to lose hours at work. And with the cost of classes and materials I would have been unable to pay my rent or eat.

- Female, 23, part time

I haven't had any difficulties receiving financial aid, although it would be more helpful to receive more funds so I can work less and study more. It would relieve me of a lot of stress so I don't have to juggle so much in my personal life.

- Female, 20, part time

Some people, like myself, have to work extra hours to pay bills, and when I'm squeezing in time for school it takes a toll on me physically, mentally, and emotionally. I don't qualify for the Pell Grant because "I make too much," but I make too much because I need the overtime to pay for everything. Not being able to get grants makes it extremely difficult on both my home and school life.

- Female, 30, part time

“

Since I work more than 40 hours a week I have to measure the type of classes and the amount of classes that I can take.

It is extremely hard to work full time and go to school full time. As a 23 year-old working 40+ hours a week to support myself, it comes as a devastating blow to find out that I do not qualify for the Pell Grant any longer. That was the only aid I was receiving in my last semester, and now for the Fall '15 semester I will be looking at fronting the cost for all of my books,

housing, and other necessities. I will be forced to rack up my credit cards to cover books and other school needs. Not receiving financial aid makes going to school seem like more trouble than it is worth, when not only is it taking up an astronomical amount of my time but my resources as well.

- Female, 23, full time

If I didn't have to work so many hours to keep my basic needs met I would have a 4.0 GPA. I've studied for two tests in my entire student career here. Not because I didn't want to study, but because there physically weren't enough hours in the day for me to work, eat, attend class, do homework, study, and sleep. I'm so grateful for financial aid, but I wish it were easier to get help finding and applying for scholarships that I qualify for. That's almost a full-time job itself. If I had more help paying for college I could work less and do better in school.

- Female, 28, part time

COMMUNITY COLLEGE STUDENTS ARE TWICE AS LIKELY AS 4-YEAR COLLEGE STUDENTS TO REDUCE THEIR COURSE LOAD TO WORK MORE HOURS.

Source: The Ohio State University, 2015.

**WITH AN ADDITIONAL \$3,000 IN GRANT AID,
76% OF FINANCIAL AID RECIPIENTS WOULD
BE EXTREMELY OR VERY LIKELY TO SPEND
MORE TIME STUDYING OR DOING SCHOOL-
RELATED ACADEMIC ACTIVITIES.**

I wish there were scholarships that would allow people to leave their jobs temporarily to pursue careers for life advancement. That would be ideal for me and others I know who struggle with work, school, and maintaining grades.

- Female, 39, full time

I only take a couple classes a semester because that is all I can afford at the time, and I have to keep working 30-40 hours a week to pay for everything else.

- Female, 23, part time

When I had a job I tried to save up but it distracted me from school, so I decided to make school my job.

- Female, 20, full time

I would like more help and resources so that I can take more classes and spend more time studying to achieve good grades, as opposed to working more hours to support myself and pay for school.

- Female, 27, full time

I have never had a problem with financial aid. It is just not enough to make it without work, which gives me less time to study.

- Female, 48, part time

I wish college were cheap, so I wouldn't have to be working 30 hours a week. I wish I had more time to study instead of working full time.

- Female, 22, part time

I need help to pay for school and more classes. I go to work and I take very few courses; I am too tired to study after long working hours.

- Female, 42, part time

“

I spend a lot of my time worrying about how to pay for school. Sometimes I do not think that I am making the right decision by going to school. I do not feel as though I can take all of the classes that I need to take because of the cost.

I am currently on academic probation because I had to drop classes in the past to work extra hours to help out my family.

- Male, 23, part time

I pay for all of my bills, school, and personal needs with the hours I work. Because of this, it's taking me much longer to get through school than I would like, and I struggled a lot my first two years with the balance of work and school.

- Female, 22, part time

WHEN IT'S ENOUGH:

How Financial Aid Helps Students Succeed

Without financial aid I wouldn't be able to afford school. Growing up in foster care I never thought I would be able to go to college, and I am so grateful you guys make it possible. Thank you, you all rock.

- Male, 21, part time

I feel very grateful that I am receiving financial aid. I understand how important an education is. Neither one of my parents went to school. They were both drug addicts and because of that my aunt raised me. I am fortunate that she is educated and instilled those same values in me.

- Female, 21, full time

Financial aid has helped me stay in college. Now I can work less and have more time to study for my classes. This is great, because now I do not worry about rent and food.

- Male, 19, full time

Before I received my Pell Grant my first semester, it was a very real struggle to go to college and be successful in my classes. If I had not received financial aid in the form of a Pell Grant, Cal Grant, and the Federal

EACH \$1,000 OF GRANT AID A STUDENT RECEIVES INCREASES HIS OR HER LIKELIHOOD OF ENROLLMENT BY ABOUT 4 PERCENTAGE POINTS.

Source: Long, 2008.

Supplemental Educational Opportunity Grant I probably would have had to drop out of college to get a full-time job to pay for housing.

- Female, 24, full time

I don't live with my parents due to an unsafe and abusive living situation, so finding the help to complete my FAFSA on my own was a challenge. I was turned away by a lot of people at the financial aid office because many of them said my situation was irrelevant to financial aid requirements. Then one day I went in and talked to a counselor who explained that my situation could count as a special circumstance. She gave me an application where I had to write a personal statement and include two witness statements from family. She helped out tremendously and I wouldn't be

here with a 3.7 GPA and a spot on the president's and dean's lists without her help.

- Female, 20, full time

“

Financial aid has helped me stay in college. Now I can work less and have more time to study for my classes. This is great, because now I do not worry about rent and food.

Thanks to the grant and work study, I can pay for my housing, rent, and food. The fee waiver helps me to complete my AA and be ready to transfer.

- Female, 24, full time

At the end of this semester I was struggling with my student loans, and also my family was struggling financially. I reached out to a professor and he quickly informed me of my options and helped me figure

AN INCREASE OF \$1,000 IN GRANT AID IN A LOW-INCOME STUDENT'S FIRST YEAR HAS BEEN TIED TO A 2- TO 4-PERCENTAGE-POINT INCREASE IN ENROLLMENT IN THE SECOND YEAR.

Source: Goldrick-Rab, 2012.

out how to take care of the costs. I'm incredibly grateful, especially now during this bumpy time. I'm not trying to transfer into a four-year college, so I try not to take financial aid from people who can really use it. Thank you so much for the help when I really needed it.

- Female, 23, part time

Financial aid has been very helpful for my academic, financial, and psychological needs. Seeing even a slight amount of money in a bank account is something I consider a privilege. The funds have been extremely helpful when purchasing the infamous "custom" textbooks, when renting or other options are not available. Financial aid gives me the motivation to wake up and go to school knowing I am prepared for a "rainy day."

- Male, 20, part time

Financial aid helps students in need of housing, food, books, tuition, and much more! It makes it easier to succeed and not have to work three jobs and go to school like some try and do!

- Male, 29, part time

I am in the process of finishing my transfer program. I hope to continue having all the help that I have had. It has made me successful as a person and professional in my career, and I'm thankful for it. I want to finish a bachelor's degree at CSU; it is my next goal in my life.

- Female, 50, part time

SOURCES

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ABOUT THE SURVEY

In spring 2015, TICAS partnered with 22 CCCs to survey students on their expenses, their aid, and the choices they make when their resources do not stretch far enough. Colleges' participation was voluntary, and the first 10 colleges to volunteer received a combined total of \$4,000 in scholarship funds to use as survey completion incentives for students. Colleges decided how to administer the survey and, as a result, the population that received the survey at each school varied: in some cases, the financial aid office sent it to all financial aid recipients, whereas others sent it to all students for whom they had an email address. The extent of colleges' follow up efforts to encourage response varied.

Participating colleges represent the geographic diversity of California. Three of these 22 colleges do not offer federal loans to their students, similar to the proportion of community colleges in the state that do not offer loans.

Among respondents who identified their race/ethnicity, the composition of survey respondents appears similar to that of CCC students overall, as shown in the table below, though differences in how students are asked about race/ethnicity do not facilitate direct comparisons. Survey respondents answered questions about whether they were Hispanic or Latino separately from a question about their race, allowing students to identify both their race and ethnicity, whereas CCC system data use a single variable for race and ethnicity. To aid in comparison, the table below includes survey respondents who identified their ethnicity as Hispanic or Latino as being Hispanic, even though some of those students also indicated they were "African-American", "Asian", or another race. All other survey racial categories only include students who identified as not being Hispanic or Latino.

Race/Ethnicity, Spring 2015	Survey Respondents	CCC Enrollment
Hispanic	36%	44%
White Non-Hispanic	32%	30%
Asian / Pacific Islander	13%	15%
African American	8%	7%
Multi Ethnicity or Race / Other	9%	4%
American Indian / Alaskan Native	1%	0%

Note: Results may not sum to 100% due to rounding. Excludes students who did not identify their race/ethnicity. CCC system data accessed April 2016 at <http://datamart.cccco.edu/>.

As shown in the tables below, survey respondents are more likely to be female than the general community college population, and less likely to be male. Survey respondents are also more likely to be enrolled full time (at least 12 credits) and less likely to be enrolled in fewer than six credits than the general CCC population. There are several possible explanations for these differences. The population of students who received the survey may differ from the overall CCC student population, as the survey was administered to students with whom the financial aid office had some contact and this population may not mirror that of students overall. Additionally, response rates for certain groups of students who received the survey may be higher, with female students and full-time students more likely to respond.

Gender, Spring 2015	Survey Respondents	CCC Enrollment	Courseload, Spring 2015	Survey Respondents	CCC Enrollment
Female	68%	53%	< 6	23%	32%
Male	28%	46%	6-11	36%	37%
Other	<1%	N/A	12-14	31%	22%
Unknown	3%	1%	15 +	10%	9%

Note: Excludes students enrolled in noncredit courses. Survey courseloads are recorded in whole numbers while CCC courseloads are recorded in decimals. For the purposes of comparison, CCC enrollment courseloads are rounded down (i.e., students enrolled in 14.5 credits are included in the 12-14 category above). CCC system data accessed April 2016 at <http://datamart.cccco.edu/>.



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