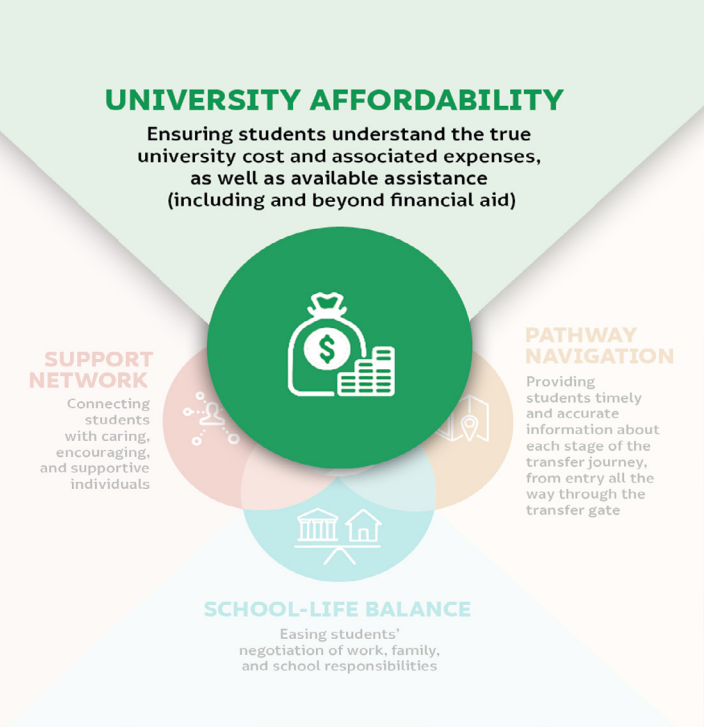
Be a Transfer Advocate:
How Student Support Professionals Can Help Students Address University Affordability Concerns

THROUGH THE GATE℠
theRPgroup

Students participating in the RP Group's *Through the Gate* transfer study cited **university affordability as their top obstacle** among four key factors impacting their transfer capacity — **regardless of age, gender, or racial/ethnic background** (see figure). Students reported confusion about the true cost of university and concerns about expenses outside of tuition. And, they had limited understanding about financial assistance options, including and beyond financial aid.

Students also shared that support professionals — counselors, advisors, and student services staff — are vital to providing the encouragement and information needed to transfer, including how to finance their baccalaureate. At the same time, community colleges cannot do this work alone. University involvement and intersegmental partnerships are also key to addressing transfer students' financial concerns.



Student Transfer Capacity-Building Framework

Drawing on students' input, **the RP Group and the California Community Colleges Chief Student Services Officers Association (CSSOA)[1] offer student support leaders and practitioners across segments the following ideas for helping students understand that achieving a bachelor's degree is something they can financially attain.[2]**

Community Colleges

- Articulate that *all* student support professionals — not just financial aid representatives — have a role to play in addressing students' financial concerns, and provide professional development to help practitioners know where to direct students for related information and resources
- Educate students about the basic differences between the cost of community college and university, including tuition, fees, and other associated expenses
- Help students access and use resources such as college-based true cost calculators, the California Student Aid Commission's *Student Expense Budget* (*https://www.csac.ca.gov/post/student-expense-budget*), and the US Department of Education's College Affordability and Transparency Center (*https://collegecost.ed.gov/*)
- Inform students about financial aid options when they are relevant in their journey (i.e., as they approach the transfer gate) and how they are similar or different at the community college and

university levels; discuss scholarships, grants, work study, and loans as well as the sources of these supports (e.g., federal, state, private lenders); ensure students know government loans are the safest type of borrowing

  - » Check out and refer students to the Federal Student Aid website (*https://studentaid.gov/understand-aid/types*) for student-friendly resources outlining these sources in multiple languages
  - » Raise students' awareness of California-specific opportunities such as the Cal Grant Transfer Entitlement (*https://www.csac.ca.gov/post/cal-grant-transfer-entitlement-award*)
  - » Connect students to resources about any local institutional grant aid
- Ensure students understand financial aid limitations when they set their educational goal and proactively inform them of how much grant eligibility they have left at key milestones along their transfer path
- Connect students to other assistance beyond financial aid — including public benefits — to address basic needs such as food, housing, childcare, transportation, healthcare, mental health, and technology
- Help students build a financial plan for transfer alongside side their comprehensive educational plan early in their community college journey and revise it along their transfer path
  - » Use this US Department of Education template as an example (*https://www2.ed.gov/policy/highered/guid/aid-offer/2021-22-anncollfinanplanungrad.pdf*)
- Provide timely workshops and one-on-one assistance to students in completing financial aid forms from start to submission and application verification support

Universities

- Ensure your website includes a student-friendly net cost calculator
- Increase your presence on feeder community college campuses in your region and create opportunities to bring prospective transfer students to your institution through in-person or virtual campus tours
- Tell community college students about…
  - » Who to contact on your campus about financing their education after transfer
  - » Where to find tuition, fee, and aid information on your website
  - » How the "sticker" price of your institution can be reduced depending on their financial needs
  - » What financial aid opportunities that are unique to your campus and/or available to specific majors and student populations
  - » What segment-specific financial aid opportunities are available to transfer students such as the *State University Grant (SUG) Program* or *Blue and Gold Opportunity Plan*
  - » What campus resources are available to help students with basic needs such as food, housing, childcare, transportation, technology, healthcare, and mental health once they transfer
  - » What on-campus employment opportunities exist that can support financial stability and full-time enrollment
- Provide financial aid award letters prior to the statement intent to register (SIR) deadline so that students can make an informed decision when selecting a university
- Offer sessions that walk students through their financial aid award letters to help them understand what they mean, and what other funding is available
- Hold sessions post-acceptance and pre-transfer to screen students for basic needs and begin connecting them to all forms of assistance available through the university, including public benefits (e.g., CalFresh)
- Increase transfer-specific scholarships and create partnerships with feeder community colleges advancement departments

Intersegmental Partnership Opportunities

Community college and university student services leaders can also work together to…

- Assess which financial assistance and basic needs supports are available at community colleges versus universities; map out and communicate to students where there is alignment between these services as well as unique supports on each type of campus
- Hold joint information sessions for prospective students and their families about the value of pursuing a bachelor's degree through community college transfer, highlighting specific programs of study leading to living wage jobs and available financial and non-financial supports
- Convene financial aid representatives from both community colleges and top transfer destinations to determine strategies for building students' complete understanding of the total cost of a bachelor's degree early in their community college journey; continue this campaign through the point that students are at the transfer gate
- Identify which community college student groups are disproportionately impacted when it comes to transfer in your region and jointly set priorities for increasing their transfer success, including reaching out to them on community college campuses and through trusted community networks about ways to afford attending university
- Simplify and standardize award letters and align deadlines for CSU and UC acceptance and financial aid offers so students can clearly understand what their options are and make informed decisions about which university to attend

Notes

[1] The RP Group produced this resource with additional input from: Herbert L. English, Jr., Vice President of Student Services, Barstow College; Patrick Perry, Director of Policy, Research, and Data, California Student Aid Commission; Afifa Zaman, Counselor, MiraCosta College; and Nohemy Chavez, Counselor, Mission College.

[2] This resource also draws on the National Center for Inquiry and Improvement's *What Does Student Financial Stability Look Like in the Student Experience?* (forthcoming). For more information, visit www.ncii-improve.com.

The RP Group's *Through the Gate* research initiative focuses on identifying ways to increase transfer for a "high-leverage" group of community college students: those who are close to transfer but have not yet made it to university. Find more information and project resources at www.rpgroup.org/Through-the-Gate.