

Free City College Annual Report

2023-2024



Table of Contents

- Introduction.....3**
 - Reader’s Guide 4
- Free City Program Update5**
- Free City Program Participation6**
 - Types of Free City Benefits Awarded 8
 - Free City Participant Characteristics 9
 - Focus on Equity 12
 - Student Financial Aid 15
 - Student Academic Outcomes 17
- Free City Participant Focus Group Highlights19**
 - Key Findings 20
 - Free City Awareness 20
 - Free City Application Process 21
 - Free City Program Design..... 22
- Conclusion25**
- Appendix A. Free City Student Focus Group Protocol28**
- Appendix B. Free City Student Focus Participant Survey32**
- References33**

Introduction

In 2017, the voters of San Francisco passed a measure to offer residents a tuition-free college education, regardless of income, age, or academic standing. Collaboratively implemented by the City and County of San Francisco (the City) and City College of San Francisco (CCSF), the Free City program seeks to make postsecondary education attainable for those living in one of the most expensive regions of the United States (see sidebar).

This 2023-2024 annual report on Free City participation takes a fresh look at the program’s successes and future opportunities. During this period, CCSF and the City began implementing a *Free City Equity Plan (2023-2026)* developed by the initiative’s Oversight Committee¹ in spring 2023. This plan outlines four objectives:

1. Increase use of Free City, particularly among key equity populations.
2. Reduce students’ financial burden.
3. Expand students’ use of other financial supports.
4. Foster Free City participants’ financial literacy.

While the program’s design remains the same as it was at Free City’s inception—covering credit course tuition for *any* San Francisco resident regardless of educational goal or demographic—these objectives complement goals outlined in CCSF’s current [Student Equity and Achievement Plan \(SEAP\)](#). They intend to ensure optimal use of Free City’s benefits by *each* eligible student—particularly equity populations called out in the SEAP—and position the program as an essential strategy in the college’s overall approach to students’ financial stability.

To better understand program participation in the context of this *Free City Equity Plan*, this annual report takes a different departure point from prior years.² It looks explicitly at program engagement based on eligibility, meaning we assess the participation of *eligible*—rather than *any*—credit student to offer a more precise understanding of participation. This approach finds that **nearly 18,000 San Franciscans benefitted from Free City in 2023-2024, representing a remarkable 92% participation rate among eligible students.** When drilling down on these data, we reveal additional areas of encouragement and uncover distinct opportunities for future program development.

FREE CITY PROGRAM GOALS:

- Improve higher education access for all San Franciscans by reducing financial barriers.
- Support pathways to college credentials (while breaking the school to prison pipeline).
- Cover tuition and reduce student debt – with an eye toward helping individuals from low-income households stay in school.
- Leverage the strength of the community college system and stabilize declining enrollments.

¹ See a list of current Free City Oversight Committee members at <https://www.sf.gov/departments/free-city-college-oversight-committee/about>.

² Prior annual reports looked at participation among *any* credit student at CCSF, regardless of whether they met the program’s criteria of being a California resident for one year and one day and living in San Francisco.

This year's report also adds a new component, bringing in Free City student perspectives on the program's visibility, application process, and design, drawn from a series of participant focus groups conducted in spring 2024. Ultimate, their voices underscore the **critical role Free City plays not only in making college accessible, but also encouraging students to enroll at CCSF specifically.**

Reader's Guide

This year's annual report offers to the Oversight Committee evidence that the program is indeed achieving its aspirations when it comes to ensuring San Francisco residents access to an affordable college education. It begins with an update of programmatic progress against the *Free City Equity Plan* objectives, summarizing the committee's work over the past year under the leadership of CCSF's Student Affairs Division.

Next it offers highlights from Free City participant focus groups, including their perspectives on building program awareness, refining program processes, updating the program design, and supporting their overall financial stability.

Then it looks at Free City participation metrics. It offers information on overall engagement and then disaggregates by participant demographics and enrollment status (new, continuing, returning). It also examines how Free City participants engage with financial aid and what course load they carry and complete compared to their peers who do not participate.

It concludes with high-level recommendations for the program's next steps.

Free City Program Update

As the program’s administrator, CCSF’s Student Affairs Division led *Free City Equity Plan* implementation in 2023-2024, reporting regularly to the Oversight Committee on progress. An Equity Plan Subcommittee—inclusive of both Oversight Committee members and key CCSF faculty, staff, administrators, and student leaders involved in supporting students’ financial stability—convened twice a month to advance strategies called out for Year 1. As smaller workgroup met regularly to specifically focus on operationalizing activities related to fostering Free City awareness and improving the application process. Key achievements include the following.

- **Increased Free City awareness, both externally in the community and internally in the college**, by engaging ASIR Marketing and launching initial public outreach campaign spring 2024, inclusive of social media and print strategy. In addition, at the beginning of each term, the CCSF Admissions and Records Department identified any student eligible for Free City who had not yet applied/selected “no” and proactively reached out to this group to encourage Free City application.
- **Improved program processes to ensure all eligible students take part and optimize their benefits** by redesigning the Free City application interface based on student and college personnel feedback and programming it on the back end to only appear to those students who are likely California residents (or meet residency exceptions). In addition, the Equity Plan Subcommittee workgroup drafted preliminary website updates for implementation in summer 2024. Finally, CCSF Admissions and Records Office has a dedicated Free City Coordinator who is available to address students’ questions and challenges with the application process and ensure as many students complete as possible.
- **Eliminated outstanding debt for prior Free City recipients enrolled between fall 2017 – fall 2022** to relieve their financial burden and encourage re-enrollment, given that students carrying a balance on their account cannot register for classes (see sidebar).
- **Reconsidered Free City program design to reduce students’ financial burden**, including initial discussion of program repayment requirements and exploration of student fee coverage through the Free City program.
- **Addressed students’ financial stability through Free City and beyond**, including hosting 10 Free Application for Federal Student Aid (FAFSA) workshops and conducting text and email campaigns to encourage students’ FAFSA completion (reaching ~11,000 students).

FREE CITY DEBT RELIEF IMPACT 2023-2024

Total students served: 10,698

Total spent: \$1,633,236

Total students reregistered:

- Spring 2024: 301
- Summer 2024: 84
- Fall 2024: 210

Free City Program Participation

For the first time, we are focusing our annual reporting on Free City eligible students (rather than *any* credit student) to better understand program participation and impact. As explained previously, students are eligible for the program based on confirmation of a San Francisco address and qualification for in-state tuition (given California residency or non-resident exemption).³ Students apply for Free City when registering each semester via a brief application submitted in the online student portal.

In 2023-2024, more than 26,000 credit students enrolled at CCSF (Figure 1). Enrollments showed a slight uptick after several years of decline.

Annual Headcount

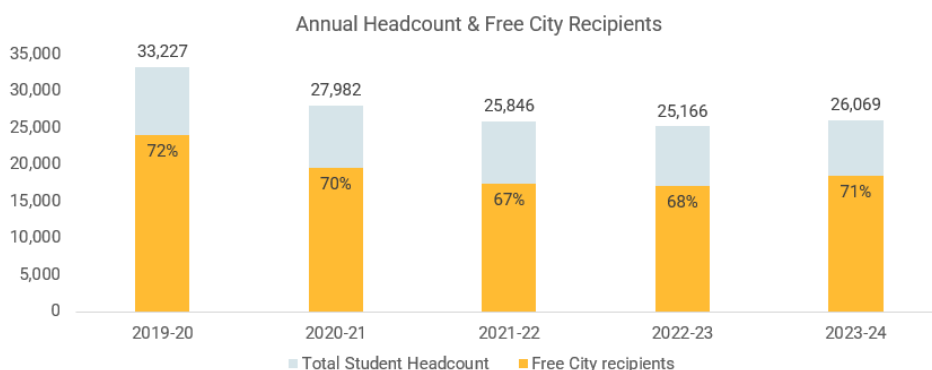


Figure 1. Proportion of Credit Students (Unduplicated) Participating in Free City Annually, 2019-2020 through 2023-2024

In 2023-2024, 71% of CCSF's total credit population took part in Free City; of the overall credit population, 77% were eligible for Free City in 2023-2024. The proportion of eligible credit students participating in the program has fluctuated slightly over the past five years, from a high of 72% in 2020-2021 to a low of 67% in 2021-2022.

More than 18,500 students—92% of those who are eligible—took advantage of Free City at some point in the year (Figure 2). This data indicates that CCSF is effectively reaching most eligible students and connecting them with program benefits.

³ Find more information at <https://www.ccsf.edu/paying-college/free-city>.

Free City Use by Program Eligibility

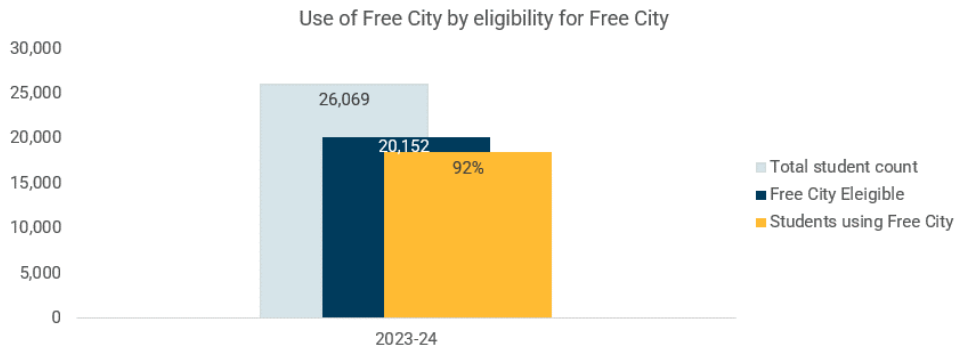


Figure 2. Proportion of Credit Students (Unduplicated) Participating in Free City Annually Based on Program Eligibility, 2023-2024

Positively, 2023-2024 also marked the second year in a row where students’ use of Free City each term aligned to the annual overall participation rate in (Figure 3). This trend reverses notably lower term-by-term participation rates compared to the proportion eligible in past years. This finding suggests improvements in CCSF’s approach to ensuring eligible students complete the application each term they enroll.

Term Headcount

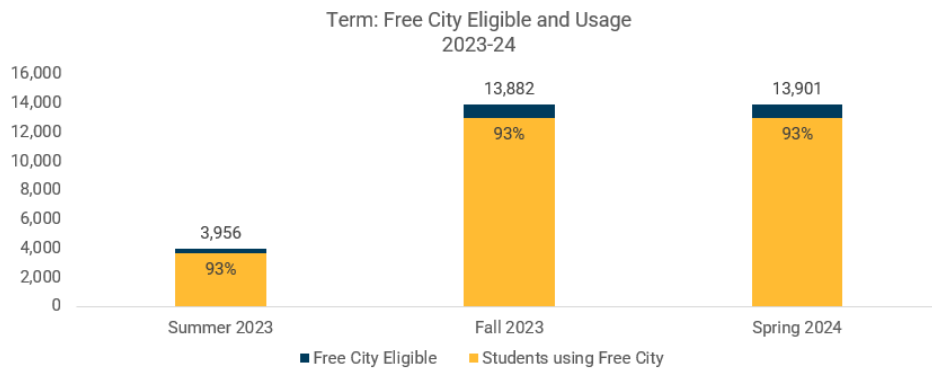


Figure 3. Proportion of Eligible Credit Students (Unduplicated) Participating in Free City by Term, 2023-2024

Types of Free City Benefits Awarded

The program awards benefits as follows:

- **Tuition Waiver.** CCSF waives tuition for eligible students in the amount of \$46/unit each semester (paid for by the City’s allocation to Free City); these students do not receive any cash assistance.
- **Cash Grant.** Students who apply for and are recipients of the California College Promise Grant (CCPG) are also eligible for a Free City Cash Grant each semester. CCPG funds received by the college via the state cover the student’s tuition costs. Program funds allocated by the City cover the student’s Free City Cash Grant in the amount of \$46/unit for each semester they are eligible.

Note: it is possible for students to receive a mix of program benefits over the course of a year. For example, a student might get (a) a Free City tuition waiver only during one term, AND (b) in another term, apply for and receive a CCPG and subsequently secure a Free City Cash Grant.

The types of Free City benefits covered by the program remained relatively unchanged compared to recent years (Figure 4).

- **The program primarily awarded tuition waivers; most Free City participants received this benefit at some point in 2023-2024.**
- **Free City awarded just over one-quarter of program participants a cash grant at some point in the academic year.**

Types of Free City Benefits Awarded

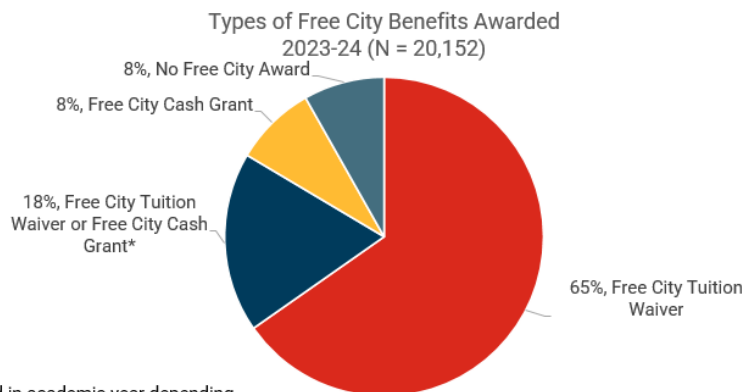


Figure 4. Free City Benefits Awarded by Type, 2023-2024

Free City Participant Characteristics

AGE

When disaggregating 2023-2024 program participation by age (Figure 5)...

- **Student participation in Free City by age group remained relatively unchanged.**
- **As in past years, students aged 60 and over are most likely to take advantage of the program,** with participation rates significantly above the average for all eligible credit students.
- **Students between 25–29 and 40–49 years of age were slightly less likely to receive Free City support** during the reporting period. Students in the latter half of their 20s have persistently lower participation rates.

Free City Participation by Age

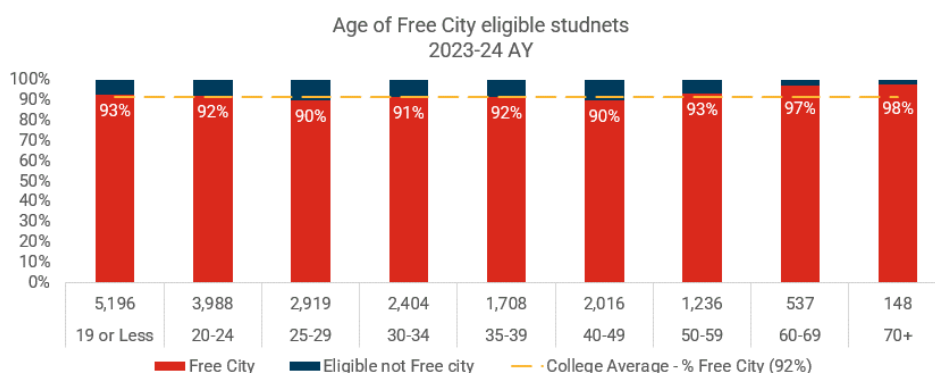


Figure 5. Proportion of Eligible Credit Students Participating in Free City by Age Group, 2023-2024

GENDER

When disaggregating 2023-2024 program participation by gender (Figure 6)...

- **Students who identified as non-binary had the strongest Free City participation rate (96%),** followed by those who identified as female (93%)—higher than the college average.
- **On the other hand, those who identified as male continued to have slightly lower involvement in Free City.** While this finding reflects male participation in other CCSF support programs, its persistence raises questions about how to elevate this specific benefit to this group to encourage their participation in higher education overall.

Free City Participation by Gender

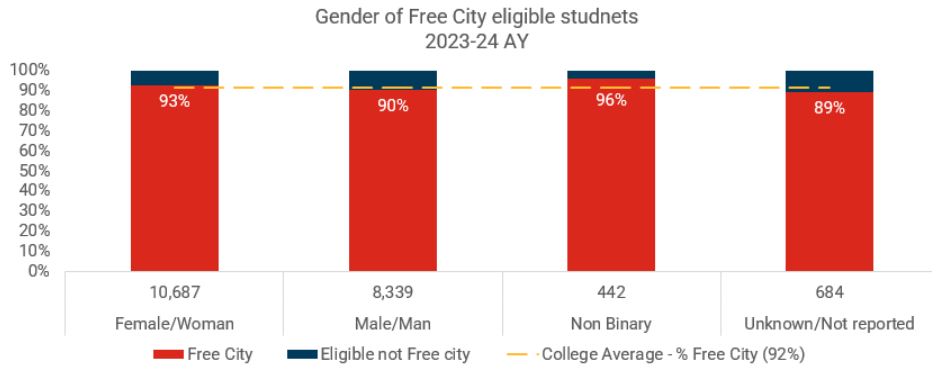


Figure 6. Proportion of Eligible Credit Students Participating in Free City by Gender Identification, 2023-2024

ZIP CODE

Student participation by zip code remained virtually the same as prior years. Given the persistent stability of this data, Free City does not seem to have impacted student enrollments from different neighborhoods. The greatest share of Free City participants lived in the 94112 zip code where Ocean campus is located, followed by strong representation from the Inner Mission/Bernal Heights, Bayview/Hunters Point, Visitacion Valley/Sunnydale, and the Sunset neighborhoods (Figure 7).

Top Zip Codes of Free City Students

San Francisco zip/Neighborhood	% of Free City Students in the zip code
94112 - Ingleside/Excelsior/Crocker-Amazon	14%
94110 - Inner Mission/Bernal Heights	9%
94134 - Visitacion Valley/Sunnydale	7%
94124 - Bayview/Hunters Point	7%
94122 - Sunset	6%
94116 - Parkside/Forest Hill	5%
94103 - South of Market	5%
94121 - Outer Richmond	4%
94109 - Polk Gulch/Russian Hill/Nob Hill	4%
94132 - Lake Merced/Stonestown	4%
94102 - Hayes Valley/Tenderloin/North of Market	4%
94118 - Inner Richmond	4%

Note: Remaining zip codes have less than 3% each

Figure 7. Proportion of Free City Participants by San Francisco Zip Code, 2022-2023

ENROLLMENT STATUS

Starting this reporting period, we began looking at students' enrollment status to determine if new, first-time students participate at different rates in Free City compared to those who are continuing from one term to the next at the college or who are returning after at least two primary terms (fall or spring) away from the institution.

When disaggregating 2023-2024 program participation by enrollment status (Figure 8)...

- **Continuing students demonstrate strong Free City participation rates (95%).**
- **New-first time students and returning students take part in Free City at lower rates than the college average (89% and 88% respectively).**

New, Continuing, & Returning

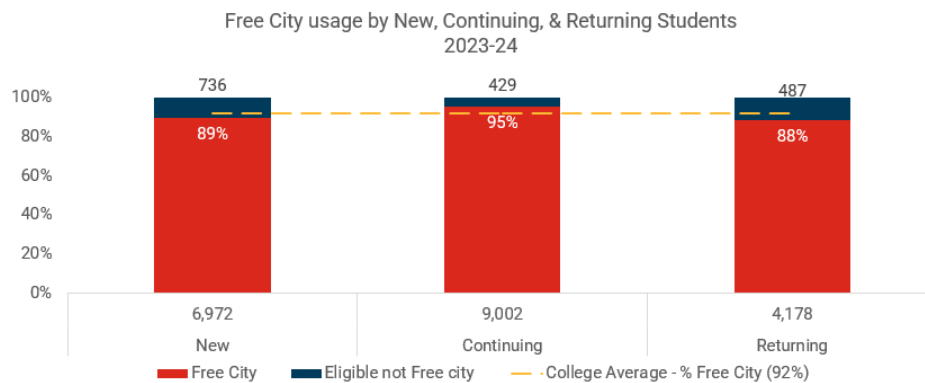


Figure 8. Proportion of Eligible Students Participating in Free City by Enrollment Status, 2023-2024

This new disaggregation offers insight into opportunities for more targeted outreach. As with other CCSF services, new students appear to struggle to connect with Free City in their first term. And returning students are often less likely to participate in onboarding activities and may be less familiar with the program. At the same time, participation rates among these two student groups are still quite strong and reflect the ease of enrollment in Free City.

Focus on Equity

For context, the college's *Student Equity and Achievement Plan (SEAP)* focuses on ensuring equitable access and success for specific groups by race/ethnicity as well as other characteristics such as ability status, sexual orientation, or housing security (see sidebar). These student populations experience disproportionately lower academic outcomes at CCSF, as is called out in the *SEAP*.

Again, Free City is not designed to specifically serve equity populations given that any student who meets residency requirements can access free tuition. However, it is worth considering these overall institutional priorities alongside program participation for this reporting period.

CCSF EQUITY POPULATIONS

Race/Ethnicity Populations

- American Indian/Alaska Native
- Black or African American
- Filipino/a/x
- Latino/a/x
- Pacific Islander

Other Populations

- Students with disabilities (DSPS)
- Foster youth
- LGBTQIA+
- Housing insecure
- Justice impacted

EQUITY POPULATIONS OVERALL

When disaggregating 2023-2024 program participation based on students' identification with an equity population, eligible **equity students overall participate in Free City at comparable rates as non-equity students** (Figure 9).

Free City Participation by Equity Student Populations

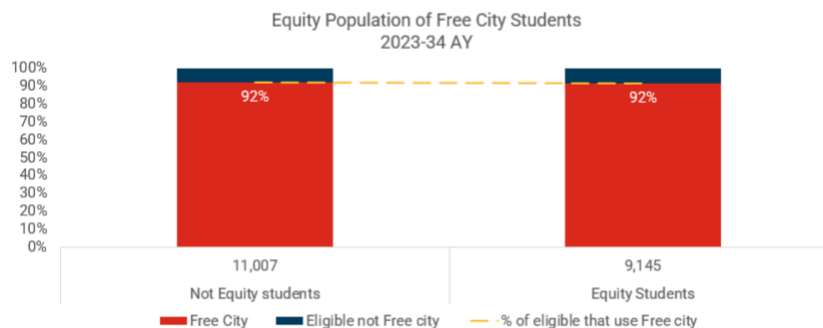


Figure 9. Proportion of Eligible Equity Population Students Participating in Free City Compared to Non-Equity Group Students, 2022-2023

This finding also aligns with the current access metrics and goals outlined in the *SEAP*. At present, CCSF does not experience equity gaps for student access. Free City may serve an

important role in keeping those gaps closed, given that the tuition waiver can make college more financially attainable.

RACE/ETHNICITY

At the same time, it is important to further drill down in the equity data to assess Free City use by specific racial/ethnic groups, particularly given historical trends toward overrepresentation of Asian students and underrepresentation of some groups called out in the *SEAP*.⁶ When disaggregating 2023-2024 program participation by race/ethnicity (Figure 10)...

- **Black or African American, American Indian or Alaska Native, and Native Hawaiian or other Pacific Islander students have the lowest rates of program engagement (89%),** a notable participation gap compared to the overall college average.
- **Latino/a/x and White students demonstrated rates of participation (91%) relatively aligned to the college average.**
- **Asian and Filipino students are the most likely to use Free City;** 94% of eligible Asian students and 95% of eligible Filipino students received program benefits compared to the overall college average (92%).

Free City Participation by Race/Ethnicity

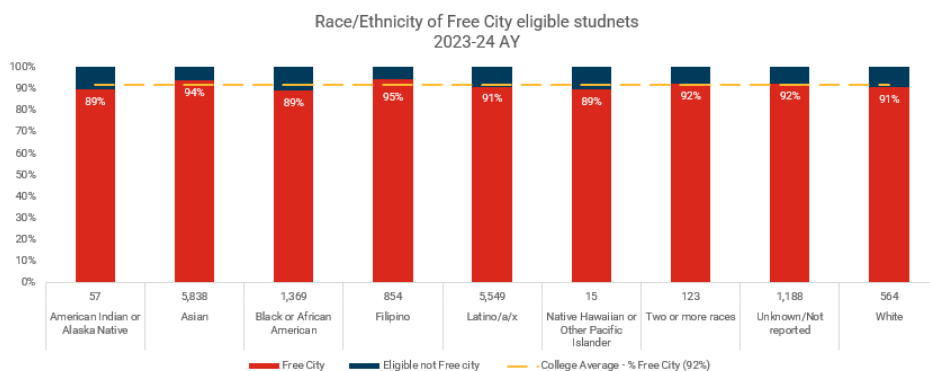


Figure 10. Proportion of Eligible Students Participating in Free City by Race/Ethnicity, 2023-2024

Further disaggregating participation by race/ethnicity offers and enrollment status offers addition insight into gaps in Free City use by certain equity populations (Figure 11). When looking at program use among new, continuing, and returning students by race/ethnicity, we **see equity gaps in participation for three priority groups compared to the overall college average (92%):**

⁶ Note: a larger proportion of CCSF students who reside outside of San Francisco are equity students, which makes them ineligible for the program.

- **Black or African American students who are new (84%) or returning (88%).**
- **Latino/a/x students who are new (87%) and returning (90%).**
- **Native Hawaiian or other Pacific Islander students who are new (90%) and returning (77%).**

Returning Filipino students and students who identify with two or more races also show lower than average Free City participation rates.

These findings offer a useful compass for Free City outreach efforts, providing more nuanced direction on which populations to specifically prioritize in marketing, outreach, and communications regarding the program.

Free City Participation among New, Continuing, Returning Students by Race/Ethnicity

Race/Ethnicity	New	Continuing	Returning
American Indian or Alaska Native	--	--	--
Asian	92%	96%	92%
Black or African American	84%	94%	88%
Filipino	93%	97%	90%
Latino/a/x	87%	94%	90%
Middle Eastern	--	--	--
Native Hawaiian or Other Pacific Islander	90%	98%	77%
Two or more races	89%	96%	90%
Unknown/ Not reported	89%	97%	89%
White	90%	96%	82%

Figure 11. Proportion of Eligible Students Participating in Free City by Enrollment Status and Race/Ethnicity, 2023-2024

Student Financial Aid

While Free City offers a significant benefit to students, it is well documented that financial barriers can impede community college students' access and success. Students' FAFSA submission can unlock significant additional financial assistance to make college more attainable for students. Moreover, CCSF receives supplemental allocation dollars under the California Community Colleges' Student Centered Funding Formula based on the number of students receiving a CCPG, Pell Grant, and covered by [AB 540](#) (the state's non-resident tuition exemption).⁷

In 2023-2024, **Free City participants applied for and received financial aid at similar rates as recent years (Figure 12):**⁸

- **Roughly one third submitted a FAFSA (32%).**
- **16% secured a Pell award.**
- **Nearly 30% received a California College Promise Grant.**

Free City participants also engaged financial aid opportunities at higher rates than their peers who did not (both those who were eligible for Free City and did not participate and those who were not eligible). At the same time, it is worth noting that the **gap between Free City and non-Free City participants' FAFSA submission and receipt of CCPG and Pell funding is due to a decline among those who were not in the program** (rather than a rise among those who were).

Financial Aid Applications and Awards

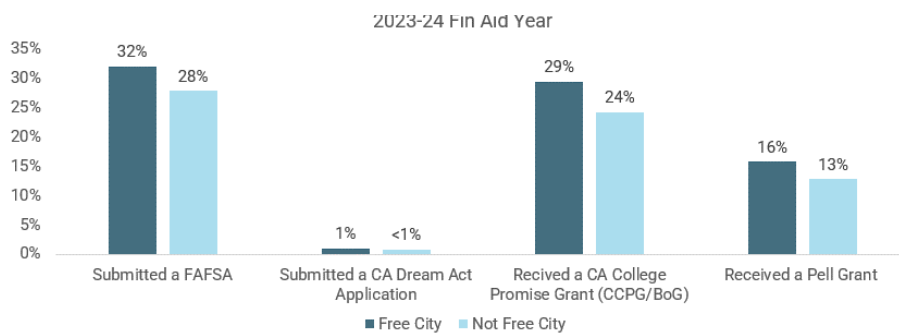


Figure 12. Proportion of Free City Participants Submitting a FAFSA and Receiving Financial Aid Compared to Non-Free City Students, 2023-2024 (Financial Aid Year: Fall 2023, Spring 2024, Summer 2024)

⁷ Find additional information on the Student Centered Funding Formula supplemental allocation at <https://www.cccco.edu/About-Us/Chancellors-Office/Divisions/College-Finance-and-Facilities-Planning/Student-Centered-Funding-Formula>.

⁸ Financial aid year is based on a fall, spring, summer term schedule, which differs slightly from the academic year (based on a summer, fall, spring term schedule).

These financial aid data align with the Free City participant focus group findings (see below) and suggest that financial insecurity continues to be a major obstacle for a significant proportion of CCSF students. Given that both students and CCSF leave funds on the table when students do not submit a FAFSA or CCPG application, continuing to refine the college's approach in this area appears essential.

As stated in past reports, there is a persistent and urgent need to increase students' overall awareness of why it is important to complete the FAFSA and CCPG application, how financial aid works, and what resources are available beyond Free City to offset the costs associated with college attendance.

The fact that FAFSA submission numbers are relatively flat indicates a continued area of opportunity related to demystifying the financial aid process for program participants and incentivizing application completion. And ensuring Free City participants understand that they can receive an additional cash grant—unrestricted funds in their pocket that current recipients find vital to achieving their educational goals—seems paramount.

At the same time, the Financial Aid Office has made remarkable strides in their outreach to and engagement of students. Their efforts combined with students' consistently low submission rates suggest **that other structural issues may be in play**. For example, unlike other promise programs, Free City does not require FAFSA submission. **Significantly moving the needle on FAFSA (and CCPG) submission will likely require not just increased student awareness of the benefits, but also interrogation of college policy.**

Student Academic Outcomes

UNITS ATTEMPTED AND EARNED

As in past years, Free City participants generally enrolled part time. In terms of units attempted and completed in 2023-2024 (Figure 13)...

- **Free City participants took an average of 12.1 units—slightly more than in past years and more than their non-Free City counterparts.**
- **They also passed their courses at slightly higher rates than their non-Free City peers.**

Units Attempted and Completed

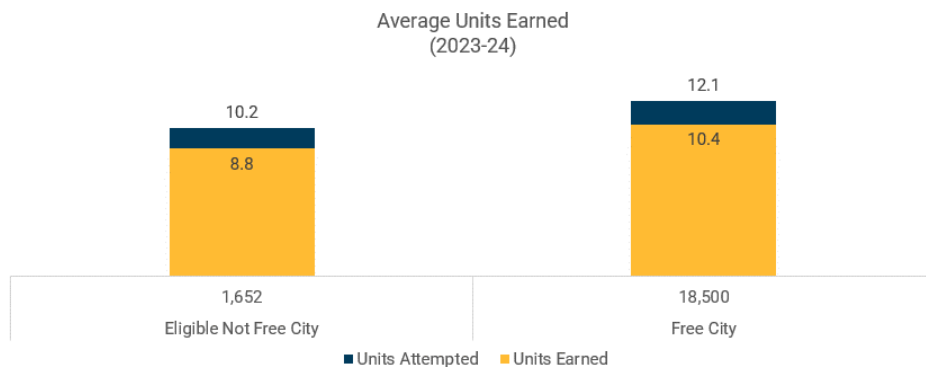


Figure 13. Average Units Earned in the Academic Year 2023-2024 by Free City Participants Compared to Non-Free City Students

FALL TO SPRING PERSISTENCE

While not designed as a retention program, we included a look at retention in this year’s report given that improved primary to secondary term persistence is called out in multiple CCSF plans, with a specific focus on closing equity gaps for Native Hawaiian or Pacific Islander students.

A look at fall 2023 to spring 2024 persistence rates surfaces additional areas for proactive outreach about Free City. When looking at Free City participant persistence by race/ethnicity (Figure 14), we see...

- **Key equity populations have lower persistence rates compared to the college average (64%), including those who identify as Black or African American (60%), Native Hawaiian or Pacific Islander (61%), and American Indian or Alaskan Native (62%), and Latina/o/x (63%).**

Free City Participant Term-to-Term Persistence by Race/Ethnicity

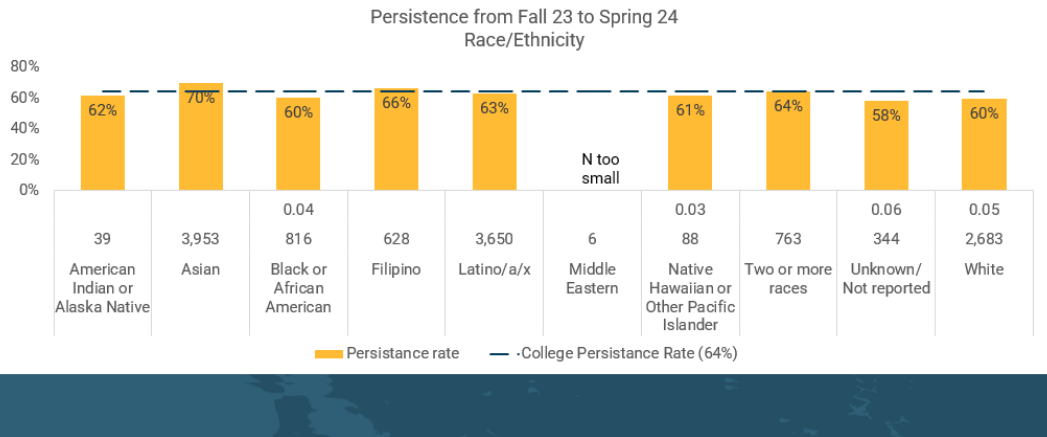


Figure 14. Fall 2023 to Spring 2024 Persistence for Free City Participants by Race/Ethnicity

While many factors impact a students’ reason to stop out, evidence about community college retention (Lumina-Gallup, 2024) suggests that finances often play an important role, particularly for historically underrepresented and underserved groups. These persistence data reinforce the importance of including information about Free City benefits (both tuition waiver and cash grant opportunities) and a reminder to complete the program application when encouraging specific equity populations to re-enroll from one term to the next.

Free City Participant Focus Group Highlights

To better understand the student experience behind these participant data, the program conducted the first round of Free City participant focus groups in April 2024 through a joint effort of the Student Affairs Division and the Office of Institutional Research (IR).

The IR Office conducted a high-touch outreach campaign to recruit participants, including multiple touch points via email and text. As an incentive, participants were offered a meal during the session and a \$100 Target gift card upon completion of the focus group.

Ultimately, nearly 30 CCSF students eligible for Free City benefits participated in four, 90-minute sessions held in person on the Ocean Campus (see sidebar). Most reported attending the college for transfer preparation (59%) followed by completion of an associate’s degree or certificate (37%). A smaller proportion indicated they had returned after some time away from higher education for upskilling (15%) or were undecided (15%).⁹

These sessions specifically sought to advance the abovementioned objectives called out in the *Free City Equity Plan*. Designed to offer perspectives and feedback from key populations the college seeks to better serve—through Free City and otherwise—they examined:

- **Program Awareness:** How students learn about and understand the Free City program’s benefits and requirements.
- **Program Processes:** What barriers students encounter in the Free City application process.
- **Program Design:** What opportunities exist to support enrollment, retention, and completion through Free City and other institutional efforts to address students’ financial stability (i.e., students’ FAFSA completion, connection to basic needs resources) (see full protocol in Appendix A).

These sessions provide additional insights about areas of program strength and opportunity, as highlighted below.¹⁰

FREE CITY FOCUS GROUP PARTICIPANTS

Students **eligible for Free City but who did not (immediately) access** program benefits (4)

Students who **received a Free City cash grant** at \$46/unit (based on financial eligibility as determined by receipt of a California College Promise Grant (CCPG), federal Pell grant, or other financial aid) in addition to their tuition waiver (11)

Students who **received a Free City tuition waiver and who did not complete a FAFSA** (3)

Students who **received a Free City tuition waiver AND completed a FAFSA** (10)

⁹ Percentages represent duplicated numbers because some students reported more than one educational goal.

¹⁰ These findings not conclusive. While they represent a small sampling of perspectives, the sessions were planned and carried out with purpose and rigor and offer useful information for Free City planning and improvement.

Key Findings

Free City Awareness

Program Purpose and Requirements

Hands down, participants across all focus groups indicated that Free City is a major draw to CCSF. As one student shared, “I made an active decision to stay in San Francisco long distance from my partner in order to utilize Free City ... to have access to my dream to go to college.” They appreciated the way Free City positioned the college as inclusive and open to any San Franciscan. One student shared, “I think that’s something that’s really special about Free City ... [CCSF] very much feels like a community center and accessible to all individuals, whereas higher education is not always.”

Nearly all generally understood the program’s purpose (make college more affordable through free tuition for San Francisco residents). At the same time, participants **struggled to know the specifics of program eligibility**, particularly around residency requirements. They suggested making clearer how long students need to live in both California and San Francisco to access Free City and what exemptions exist for specific student populations (i.e., undocumented students). Several appeared **unaware of the \$46/unit cash grant available to those who were income eligible based on their receipt of a CCPG.**

Marketing Approach

Messaging: Several described specifically enrolling at the college because of the ability to complete a range of programs tuition-free. They particularly emphasized access to lower division requirements for transfer, workforce training to enter a new career, and upskilling to advance professionally. At the same time, they recommended **better amplifying Free City’s value proposition in messaging.** As one student explained, “I feel like most people know about Free City. I don’t feel like people always know about the scope of what it entails in terms of the kinds of programs that anyone could step into.”

Some students also described a sense of stigma that can come with attending community college after high school (rather than a four-year institution), articulating that it can feel embarrassing and imply enrollment at a university is not an option because they are low income or have underperformed. Participants suggested **positioning CCSF as a “smart choice” to high school counselors, students, and their parents.** As one student explained:

I was bouncing back [and forth] between [Cal State Monterey and CCSF], and I was like, this is how much housing is, this is how much tuition is, this is how much I have to work in order to get ... stable over there. And I was like, if I stay here, I can still live with my dad. I can still have a job and not worry about moving. And also, my classes would be free, and I would qualify for scholarships through other programs.

Mode: Given the array of student groups that can potentially attend they college, participants suggested **implementing a holistic, multi-touch approach to marketing and outreach to meet high-priority populations where they are with Free City info**. In terms of marketing, they underscored the importance of a targeted social media strategy, paired with a print campaign (i.e., mailers, door hangers) and advertising in public spaces (i.e., bus shelters, public transportation). They also recommended a relational approach to outreach to other populations, specifically offering opportunities for people to connect directly with CCSF representatives to learn about Free City and CCSF programs through community events and organizations and high school partnerships.

They additionally suggested “inreach” through noncredit courses, promoting to those students the opportunity to transition to credit-bearing programs, again for free. Finally, they noted the importance of ensuring that all information was accessible in multiple languages to reach English language learners (ELL) inside the college and out.

Free City Application Process

Focus groups included a discussion of the updated Free City application process. We presented participants with a review of screen shots of the different parts a student might encounter (i.e., application landing page, congratulations page, rejection page). Overall, focus group participants **liked the streamlined application process and clearer information**. Some even recommended further reducing the content and removing the background information on the program and the mention of cash grant benefits to a different place once eligibility is determined.

At the same time, others **expressed concern that Free City was “too good to be true” because of the application’s simplicity**. As one student shared, “I thought it was too easy.... I thought I'd missed something because I'm used to jumping through a million hoops.... I was nervous that it wasn't real.” They recommended making the application landing page more visually appealing and including a statement that the process is intentionally simple. They suggested amplifying Free City benefits through written testimonials or video clips of students talking about the program’s value proposition, which may also encourage more people to slow down and finish the application.

Additionally, they **appreciated the explicit language about the Free City repayment requirement on the “congratulations” page confirming eligibility and prior to the student’s sign off**. They indicated that this up-front information clearly reinforces the students’ responsibility for program participation. They noted that this space may be a more appropriate place to advertise that students may be eligible for a cash grant through Free City in addition to the tuition waiver and to encourage students to submit a FAFSA and/or CCPG application.

Free City Program Design

Free City Repayment Requirement

At present, students who participate in Free City and drop classes (or are dropped by their instructor) after the full refund deadline must pay back the cost of their tuition. When asked about this requirement, some participants suggested that it can **help with decision making about course selection and load and act as an incentive to stay** in school. One student said:

Some people might underestimate how much schoolwork they will take on if they choose to use Free City. So, they should be aware that ... if you decide to drop out, or if you're taking more than you can chew, you'll probably have to pay it back, and that defeats the purpose of getting free [tuition].

Other students noted that the repayment requirement served as a barrier to their re-enrollment in the past. Some described **stress it was currently causing them given extenuating circumstances challenging their ability to attend and complete classes**. They expressed an interest in the college eliminating this criterion.

Either way, participants generally suggested that the college could **do more to remind students after they commit to using Free City about the repayment requirement**. They reported there is no proactive outreach by the college prompting students closer to the drop deadline. One student explained:

When I was trying to drop the class, I wish there was a warning that said if you drop the class right now, you'll be charged. Because I did not get that warning. I just dropped it, and then I was presented with a bill [and a hold on registration].... It would probably have made me reconsider.

Participants recommended adding the drop deadline and repayment requirement reminder to the calendar on Canvas. They also noted the importance of informing faculty about the financial implications of dropping a Free City recipient and having instructors put the information about drop dates and repayment requirements on their syllabus.

Free City Cash Grants

Notably, students who received Free City cash grants were the most responsive to the focus group opportunity and engaged in the discussion. They expressed deep appreciation for the program and were strong advocates for the benefits of pursuing postsecondary education through CCSF. They **articulated clarity about the ways Free City support specifically advanced their postsecondary goals and economic mobility and encouraged their retention**. As one student said, "For me it's basically an incentive. It's like, oh, you're going to school, but you're also getting paid to go to school and to stay there. Who wouldn't want to take advantage of that?"

They described using these funds to **offset life expenses while enrolled or even save toward advanced education post-transfer**. Their involvement and feedback may suggest an opportunity to further promote the value of completing the CCPG to Free City participants to potentially access the cash grant in addition to receiving a tuition waiver.

Student Financial Stability through Free City and Beyond

When asked how finances impact their decisions about attending college overall, many focus group participants indicated **free tuition alone may not be enough assistance to make postsecondary education feel attainable**. They reported that they are actively weighing other costs against the benefits of enrollment, often on their own without support from the college.

In addition to the Free City tuition waiver (or cash grants when received), participants indicated they are leveraging a variety of sources to pay for college, particularly their own income.¹¹ **Two-thirds of participants reported they were employed**; while the greatest proportion said they worked 11-20 hours per week, several noted working more than 30 hour per week.

When asked about their financial concerns, over **75% said they were “worried about having enough money to pay for my living expenses** (e.g., food, housing, childcare, transportation, healthcare, utilities),” and nearly **60% indicated they were concerned about “having enough money to pay for college expenses** (e.g., fees, books, supplies)” at the time of the sessions. Roughly 15% indicated they may not re-enroll in the following term due to these financial challenges.

A majority **expressed an interest in additional Free City support, specifically for transportation and books**. They noted that these costs can supersede the expense of tuition and make enrollment challenging. As one student shared, “Transportation just adds up a lot. Especially if you're commuting every day to class.” Another stated, “[A grant] that's strictly for books ... in addition to Free City 'cause books are a racket.... Something that like, ‘Don't worry, we've got you. Not only do we have you with tuition, we have you with books.’”

Notably, most participants reported submitting a FAFSA to determine eligibility for additional financial assistance. Participants indicated that the support provided by the Financial Aid Office, through first-year and retention programs (e.g., Extended Opportunities Programs and Services, Metro Academy), and during high school outreach was particularly helpful for demystifying and easing the process.

At the same time, participants also named several barriers that may be contributing to the stubborn rates of FAFSA submission outlined above. These obstacles included **confusion about why and how to access federal aid, fear of the process, and the perception that they could use Free City now and financial aid later**.

¹¹ Focus group participants completed a brief 5-question survey before the start of each session about how they paid for college, what financial concerns they have, and whether those financial concerns would impede their re-enroll. See Appendix B.

They suggested that the college could encourage more Free City participants to complete a FAFSA by providing self-service resources via multiple modalities (e.g., TikTok, YouTube, web-based checklists and guides); publicizing clear information on the reasons to submit a FAFSA; and increasing the hands-on support available to students.

Beyond financial aid, many participants appeared to **have uneven and limited awareness of other financial stability supports at CCSF**. During a few sessions, participants shared information with each other about resources such as book vouchers available through the Associated Students or basic needs supports available through the SparkPoint Center. This finding suggests a **significant opportunity to better elevate the array of financial assistance to cover college costs and resources to address basic needs** that students can tap via the college.

Finally, when asked about other ways CCSF could make college affordable so more students could complete, several students underscored the **need to better accommodate working adults**. They noted that most on-campus services cater to students taking courses during the day, calling out the dearth of resources open for those enrolled at night. As one student explained:

If I'm working full time, and I have a 9:00-5:00 job, I need any part of the campus to be open till at least 10:00 at night. Hours are so important to me. And not only that, but if you're getting tutoring or [going to] a lab or something like that, it has to be open past 8:00 p.m. It just has to, because you have to put into consideration people work, they're married, they have children, they have responsibilities.

They also expressed an interest in a greater number and variety of evening and online courses to meet the demands of this population.

Conclusion

The most recent Lumina-Gallup [State of Higher Education Survey](#) (2024) finds that 85% of adults cited cost and the need to work as obstacles to the pursuit of further education. In California, community college students report high levels of food and housing insecurity (The RP Group, 2023). And a recent brief by the Institute for College Access and Success (TICAS) and the Student Senate for California Community Colleges (SSCCC) (2024) underscores that our system's students continue to confront considerable affordability challenges and lower levels of aid compared to their peers attending the state's public universities.

In this context, this annual report reinforces that Free City remains fundamental to ensuring access and continued enrollment for San Franciscans seeking economic mobility through postsecondary education.

At present, Free City is a vital component of CCSF's college affordability approach. The high participation rate among program eligible students in 2023-2024, combined with the strong appreciation expressed by participants in our inaugural focus groups, suggest that Free City is essential to keeping CCSF accessible to all San Franciscans. And broader college data showing no equity gaps in access indicate that the promise of free tuition makes CCSF enrollment feel possible across the board. At the same time, an analysis of participant characteristics indicates areas for program improvement, particularly in light the interest in advancing equitable use of Free City benefits.

This year's report also reinforces the **importance of both securing the program's future while at the same time positioning it as part of an overall student financial stability strategy**. The vast majority of Free City focus group participants reported concerns about covering living expenses and college costs beyond tuition and described limited awareness of other services and resources available through CCSF to address these issues. Moreover, FAFSA submission rates remain stuck at around one-third of Free City participants; increasing these numbers could allow students to secure additional financial assistance. And students expressed limited understanding about the opportunity to access Free City cash grants based on application for and receipt of a CCPG.

CCSF recommends the following for the coming year.

- 1. Establish Free City as a comprehensive program, complete with appropriate staffing.** In addition to the Free City Coordinator already working through the college's Admissions and Records Department, hire a program director. This team member could facilitate the organizational work needed to help position Free City as part of an overall college affordability strategy, raise the awareness of the program among college personnel and operationalize connections with other student financial stability efforts, and co-lead external relations on behalf of the program in partnership with CCSF's Vice Chancellor for Student Affairs.
- 2. Take a holistic look at the college's approach to student financial stability—inclusive of and beyond Free City—to address financial barriers beyond tuition that impact enrollment, retention, and completion,** including an assessment of...

- How the college currently addresses students’ financial stability from entry through completion and for which students
 - Where gaps exist in the delivery of services and resources and/or which financial and basic needs supports are underutilized
 - What role the Free City program can play in addressing these gaps
 - How to secure and scale other financial assistance to more priority student groups
 - What programs are most likely to position students for postgraduation success and economic mobility in the region
3. **Continue to elevate the value proposition of attending CCSF in marketing campaigns.** Specifically call out free job training and upskilling and the opportunity to complete lower-division requirements for a bachelor’s degree tuition-free. Make clear that CCSF is a “smart choice” to address any stigma around community college enrollment.
 4. **Address lower participation rates among eligible students who identify as Black or African American, Native Hawaiian or Pacific Islander, American Indian or Alaskan Native, and Latina/o/x—particularly those who are new or returning to CCSF—by proactively reaching out to these groups.** Leverage community events and organizations and high school outreach and use culturally relevant approaches to specifically connect with prospective student groups. Flag returning students and proactively communicate with them about Free City benefits and other opportunities to leverage financial assistance at the college.
 5. **Further simplify the Free City application language and making the landing page more engaging** with testimonials about the program’s benefits to continue strengthening participation. Again, include culturally relevant messages and messengers.
 6. **Incorporate explicit language about the Free City cash grant on the “congratulations” page in the application process.** Include specific instructions about submitting a CCPG and encourage FAFSA submission to unlock additional financial resources to cover college costs.
 7. **Continue examining the Free City repayment requirement.** Given mixed student feedback about the benefits and drawbacks of this program criterion, and preliminary data on the re-enrollment of students whose debt was eliminated through the Free City Debt Relief effort, review the literature on how other promise programs address repayment requirements. Also consider alignment with other financial assistance programs; for example, CCPG does not require repayment of tuition for those who do not complete their courses.

In the meantime, proactively notify students about the requirement in multiple ways and close to deadline for dropping courses. Ensure faculty understand the potential financial impact of dropping a Free City participant, including a possible future hold on their account and restrictions on re-enrollment.

8. **Account for other college costs beyond tuition through Free City, specifically a general “basic needs grant” students can use to address the cost of books, materials and supplies, transportation, student fees, etc.** Recognize that these costs can outweigh tuition expenses and serve as a considerable barrier to enrollment. Consider allocating based on students’ Bay Area income eligibility and allowing students to determine use according to their individual needs.
9. **Continue strengthening CCPG and FAFSA completion.** Develop more self-service resources and leverage platforms like TikTok and YouTube to create “bite sized” information on different steps in the financial aid process. Proactively reach out to high-priority populations with specific messaging about:
 - How CCPG submission can lead to additional Free City cash grants
 - How FAFSA completion complements Free City benefits and can unlock additional financial resources to make college more affordable
 - Where to get assistance with these applications (both hands-on and self-service supports)

At the same time, explore other structural reasons that submission rates have remained so flat for so many years. Consider incentive structures to encourage FAFSA completion or requirements associated with the receipt of other program benefits.

CCSF looks forward to our continued collaboration with the Oversight Committee on these efforts. We are grateful for the City’s investment and partnership in strengthening equitable access and retention outcomes for students, supporting the college’s sustainability, and fostering the wellbeing of the entire community.

Appendix A. Free City Student Focus Group Protocol

Focus Group Questions (Did Not (Immediately) Access Free City)

Participant Introductions (5 min)

Please introduce yourself by telling us your name, how long you've been at CCSF, and what your goals are for attending the college.

Free City Awareness (15 min)

1. Who knows what the Free City program is and what it covers? How would you describe it to a friend?
 - a. Prompt on eligibility, tuition waiver, cash grant, repayment requirements
2. How did you learn about Free City?
3. Our records show that either you aren't covering your enrollment fees through Free City or that you applied and were initially notified you didn't qualify. Why not?
4. What can the college do to inform more SF residents that they can get free tuition?

Free City Processes (15 min)

5. Let's walk through the application together. How clear is the process?
6. What issues or sticking points do you see?
7. What improvements would you make? What words would you clarify, what steps would you change, what support would want someone to give you?

Free City Program Design (15 min)

8. How do finances impact your decisions about attending college?
 - a. What concerns do you have about paying for college, like covering student fees or paying for books and supplies?
 - b. What about covering the cost of housing, food, transportation, childcare, etc. while you are enrolled?
9. How many of you have completed the FAFSA?
 - a. If you completed it, what motivated you to?
 - b. If you didn't, why not?
10. What advice would you give college leaders about how to make it financially easier to take more units each semester? Finish your program?

Closing (5 min)

11. What else would you like to share with us about how to improve Free City?

Focus Group Questions (Received Free City Tuition Waiver and Cash Grant)

Participant Introductions (5 min)

Please introduce yourself by telling us your name, how long you've been at CCSF, and what your goals are for attending the college.

Free City Awareness (15 min)

1. Who knows what the Free City program is and what it covers? How would you describe it to a friend?
 - a. Prompt on eligibility, tuition waiver, cash grant, repayment requirements
2. How did you learn about Free City?
3. What can the college do to inform more SF residents that they can get free tuition?

Free City Processes (15 min)

4. Let's walk through the application together. How clear is the process?
5. What issues or sticking points do you see?
6. What improvements would you make? What words would you clarify, what steps would you change, what support would want someone to give you?

Free City Program Design (20 min)

7. As part of Free City, you're receiving a cash grant.
 - a. How are you using those funds?
 - b. How much does getting the cash grant motivate you to enroll? Stick with your goals?
8. In what (other) ways do finances impact your decisions about attending college?
 - a. What concerns do you have about paying for college, like covering student fees or paying for books and supplies?
 - b. What about covering the cost of housing, food, transportation, childcare, etc. while you are enrolled?
9. How many of you have completed the FAFSA?
 - a. If you completed it, what motivated you to?
 - b. If you didn't, why not?
10. What advice would you give college leaders about how to make it financially easier to take more units each semester? Finish your program?

Closing (5 min)

Focus Group Questions (Received Free City Tuition Waiver, Did Not Complete FAFSA)

Participant Introductions (5 min)

Please introduce yourself by telling us your name, how long you've been at CCSF, and what your goals are for attending the college.

Free City Awareness (15 min)

1. Who knows what the Free City program is and what it covers? How would you describe it to a friend?
 - a. Prompt on eligibility, tuition waiver, cash grant, repayment requirements
2. How did you learn about Free City?
3. What can the college do to inform more SF residents that they can get free tuition?

Free City Processes (15 min)

4. Let's walk through the application together. How clear is the process?
5. What issues or sticking points do you see?
6. What improvements would you make? What words would you clarify, what steps would you change, what support would want someone to give you?

Free City Program Design (15 min)

7. In what ways do finances impact your decisions about attending college?
 - a. What concerns do you have about paying for college, like covering student fees or paying for books and supplies?
 - b. What about covering the cost of housing, food, transportation, childcare, etc. while you are enrolled?
8. Our records show that you did not complete a FAFSA, which can help you access more resources and supports to cover educational costs. Why didn't you complete it?
9. What could the college do to encourage more students to complete the FAFSA?
10. What advice would you give college leaders about how to make it financially easier to take more units each semester? Finish your program?

Closing (5 min)

11. What else would you like to share with us about how to improve Free City?

Focus Group Questions (Received Free City Tuition Waiver, Completed FAFSA)

Participant Introductions (5 min)

Please introduce yourself by telling us your name, how long you've been at CCSF, and what your goals are for attending the college.

Free City Awareness (15 min)

1. Who knows what the Free City program is and what it covers? How would you describe it to a friend?
 - a. Prompt on eligibility, tuition waiver, cash grant, repayment requirements
2. How did you learn about Free City?
3. What can the college do to inform more SF residents that they can get free tuition?

Free City Processes (15 min)

4. Let's walk through the application together. How clear is the process?
5. What issues or sticking points do you see?
6. What improvements would you make? What words would you clarify, what steps would you change, what support would want someone to give you?

Free City Program Design (20 min)

7. In what ways do finances impact your decisions about attending college?
 - a. What concerns do you have about paying for college, like covering student fees or paying for books and supplies?
 - b. What about covering the cost of housing, food, transportation, childcare, etc. while you are enrolled?
8. Our records show that you completed a FAFSA.
 - a. What motivated you to complete the FAFSA?
 - b. What help – if any – did you receive to complete it (i.e., family, friends, a prior school, a community organization)?
9. How has submitting a FAFSA helped you go to college?
10. What could the college do to encourage more students to complete the FAFSA?
11. What advice would you give college leaders about how to make it financially easier to take more units each semester? Finish your program?

Closing (5 min)

Appendix B. Free City Student Focus Participant Survey

Free City College - Student Focus Groups

April 2024

1. How do you pay for college? (Check all that apply)

- Free City tuition waiver
- Federal Pell Grant
- Federal Student Loan
- California College Promise Grant
- Private Loan(s)
- Grants and/or Scholarship(s)
- Family Support
- My Own Savings
- My Own Income
- Other (please define):

2. How many hours a week do you work? (Check one)

- I do not work
- Less than 10 hours
- 11-20 hours
- 21-30 hours
- 31-40 hours
- Over 40 hours

3. I am worried about having enough money to pay for my college expenses (e.g., fees, books, supplies) right now.

- Yes
- No

4. I am worried about having enough money to pay for my living expenses (e.g., food, housing, childcare, transportation, healthcare, utilities) right now.

- Yes
- No

5. I may not re-enroll in college after this term because of financial challenges.

- Yes (I may not re-enroll because of financial challenges)
- No (I plan to re-enroll, I may not re-enroll for other reasons, or I will graduate)

References

- Gallup, Inc., and the Lumina Foundation. (2024). *The State of Higher Education 2024*.
<https://www.gallup.com/analytics/644939/state-of-higher-education.aspx?thank-you-report-form=1>
- The Institute for College Access and Success (TICAS) and the Student Senate for California Community Colleges (SSCCC). (2024). *The Prices Paid for Insufficient Aid*.
https://ticas.org/wp-content/uploads/2024/07/TICAS_SSSCC-CA-report_7.11.24.pdf
- The Research and Planning Group for California Community Colleges (The RP Group) and the Chief Executive Officers (CEO) Affordability, Food & Housing Access Taskforce. (2023). *Real College California: Basic Needs Among California Community College Students*. Community College League of California.
https://www.ccleague.org/sites/default/files/images/basic_needs_among_california_community_college_students-final-2023.pdf