## **EXECUTIVE SUMMARY: PAYING FOR TCC COURSES**

Through a survey administered in 2021SP, students provided feedback regarding how they learned about the cost of education and the methods they used to pay for their courses. They also assessed the current payment process and offered recommendations for improvement. The analysis of their responses is presented in this report.

### **Respondent Demographics**

Out of the approximately 48,600 students invited to participate in the survey, almost 2,100 (about 4%) responded.\* The majority of respondents had concerns about paying for their education at TCC.

About 8 in 10 were at least somewhat concerned about paying for school N = 2, 092



Not at all concerned
Somewhat concerned

- Concerned
- Very concerned

## Learning About Cost

When did you learn about cost?

Almost 60% of respondents learned about the cost of TCC while registering for their first class.\*\*



N = 2,042

### How did you learn about cost?

Overwhelmingly, respondents learned about cost from the TCC website. About seven in ten selected the website as a method for learning about cost followed by over one in five selecting Family member/Friend and almost one in five selecting TCC staff member.\*\*





For those who selected other (about 5%), some alluded to being self-taught and just figuring things out as they moved through the registration process.

Note: Fewer than 5% of respondents selected other methods for learning about cost– TCC Alumni (4.2%), TCC Social Media (2.2%), Community Organization (e.g. Boys & Girls Club, Girls Inc., church) (1.2%), Mailer (1.0%), and TV or Radio Advertisement (1.0%).

### **Paying for School**

### How are you currently paying?

Approximately 60% responded that they or their family were paying for TCC courses. About one-third indicated a Pell Grant, and about 10% indicated a TAFSA grant.\*\*



N=1,968

For those who selected other (about 8%), a few specifically mentioned COVID relief or paying with credit cards.

Note: Fewer than 5% of respondents selected other methods for paying – Tuition Reimbursement (employer) (4.1%), Veteran's Benefits (2.6%), My high school is paying (1.8%), and Waiver (1.1%).

### Have you completed a FAFSA?



N = 1,976

\* Not all respondents answered every question; the analysis of each question is based on the total number of students who responded to that question.

\*\* Respondents could select more than one option.

Those who did not complete the FAFSA selected the following reasons:\*\*



About **20% think** family and/or themselves **earn too much** to be eligible for financial assistance

About 15% didn't know about FAFSA



About **13% indicated they were not** eligible because of citizen status

Over **10% could not access the required financial documents** to complete the FAFSA or verification process

complete this step





About **8% did not understand how to answer** the questions on the FAFSA

N = 562





In the "other" category (about 25%), some stated they did not want to fill out the FAFSA – preferring to pay as they go or avoid student loans.

### If you have had to pay for courses out-of-pocket, have you used the payment plan offered by TCC?

**50%** Indicated they had not used a TCC payment plan in the past

N = 1,941

Those who did not use a payment plan selected the following reasons:\*\*



In the "other" category (14%), a large number stated they had not had to pay out-of-pocket yet.

### **Financial Guidance**

## Which offices did you work with to figure out how to pay for your TCC courses?

Respondents most frequently indicated working with the Financial Aid Office followed by Admissions & Registrar.

Office	%
Financial Aid	55.2%
Admissions & Registrar	47.6%
Advising & Counseling (Success Coach, Academic Advisor, or Counselor)	20.8%
Business Services	19.3%
High School	6.6%
Foundation (for scholarships)	5.6%
Veterans Resource Center	2.4%
Transfer Center	1.0%
International Admissions	0.8%
TRIO Student Support Services	0.7%
Community Education & Engagement	0.6%
Intercultural Network	0.4%

N = 1,873

For the 12% who selected "other", most stated or implied they did not work with a TCC office. The majority described doing it themselves and using the TCC website/Web Advisor. A few mentioned working with family or a friend.

# How would you rate your experience working with TCC employees to help you pay?



# What words would you use to describe the process of figuring out how to pay?

About 1,400 respondents described the payment process with a few key words emerging.



## How could we improve the process of helping students pay?

Almost 1,300 students commented on improving the process. Generally, these remarks center around three broad themes, which were weighted similarly.

### 1. Communicate Clearly & Provide More Information

- Offer money management workshops
- Advertise payment plans and opportunities for scholarships
- Provide pamphlets or information clinics prior to registration
- Send reminder emails about deadlines; text/call to offer help with the process
- Add "how to resolve common issues" on website. (Facebook groups with students asking similar questions about the process may provide guidance on content for this section)

#### 2. Simplify the Process

- Create an app
- Make a checklist and develop flowcharts so students can see where they are in the process (i.e. a clear step-by-step process)
- Train staff to ensure they know how the process works and understand good customer service
- Work with high schools so process is better understood by high school students entering college
- Improve but then maintain process and systems (e.g. WebAdvisor/MyTCCTrack (students implied appreciating enhancements but did not want to feel like the process was completely new each term)
- Place a big, noticeable button on the TCC website saying "Pay for School"

#### 3. Reduce Cost & Utilize New Fundraising

- Give options to lower payment plans or provide flexibility (partial payments, weekly/bi-weekly payments, etc.)
- > Allow sponsorship of students
- Consider educational fundraisers
- Sell items at the bookstore where percent of profit goes to those in need
- > Use cheaper books or digital books
- Offer in-county tuition for out-of-county students Examples for in-county tuition: long-term county residents who recently relocated out-of-county; when X% of coursework has been completed; residents working in-county but living out-ofcounty; and students in programs not offered in their county

### Conclusion

Results from this survey provide insights on how students learn about the cost of education and how they pay for it. Respondents are concerned about paying for school and offered some tangible, actionable steps for improving the payment process. While some suggestions would require local policy adjustments or legislative changes at state or federal levels, the others ranged from relatively easy and quick to implement to more complex but interesting long-term opportunities.

### **Considerations:**

#### Investigate "Information Loss"

Some of the students' suggestions regarding communication and information awareness are actions TCC already takes. Thus, a deeper understanding of how students gather information, common methods for communication, and types of advertisement most likely to catch their attention may improve information flow.

### Continue to Streamline Process

Since TCC is among the largest colleges requiring complex systems and a vast number of employees, continual evaluation should help ensure integration of processes and collaboration among teams/departments. Moreover, students should be involved in the evaluation since they are having to navigate the payment process.

#### Consider Novel Cost Reduction & Fundraising

As social consciousness becomes a larger discussion, more concerns about how funds are used may create new opportunities, as some may want to specifically direct their funds towards the education of others.