



**CATALYST  
FUND**

**NASH**  
NATIONAL ASSOCIATION OF  
HIGHER EDUCATION SYSTEMS

# Removing Cost as a Barrier to Postsecondary Access in California

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Fall 2024

**IMPACT SUMMARY  
AND LESSONS LEARNED**

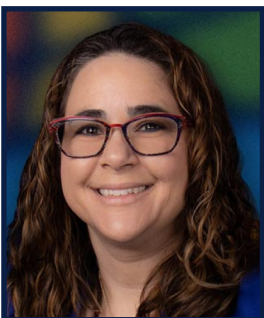
The NASH Catalyst Fund mobilizes public higher education systems to share and amplify promising practices that advance opportunity and foster student success with the potential for replication and scale across multiple institutions and systems. With a dedicated focus on initiatives that are already making a measurable impact, the Catalyst Fund furthers NASH’s goals of increasing credential and degree completion, promoting upward social mobility, and alleviating student debt.

In July of 2024, with the support of the Evelyn and Walter Haas, Jr. Fund, NASH launched a California-focused Catalyst Fund to identify and uplift initiatives that remove cost as a barrier to higher education. NASH invited institutions within California’s three public higher education systems to respond to a Request for Proposals (RFP) soliciting promising practices that help students tackle financial hurdles to persistence and success. NASH received 39 responses and ultimately made 32 awards totaling \$220,000. Among the awardees are initiatives that reach large and diverse student populations, directly reduce the cost of attendance, and showcase unique, scalable solutions.

We know that cost remains a barrier to postsecondary access for too many students, and the awarded initiatives highlight local innovations that address this challenge. The awarded institutions demonstrate how creativity in problem-solving can lead to impactful changes in the way education is delivered and experienced by students of all backgrounds.

As we look to the future, NASH will continue to support and uplift initiatives that expand access to educational opportunities. Our Catalyst Fund serves as a vital “seed” component of our Seed-Test-Scale strategy, which aims to identify, validate, and disseminate pioneering practices that contribute to student success. The goal of the Seed-Test-Scale approach is that NASH member systems are able to implement customizable solutions proven to work at peer institutions, at a lower cost and effort than it would require to do on their own. This is the essence of what we call systemness - that a breakthrough at one institution can serve as a model for the over 700 institutions our members represent and benefit the 7.5 million students they serve.

We’re genuinely excited to witness the growth of these awarded programs and the positive impact they can have on student success. These initiatives reflect the heartfelt commitment of our member systems to breaking down financial barriers and providing holistic student supports. Together, we can create a more inclusive and supportive educational landscape for all.



*Jessica Todtman*

**Jessica Todtman**

Interim President & Chief Operating Officer  
National Association of Higher Education Systems



# The Cost of College

In 2023-24, the average cost of tuition and fees for full-time undergraduate students was \$11,260 for public four-year in-state institutions and \$3,990 for public two-year in-district institutions.<sup>1</sup> Over the 10-year period prior to 2023-24, average tuition and fees declined by 4% at public four-year institutions and 6% at public two-year colleges when adjusted for inflation. However, these data do not take into account state and federal financial aid offerings which often reduce the net cost of college, particularly for students from low-income families. In 2019-20, 31% of full-time resident students at public four-year colleges received sufficient financial aid to cover the entirety of their tuition in fees. This includes 64% of resident students from families with incomes of less than \$40,000 and 9% of students from families with incomes of \$120,000 or more.<sup>2</sup>

California’s three systems of public higher education pride themselves on keeping access and affordability central to their mission. For example, for 2023-24:



Students attending California Community Colleges pay a per-unit cost of \$46, which amounts to \$1,380 for a full-time course load of 15 units per semester.<sup>3</sup>



California State University resident undergraduate students benefit from a lower-than-average tuition of \$5,742<sup>4</sup> prior to mandatory campus fees which range from \$1,075 to \$5,333.<sup>5</sup>



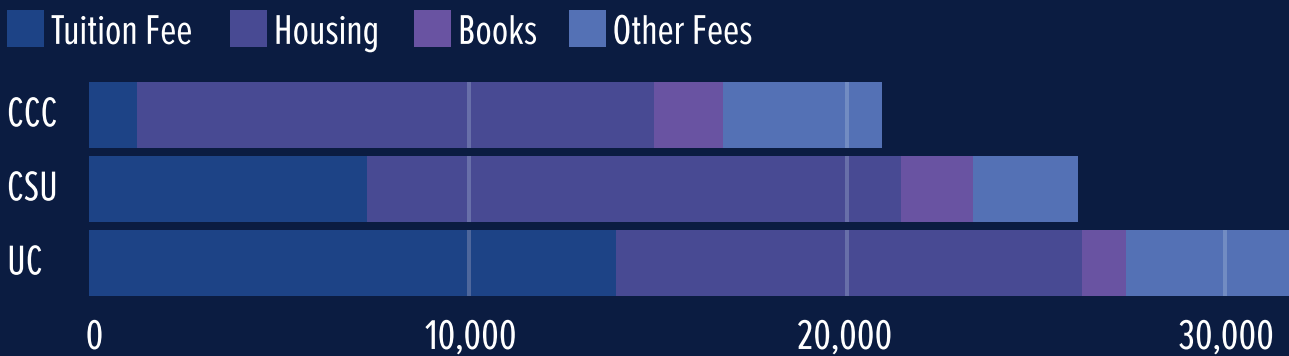
The University of California's base cost of tuition and fees for residents is \$13,752.<sup>6</sup>

As a result, Californians attending public colleges are less likely to incur student loan debt and tend to borrow less on average compared to students in other states.<sup>7</sup> However, efforts to keep tuition and fees affordable and sustain financial aid programs are not always enough to combat doubts about the value of college and fears about long-term debt.

In California, public opinion reflects significant concerns about college affordability. According to a 2018 Public Policy Institute of California survey, the majority of California residents view affordability as a significant issue, with over 60% believing that government support for financial aid programs is insufficient. A 2019 California Student Aid Commission study similarly highlighted financial barriers, with 64% of students identifying high costs or balancing school and work as their primary challenges. Furthermore, data reveals significant disparities in college enrollment based on socioeconomic status, as low-income high school graduates in California are about half as likely to attend a four-year institution compared to their higher-income counterparts.<sup>8</sup>

According to the Public Policy Institute of California (PPIC), while tuition has held steady when accounting for inflation, other costs of attendance have increased, particularly housing. In fact, for most students at public colleges in California, non-tuition expenses such as housing, fees, books, and transportation exceed the cost of tuition.<sup>9</sup>

## For Students at Public Colleges, Tuition is a Small Part of Overall Costs



**SOURCE:** Integrated Postsecondary Education Data System.

**NOTE:** Data from 2019. Housing costs are the typical institutions estimated cost of living off-campus. California Community College and California State University students are much more likely to live with family, which could greatly reduce living costs.



# Catalyst Fund Overview and Process

Concerns about these often invisible obstacles to college access led to a partnership between the National Association of Higher Education Systems (NASH) and the Evelyn and Walter Haas, Jr. Fund to identify promising practices across California's three public education systems—the University of California, California State University, and California Community Colleges—that aim to remove cost as a barrier to higher education. NASH brought to the process a successful model for identifying hotspots of innovation - our Catalyst Fund.

In 2024, NASH launched a Request for Proposals (RFP) to solicit interventions that address this barrier. As a result, NASH awarded \$220,000 to support initiatives at 32 institutions across the three systems.

The “removing cost as a barrier” Catalyst Fund RFP sought interventions that demonstrate “positive deviance” at one or more institutions within California’s public higher education systems or within the system office. Positive deviance is an approach to behavioral and social change based on the observation that in any community there are people whose uncommon but successful behaviors or strategies enable them to find better solutions to a problem than their peers, despite facing similar challenges and having no more resources or knowledge than their peers. Respondents were asked to address how the intervention specifically works to remove cost as a barrier to higher education. In addition, the RFP specified that proposals should reflect student-centered policies and practices.

The RFP provided the following examples of the types of interventions that would align with the theme of “removing cost as a barrier” while also being careful to specify that this list was not intended to limit innovative approaches from being submitted for consideration:

- Making college accessible to low-income students by meeting their full financial needs, particularly needs that are unaddressed by traditional financial aid packages and policies.
- Making college affordable to students by reducing the net price through reduced tuition rates or providing differential tuition based on circumstances, fee waivers, scholarships, last-dollar gap-filling awards, and microgrants to attend to basic needs (e.g., food, housing, clothes, books, supplies, etc.)
- Improving practices, timeliness, and transparency, related to communicating and demonstrating clear and standard information about cost and financial aid offers to help students and families assess college affordability.
- Providing wrap-around support for non-traditional and/or low-income students through daycare and other social services, transportation, food banks, affordable housing, healthcare, legal assistance, etc.
- Decreasing time to degree through efforts targeted to low-income, traditionally under-represented, and/or non-traditional students.



What follows is an overview of what we learned from our Catalyst Fund, as well as more detailed looks at exemplars that NASH identified as particularly impactful with the potential for replication and scale within California as well as across postsecondary institutions and systems across the nation.



## 2024 California Focused Catalyst Fund Awardees

RFP submissions offered robust information about institutional actions to address the rising costs of higher education. Indeed, many submissions referenced resounding data confirming the importance of addressing affordability to support access and success for California’s public college students. For example:

- In Spring 2023 over 66,000 students from 88 California Community Colleges (CCC) responded to the Real College survey, revealing that two out of every three CCC students grapple with at least one basic needs insecurity. Nearly half of CCC students are food insecure, almost 3 in 5 are housing insecure, and about 1 in 4 are homeless.
- California State University research indicates that over two in five students face food insecurity, while one in ten have experienced housing insecurity in the past year (Crutchfield and Maguire, 2018).

In addition, the responses highlighted how data on student needs directly informed new policy and practices:

- More than half of all Los Angeles Community College District students report their incomes at near or below the poverty line (up to about \$15,000 annual income for a single person, \$36,000 for a household of four). The Finish Strong Nursing Initiative was created to ensure that the cost of certification did not hinder nursing program graduates’ ability to enter the healthcare workforce where their support is sorely needed.
- In the winter of 2020, 78% of University of California, Davis students self-reported that they did not have access to all of their required course materials because they could not rent, purchase, or otherwise acquire them. This directly inspired the creation of UC Davis’s Equitable Access Flat-rate Textbook Program.



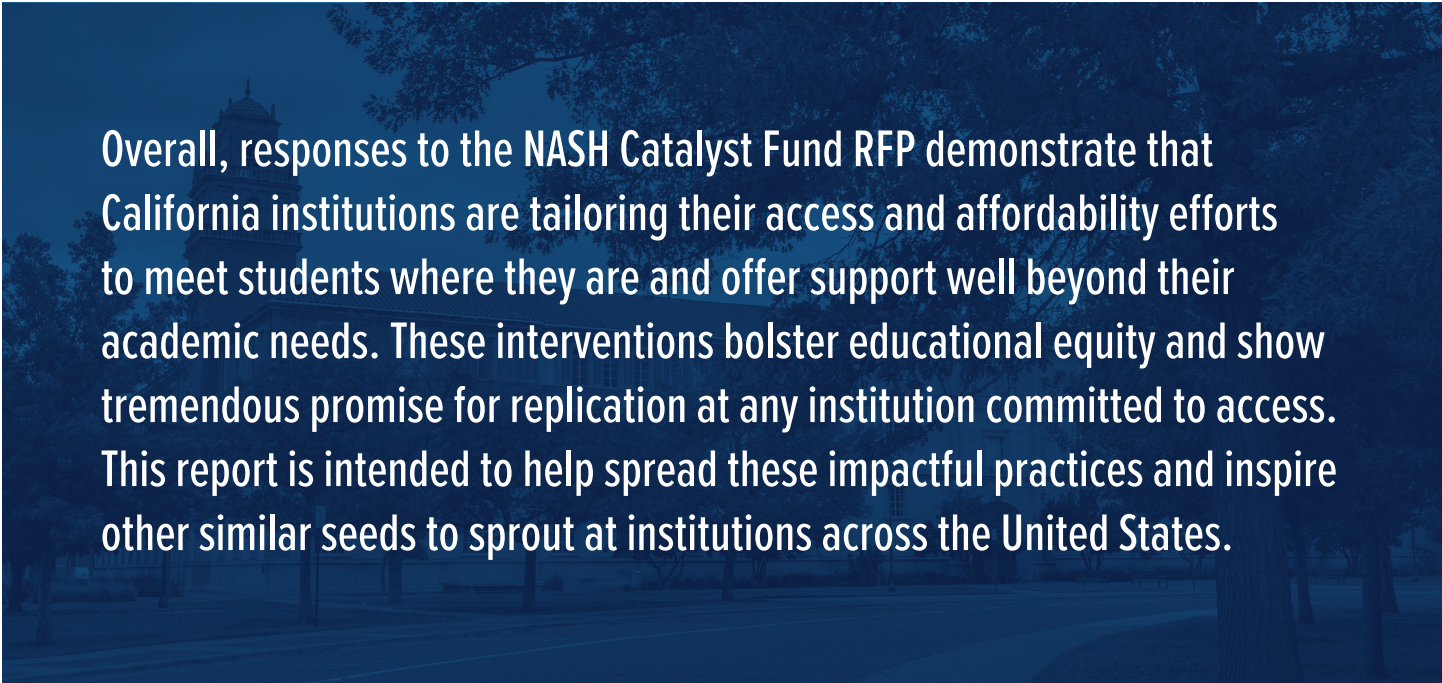
A majority of RFP responses were focused on providing **holistic support to students**, particularly those from non-traditional backgrounds or facing significant financial barriers. San Diego State University's Basic Needs Kit Program provides students with kits including necessary hygiene products, school supplies, menstrual products, and more. It stands out among similar programs because students can fill out a personalized request so the monthly kit is tailored to meet their specific needs, whether it is diapers for a child under their care, notebooks, or toilet paper. Basic needs offerings and food pantries represent at least 20% of awardees, which is particularly poignant as it emphasizes the challenges students face beyond the classroom that are not being sufficiently addressed by financial aid and other existing safeguards.

A number of basic needs programs were specifically designed to **create efficiencies for students in securing needed supports**. Cypress College's All-Access Passport serves approximately 14,000 students per semester, allowing them to ride the Orange County Transportation Authority public transit for free with their ID. Further, the Center for Assistance, Resources, and Educational Success (CARES) at Glendale Community College serves nearly 10,000 students a year, connecting them with critical on- and off-campus resources and offering impactful educational workshops, including financial literacy training. The Glendale CARES team provides services that alleviate poverty-related challenges, including access to nutritious foods, access to public transportation, public benefits screening, comprehensive case management, homelessness prevention, and rapid re-housing. These efforts go beyond establishing services and expecting students in need to find them. One-stop-shop approaches demonstrate that the challenges students face cannot be artificially isolated from one another—to truly put a student on a sustainable path toward success, you must address their physical, mental, and financial needs.



There was a strong **emphasis on collaboration**, both within the campuses and with external partners. Finding success in their initiative, California State University, Chico discussed expanding their financial literacy support program through system-wide collaboration, and California State Polytechnic University, Humboldt established a Satellite Education and Employment Development (S.E.E.D) alliance with two community colleges to facilitate regional scaling of their Individualized Degree Plan (IDP). These joint efforts underscore the challenges individual institutions face in meeting student needs on their own, and the benefits that have yet to be realized of increased collaboration within and between systems.

Several campuses used **data to inform their programs and measure success**. The University of California, Davis used data to refine its housing fee waiver program. UC Davis offered a housing reservation fee waiver to students based on financial need, but only 3% of students were taking advantage of the fee waiver each year. They decided to automate the system by automatically granting waivers to students if they met certain criteria and found that 30% of first-year students received an automatic waiver. The Los Angeles Community College District identified that many of their 300+ nursing graduates each year were waiting 8 or more months to take the certification exam due to the high cost of the exam and licensing. This delay negatively affected pass rates and, even more importantly, prevented graduates from joining the healthcare workforce and alleviating shortages. This highlights the importance of collecting and reviewing data regularly to pinpoint where to focus efforts to improve policy and practice.



Overall, responses to the NASH Catalyst Fund RFP demonstrate that California institutions are tailoring their access and affordability efforts to meet students where they are and offer support well beyond their academic needs. These interventions bolster educational equity and show tremendous promise for replication at any institution committed to access. This report is intended to help spread these impactful practices and inspire other similar seeds to sprout at institutions across the United States.

THE AWARDED PROJECTS ARE FURTHER DETAILED BELOW AND ORGANIZED INTO THE FOLLOWING CATEGORIES:



## Basic Needs Support



## Proactive Student Support Models



## Reactive Student Support Models

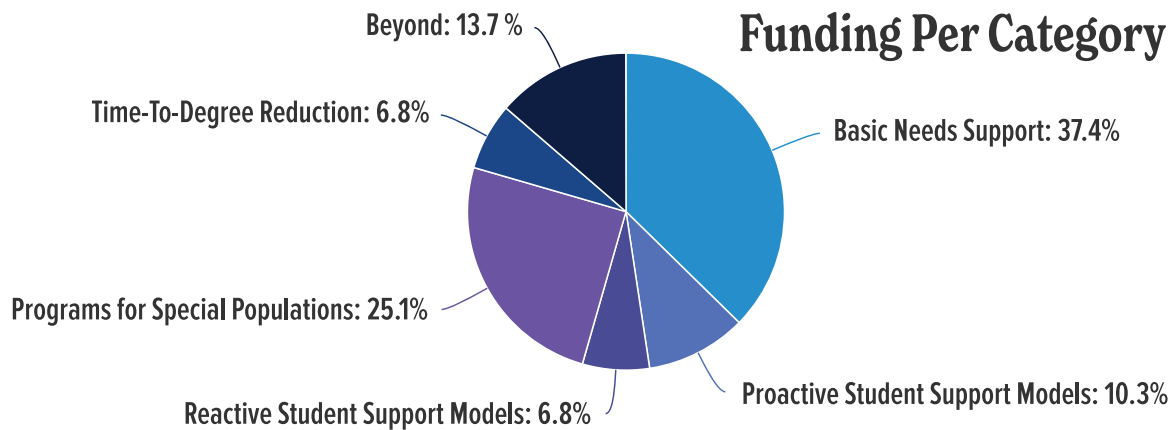


## Programs for Special Populations



## Time-To-Degree Reduction

IN THE FOLLOWING PAGES, SEVERAL STAND-OUT INITIATIVES ARE HIGHLIGHTED FOR THEIR INNOVATIVE APPROACHES AND THE POTENTIAL TO INSPIRE OTHERS AS MODELS FOR REPLICATION.



## Basic Needs Support

### \$82,000

This category reflects initiatives that address students' needs beyond tuition. This includes food, housing, textbooks, transportation, healthcare, and more. The University of California, Santa Barbara's After Hours Childcare program is highlighted in more detail below.

- The University of California, Davis – Equitable Access Flat-rate Textbook Program
- The University of California, Santa Barbara – After Hours Childcare
- College of the Canyons – Transportation Assistance Initiative
- Cypress College – All-Access Passport
- Glendale Community College – Center for Assistance, Resources, & Educational Success
- Hartnell College – Basic Needs Program
- Lemoore College – Basic Needs Intervention
- Modesto Junior College – Basic Needs Program
- Norco College – MustangsEat
- Southwestern College – SWC Cares
- San Diego State University – Basic Needs Kits



## Proactive Student Support Models

\$22,500

This category includes programs designed to provide students with proactive support based on certain characteristics through coaching or cohort-based models to ensure their success. Sonoma State's First-generation Early Engagement Program is highlighted in more detail below.

- The University of California, Merced – Enrollment Coach Program
- Cerritos College – Learning and Career Pathway Success Coaches
- Sonoma State University – Seawolves F1rst: Jump Start Program
- Sonoma State University – First-generation Early Engagement Program



## Reactive Student Support Models

\$15,000

Reactive models use data, including academic outcomes, to identify groups of students in need of intervention. CSU Channel Islands' Initiative for Mapping Academic Success is highlighted in more detail below.

- California State University Channel Islands - Initiative for Mapping Academic Success
- California State University San Bernardino - Early Notification & Guidance for Academic Excellence
- California State University San Marcos - Early Academic Intervention



## Programs for Special Populations

\$55,000

Many of the submitted initiatives were targeted to specific student populations, including first-generation college students, justice-involved students, and students from specific demographic groups. The Los Angeles Community College District's Finish Strong Nursing Initiative is highlighted in more detail below.

- The University of California, Santa Barbara – Promise Scholars
- The University of California, Berkeley – Recovery Scholars Program
- American River College – Professional Development Program for MESA STEM Students
- Coalinga College – Rising Scholars
- De Anza College – HEFAS Fellowship
- Fullerton College – Hornet Holistic Pass
- Los Angeles Community College District – Finish Strong Nursing Initiative
- California State Polytechnic University, Pomona – Male Success Initiatives



## Time-To-Degree Reduction

### \$15,000

Since each semester and credit hour incurs additional tuition and fees, interventions that aim to reduce students' time-to-degree directly affect affordability. California State Polytechnic University, Humboldt's Individualized Degree Plan is highlighted in more detail below.

- Cerritos College – Early College Program
- Crafton Hills College – Student Success Completion Grant
- California State Polytechnic University, Humboldt – Individualized Degree Plan



## Beyond

### \$30,000

Some of the best ideas can't be easily categorized. CSU Chico's Financial Wellness Clinic is highlighted in more detail below.

- California State University, Chico – Financial Wellness Clinic
- University of California Office of the President – Path to Debt-Free UC
- The University of California, Davis – Student Housing Reservation Fee Offset



## After-Hours Childcare

THE UNIVERSITY OF CALIFORNIA, SANTA BARBARA – BASIC NEEDS SUPPORT

### Overview

This initiative addresses the challenges student parents encounter in balancing academic and parenting responsibilities. The University of California, Santa Barbara (UCSB) provides childcare support for student parents, and recently expanded to include after-hours coverage with the aim of providing flexibility to student parents during unpredictable times of the academic calendar, such as finals week. The program, provided by UCSB’s Early Childhood Care & Education Services (ECCES), offers extended childcare hours to assist student parents in concentrating on their final exams and coursework. Trained ECCES caregivers deliver evening care on campus for children ages 3 to 12, alleviating some of the financial and logistical challenges faced by student parents.

### Why Is This Needed?

From 2018 to 2023, UCSB successfully implemented a Child Care Access Means Parents in School program funded by the U.S. Department of Education. Through this program, low-income student parents received subsidized child care to help support their retention and graduation rates, as well as reduce cost as a barrier for student parents. The CCAMPIS program provided a massive help to student parents and allowed ECCES to expand and refine their offerings. One need that remained unmet based on student feedback, however, was to provide student parents flexible after-hours childcare, particularly during “Dead Week” and “Finals Week.”

The after-hours expansion further addresses the need for accessible and affordable childcare among UCSB’s student-parent population, 81% of whom are identified as low-income. The high cost of living in Santa Barbara creates additional challenges, often forcing families to rely on financial aid. ECCES’s existing childcare centers, which already experience high demand and long waitlists, expanded services to include after-hours support at the end of the quarter. ECCES strives to provide high-quality, affordable childcare for student parents who would otherwise face the difficult choice between caring for their child and focusing on their studies. This initiative aims to support student parents in their academic pursuits, promote equity, and reduce barriers to degree completion.

## How Do Students Benefit?

UCSB's CCAMPIS Program currently serves 128 children of student parents with a range of family services and resources. By enhancing access to quality, campus-based childcare, the program advances UCSB's commitment to fostering an inclusive and equitable environment for student parents throughout their educational journey. This initiative addresses the unique needs of parenting students while aligning with broader goals of persistence and degree attainment, benefiting both student families and the wider community. The NASH Catalyst Fund will support an assessment of the program's impact at the end of the quarter to evaluate its success, potential for collaboration, and scalability.

## Conclusion

To support potential scaling, UCSB planned to share knowledge with other UC campuses, including by presenting it to the UC systemwide Parenting and Pregnant Students Community of Practice (PPSCOP), which serves as a campus- and community-based platform to hold discussions and share resources on services, supports, practices and policies that affect parenting students. Learning from UCSB's leadership benefits other institutions in a number of ways, including by demonstrating how to leverage a federal grant (CCAMPIS) to complement and enhance existing services and highlighting the importance of using student voice to inform program design.

"It is well documented that the journey to and through college is challenging for many students, but it is even more challenging for student parents as they juggle academic demands while also raising children. Our proposal to provide child care for student parents during 'Dead Week' (after hours) will raise the bar as to how our University can support parents as they advance their academic success and work to earn degrees."

– Annette Muse, Director, Early Child Care & Education Services



### SEEDS THAT SPROUT

UCSB's submission brings to light a system-wide model for providing high-quality services to parenting and pregnant students through a community of practice. Bringing institutions together through the PPSCOP to share insights and learnings regarding a common goal enhances collective impact and offers an excellent example of operationalizing systemness.





## First-Generation Early Engagement Program

SONOMA STATE UNIVERSITY – PROACTIVE STUDENT SUPPORT MODELS

### Overview

Sonoma State University’s First-Generation Early Engagement Program aims to enhance students’ connection to campus and improve academic standing, addressing financial barriers associated with prolonged time-to-degree. It promotes a sense of belonging and community that supports first-generation student success while reducing the financial burden of extended college enrollment. Sonoma State employs a holistic approach that utilizes existing resources, such as TRIO Student Support Services, a federal outreach and student service initiative aimed at identifying and supporting individuals from disadvantaged backgrounds through interdisciplinary and cross-functional collaboration. The program can serve as a model for proactive student support through cohort-based experiences.

### Why Is This Needed?

Sonoma State University hosts a substantial population of first-generation students—approximately 47% of its undergraduates. Over the last several years, the University had made significant gains in closing the achievement gap between first- and continuing-generation students, with first-generation student retention rates surpassing those of their continuing generation counterparts in 2019. Beginning in 2020, however, first-generation retention rates began to fall and the achievement gap widened. That’s why in fall 2023, Sonoma State piloted a proactive intervention to increase the retention rate of first-generation students. The intervention included an early alert system coupled with first-generation specific programming and support. By focusing on the positive impact of amplifying first-generation visibility, utilizing existing first-generation student support services, and expanding early engagement efforts, the program creates a supportive environment that fosters a sense of belonging for first-generation students. This sense of belonging is crucial in retaining students and supporting them through graduation, ultimately contributing to their overall success.

### How Do Students Benefit?

The early engagement program showed initial positive impacts of 97% retention for the pilot group, compared to 90% retention of first-generation students in good standing institution-wide. By facilitating a smoother path to graduation, early engagement helps students minimize the overall cost of their education. The program goes beyond traditional approaches to improving access and affordability by directly addressing the unique challenges faced by first-generation students such as navigating campus resources, developing effective study skills, and networking.

## Conclusion

In addition to expanding access to the early engagement program so it can meet the needs of all first-generation students, Sonoma State seeks to expand the program's offerings. Planned enhancements include a welcome reception for first-generation students and their families, bi-weekly academic success workshops and community-building activities, a campus-wide first-generation symposium, and more. At the heart of this intervention is a commitment to interdisciplinary collaboration. The challenges faced by first-generation students extend beyond academic concerns and encompass various socioeconomic, cultural, and personal factors. Sonoma State's approach serves as a model of the importance of collaborating with professionals from diverse fields such as academic advising, counseling, financial aid, student affairs, and faculty members through the lens of specific student populations in order to tailor and centralize supports.

“This award represents a pivotal opportunity for Sonoma State University to enhance first-generation student success by integrating both academic support and co-curricular programming. For our student body, it will foster a stronger sense of belonging and connection among first-generation students, further embedding them into the fabric of our campus community.”

– Rose Calzontzi, Director of TRIO Student Support Services, Center for Academic Access & Student Enrichment

### SEEDS THAT SPROUT



Sonoma State's early engagement program was built on the foundation of existing first-generation programs such as TRIO Student Support Services (SSS). This demonstrates how institutions can leverage federal funds to amplify the impact of their student support efforts. Over 3,100 institutions across the nation receive federal TRIO funds, and can apply for targeted SSS grants for first-generation students, students with disabilities, students from low-income families, English Language Learners, students in STEM, Veterans, and students in Teacher Education.



## CSUCI Initiative for Mapping Academic Success (CIMAS)

CALIFORNIA STATE UNIVERSITY CHANNEL ISLANDS – REACTIVE STUDENT SUPPORT MODELS

### Overview

The mission of California State University Channel Islands' (CSUCI) Initiative for Mapping Academic Success (CIMAS) is a cohort-based student success program designed to develop students' academic skillsets while building critical mindsets and behaviors, including efficacy, motivation, and belonging. CIMAS is a reactive student support approach that targets Latino/a and Pell-eligible students who experienced negative academic outcomes in the previous semester such as non-passing grades, incomplete courses, course drops, or term withdrawals. CIMAS cohorts have weekly 75-minute meetings over 10 weeks. The length of the program allows faculty and peer mentors to introduce new academic strategies which students then practice and assess. Cohort meetings foster growth mindsets, challenge imposter syndrome, and develop a supportive community.

### Why Is This Needed?

According to the Public Policy Institute of California, students who take more than four years to graduate face mounting costs, including tuition and associated expenses for additional years of schooling, as well as the opportunity cost of delayed entry into the workforce. Data show that Pell-eligible, first-generation, and historically underrepresented students are at a higher risk for negative course outcomes, which may contribute to longer time frames for graduation. Further, research indicates that students from low-income families and students of color are more likely to graduate late. By intervening with tailored resources that help get students back on track, CIMAS helps close equity gaps in four-year graduation rates among its students.

In order to attract those students who might most benefit from CIMAS, CSUCI devotes significant resources to incentivizing participation. Importantly, they strive to promote the program in a very positive light, emphasizing the benefits for students rather than focusing on the missteps that led to the school's intervention. CSUCI offers a progressive incentive structure designed to encourage students to participate in all aspects of the program and to help students to increase commitment to and engagement with their education. These incentives start with academic swag, include a Santa Rosa Island day trip, and are capped off with the summer scholarship.

## How Do Students Benefit?

Between Spring 2022 and Spring 2024, CIMAS served 274 students. The percentage of CIMAS students who were in good standing increased from a baseline of 80%, to 93% in 2021 and 94% in 2022. Upon successful completion of CIMAS, students receive a summer scholarship which enables them to afford to take classes during the summer semester. By enrolling in the summer semester, students can make up any failed or incomplete coursework and remain on-track to graduate on-time. In surveys, participating students indicated that improving academic skills, learning about campus resources, and having access to advisors were particularly beneficial aspects of the program. One student said, “Participating in the workshops and reflecting on my study habits was the more effective aspect of CIMAS. Seeing how I am not the only person struggling with class made me feel more connected to others going through the same situations.”

## Conclusion

Excelencia in Education named CIMAS a “Program to Watch” for 2023. As a result, CSUCI is already serving as a mentor institution to two universities, helping to replicate their success in new contexts. CIMAS is a great example of a reactive or “intrusive” student support model as it goes beyond a mere “red flag” alert to an advisor. CIMAS is a goal-oriented, cohort-based model that incentivizes participation and persistence in creative ways and addresses both academic and personal growth.

“Other campuses can learn how to foster meaningful faculty-student connections outside traditional academic settings, creating a supportive environment free from classroom power dynamics. This approach also demonstrates an innovative way to help students stay on track for graduation while strengthening their academic self-efficacy. By prioritizing these connections, campuses can support students' growth and retention in new, impactful ways.”

– Jessica Lavariega Monforti, Vice Provost



### SEEDS THAT SPROUT

While many institutions already leverage data to identify students at-risk of negative academic outcomes and cohort-based interventions are increasingly popular, those approaches are not often combined. Institutions can learn from CIMAS’s multi-pronged approach that includes faculty advising, peer mentorship, community-building, and other activities sustained over a 10-week period with a goal of fostering self-sufficiency. CIMAS also recognizes that closing equity gaps in student outcomes is not just about academics, but rather the overall student experience.



## Finish Strong Nursing Initiative

LOS ANGELES COMMUNITY COLLEGE DISTRICT – PROGRAMS FOR SPECIAL POPULATIONS

### Overview

The Finish Strong Nursing Initiative at the Los Angeles Community College District assists nursing students with on-time completion of their studies as well as timely progress into the healthcare workforce, including passing the required National Council Licensure Examination (NCLEX). This initiative serves students at Los Angeles City College, East Los Angeles College, Los Angeles Harbor College, Los Angeles Pierce College, Los Angeles Southwest College, Los Angeles Trade-Tech College, and Los Angeles Valley College. Finish Strong provides targeted financial assistance, such as NCLEX exam stipends and basic needs grants, enabling students to concentrate on their final semester and to avoid financial barriers to transitioning into the workforce.

### Why Is This Needed?

Like many regions, Los Angeles faces a shortage of nurses to meet the needs of the community. LACCD's seven nursing programs are a key pipeline for students pursuing this career pathway and for addressing this vital community and workforce need. When staff realized that a large portion of the 300+ LACCD nursing graduates each year were waiting eight or more months to take the NCLEX exam, they were determined to find out why. While demanding clinical schedules hinder some students from preparing for the challenging NCLEX exam, others can't immediately afford the over \$500 in exam and licensure fees necessary to become a Registered Nurse. Every day that a nursing program graduate waits to take the NCLEX exam is a day that they are not serving their community.

### How Do Students Benefit?

Nursing students must pay for laboratory costs and certifications in addition to undergraduate tuition and fees. These requirements take a heavy financial toll, so the nursing program has resources in place to ensure students can cover the cost of food, transportation, and exams. Since 2016, the Finish Strong Nursing Initiative has helped nearly 2,000 students with exam-related costs, significantly reducing the wait time to take the NCLEX after graduation.

## Conclusion

This program was unique among the Catalyst Fund submissions because it was initially funded by a private donor, but is now seeking additional partners and funding sources. It demonstrates the importance of thinking outside the box in response to funding constraints. Perhaps most significantly, Finish Strong demonstrates the LACCD’s belief that their obligation to their students does not end when they receive their credentials. The District’s nursing programs understand their vital role in the community and are committed to ensuring their students persist, graduate, and enter the workforce as soon as possible.

“This award will support students in their academic and professional pursuits by reducing the financial stress caused by tuition, exam fees, and basic needs like food and transportation. More importantly, it contributes to improving the nursing workforce in Los Angeles, where there is a critical shortage of nurses. Ultimately, this initiative strengthens our campus community by helping students successfully transition from education to employment, making them more likely to stay in the region and serve local healthcare needs.”

– Katy Cisneros, Grants Coordinator, Foundation for the Los Angeles Community Colleges



### SEEDS THAT SPROUT

While Finish Strong is focused on nursing, this approach can be applied across various professional programs, for example accounting and teaching. It encourages institutions to track data on alumni that don’t solely focus on whether they are employed in their chosen field, but when. LACCD marshaled seven colleges—a micro-system, if you will—to respond to urgent local workforce needs, which is precisely the role NASH hopes to continue to support public higher education systems in playing at the regional and statewide levels.



## Individualized Degree Plan

CALIFORNIA STATE POLYTECHNIC UNIVERSITY, HUMBOLDT – TIME-TO-DEGREE REDUCTION

### Overview

California State Polytechnic University, Humboldt's Individualized Degree Plan (IDP) provides a customizable pathway for students to earn a bachelor's degree through flexible course selection, which includes options for in-person, online, or hybrid modalities, as well as interdisciplinary learning. The program aims to improve educational access and completion rates, particularly for non-traditional, low-income, and underrepresented students, by reducing financial and opportunity costs related to extended time-to-degree.

### Why Is This Needed?

The IDP was launched as part of the CSU's system-wide Graduation Initiative 2025. Cal Poly, Humboldt's campus-wide analysis of completion rates revealed that a significant number of students faced a common barrier to degree completion: they had earned or were nearing the required 120 credit hours for a bachelor's degree and were reaching their financial aid limit, but still lacked the necessary coursework to fulfill the requirements of any academic major. This prevented students from being able to graduate on-time and ultimately increased financial strain. The IDP was designed to enable these students to use completed credits toward a flexible, self-designed major that aligns with their career goals and personal commitments, thereby facilitating degree completion and affordability.

### How Do Students Benefit?

In its first year, the IDP was projected to serve 15 students and ultimately served 61, including adult learners and individuals from marginalized groups. Notably, 17 students successfully completed their degrees in the program's inaugural year, with an additional 22 on track for completion in the second year. Among the first-year cohort, 42% opted to take exclusively online classes, highlighting the program's flexibility and accessibility. These early outcomes underscore the promise of the program to effectively address identified challenges and meet the diverse needs of the student population.

The IDP program was a collaborative effort that included stakeholders from across the university community. Implementation involved leveraging existing academic infrastructure (including the course catalog, curriculum and records management system, and degree audit system), human capital (advising and administrative expertise) and physical resources (including office space); in addition, the institution leveraged financial resources to support program administration and evaluation.

## Conclusion

The IDP program fosters collaboration between faculty, staff, and student advisors to provide comprehensive support and guidance to students throughout their academic journey. This cross-functional engagement ensures that students receive holistic support, including academic advising, career counseling, and access to resources and services tailored to their individual needs. This student-centered approach encourages agency among learners as well as enhances the relevance and applicability of their educational experiences, thereby maximizing the value of their investment in higher education. Cal Poly Humboldt hopes that the IDP can serve as a successful model across the CSU system.

“The IDP serves as a model for how campuses can leverage existing academic offerings to create flexible, customized pathways that meet students’ specific academic and career goals. This approach broadens an institution’s ability to serve students without requiring extensive new course development.”

– **Rebecca Robertson, Director, Individualized Degree Plan**



### SEEDS THAT SPROUT

The IDP reduces policy barriers and enhances equitable access and success in higher education. It is an important model for institutions and systems in including and being responsive to student voice. While many transfer and degree pathway policies strive to provide flexibility to students, few go as far as the IDP when it comes to personalization. This emphasizes that rigid course requirements are not always compatible with completion goals, and should be designed to balance academic rigor with student-centered design and relevance.





## **Financial Wellness Clinic**

CALIFORNIA STATE UNIVERSITY, CHICO – BEYOND

### **Overview**

The Financial Wellness Clinic (FWC) at California State University, Chico provides free, comprehensive financial planning services to students, with a focus on those who are low-income, housing-insecure, or part of underserved groups. The clinic is staffed by a Certified Financial Planning (CFP®) Professional and four students who are finance majors, offering personalized assistance in areas such as budgeting, debt management, credit repair, tax guidance, and investment basics. Notably, the FWC combines professional expertise with peer support and collaborates with the Foundation for Financial Planning to recruit additional CFP volunteers.

### **Why Is This Needed?**

Student support programs across campus frequently refer students to the Financial Wellness Clinic (FWC), with approximately 65% of clients coming from Basic Needs, Educational Opportunity Program (EOP), and other services. To qualify for Basic Needs financial assistance, students collaborate with the FWC to create a budget plan aimed at achieving financial stability. Since its establishment in 2017, the clinic has served over 600 visitors, assisting students with issues related to high debt, tax challenges, and financial instability, enabling them to remain enrolled and progress toward graduation.

### **How Do Students Benefit?**

The FWC has seen over 600 visitors to date and employs a proactive follow-up approach that extends beyond basic financial advice, addressing more complex needs such as debt refinancing and tax amendments, while providing ongoing accountability through regular check-ins. This model serves to benefit clients and reduce the workload on other student services, which helps ensure that students receive consistent financial guidance. In the future, California State University, Chico's FWC plans to expand across CSU campuses and establish partnerships with Basic Needs offices throughout the system to enhance support for students and streamline financial wellness services within the CSU system.

Approximately 65% of FWC visitors are referred to the clinic from campus basic needs services, educational opportunity programs, the student learning center, the financial aid office, and other student support services. Students requesting financial assistance through campus basic needs support are referred to the FWC, where they work with experts to create a budget as a prerequisite to receiving funds.

## Conclusion

The collaboration demonstrated across CSU Chico's student support functions including the Financial Wellness Clinic creates a safety net and supportive scaffolding to help students persist and complete. Through the use of technology and virtual services, similar offerings could be scaled to all CSU campuses and managed centrally, allowing students to book financial wellness appointments from any location within the state. Robust trainings provided through the Foundation for Financial Planning and other national organizations can help any institution get similar offerings off the ground.

“Our plans for the program's future include a system-wide financial literacy support network. By building on our conversations with other CSU campuses, we plan to find ways that campuses can work together. We've already had preliminary discussions about starting a conference or workshop education event for students working in financial literacy across all campuses.”

– Jaycob Arbogast, Director, Center for Excellence in Finance, California State University, Chico



### SEEDS THAT SPROUT

Financial counseling on many campuses is fractured, whereas CSU Chico's Financial Wellness Clinic centralizes services to ensure consistency, accountability, and accuracy. While some advising and support services help students answer basic financial questions, a dedicated financial planning space offering workshops, one-to-one support, and other services provides a reliable source of expertise. Institutions and systems can learn from CSU Chico's innovative approach of making budget planning a condition of receiving basic needs support, thereby ensuring that funding will be used effectively and in support of student success.



## Student Housing Reservation Fee Offset

THE UNIVERSITY OF CALIFORNIA, DAVIS – BEYOND

### Overview

The University of California, Davis's Office of Student Housing and Dining Services had a longstanding process that enabled students with financial need to request assistance with the campus's housing reservation fee. The reservation fee was an upfront housing payment due at the time of applying for housing to "reserve" guaranteed housing, applied toward fall quarter housing costs. Students could request to have the reservation fee either split into two payments due over four months or offset the cost, essentially waiving the fee until fall. Staff reviewed students' financial aid information and Expected Family Contribution to decide if a student qualified for an offset. Despite partners from across campus reporting students having difficulties with the reservation fee, only 3% of students applying for housing were requesting reservation fee support. As a result, the Student Housing Reservation Fee Offset program was established to address this discrepancy.

### Why Is This Needed?

As noted above, despite significant financial need across the undergraduate population, only 3% of students applying for housing at UC Davis sought assistance with the reservation fee. As a result, UC Davis staff undertook data-driven efforts to increase the number of students receiving assistance to address concerns about housing affordability. The project concentrated on streamlining and automating the eligibility and approval process for fee offsets for students with financial need, ensuring that financial constraints would not impede their ability to secure housing. This initiative introduced an automated system that replaced the previous discretionary process, thereby reducing potential implicit bias.

## How Do Students Benefit?

The impact of the shift to an automated rather than request-based methodology was significant: as a result of implementing the new process, over 30% of first-year students received automatic fee offsets in 2022, with this figure increasing to 34% in 2023. A notable percentage of offset recipients came from underrepresented groups, with 45% identifying as Hispanic, aligning with UC Davis’s designation as a Hispanic Serving Institution and resulting in 60% of all Hispanic students using campus housing benefitting from the offset. In addition, 55% of Black/African American campus residents and 35% of American Indian/Alaskan Native campus residents received an offset.

As staff continued to explore ways to enhance equity and accessibility, they found that the housing reservation fee was doing more harm than good. Today, UC Davis has taken steps to completely eliminate the housing reservation fee, successfully prioritizing student-centered approaches over maintaining the status quo. The complete elimination of the reservation fee represents a model that could potentially be adopted by other institutions aiming to enhance accessibility, illustrating how an equity-focused approach can alter campus processes and improve affordability for students.

“We reviewed housing data around application completion rates, cancellation requests, and returning housing renewals to see what correlations we might find with the students that automatically received a fee offset. We just ended our first housing application season without any housing reservation fee or application fee required to apply for housing.”

– Faye Perata, Director of Residential Operations



### SEEDS THAT SPROUT

Institutions can replicate the success of the University of California, Davis’s Student Housing Reservation Fee Offset initiative by using data about students’ financial needs to confirm their eligibility for need-based programs and automatically provide them with support. This prevents students from missing out on benefits due to lack of information, fear of stigmatization, time pressures, and other obstacles. Leveraging student data to inform billing practices is critical to ensuring that assistance is reaching those students who need it the most.



## Lessons For The Field

Despite the California focus of this Catalyst Fund, there is no doubt that college access and affordability is a leading concern for postsecondary institutions, policymakers, and students and their families across the nation. When considering all of the programs and initiatives we discovered through this process, we identified the following key takeaways for the field:

- **Students' basic needs are not being met by financial aid, distracting them from their academic pursuits and endangering their persistence.** One-third of the awarded interventions were related to meeting students' non-academic needs through transportation support, fee waivers, food pantries, toiletry kits, and similar offerings. A significant number of college students across the nation are considered to be in poverty, housing and/or food insecure, and need holistic assistance if they are to have any chance of persisting through college.
- **One-stop shops are helping to fill gaps.** One way to help students navigate their college experience is to put all the supports under one roof, whether physically (preferred) or programmatically, which was a theme in seven of the awarded interventions. Rather than students being “pinballed” around their institution to cobble together the support they need, they can receive basic needs and academic support from the same source, which increases the likelihood that they will ask for help, have a positive experience, and return for additional support if they need it.

- **Data is key to focusing efforts where help is most needed.** A number of the interventions were designed as a direct response to concerning data uncovered by administrators, faculty, or staff. Institutions are closely reviewing equity gaps and finding ways to address them through cohort models and mentorships as well as tailored outreach and support. In addition, some data revealed underutilization of supportive programs and policies (e.g., housing reservation fee waivers) that served as an impetus for review and redesign.
- **Workforce connections is an emerging area of focus in affordability.** Two of the awarded interventions go beyond the college experience to connect to students’ career plans. This recognizes a growing acknowledgement in the field that students will be more motivated and more likely to persist and complete if they see a direct connection to their long-term goals in their curriculum. In addition, two of the awarded interventions included work-study connections among the ways they support affordability and help students avoid having to have off-campus jobs that would conflict with their educational journey.
- **Financial support is more sustainable when paired with financial literacy.** Two of the awarded interventions focus not only on financial support, but financial literacy and wellness. Empowering students with the skills to make budgets, understand taxes, manage debt, and more goes beyond short-term fixes to make it through a semester to long-term self-sufficiency, even beyond college. Employing undergraduate students in relevant fields of study to teach financial skills to their peers serves as an excellent bridge between the classroom and the workplace.
- **The costs of extracurricular pursuits exacerbate inequity.** Though NASH determined that programs providing nonessential financial supports were not a priority for awards through this Catalyst Fund, two submissions considered the affordability of the full college experience. One submission enabled undergraduates to attend research conferences and the other requested funds for travel to a statewide competition. Without fee waivers, stipends, or other financial supports, there will be an inherent inequity between the “haves” and “have nots” with regard to participation in extracurricular enrichment activities, ultimately leading to an inequitable college experience as some miss out on professional development and networking opportunities.



- **Students need safety nets.** Like anyone else, college students encounter unanticipated disasters that threaten their ability to persist in college, for example a house fire, domestic violence, or family illness. Two of the submissions related to basic needs support included emergency funds, which are particularly important because other funding sources are available only by application at certain times of the academic year or dry up when students need them most. Emergency funds enable campuses to provide rapid response help to students who might otherwise have had to abandon their education to prioritize other financial or personal crises.
- **Offering supports and services is insufficient; you need to connect students to those services.** Seven of the awarded interventions were related to student wraparound and academic supports. These programs were designed with coaching, peer support, and mentorship models to provide “handholding” to guide students through their college experience, including through enrollment to prevent summer melt. Two programs in particular (Sonoma State’s Jump Start and UC Merced’s Enrollment Coach Program) specifically reference helping connect students with resources and navigate campus processes to ensure they have access to the academic and financial resources they need. In addition, five awarded programs have aspects of “intrusive advising” where data regarding risk factors or faculty referrals are used to intervene and support students when they most need it and before they suffer a negative course outcome, rather than intervening after they have already failed a course and are in danger of stopping out.

The challenges faced by California’s college students—rising costs, food insecurity, and financial strain—are acute, but they are not unique. The impact of the innovative support models identified across California’s three systems of public higher education demonstrates the transformative potential of removing cost as a barrier to college access. These efforts—whether focused on basic needs, preventive or proactive intervention models, or other approaches—offer a blueprint for institutions nationwide to adapt and scale. By learning from California’s success, colleges and universities can expand equitable pathways to higher education, fostering success for all students regardless of their socioeconomic background.

## Appendix

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