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Steve:

Welcome to this second episode of season three of Inside Virginia's Community College's podcast. As always, I'm your host, Steve Mullen. We've established that community colleges are the smart choice for a variety of reasons, including tuition costs far lower than four year universities. But did you know there's a program that could actually make your Virginia community college education free? The G3 program stands for get skills, get a job and get ahead. It began in 2021 and can make your tuition free if you're pursuing a high demand field. To learn more about the G3 program and how you can take advantage, we welcome our guests for this episode.

Laura Clark:

Hi, my name is Laura Clark and I am the assistant vice chancellor for student success and professional development for Virginia's community colleges. I also serve as the executive director for our student success center.

Steve:

Thank you for being with us. Now, one of the most exciting things available at Virginia's community colleges right now is the new G3 program. It's one of the largest statewide initiatives that VCCS has ever undertaken. The program is designed to help those who qualify pay for college. Can you explain how it works?

Laura Clark:

Sure. G3 is designed to ensure that students who are interested in programs that are in high need areas in Virginia can go to school and not worry about paying for that education that's going to help them get a good job. So students that are interested in healthcare, information technology like computers and things like that, the skilled trades, construction manufacturing, early childhood education and public safety, there are funds available to assist them.

Laura Clark:

It ensures that when we combine that with other sources of available financial aid, the student doesn't have to come up with those last dollars to cover their tuition and fees to be able to get that education. For some students who have funds to cover their full amount coming from other sources, there's actually incentive to stay enrolled full time, which allows them to complete their education sooner and be able to get to that job and that better paycheck sooner. This is an important part of this process and the starting point for all of this is for the students to fill out their financial aid FAFSA form, the free financial aid form that helps the financial aid department determine eligibility for this and many other programs.

Laura Clark:

I think the most exciting part of this is that it's designed to provide those easy on and off ramps for students between education and the jobs that are to give them family sustaining wages. So for example,

a student can come to us and complete a fast forward credential that allows them to be hired in one of these high need fields very quickly and then come back, get another short term certificate that'll give them better skills to get a better job, and that eventually can land them into an associate's degree. So it helps them get back to the workforce quickly, but also gives them the opportunity to build additional skills to help prepare them for future opportunities. So we're going to continue to build on that prior knowledge with each step going forward.

Steve:

So there is a bit of a process. What are the common misconceptions that students have about that process?

Laura Clark:

A lot of times we see that students decide upfront whether they think they're eligible for a program or not. We find that there are students who would qualify for these funds that are simply not applying. Many students will decide they don't qualify for aid, so they don't fill out that federal FAFSA form. One of the great things about this program is this is not just for individuals who would traditionally be covered by Pell grants and other programs. If you qualify, there may be a number of sources of aid beyond just those federal programs people traditionally think about.

Laura Clark:

What's really great is I think the biggest misconception about financial aid is that it's always loans that has to be repaid. G3 money and quite a few of the programs we have are actually grant funded, which means there is no repayment for the student or for their families. So this is really, really important because many of our students, actually 75% if you can believe that, are living below the poverty line and they would be eligible for tuition and fees to be paid for through a number of different channels. But unfortunately what we found is only 40% of our students who are degree seeking program placed students are completing that FAFSA. So there's a large number of students that have aid available to them that they are not tapping into those resources.

Laura Clark:

So what I really love about G3 is that it's an incentive and many colleges are working with students to find ways to reduce additional out of pocket expenses for our students with G3 and other awards programs that are available. In a perfect world we would be creating pathways so that all students would have the opportunity to pursue education without having to compromise the standards of living or the ability to do the things that they do for their families before going to school.

Steve:

Now you did mention income and I know there are some income requirements, but the program's not just for low income families. Who is actually eligible?

Laura Clark:

So that's a great question 'cause a lot of time we have those guidelines that are in place that it's at the poverty level or below, but we have a lot of different aid packages, including the G3 program. Now for G3 in specific it's for anybody who's qualified for in-state financial aid and anybody that has a total household income of less than or equal to 400% of the federal poverty level. Now remember that

federal poverty level is calculated based on things like how many people live in your household and your zip code, but roughly that represent an income of about \$100,000 for a family of four. So G3 has a much farther reach than some of the more traditional financial aid programs.

Laura Clark:

The individual who's eligible is also going to be enrolled in a minimum of six credit hours, because we're trying to get people through those credentialing programs more quickly. They have had a high school diploma or a GED, they're enrolled in one of the programs that are a part of the G3 pathways, so those five high impact high need programs. They have applied using that FAFSA, that federal financial aid program. So there's lots of people that would be eligible for this.

Steve:

What's your favorite element of G3? Why is it so different?

Laura Clark:

Oh, you know what I love the most about this is that Virginia is investing in the future. I mean the future of our communities through this program and specifically in those high need areas where we really need employees and we need citizens able to fill these jobs. The VCCS really has this great opportunity to help meet the need for Virginia's employers. See and the thing that I love most with my lens as a student success person is that we meet students right where they are. If it's a quick credential they need to get them in the job to earn that family sustaining wage, we can help them do that. Or if they're looking to get that associate's degree and have the higher skill and they have more time to invest upfront, we can help with that too.

Laura Clark:

An interesting thing and perhaps my favorite thing about all of this work is that half of the VCCS's graduates are employed in Virginia 20 years after they graduate from one of our colleges. So in Virginia's community colleges, we actually get to build community. So the VCCS is helping to build our workforce that our commonwealth needs and that our employers here in Virginia needs to be sustainable. The other piece that I think is important in terms of comparison is when we look at those individuals who have earned bachelor's degrees in Virginia, only 30% of those bachelor degree holding students remain in Virginia two decades after they earn that credential. So the VCCS students are actually building our communities. They're actually supporting our workforce in these ways.

Laura Clark:

Another interesting thing about this that I really love is that in 2020 nearly a million VCCS educated students had jobs in Virginia, and in that single year had wages of over \$3.5 billion in that one year. So this is really about skilling the citizens of Virginia to be the workforce that the commonwealth needs to go forward.

Steve:

That's great. Where can people find out more about G3?

Laura Clark:

Well, first at their local college. If they know where their local college is, that's always a great place to start, but there is a very robust information available on the VCCS website at vccs.edu, and they can connect you to your local college about the programs that are offered. The great thing about G3 is that programs are happening all the time. You don't have to wait until the beginning of a traditional semester. Some programs and some fields have programs that begin almost weekly. So you can start at any time in these programs and all of the different disciplines have the opportunity for you to reach out. So we can get people enrolled right away. So check your local college out or check out the VCCS webpage and we'll get you there.

Steve:

All right. That's great. Laura Clark, assistant vice chancellor for student success and professional development at Virginia's community colleges. Thanks so much for being with us today.

Laura Clark:

Thanks for the opportunity to have this conversation.

Steve:

Coming up in our next episode we'll talk about financial aid with a goal of demystifying the process. Thanks for listening to this episode of inside Virginia's community college's podcast. I'm Steve Mullen.