

Jessica Moldoff

Division Chief of Data, Analysis and Research



As Division Chief of Data, Analysis and Research, Jessica Moldoff oversees and directs the research and data governance functions of the California Student Aid Commission (CSAC) and manages the Data, Analysis and Research Team. She is responsible for facilitating research on program effectiveness and financial aid administration, as well as overseeing the CSAC's reports, program projections, and ad hoc data requests.

After graduating from college, Jessica worked at Bluegrass Community & Technical College in Lexington, Kentucky, for over three years, including in its financial aid office as the student loan coordinator. She received a Masters and PhD in Higher Education from the Education Policy Studies and Evaluation department at the University of Kentucky, and worked on the evaluation of two Trade Adjustment Assistance Community College and Career Training (TAACCCT) grants as a research assistant. Her dissertation on Competency-Based Education included how its departure from the traditional credit hour model of higher education complicates the delivery of financial aid.

Jessica started working as an analyst at the CSAC in January 2017 and was a founding member of the research team in September 2017 where she continued to advance until taking over as its Division Chief in January 2023.



Financial Aid Data in the 'Better FAFSA' Era

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**Jessica Moldoff, Deputy Director
Data, Analysis and Research Team**

What Data Does CSAC Currently Provide to C2C?

- Eligible, Awarded, and Paid Students since 2009-10
- Higher Ed Institution
- Payment Amount
- Dependency Status
- EFC (in future, SAI)
- Income and Education Level
- Demographics: gender, homelessness status, military status



Which Financial Aid Programs? (1 of 2)

- Cal Grant (A,B,C)
 - Students with Dependent Children & Foster Youth Access
- Middle Class Scholarship
- Chafee Foster Youth Program
- Golden State Teacher Grant
- Learning-Aligned Employment Program



Which Financial Aid Programs? (2 of 2)

- California Military Department GI Bill Award
- Law Enforcement Personnel Dependents
- John R. Justice Grants
- Gaining Early Awareness and Readiness for Undergraduate Programs (GEARUP)
- Golden State Education and Training Grant
- Assumption Program of Loans for Education (APLE)
- State Nursing Assumption Program of Loans for Education of Nursing Faculty (SNAPLE NF)

Changes to FAFSA Data

- CA Dream Act Application (CADAA) is unaffected, but sharing of data risks student identification
- Demographic data not transferred starting in 2023-24
 - Gender and race/ethnicity
- Limited use of FTI data from the IRS
 - All contributors must consent to IRS transfer for FAFSA to be processed



Designated FTI Fields on ISIR

- Tax Filing Status
- Adjust Gross Income (AGI)
- Number of Exemptions and Number of Dependents
- Income Earned from Work
- Taxes Paid
- Educational Credits
- Untaxed IRA distributions
- IRA deductible and payments
- Tax exempt interest
- Untaxed pension amounts
- Schedule C net profit/loss
- Indicators for Schedules A, B, D, E, F, H
- IRS response code

What Does This Mean?

- For CSAC's data shared to Cradle-to-Career:
 - No gender
 - No income (but yes SAI)
- For CSAC's public reporting:
 - No income bands or average income, no household sizes
 - Yes award amounts, GPAs, asset information
 - Limited ability to report on partially completed FAFSAs (Race to Submit)