

When Ludicrous Tuition Doesn't Matter: Competing with For-Profits

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What Brings You to this Breakout?

What questions would you like answered?

The Problems Identified With For-Profit Institutions

- Higher Tuition Costs
- Higher Student Loan Default Rates
- Deceptive/High-Pressure Marketing
- Pressure to Lower Academic Standards
- Societal Costs of High Tuition, High Debt and Poor Outcomes

ASCCC Position on For-Profits

Resolution 6.01 (Spring 2012) *Limit Taxpayer-funded, Need-Based Financial Aid to Public and Private Nonprofit Colleges Only:*

Resolved, That the Academic Senate for California Community Colleges support legislation and policy directives that limit need-based financial aid packages to public and private nonprofit colleges only; and

Resolved, That the Academic Senate for California Community Colleges urge the Legislature to provide funding for access to non-profit institutions for all impacted students.

ASCCC Publications and Presentations on For-Profits

Rostrum article entitled *Paper Towels, Crony Capitalism, and For-Profit Higher Education* (Phil Smith, ASCCC Executive Committee) for April 2012 issue.

Breakout session at Spring 2012 Plenary Session entitled *Corporatization of Education* (Phil Smith and John Freitas)

Who is TICAS?

An independent, nonprofit organization, the Institute for College Access & Success works to make higher education more available and affordable for people of all backgrounds.

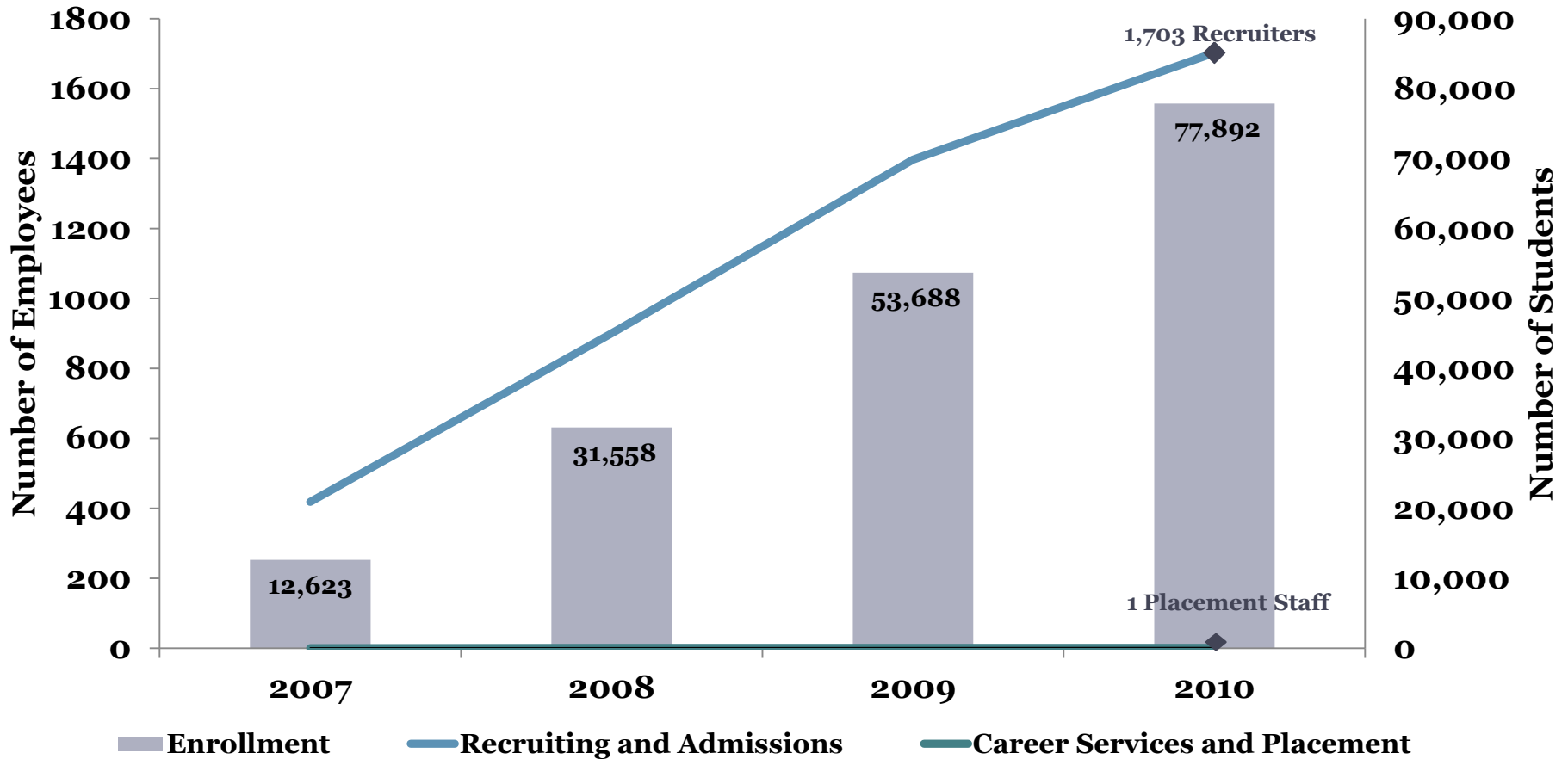
By conducting and supporting nonpartisan research, analysis, and advocacy, TICAS aims to improve the processes and public policies that can pave the way to successful educational outcomes for students and for society.

College Comparison

2010-11 enrollment and cost data, FY09 CDRs

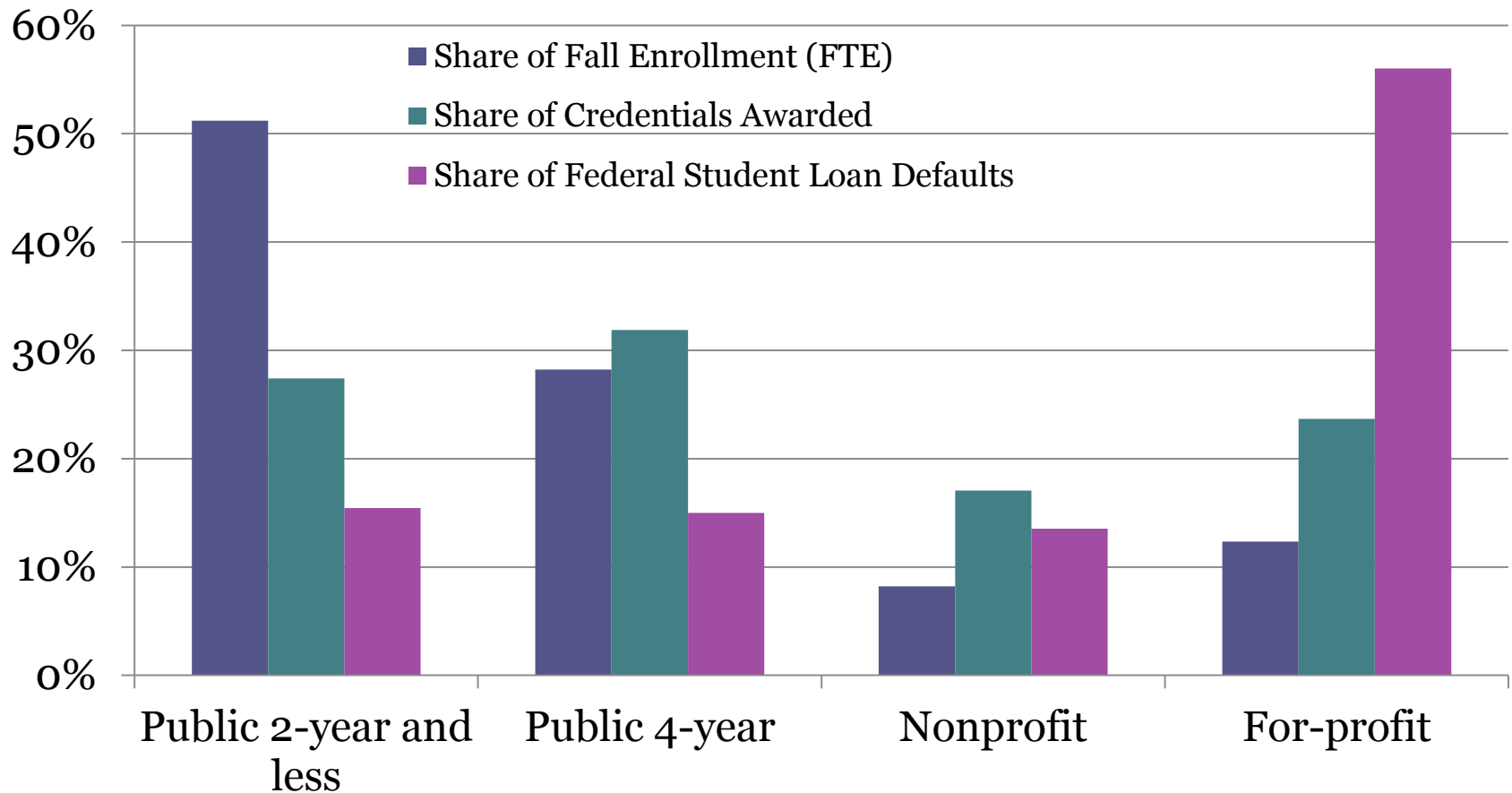
	Carrington College (FP college in Emeryville)	Laney College (CCC in Oakland)
Tuition	\$17,056	\$766
Cost of Attendance	\$21,238 - \$31,345	\$6,670 - \$17,830
Net Price	\$17,577	\$8,951
Cohort Default Rate	25.6%	22.5%
Borrowing Rate	74%	1%
Enrollment Status	100% full time	19% full time

San Diego-Based Bridgepoint (U.S. Senate HELP Committee Analysis)



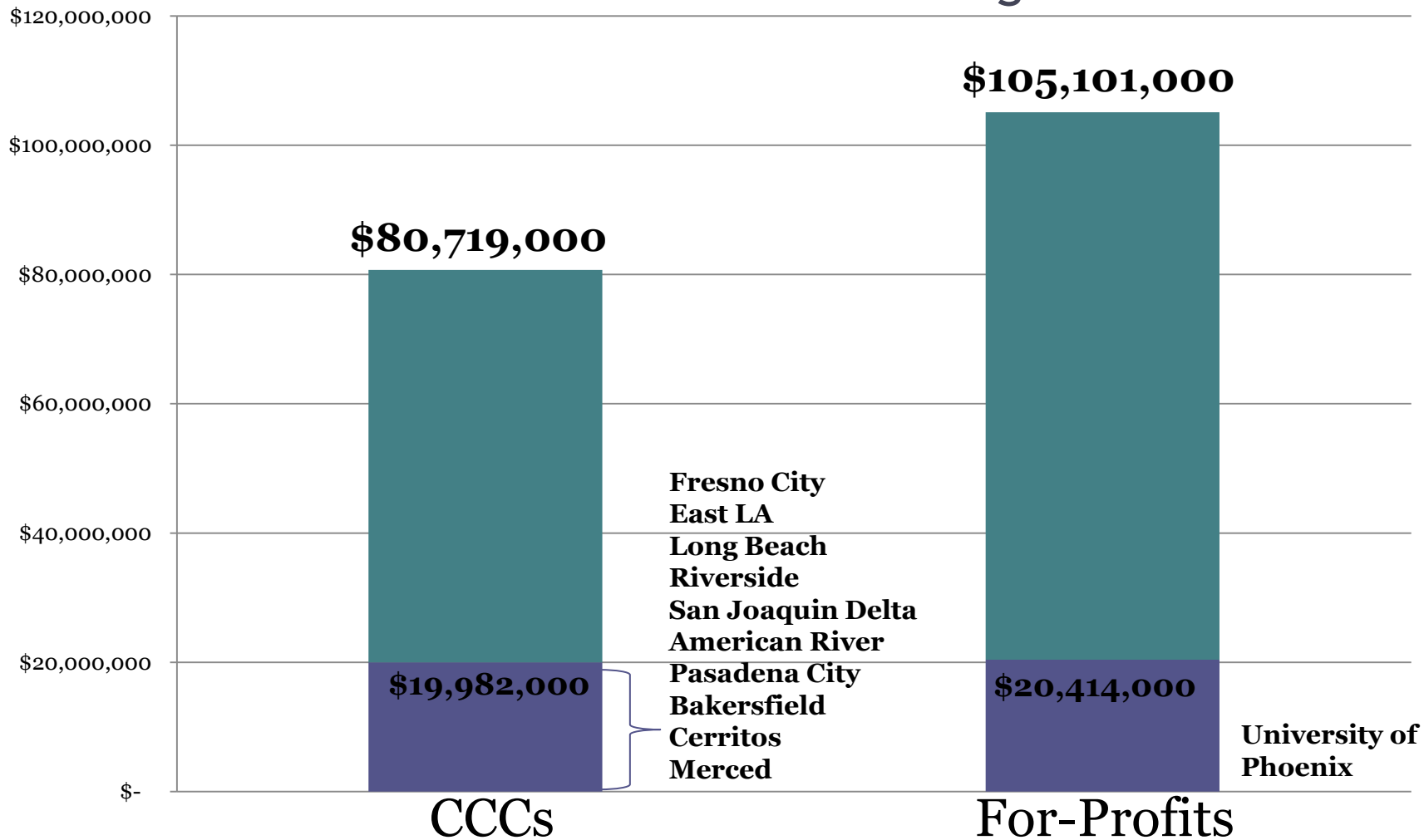
HELP Committee Source: Bridgepoint Education, Inc. SEC Statements and Committee Analysis of Documents Provided by School

California Enrollments, Credentials, and Defaults, 2010-11



2010-11 Cal Grant Dollars:

CCCs and For-Profit Colleges



Source: TICAS Calculations using data from the California Student Aid Commission

Recent State Actions

- 2011: Colleges where more than 40% of students borrow had to have CDRs below 24.6 to receive Cal Grants
- 2012: Colleges where more than 40% of students borrow had to have CDRs below 15.5 and graduation rates above 30 to receive Cal Grants
- 2012: Maximum Cal Grant tuition award for for-profit colleges reduced from \$9,708 to \$4,000 (effective 2013-14)
- 2012: AB 2296 (Block) signed into law, requiring improved disclosures from colleges under the Bureau of Private Postsecondary Education

CCC Challenges

- Underutilization of federal aid
 - \$500 million in Pell Grants left untapped
 - At least 17 CCCs do not offer federal loans
- Financial aid offices under-resourced
- Current students struggle to get the classes needed to transfer or complete
- Prospective students deterred from enrolling, with some choosing for-profits instead

Carrington College website

Financial Aid Support

An education is a big investment. It requires time and effort, not to mention dollars and cents. At Carrington College, we believe that no investment offers you more potential. Let's face it. A new career can transform your life, and we want to do all we can to help make that happen. Especially when it comes to helping you find ways to meet your educational expenses. Carrington College participates in most financial assistance programs, both federal and state, as well as private, third party financing.

Each program has specific requirements for eligibility and detailed application instructions. Contact us for more information.



Laney College website

Financial Aid Home

WELCOME BACK!

Now is the time to fill out your 2013-2014 FAFSA online. We will post when we will begin accepting SAR soon.

Laney Financial Aid Office

Here is a link to a video with an introduction to Peralta HigherOne Card. Video introducing the Peralta HigherOne Card. Narrated by Director Gary Nicholes

Your 2012 – 2013 Financial Aid is based on your and, if you are a dependent student, your parent's 2011 income.

You may be asked for a tax transcript. Be prepared to provide a IRS tax transcript as proof of income for 2011. You can order you tax transcript(s) here: <http://www.irs.gov/individuals/article/0,,id=232168,00.html>. They are free.

It takes up to 10 working days to receive your transcript.

SPRING 2013 HOURS:

Building A Room 201

Laney College Financial Aid Counter

Monday	8:00 A.M. TO 4:30 P.M.
Tuesday	8:00 A.M. TO 6:30 P.M.
Wednesday	8:00 A.M. TO 4:30 P.M.
Thursday	8:00 A.M. TO 4:30 P.M.
Friday	8:00 A.M. TO Noon

*Please note that the Financial Aid line may close early prior to the counter closing to allow the staff to close on schedule.



I am transferring to another school in the fall. I still have some remaining CalGrant funds and wish to continue receiving them. What do I need to do?

You should go to: www.csac.ca.gov. and click on "WebGrants for Students". At this site you may:

Check the status of your application

View your payment history

Update your address

Change school(s)

Link to other financial aid sites

It is easy access anytime, any where. No need to wait on the phone for customer service.

Waive My Fees Please.....

If your student file says that you owe any fees for classes and you either have a BOG Waiver to turn in or have completed your SAR on line then you can come into the Financial Aid Office to get your Fee Waiver entered for 12-13.

Fee Waivers do not cover:

Bus passes

Health fees

Student Campus Use Fee – Laney, Alameda, BCC or Merritt

Parking fees

Library fees

Students are responsible for paying all fees other than the class unit fee(s).



If you have not received/lost/damaged your HigherOne Card please print the attached form, fill it out and turn it into the Financial Aid Office. Click on the this button to download the file:



HIGHER ONE Cards

HAVE BEEN MAILED

NEW FINANCIAL AID DEBIT CARDS ARE BEING MAILED TO ELIGIBLE STUDENTS.

DO NOT DISPOSE OF THIS CARD!

FOLLOW THE ACTIVATION STEPS IN ORDER TO ACCESS YOUR FINANCIAL AID PAYMENTS.

WHEN YOU GET YOUR CARD GO TO <https://peraltacard.higheroneaccount.com> TO LEARN HOW TO ACTIVATE IT.

STILL HAVING A PROBLEM ACTIVATING YOUR CARD? COME TO THE HIGHERONE WORKSHOP EVERY WEDNESDAY 1 P. M. TO 3 P.M. IN F170



YOU MUST

ACTIVATE YOUR STUDENT EMAIL ACCOUNT

Attention all financial aid applicants. In order to communicate with the financial aid offices regarding your status, awards and payments, you must activate your Peralta email account by going to: <http://web.peralta.edu/it/studentemail/>

APPLYING FOR FINANCIAL AID? NEED HELP? COME TO THE WORKSHOP.

Beginning Thursday January 24th financial aid workshops to assist you with the application process will be held every Thursday in F170 Computer Center from 1:00 P.M. to 3:00 P.M.

Come get help with :

- Filling out FAFSA
- Financial Aid Paperwork
- General Questions
- Fee Waiver
- Petitions
- Loan Application

What to bring:

- For 13-14 applications: 2012 Tax Transcript and Wage and Income Transcript or original W-2 (s) (Tax Transcripts are available for free at the Oakland Federal Building at 1301 Clay Street, Oakland CA 94612 or online at: <http://www.irs.gov/individuals/article/0,,id=232168,00.html> It takes 5 – 10 business days for the transcript to be mailed when ordering online.
- For 12-13 applications: 2011 Tax Transcript and Wage and Income Transcript or original W-2 (s) (Tax Transcripts are available for free at the Oakland Federal Building at 1301 Clay Street, Oakland CA 94612 or online at: <http://www.irs.gov/individuals/article/0,,id=232168,00.html> It takes 5 – 10 business days for the transcript to be mailed when ordering online.
- Verification of any untaxed income such as SSI, CalWorks, TANF, Food Stamps, G.A.
- Court Documents that you know you will need
- Anything else you may think is relevant



Cosmetology

An important link for you if you are a cosmetology student:
http://www.barbercosmo.ca.gov/applicants/schls_rslts.shtml

Want to know how much you may get to attend college? Check out this link to the Net Price Calculator:

<https://webprod.cccco.edu/npc/343/npcalc.htm>

You will see the average financial aid available.

Financial Aid and the Cashier's Office

are in Building A Room 201

Laney College Financial Aid Counter

SPRING 2013 HOURS:

Monday	8:00 A.M. TO 4:30 P.M.
Tuesday	8:00 A.M. TO 7:00 P.M.
Wednesday	8:00 A.M. TO 4:30 P.M.
Thursday	8:00 A.M. TO 4:30 P.M.
Friday	8:00 A.M. TO Noon

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Link to Laney Loan Page: [http://www.laney.edu](http://www.laney.edu/wp/financial_aid/loan-workshops-at-laney/)

[/wp/financial_aid/loan-workshops-at-laney/](http://www.laney.edu/wp/financial_aid/loan-workshops-at-laney/)

Information about the petition process: [http://www.laney.edu](http://www.laney.edu/wp/financial_aid/filing-a-petition-form/)

[/wp/financial_aid/filing-a-petition-form/](http://www.laney.edu/wp/financial_aid/filing-a-petition-form/)

Click this link for BOG Fee Waiver Application and other financial aid documents: http://www.laney.edu/wp/financial_aid/documents/

All students must apply for 2012 – 2013 Financial Aid online at:

<http://www.fafsa.ed.gov>

Once you have completed your FAFSA (*Free Application for Federal Student Aid*), **print out the SAR (Student Aid Report) application and bring the SAR to the Financial Aid Counter when we post the date we will begin accepting documents. That date will be posted soon.**

2012 – 2013 Financial Aid is based on your 2011 income. Be prepared to provide a IRS Transcript as proof of income for 2011. You can order you tax transcript here: <http://www.irs.gov/individuals/article/0,,id=232168,00.html>. It takes up to 10 working days to receive your transcript. You will also be required to provide copies of college transcripts from all colleges and universities which you have attended. You may also be asked to provide other documentation or to fill out additional forms. Your file will be prepared and processed based to the date that all required documents are received by the financial aid office. **Failure to submitted any requested documents will delay the completion of your file.**

For information and assistance, please visit our campus Financial Aid Office. If you have completed more than 90 units by July 2012 then you must petition to continue. You may ask for a 12-13 Petition Form at the Financial Aid Office counter. Students must apply each year beginning in January for the next academic year. Early applications receive first priority for available funds. Every effort will be made to offer assistance in the students' native languages.

En la oficina de Ayuda Financiera (Financial Aid Office) de esta institución universitaria hay servicios de ayuda financiera a la disposición de los estudiantes. Los estudiantes deben hacer solicitud cada año a partir del mes de enero para el siguiente año académico. Las solicitudes que se presenten primero recibirán prioridad en relación con Los fondos disponibles. Se hará todo lo posible para ofrecer servicios de ayuda en El idioma nativo del estudiante. La Oficina de Ayuda Financiera está ubicada en El Edificio de la), Despacho A201.

STUDENT FEES AND FINANCIAL AID INFORMATION

Payment Policy

Students must pay all applicable fees no later than two (2) weeks before the beginning of the term. Failure to do so will result in classes being dropped. *Students who add classes after this deadline are required to pay their fees immediately or a hold WILL be placed on the student's account and the debt will be sent to collections.*

Payment Deadline

Tuition and enrollment fees are due and payable at the time of registration, and each time you add subsequent classes.

Payment Options

- In-Person at the Cashier's Office
- By Mail (Check or money order payable to PCCD)
- Online By Credit/Debit Card (Visa or MasterCard)
- Payment plans are available upon request.
 - Please contact Steve Sanderson (ssanderson@peralta.edu) for more information.

Financial Aid

- All students must apply for Financial Aid online at www.fafsa.ed.gov or for the Board of Governor's (BOG) Waiver only click [here for PDF version](#) or [here for Word Doc](#). When picking up financial aid checks, all fees, including AC Transit EasyPass fees, will be collected before checks are released. (Students may authorize PCCD to use Financial Aid for these charges).
- For more information on Financial Aid, please visit www.peralta.edu or your campus financial aid office.

Effective Immediately...

When picking up financial aid checks, all fees, including AC Transit EasyPass fees, will be collected before checks are released.

Laney College Student Financial Aid

CLICK ON THE LINK BELOW TO GET VIDEO INFORMATION ON

HOW TO APPLY FOR FINANCIAL AID!

VIEW FINANCIAL AID VIDEO!



UNEMPLOYED?

The Departments of Education and Labor have established a new web site to assist those who are unemployed. Indeed, many unemployed individuals do not know they may be eligible for Pell Grants and other need-based student aid. Most also do not know of the ability of financial aid administrators to adjust financial aid eligibility based on their special circumstances. The web site provides information on financial aid, labor tools, and other key resources available for unemployed workers.

FOR MORE INFORMATION, PLEASE GO TO: <http://www.opportunity.gov/>.

***Please note that the Financial Aid line may close up to 30 minutes prior to the counter closing to allow the office to close on schedule.**

FAFSA School Codes

Berkeley City College	014311
Chabot College	001162
College of Alameda	006720
CSU East Bay	001138
Laney College	001266
Merritt College	001267

Questions?

Thank You!