



WASHINGTON STUDENT  
**ACHIEVEMENT COUNCIL**  
EDUCATION › OPPORTUNITY › RESULTS

**Crossing Bridges**



Washington Financial Aid Association

October 23 - 25, 2013



# Introduction



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ACHIEVEMENT COUNCIL**  
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**Rachelle Sharpe, Director of Student Financial Assistance**

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## **WSAC Staff at WFAA:**

- **Steve Thorndill**, Associate Director for Training & Compliance
- **Ann Voyles**, Program Manager for Scholarships
- **Carissa Glassburn**, Program Associate SNG & CBS
- **Victor Fernandez**, Program Specialist SNG, CBS & TWB
- **Gray Sterling**, Program Coordinator Payments
- **Mallory Gomez**, Program Specialist CBS

# Topics

- **Agency updates**
  - SFA organization
  - Ten-year Roadmap
- **SFA program updates**
  - State Need Grant
  - College Bound Scholarship
  - Unit Record Report
- **Consumer information**
  - Financial aid counseling
  - [theWashBoard.org](http://theWashBoard.org)
  - Tax credit information requirements



# Re-organization of SFA division

- **Functional versus program**
  - Efficiency, cross-training & customer service
  - Need-based payments
  - Scholarships & loans
- **Redirect resources to emerging needs**
  - School training
  - Data access
  - Budget dashboard & Internal controls
  - Coordination of support services
- **Create College Access & Support Division**
- **Job openings**
  - Associate Director of SFA
  - Assistant Director of CAS



# Ten-Year Roadmap

- Strategies and funding to increase degree attainment in WA – due December 2013.
- **Affordability** one of five challenge areas addressed.
  - Affected by preferences and priorities.
  - Consider in context of value of a postsecondary credential.
  - View options from perspective of students and families and their ability to cover the cost of attendance.



# Students now cover the majority of cost

- The state subsidizes the total cost of instruction.
- The state covered 74% of total cost in 2000, compared to 44% in 2013 (varies though from four-year to two-year colleges).
- Students are now paying the majority of the cost of instruction at public four-year colleges and universities.

# Ability of WA families to pay total cost

Sector	2012-13 Tuition/Fees <sup>1</sup>	Cost of Attendance <sup>2</sup>	Income Needed to Pay COA <sup>3</sup>	# of WA Families Below Income <sup>4</sup>	% of WA Families Below Income
Research	\$11,525	\$24,775	\$120,000	675,854	82%
Regional/ TESC	\$7,789	\$21,039	\$110,000	646,724	78%
CTC	\$4,000	\$17,250	\$100,000	607,978	74%
Private <sup>5</sup>	\$29,546	\$42,796	\$168,000	759,411	92%

<sup>1</sup> 2012-13 Tuition (operating, building and service fees) average for institutions in sector.

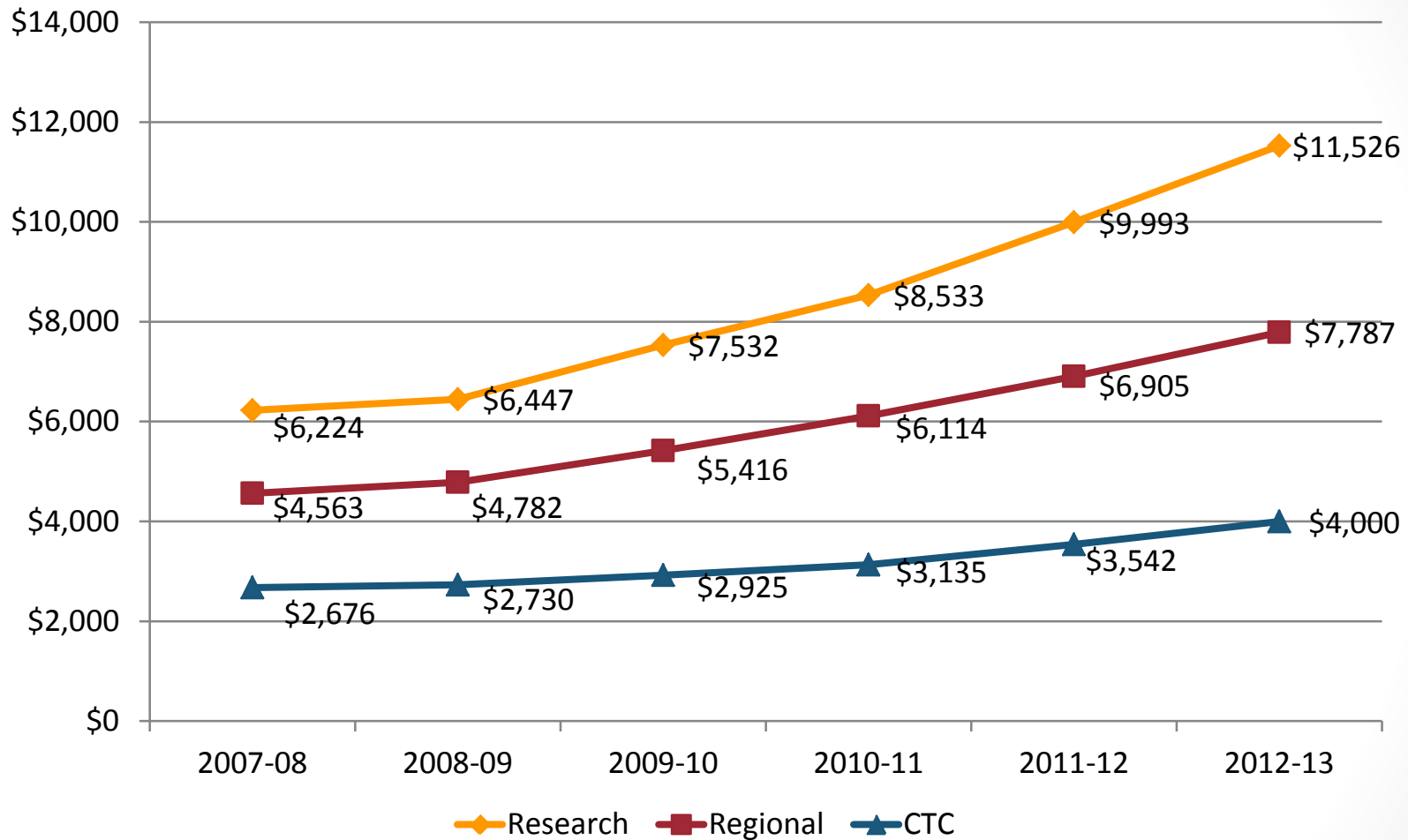
<sup>2</sup> Washington Financial Aid Association non-tuition student budget amount for 2012-13 is \$13,250 (\$1,000 books, \$9,240 room and board, \$1,260 transportation and \$1,750 miscellaneous).

<sup>3</sup> College Board EFC calculator used: <https://bigfuture.collegeboard.org/pay-for-college/tools-calculators> (dependent student, WA resident, four-person family, one in college, two parents both employed, no untaxed income or assets, U.S. Income Taxes of 9% paid, eldest parent age 50).

<sup>4</sup> American Community Survey PUMS 2007-2011. The ACS sample was 39,614 families with related children age 17 and younger. Using the ACS household weights, translates into 824,615 WA families.

<sup>5</sup> 2012-13 tuition average for 15 private non-profit four-year institutions that participate in state aid programs.

# Public tuition nearly doubles in five years



**Legislature holds tuition flat for 2013-14**



# Affordability policy recommendations

- Develop a state versus student funding policy.
- Fund the un-served in State Need Grant over a nine year period.
- Cover the obligations in the College Bound Scholarship.
- Reinvest in State Work Study.
- Provide flexible payment options and explore feasibility of “aid like a paycheck.”
- Evaluate options for a savings incentive matching program.

# Washington ranks #1 in funding



**\$1,077**

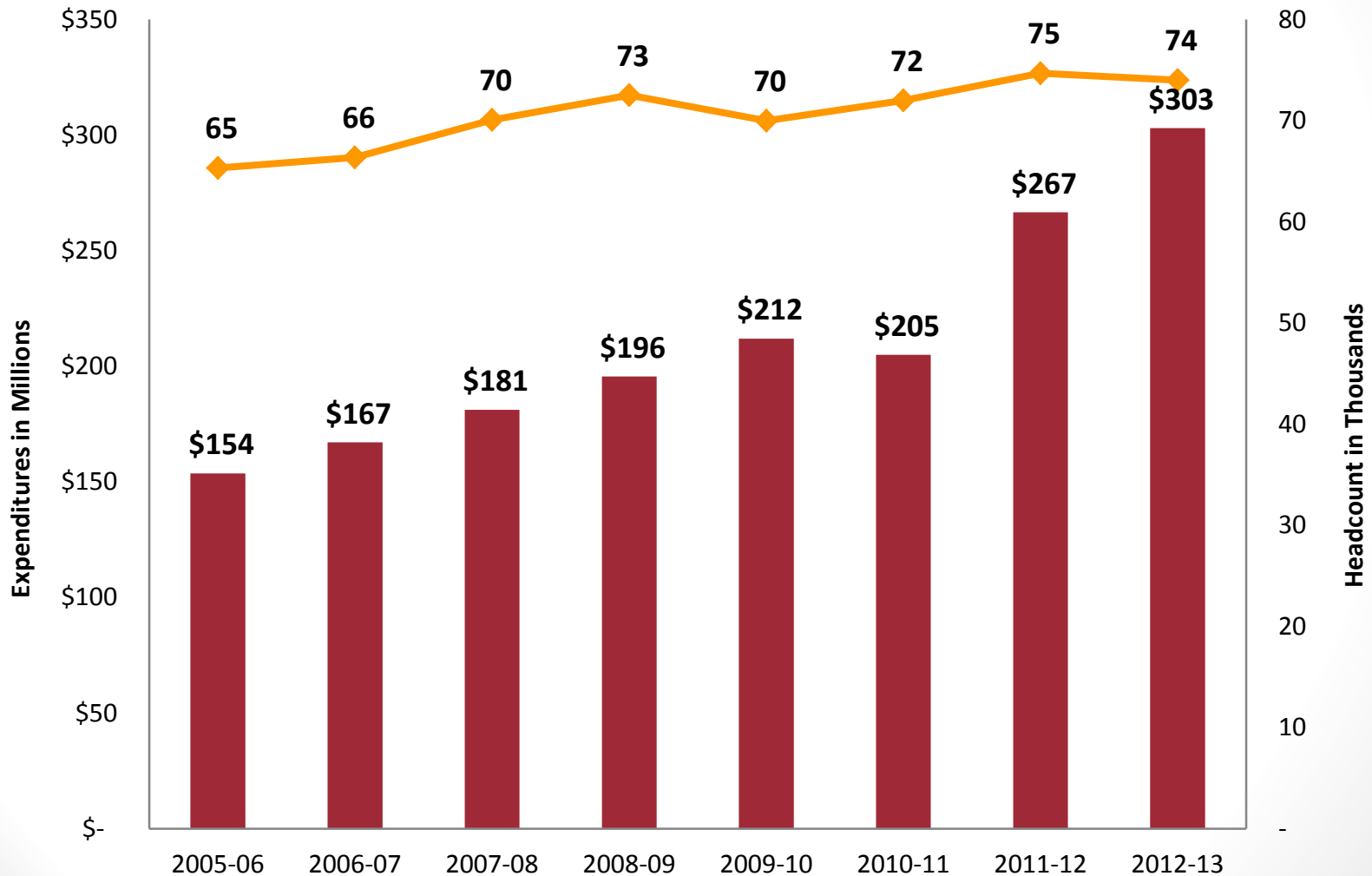


**\$482**

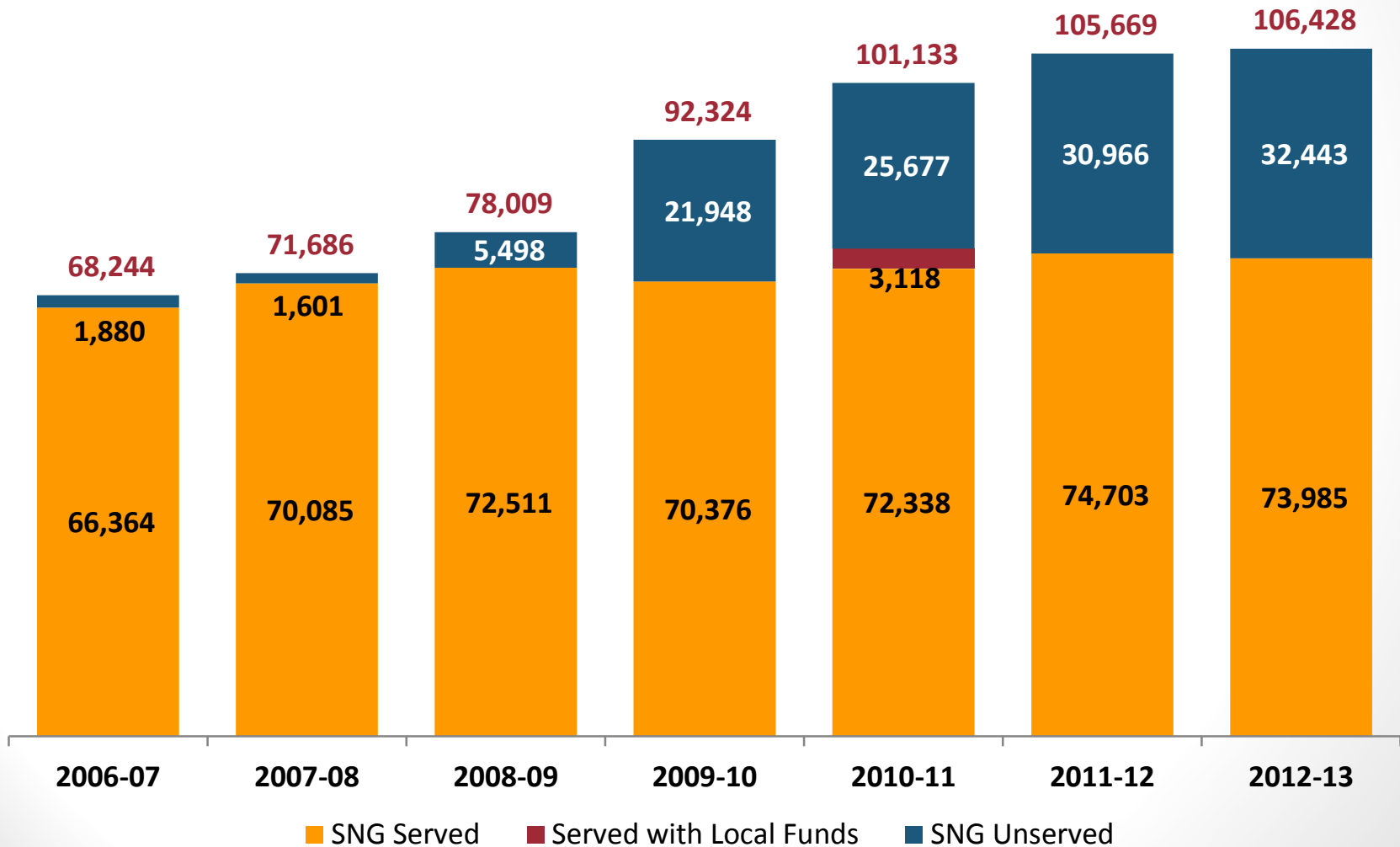
- First in funding for need-based aid per undergraduate FTE.

National Association for State Student Grant Aid Programs, 2011-12

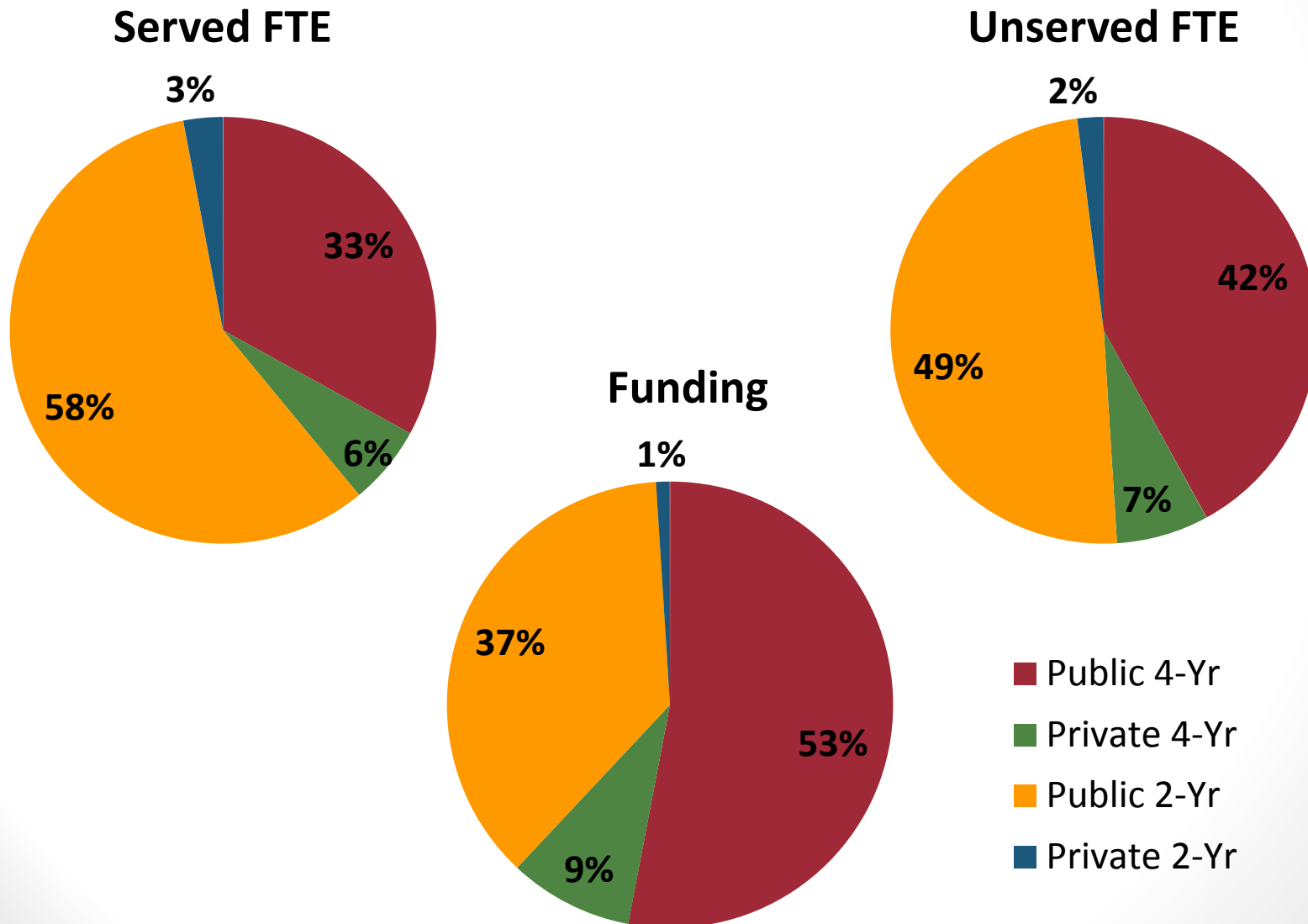
# Funding increases tied to tuition



# Eligibility outstrips SNG funding



# Enrollments and funding ratios vary by sector (2012-13)



# State Need Grant makes a difference

- **Retention is significantly higher** if eligible students receive SNG in the community and technical colleges (82% compared to 72%).\*
- Low-income students in the research sector are **more likely to persist** during the year if they receive SNG (86% compared to 76%).
- Served students are **more likely to re-enroll** in the following academic year.
- Served students are **more likely to enroll full-time** and attend the full academic year.
- Low-income students with SNG attending four-year institutions **borrow \$2,700 less** on average.

\*A Descriptive Study of Washington State Need Grant Eligible Students Enrolled in Community and Technical Colleges in 2011-12. State Board for Community and Technical Colleges, March 2013.

# State Need Grant makes a difference

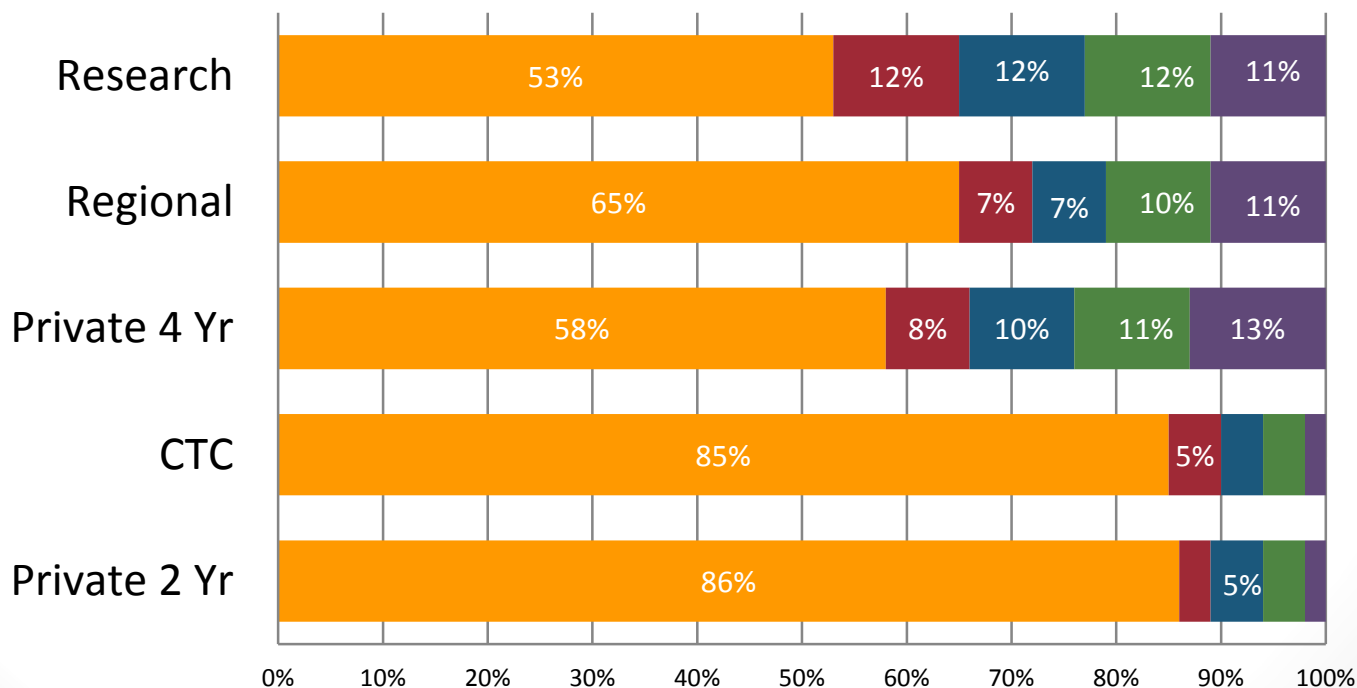
- **Survey indicates the loss of SNG impacts student choices**
  - Borrowed more than they otherwise would have
  - Borrowed from family/friends
  - Changed living situation
  - Worked additional hours
- **About 2/3 of unserved students indicate they worked in 2012-13**
  - 22% worked more than 1 job
  - 45% were working more than 20 hours per week

# Students are more likely to be unserved if not the lowest income

- **82%** of all eligible students are in the lowest income group.
- **74%** of those in 0-50 MFI are served compared to **48%** of 66-70 MFI.

## Portion of Unserved FTEs by MFI 2012-13

0-50 51-55 56-60 61-65 66-70





# Pending issues in SNG

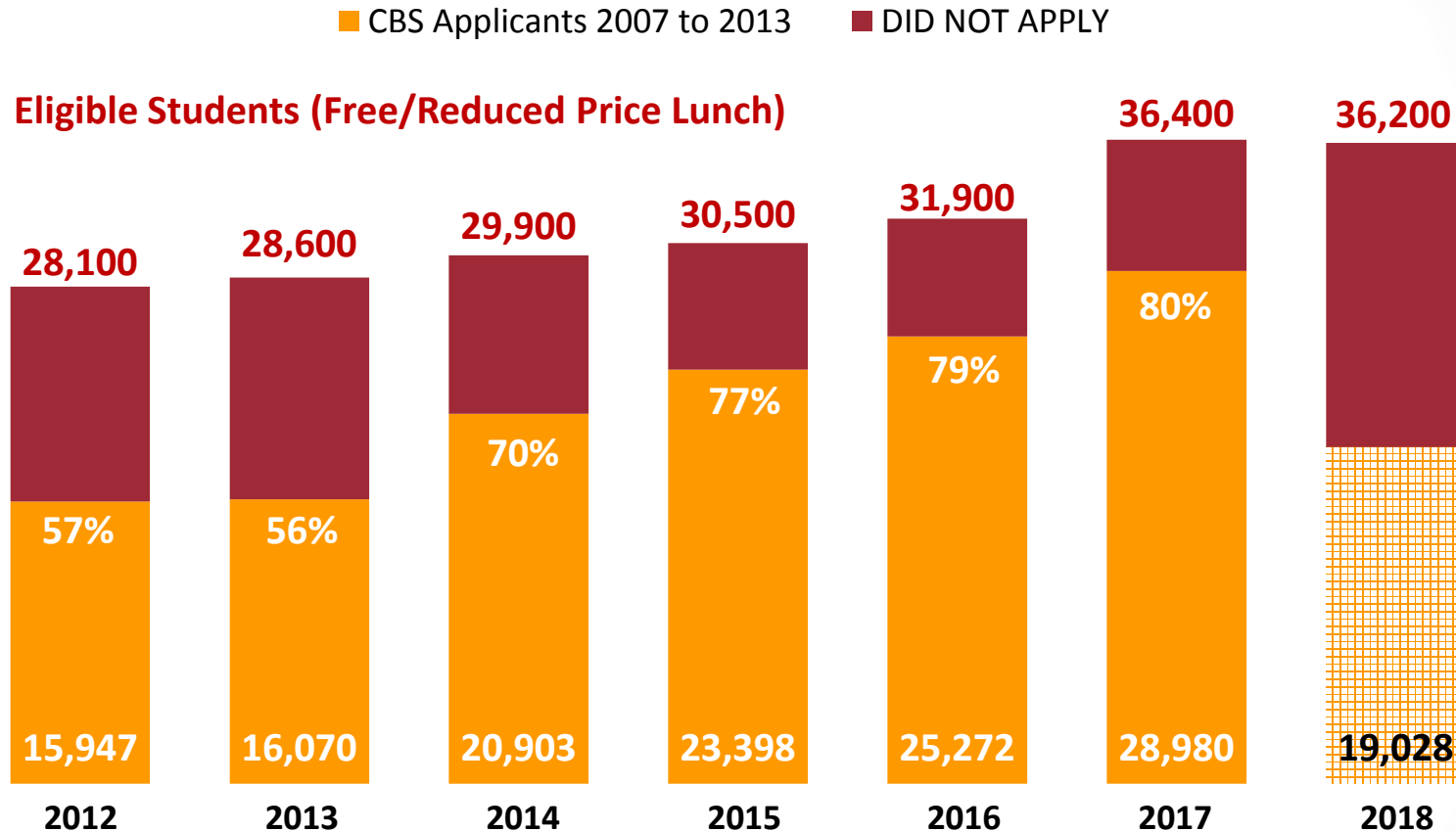
- **Prioritization of CBS students** within SNG will shift costs from CBS but potentially displace students served by SNG.
- Results of the Washington State Institute for Public Policy (WSIPP) study regarding **SNG student outcomes** are due in December 2013.
- Trend of 30% of eligible **students unserved** continues.
- **New institution** participation – WGU Washington and Everest College Seattle applications pending.

# CBS Eligibility



- Students must file the **FAFSA every year** in college.
  - 65% of median family income.
  - February 1 is the FAFSA priority filing date.
  - If students are ineligible in a given year, eligibility will be re-evaluated in subsequent years.
- Students must **apply, be admitted, and enroll** within one academic year of high school graduation.
  - 2.0 GPA is the minimum, but admission to a four-year institution typically requires higher than 2.0 (GED does not qualify).

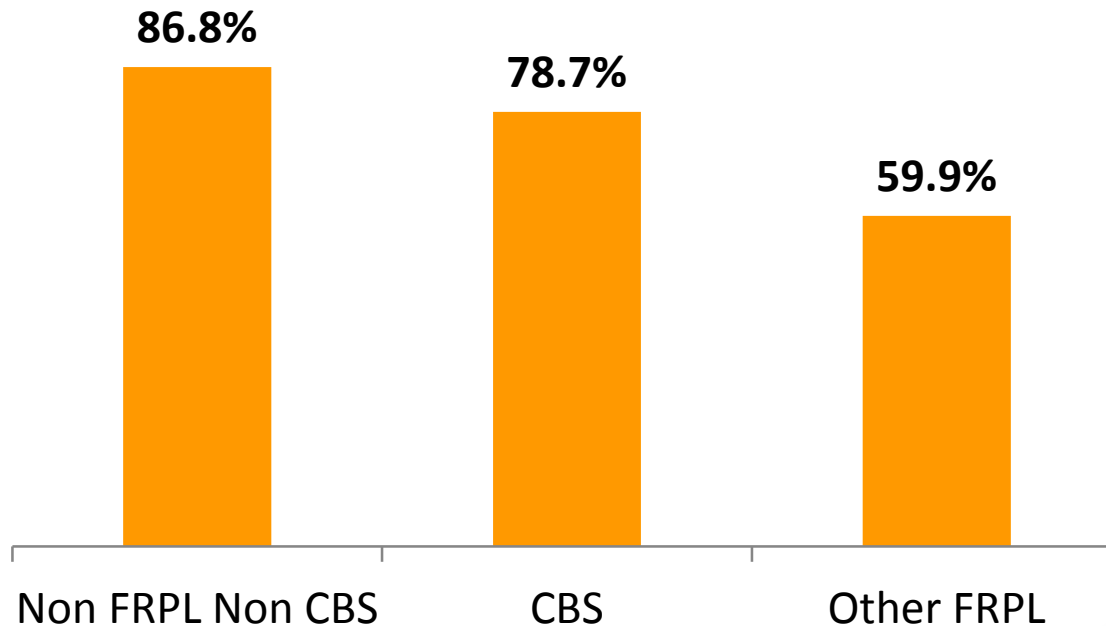
# 152,000 youth dream big



- Nearly 152,000 applications received to date.
- The sign-up rate has risen 23% in five years.

# Strong CBS high school graduation rates

- Students not eligible for Free and Reduced Price Lunch (FRPL) who did not apply for the College Bound Scholarship have the highest graduation rate (2012).
- The rate for CBS students is **19 percentage points higher** than their low-income peers who did not apply.

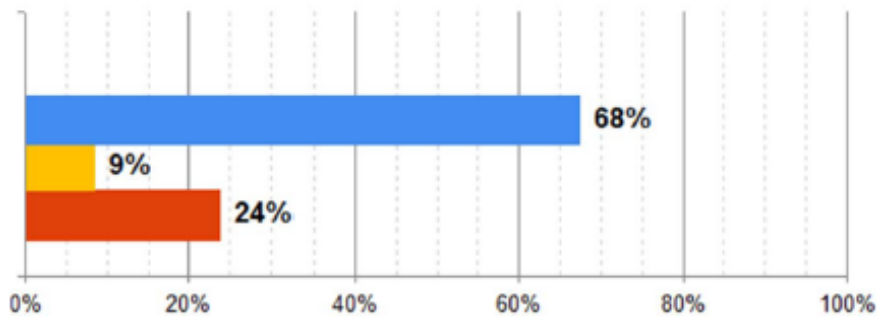


# On-Time Graduation for Class of 2012

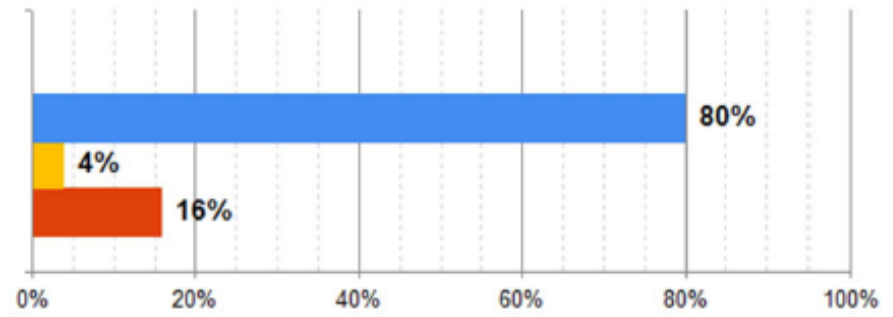
(Began as 9<sup>th</sup> grade cohort in 2008-09)

- Graduate
- Continuing
- Dropout

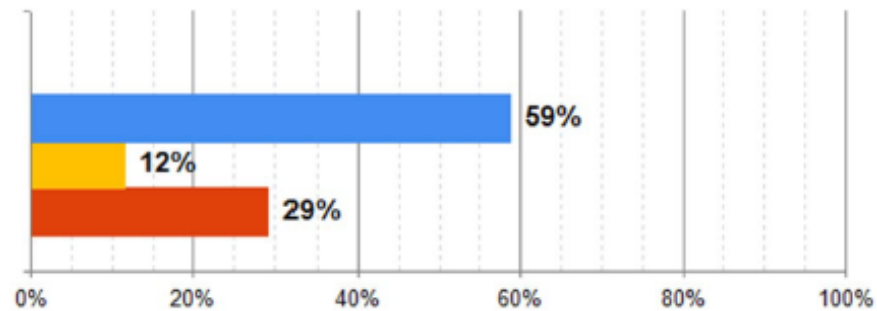
All District (N=2064)



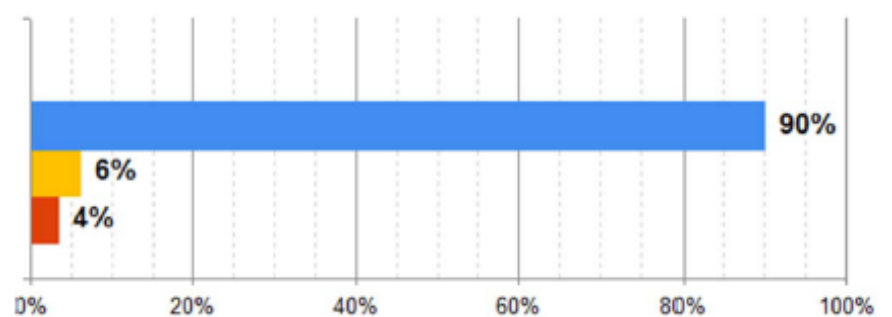
Non-Low-Income (N=855,)



Low-Income (N=1209)



College Bound Scholarship (N=442)

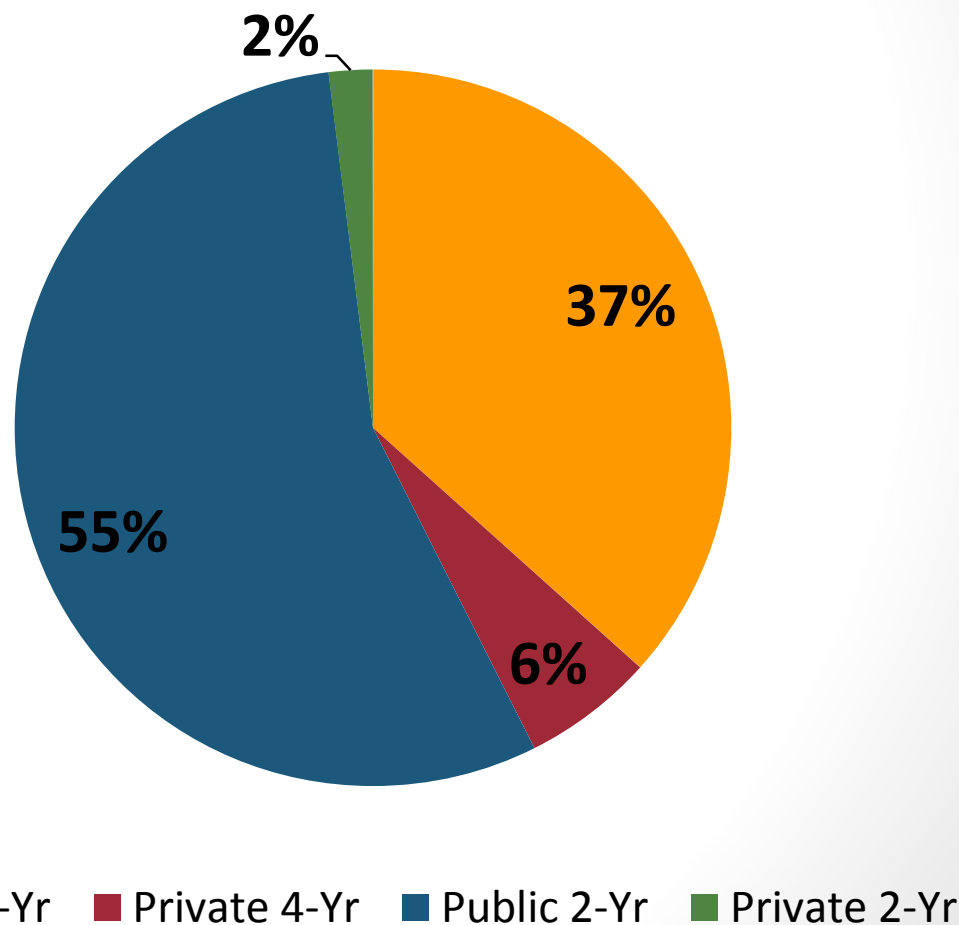


# More CBS students in four-year institutions than expected

## 2012-13 Total CBS Enrollments

**7,910** students enrolled  
(as of October 2013)

- **4,690** received scholarship
- 2,566 attend SNG campus without CBS award
  - Family income above cutoff
  - Other state aid covers maximum award
- 592 attended out-of-state
- 69 in-state non-SNG campus



# SNG Prioritization

- **CBS students must receive SNG in 2014-15**
  - Cannot prioritize SNG by MFI for CBS students.
  - Cannot implement SNG gift equity for CBS students.
  - CBS not considered gift aid for self-help in SNG.
  - SNG funds must have been exhausted to impact receipt for CBS students.
- **Cannot delay awarding CBS students**
  - OK to Award and OK to Pay changed to Eligible for Payment.
  - Report of ineligible students provided to prevent future disbursements.
  - Institution will not be responsible for award to Eligible for Payment records if student does not graduate with 2.0 GPA.
- **2012 students who didn't enroll by fall 2013 ineligible**

# Unit Record Reporting 2012-13

- THANK YOU!
  - 52 Reported through new Portal
  - 16 Reported through Secure Site
- Portal Process
  - Disappearing Task Force
  - Beta Testers (July and August)
    - Special thanks to SBCTC!
  - Early Submitters (September filers)
    - Early edits were sometimes too restrictive
    - Pages were sometimes difficult to navigate
  - Later Submitters (October filers)
    - Portal was working much smoother, edits working better
    - A number of positive comments



**ALL SCHOOLS WILL USE PORTAL PROCESS IN 2014**



# Financial Aid Counseling

- Information required to be provided to all SNG recipients.
- Used Opportunity Pathway labeling requirements.
- Leveraged *Ready Set Grad*.
- Private institutions can use a different method as long as the delivery of the information is assured.



# \$ FOR COLLEGE

- **Tuition and Other Costs of College**
- Federal Student Financial Aid
- Washington State Financial Aid Programs
- Scholarships
- Student Loans
- Tax Benefits



TWITTER

College costs vary and will depend on the type of school you attend and the number of courses you take. When you think of the total cost of college, it generally includes tuition and fees but also room and board, books, supplies, and transportation.



VIDEO

READY  
SET  
GRAD

## Tuition and Fees

Tuition and fees pay for classes and the use of some campus facilities, like libraries and workout facilities. The following table may not include all required fees. Check with each institution for more information.

2013-14 Resident Undergraduate: Tuition and Fees	
Colleges and Universities	Estimated Tuition and Fees per Year
<b>Research Universities</b>	
University of Washington	\$11,806



EMAIL SIGN UP



FACEBOOK

## Living Expenses

- **Room and board** includes food and the cost of living in a college dormitory or apartment. Books and supplies are required for most classes. Costs will vary depending on the types of courses you take.
- **Personal expenses** include items like clothing, groceries, and laundry.
- **Transportation expenses** include gas, parking, and travel home for the holidays.



VIDEO

READY  
SET  
GRAD



theWashBoard.org

Search Scholarships

# Smarter > Scholarship Matches

Looking for scholarships? theWashBoard.org makes it simple. We **connect** Washington students of all types with Washington scholarship providers...for FREE.

Whether you'll be attending in state or out, you save time by entering your profile once and letting us find the scholarship opportunities that fit theWashBoard.org is spam-free and will never sell your information.

Check us out in this video

Sign In or Register Today!

E-mail Address

Password

> Sign In

[Forgot your password?](#)



## For Seekers



Create a profile and let us do the rest. We will match you with scholarships you are most likely to qualify for and applying online is easy. Check us out in this video

[Seeker Registration](#)

## News & Announcements

We're making improvements this month, in response to early feedback, to ensure the most accurate scholarship matches.

New scholarships are being added to theWashBoard.org daily! Check back often.

**FAFSA** for 2013-2014 starts January 1, 2013.

## For Providers



Post your scholarship to reach a larger group of students. We make reviewing and evaluating applications easy. Find the next recipients of your scholarship. Check us out in this video

[Provider Registration](#)

# theWashboard.org



# Consumer information reminder for publics



- **Billing statement**
  - Cost of instruction, tuition revenue
  - Designate difference as “Opportunity Pathway”
- **Billing statement or web link**
  - Sources of revenue in prior year
  - Uses of tuition revenue
  - Accountability and performance data (RCW 28B.76.270)
- **Billing statement or award letter notify resident undergraduates of federal tax credits**

# College Goal Washington

- Site agreements developed
- New site manual created
- Anyone can volunteer by emailing [cgw@wsac.wa.gov](mailto:cgw@wsac.wa.gov)
- Sites will be added to web site soon

# Thank you!

