



*How
am I going to pay
next month's rent?*

*I'm
exhausted, but
I need to focus on
studying for this test.*

*If only
I didn't have to work
so late at my job, then my
English paper would be
done.*

*Do I
need to leave class
early tomorrow to make
it to work on time?*

Working Too Hard to Make the Grade

How Fewer Work Hours and More Financial Aid Can Help
California Community College Students Succeed

CALPIRG
— Standing Up
To Powerful Interests

WORKING TOO HARD TO MAKE THE GRADE

How Fewer Work Hours and More Financial Aid Can
Help California Community College Students Succeed



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California Public Interest Research Group
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The California Student Public Interest Research Group (CALPIRG) provides an independent voice on behalf of the public interest. Investigating problems, crafting solutions, educating the public, and offering students opportunities for meaningful civic participation, CALPIRG is a leader on public interest issues.

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Executive Summary

Higher Education is the cornerstone of the modern American dream, and college graduates are the engine of California's economy. Our commitment to equity and our future economic success require that we make higher education accessible to all Californians, and that our students succeed academically and graduate. The community college system plays a key role in California's ability to meet these goals, educating six out of every ten college students in the state and opening their doors to students of every type. It is therefore deeply concerning that, of all community college students who intend to complete an associate's degree, or transfer to a four-year school, only 24 percent achieve their goal within six years.

One of the factors contributing to this low success rate is the number of hours that students work at their jobs. While community college is generally perceived as being the low-cost college option—and the system has been able to keep its fees extremely low—fees are only a small fraction of the full cost of attendance for a community college student. To cover their costs, students work long hours, negatively affecting their academic performance. At the same time, existing sources of aid are being underutilized. CALPIRG surveyed 2,679 students on campuses across the state to find out more about students' work habits, their understanding of financial aid and how these factors might affect their academic success.

Many students have basic misunderstandings about financial aid

Our survey asked three basic questions about financial aid to ascertain whether students knew that part-time students are eligible for financial aid, that financial aid awards are related to the number of courses taken, and that financial aid can be used to cover all educational costs, including living expenses. Approximately half of the responses to each question were incorrect. The largest share of students (44 percent) got only one question right. More students got all three questions wrong (13 percent) than answered all three correctly (10 percent).

Students who know more about financial aid are more likely to have applied for it

Overall, students who knew basic facts about financial aid were more likely to have applied for aid. Of the students who told us that they did not apply for financial aid, less than 2 percent answered all three questions correctly. Students can only apply for financial aid if they know it is available, and they are less likely to apply if they believe that they are ineligible. Since students generally believe that financial aid requirements are more restrictive than they actually are, educating students about financial aid should encourage more of them to apply.

Community college students are reluctant to borrow to help pay for their education

When asked about student loans, over half (57 percent) of the students surveyed described loans as either "not a good option" that should only be considered as a last resort, or as something they would not consider under any circumstances. When asked how they would approach a class for which they did not currently have money to buy textbooks, nearly half of the students surveyed (46 percent) said they would prefer to do without books

or drop the class rather than take out a student loan. Of students who would consider a loan, almost as many of them would pay for textbooks with a credit card (23 percent) as would take out a federal student loan (26 percent).

Students' long work hours hurt their education

Employed students in our survey work an average of 23 hours per week. Students who reported that their work hours kept them from taking more classes or studying more work an average of 25 hours per week. Out of all survey respondents, less than one quarter said that they are balancing their work and studies well.

- *Delaying graduation*

Two-thirds of students surveyed said the number of hours that they worked prevented them from taking more college classes. Slightly more than one-quarter of all respondents reported that they had to drop classes or whole semesters due to the number of hours they spend at their jobs.

- *Reducing student success*

Three-quarters of respondents told us that they may or definitely would spend more time studying for their current classes if they did not have to work so much.

- *Reducing student engagement*

Nearly three-quarters of the students we surveyed said that they may or definitely would be more involved on their campuses if they did not have to work so much. Whether this time would be spent meeting with tutors, counselors, or participating in extra-curricular campus activities, it is well known that students who are involved on their campus are more engaged in their education and perform better academically. Participation in student government, sports and recreation, community service opportunities, and student clubs and organizations all can be beneficial to students' academic success.

While our findings are troubling, there are concrete steps that could immediately begin to rectify the problems identified:

1. Financial aid offices should continue their outreach work to students, and ensure that they are including information about financial aid eligibility, such as that part-time students qualify for aid, as well as what costs aid can cover. Providing basic information about federal student loans and different types of debt can also be useful for students.
2. Programs designed to counsel students and help them understand and apply for financial aid should be adequately funded.
3. Financial aid offices should prioritize the FAFSA over the BOG Waiver (BOGW), and help all students who need assistance to fill out the FAFSA application. Submitting a FAFSA allows students to access many different types of aid including the federal Pell Grant, and will allow more students to receive the BOGW as there is a higher income threshold for receiving it through the FAFSA. The BOGW should continue to be available to those students for whom it is appropriate.
4. Policy makers and the public must understand what a crucial investment state financial aid programs really are, and fund them at levels that enable students to go to college and graduate successfully.

Background

Higher education is the foundation upon which the modern American dream is built. A college degree has enormous benefits to offer individual students, as well as society as a whole. Over a working lifetime, a college degree is worth \$1,000,000 in additional earnings as compared with a high school diploma only.ⁱ

Today, 90 percent of the fastest growing job categories, 60 percent of all new jobs, and 40 percent of manufacturing jobs require some form of postsecondary education.ⁱⁱ

To rebuild our economy, to grow, and to compete nationally and globally, California needs a highly skilled workforce that can drive economic recovery and increase productivity. With its current graduation rates, California is not on track to produce enough college graduates to stay competitive, or to meet its own future domestic needs for skilled workers.ⁱⁱⁱ Today a little under 39 percent of California's population holds degrees, with projections to 2025 suggesting levels around 43 percent. Calculations of 'optimal' or competitive graduation rates are around 55 percent to 60 percent of the population by 2025—literally millions of graduates more than the state is projected to produce.^{iv}

"Our community college system is the largest higher education system in the world, educating more than 2.6 million students each year, or six out of every 10 college students in the state."

The community colleges play a critical role in educating Californians. Our community college system is the largest higher education system in the world, educating more than 2.6 million students each year, or six out of every 10 college students in the state.^v Their role is even more important in a period of economic downturn when more people tend to turn to higher education, including those who are out of work and looking to learn new skills.

By opening their doors to Californians from all walks of life, the community colleges help our state meet its commitment to access and equity. Through their open-admissions policies California's community colleges make higher education accessible to all who seek it. By any measure, the success of our community colleges and the students who graduate from them are inextricably linked to the success and well-being of our state.

When students work long hours to cover college costs, they are less successful academically

Community college costs are much higher than students and the public realize

Our community colleges are well known for their low fees, which has given them a reputation as the most affordable

college option. However, while California community college fees are the lowest in the nation—an accomplishment which we can be very proud of—they comprise only about 5 percent of the total cost of attendance.^{vi} The full cost of attendance that community college students must shoulder, including housing, food, and transportation, is much higher than the \$780 that a typical full-time student pays in enrollment fees. According to the California Student Aid Commission (CSAC), total student costs for the nine-month 2009-10 academic year totaled \$17,286 for a typical full-time community college student.^{vii} For students who live in major urban areas, which tend to be more expensive, the total cost can exceed that average.

While costs continue to rise, available grant aid has failed to keep pace. At the federal level, Pell Grant increases have not kept up with inflation (let alone student costs, which have risen even faster), leading to a decline in its purchasing power and correspondingly greater unmet need. At the state level, the access portion of Cal Grant B—the type of state grant aid most frequently awarded to community college students and which covers costs other than fees—has also not kept pace with actual college costs since its inception in 1970. While the grant has increased 10 percent in the past 20 years, the California Consumer Price index has skyrocketed 81 percent.^{viii}

To cover their costs, many students work long hours

Facing increasingly high costs, community college students work to get themselves through college. Nationally, approximately 80 percent of community college students work, and they work an average of 32 hours per week.^{ix} Research indicates that working a few hours each week is actually beneficial to students' persistence and success, provided that they are in school full time and attending consistently. However, to succeed academically, experts suggest working no more than 15-20^x hours per week. Nationally the average number hours a community college student works is nearly double the recommended maximum, with predictably negative effects on their ability to study productively and complete courses. A full quarter of community college students work full time while studying full time,^{xi} which cuts their likelihood of ever graduating in half.^{xii}

Common misperceptions likely lead to underutilization of existing financial aid

Students who have real financial need often fail to apply for aid because of several misperceptions. California community college students are less likely to apply for financial aid than their peers in other states; only 34 percent apply for federal financial aid compared to 45 percent nationally.^{xiii} Many community college students also fail to apply for all of the types of aid for which they might be eligible; for example, many students fill out the application for and receive the Board of Governors fee waiver (BOGW), which is available through a one-page application and covers fees, but do not fill out the Free Application for Federal Student Aid (FAFSA), which can qualify them for a variety of types of financial aid, despite reporting income levels on their BOGW applications that suggest federal Pell Grant eligibility. During the 2004-2005 academic year, only six of the 110 community colleges had FAFSA application rates over 50 percent, even though the system serves a high proportion of low-income, likely aid-eligible students.^{xiv}

Given these low application rates, it is unsurprising that California community college students receive less financial aid than community college students in other states. Only 16 percent of California community college students receive federal Pell Grants, compared to 25 percent of their peers in the rest of the nation. During 2003-04, California community college students likely missed out on as much as \$220 million in Pell Grant funding alone.^{xv}

Survey Findings

During the Spring and Summer semesters of 2009, CALPIRG volunteers surveyed 2,679 community college students on 19 campuses across the state of California. We asked students about their eligibility for financial aid, what aid can be used for, and how work affects their academic and personal lives. Key findings include:

- many students have misconceptions about financial aid;
- many students are underutilizing available financial aid;
- many students are reluctant to borrow to help pay for their education; and
- many students' academic success is suffering from working too much.

The students we surveyed

Our student respondents included more traditional college students than the general community college population, as they were typically younger and attending full time. While respondents' ages ranged from 15 to 86, most were in their early twenties, and they were a younger group than the student population as a whole. Across the state, about half of all community college students are under 25, compared to about 75 percent of those we surveyed.^{xvi} Respondents were also much more likely to be attending college full time than community college students overall. Over half (53 percent) of the students we talked to were enrolled full time (12 or more units), compared to only 29 percent of community college students across the state. Most respondents reported that they attend community college either to get an associate's degree or to prepare to transfer to a four-year school.

In other ways, our sample more closely mirrored the overall student population. The students we surveyed were almost evenly split male and female. Our respondents are also racially diverse, with Caucasians, Latinos, Asians and African Americans represented in similar proportions to the larger student body.

1. Basic misunderstandings about financial aid are common

Our survey asked three basic questions about financial aid: two regarding eligibility and one regarding what aid can be used for. When asked whether the statement, "I have to go to school full time to be eligible for financial aid," was true or false, 53 percent of students surveyed responded incorrectly that it was true. When asked whether they thought taking more classes per term could increase their financial aid award, respondents were again split evenly. When asked about what financial aid could be used for, nearly half (46 percent) erroneously thought that it could not be used to cover living expenses, or said that they did not know what it could be used for.

<i>Percent of Respondents Answering Correctly</i>	
Do not have to attend full time to get financial aid	47%
Taking more classes increases your financial aid	50%
Financial aid can be used to pay for living expenses	53%

These three questions underscore basic, fundamental principles of financial aid: Financial aid is available to part-time students; taking another course can increase one's aid award; and financial aid can be used to cover costs beyond tuition and fees, including living expenses. The rates of awareness among respondents to our survey are particularly low when considering that two of the three were true / false questions, which respondents had a 50 percent chance of getting right with a random guess.

Troublingly, more students got all three questions wrong (13 percent) than got all three right (10 percent). The largest share of students (44 percent) got only one question right. Of the students who told us that they did not apply for financial aid, less than 2 percent answered all three questions correctly.

2. Students' understanding of financial aid is related to their likelihood of applying for it and receiving it

Overall, students who knew basic facts about financial aid were more likely to have applied for aid. Students who understood that adding a class would increase their aid award were more likely to have applied for aid (67 percent) than their less-informed peers (44 percent). Students who knew what financial aid can be used for also applied in higher numbers (66 percent) than those who didn't (40 percent). Students who knew that part time students are still eligible for financial aid were actually less likely to have applied for aid (39 percent) than their peers who thought only full-time students are eligible (69 percent).

"What we can say for certain is that students can only apply for financial aid if they know it is available, and that they are less likely to apply if they believe that they are ineligible."

It appears that understanding of financial aid and likelihood of applying for it are related, although our survey does not make clear exactly how. Students may have learned more about financial aid through the process of applying for it, or they may have decided to apply because they knew the basic facts about financial aid and therefore understood their eligibility. What we can say for certain is that students can only apply for financial aid if they know it is available, and that they are less likely to apply if they believe that they are ineligible. Since students generally believe that financial aid requirements are more restrictive than they actually are, it seems probable that educating students about financial aid would make them more likely to apply.

<i>Number of questions answered correctly</i>	<i>Share of respondents</i>	<i>Percent who applied for financial aid</i>
0	13%	44%
1	44%	46%
2	33%	57%
3	10%	70%

One-third of the students surveyed reported receiving BOG Waivers (BOGW), but less than half of those students also received Pell grants. Students can apply for a BOGW through the FAFSA or a separate BOGW application—which is much easier to complete—but Pell grants require a FAFSA. The BOGW application requires lower incomes than the FAFSA, but students who meet BOGW application income requirements are likely to be eligible for federal grant aid as well. It is unclear from our survey whether students applied for aid through the BOGW application or the FAFSA, but other research has documented that many low-income students apply only for the fee waiver, unintentionally passing up additional grant aid.^{xvii}

3. Students are reluctant to borrow to finance their education

Unlike those at community colleges, students at four-year institutions typically accept some level of borrowing as necessary to complete college. According to the National Center for Education Statistics, while nearly 40 percent of

students at public four-year schools in California had student loans in 2004, only 3 percent of students at public two-year colleges did.^{xviii} No student should borrow unnecessarily, and many students choose to attend community colleges to avoid having to take out student loans. But some students for whom student loans might be a good option may hold such negative attitudes toward borrowing that they turn towards even less attractive options. When asked about their attitudes toward loans, over half (57 percent) of the students we surveyed described loans as either “not a good option” which should only be considered as a last resort, or as something they would not consider under any circumstances.

While student borrowing is certainly not ideal, it is sometimes necessary to help students stay enrolled and avoid using more expensive types of debt when grant aid falls short. If additional college financing beyond grant aid is needed, students should only borrow federal student loans, which offer consumer protections that credit cards and private loans do not. Yet, when asked about how they would approach a class for which they did not currently have money for textbooks, nearly half (46 percent) said they would prefer to push through without books or drop the class altogether rather than take out a student loan. Of those who would consider a loan, almost as many said they would put the debt on a credit card (23 percent)—a much riskier form of debt—as would take out a safer, lower-cost federal student loan (26 percent).

These data not only show that community college students tend to be debt averse, but also those who do consider borrowing may not have the information they need to make wise financial decisions, which may lead them to take on debt that is more expensive in the long term. Unlike federal student loans, credit cards and private loans often charge high interest rates, and tend to have very unfavorable terms and conditions that are not obvious to student consumers. These can be initially low rates that companies advertise, which become much more expensive in time. Over a number of years, making the wrong choice about how to borrow can add significant and unnecessary debt to the total cost of a degree.

For many students with unmet financial need, a federal student loan can help them succeed academically, graduate promptly, and be out in the workforce earning a salary and repaying their moderate debts quickly. In order to avoid loans, students sometimes make choices that end up undermining their education. Working and studying full time simultaneously reduces a student’s chance of ever completing her degree. And attending school part time in order to work more hours extends the length of time it takes to graduate, which costs students more overall as college costs mount each extra semester, interest accrues, and income is lost due to delayed entry into the workforce.

4. Students’ long work hours hurt their education

In addition to inquiring about their financial aid knowledge, we surveyed students about their work commitments and how work affects their lives, both academically and personally. Employed students in our sample work an average of 23 hours per week, and students who felt that their work hours kept them from taking more classes or studying more worked even longer hours. Overall, less than one-quarter of respondents said that they are balancing their work and studies well.

Average hours per week employed students work off-campus. Question: Do your work commitments keep you from . .

	<i>Definitely</i>	<i>Maybe</i>	<i>No</i>
Taking another class?	27 hours	22 hours	19 hours
Studying more?	25 hours	22 hours	20 hours
Being more involved on campus?	25 hours	21 hours	21 hours

Delaying graduation

Two-thirds of the students surveyed said the number of hours that they work prevented them from taking more college classes. These students were more likely to understand that taking more classes means more aid (55 percent compared to 38 percent of students who would not take an extra class), and also more likely to have applied for aid (56 percent compared to 51 percent), suggesting that the aid that they receive is simply not enough to keep them from needing to work long hours. However, a substantial minority of students who said that their work hours kept them from taking another class (23 percent) neither applied for aid nor understood that more classes would increase their eligibility.

Slightly more than one-quarter of respondents reported that they had to drop classes or whole semesters due to the

number of hours they spend at their jobs. On average, respondents dropped 2.5 classes and 1.8 semesters. The academic cost to students is cause enough for concern, but dropping classes or semesters also has significant financial costs. The majority of college costs are living expenses that students face regardless of the type of institution they attend, so taking extra time to graduate can add up. By extending their time at community colleges, the savings in tuition and fees that they might have spent at a four-year school can be nullified if students take six years to finish instead of two.

Reducing student success

Three-quarters of respondents told us that they would consider spending, or definitely would spend, more time studying for their current classes if they did not have to work so much. While it is concerning that any student might not be able to study as much as she needs to, it is especially worrisome in the case of community college students, many of whom are under-prepared for college and need to give their academic work their full attention if they are to meet high educational standards. Three out of every five California community college students require remediation.^{xix} These students should be able to afford to spend a few hours each week meeting with tutors and other campus officials who can help them succeed.

Reducing student engagement

Nearly three-quarters of the students we surveyed said that they may or definitely would be more involved on their campuses if they did not have to work so much. Whether this time would be spent meeting with tutors, counselors, or participating in extra-curricular campus activities, it is well known that students who are involved on their campus are more engaged in their education and perform better in their studies. Participation in student government, sports and recreation, community service opportunities, and student clubs and organizations all can be beneficial to students' academic success. This positive effect is particularly pronounced for traditionally underserved student communities.^{xx} Campus activities give students the chance to take on leadership roles and provide opportunities that foster civic engagement and responsibility. They are a core, formative part of a student's college experience and must also be protected.

5. In their own words: Too little aid and too much work hurt student success

Students are well aware that too little aid and too much work can jeopardize their educational endeavors. Students may find themselves not attaining their academic goals and needing to stay at community college longer than two years, delaying their plans to graduate or transfer to a four-year school. Unfortunately, they often do not see any alternative to their situation. We asked students to share their thoughts on these issues, and their responses paint a clear picture.

Even with very low fees, community college is not always affordable:

"Going to Berkeley is my goal and I know that if I do not reach my academic and extra-curricular goals at my community college, I can never reach it... Currently, I can barely afford books and school is about to start. As a result, I have to borrow a lot of money right now from multiple sources and just pay it back later. A lot of people think going to community college is cheap and that it is the easy way out, but I hope my story can show people otherwise."

"I know for me personally my family is not eligible for aid on paper but my parents can't help me pay and I struggle to afford school, rent, and living expenses."

"Because I have to work to support myself, I estimate that it will take me two to four years longer to achieve my degree in nursing."

Working long hours to pay for school means school is put on the back burner:

"It can be very difficult and frustrating, but making ends meet is a must, so as much as I want to be graduating and done with school sometimes school obligations get put off."

"I become tired from working so many hours, which makes it difficult to focus and be attentive at school."

Juggling work and school is difficult, and students' education suffers as a result:

"I work 32 hours a week. Last year I received \$1,500 of financial aid a semester and it was very helpful to keep me afloat. Of the days that I have class, I leave at 7:45 AM and return home around 9pm. Because I have to work to support myself, I estimate that it will take me two to four years longer to achieve my degree in nursing."

"In my 4 years of going to college, I've only had one term that I wasn't working 20+ hours a week and it was also the only term that I've been able to get a 4.0 on a full load."

*"**My first two years at Berkeley City College** I was withdrawing from classes and not performing academically to my potential.... I was working my butt off in a drug store to make rent and I didn't have my books. When you make \$8 an hour it's hard to come up with rent and buy \$125 books. Poor grades lowered my motivation, which had me on the brink of settling for an AA degree. I was so close to giving up...now I am on my way to San Diego State University with the completion of a few more classes."*

*"I am a student at Sacramento City College. **I have been going there since fall 2004.** I have always worked full time while attending college. I need to work so I can pay for school. Luckily my classes are paid for by the BOG fee waiver or I would not be able to afford college. Even so, I am faced with decisions to borrow money once again, take the semester off, or cut some classes so I can work more to pay for school... So I HAVE to work full time. I need to pay for my books and school supplies, along with my personal bills."*

Policy Recommendations

There is no question that Californians need college degrees, and that California needs college graduates. A more highly educated populace is critical to our economic recovery and future prosperity, and promotes the social health of our communities. We cannot fulfill our state's need for college-educated workers without the community colleges, which are a huge part of our educational system. It is therefore of great concern that success rates at community colleges aren't higher. Fortunately, there are concrete steps that can immediately begin to rectify the problems we have identified. The need to work excessive hours discourages students from focusing on academics, contributing to low rates of degree attainment and transfer. Misunderstandings about financial aid also discourage these students from taking full advantage of what aid is available. Increasing student success at the community colleges can begin by focusing on a few key areas.

We need to make sure that we are getting the right information about financial aid to the students who need it, when they need it. Our survey findings indicate that students who understand basic facts about financial aid are more likely to apply for aid, with 70 percent of students who answered our three questions correctly applying compared to 44 percent of those who answered none correctly. To increase aid application and receipt, financial aid offices should focus on dispelling some of the basic misunderstandings that our research revealed. And, as a state, we should re-prioritize higher education funding and financial aid, so that all qualified Californians can afford to attend college and graduate successfully.

1. Financial aid outreach should include appropriate information about financial aid and student loans

Information about financial aid:

Financial aid offices on community college campuses already have a number of outreach strategies to give students the information they need. Staffed by committed professionals, these offices can be the most powerful tool to increase financial aid awareness. However, the methods of outreach that financial aid offices use, as well as their messaging, vary considerably. In light of our survey's findings we recommend that all financial aid offices reevaluate their outreach methods and messaging to ensure that they are emphasizing the following points:

- Financial Aid CAN be used to cover the cost of living expenses, not just fees;
- Increasing your course load CAN increase your financial aid award;
- Part-time students SHOULD apply for financial aid;
- All students SHOULD fill out the FAFSA; and
- Help filling out the FAFSA IS available at the Financial Aid Office.

Information about loans:

Our findings and those of previous studies indicate that community college students are often reluctant to consider loans to help them get through college, and that they may make poor choices about the type of debt they do take on. Financial aid office outreach should include appropriate information about student loans, the assumption of debt, and different types of debt. Financial aid offices should be able to help students who would benefit from a loan to understand their options, and provide all students with basic consumer information that will enable them to make wise financial choices about borrowing.

2. Programs designed to counsel students and help them understand their financial aid options should be adequately funded

Financial aid offices are best positioned to spread information about financial aid and help more students apply. Unfortunately, financial aid offices face funding shortfalls—as do all other areas of the community college system. When faced with funding cuts or inadequate funding, it is critical that financial aid offices prioritize services to students and look for administrative efficiencies to make up costs elsewhere in their office functions. The state must also do its part by ensuring that funding for financial aid outreach is adequate, reliable, and allows financial aid offices and statewide programs to fulfill their mission.

3. Outreach to students should prioritize the FAFSA over the BOG Waiver

The FAFSA is the most important step in the financial aid process. Any student filling out a BOG Waiver (BOGW) application instead of a FAFSA is potentially missing out on aid. This is especially true for the many community college students who report lower family incomes. While the separate BOGW application is appropriate for some students, and can help students who may decide to enroll at the last minute to do so, it should not be the default option with which students are presented. All students who wish to apply for a BOGW should be directed to fill out the FAFSA and given any assistance they need, thereby providing themselves with the opportunity to qualify for federal financial aid as well. Proposed reforms to the FAFSA application process will help to address the difficulty that students may have filling out the form.

4. Funding financial aid programs

Many students we surveyed were knowledgeable about aid and had applied for it, yet still needed to work excessive hours, likely because the aid they received wasn't enough. We must recognize the important role that college graduates play in driving our economy, and the critical role that financial aid plays in enabling college students to graduate. Students of modest means who want to go to college should be able to pay for it with no more than 15-20 hours per week of work. For that to be possible we need a robust program of grant aid, low-cost student loans, and funding for higher education that allows colleges and universities to keep tuition low without compromising their academic offerings.

California community college students who receive state grant aid typically receive a Cal Grant B, which provides \$1,551 in grant aid to help cover textbook and living expenses. Unfortunately, the size of the grant has not kept pace with the costs students face, increasing only 10 percent over the last 20 years. The number of grants available is also insufficient to serve the number of eligible students. Eligible recent high school graduates who apply for aid before March 2nd will receive a grant as an entitlement, but older students or those who miss the March deadline—students who most frequently attend community colleges—must compete for a limited number of additional grants (22,500). In 2009-10, only one in 11 students meeting eligibility criteria received one of these competitive grants.^{xxi}

"We need a robust program of grant aid, low-cost student loans, and funding for higher education that allows colleges and universities to keep tuition low without compromising their academic offerings."

Despite students' need for larger grants, and more of them, the debates in Sacramento have been focused on whether to eliminate Cal Grants altogether rather than how much to increase them. To their credit, and much to the credit of students and advocates around the state, lawmakers have kept the Cal Grant program intact for this academic year. But to make affordable, accessible higher education a reality in California again, we need to be discussing how to make Cal Grants more effective, not whether we can afford them at all.

Methodology

We conducted our survey during the Spring and Summer of 2009.
The survey was conducted by student volunteers at the following campuses:

American River College`
Berkeley City College
Cabrillo College
City College of San Francisco
De Anza College
Foothill College
East Los Angeles College
Fresno City College
Los Angeles City College
Los Angeles Trade Technical College
Pierce College
Mesa Community College
Mission College
Modesto Junior College
Orange Coast College
San Jose City College
Santa Monica College
Solano Community College

Additionally, a few surveys were collected from students who filled out an online form on our website. The campuses represent a variety of regions and communities across the state.

Because we were interested in younger students, we set the following parameters for our sample: 1,585 of our respondents would be under age 25, and half of those students would attend full time.

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