EAB

Proactively and Creatively Engaging Students to Reduce Financial Barriers to Persistence

March 18 | 1:00 – 1:45 p.m. Eastern Time

Practice Deep-Dive Series: Breaking Down Silos Between Financial Aid and Student Success

Navigate Student Success Collaborative

We will begin at 1:02 p.m. Eastern Time once everyone has joined!

Using Your Computer Speakers

If you select the "Computer Audio" option, please be sure that your speakers or headphones are connected.

Using Your Telephone

If you select the "Phone Call" option, please dial in with the phone number and access code provided on the calendar invitation.

Zoom Webinar Features

EAB

EAB
Virtual Session

2020

Use the Chat feature to send messages to all panelists or everyone

Use the Q&A feature to ask questions

Audio Settings ^   Chat   Q&A   **Leave Meeting**   EAB

Today's Presenter

Christina Hubbard

Senior Director,
Strategic Research

Follow me on Twitter:
CM_Hubbard

Today's Featured Partners

Corey Ann Brushett

Assistant Professor and Faculty Advisor,
Tagliatela School of Business
Albertus Magnus College

Latosha Baldwin

Assistant Director of Student Success
University of the District of Columbia

Quick Poll

My current role can best be described as:

- Advisor

- Financial aid staff

- Other student support staff

- Vice-president or Provost

- College president

- Teaching faculty

- Faculty leadership (Dean, chair, etc.)

- Other (please share in the chat)

Practice Deep-Dive Series:
Breaking Down Silos Between Financial Aid and Student Success

1
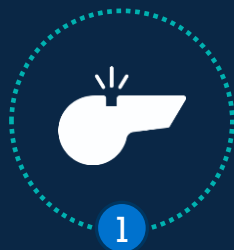
Thursday, February 18
12:00 pm – 12:45 pm ET

Solving Common SAP Issues

Watch the recording on EAB.com

2

Thursday, March 4
3:00 pm – 3:30 pm ET

Breaking Down Silos Between Financial Aid, Advising, and Faculty

3

Thursday, March 18
1:00 – 1:45 pm ET

Proactively & Creatively Engaging Students to Reduce Financial Barriers to Persistence

Student Success Playbook: Eliminate Administrative Retention Barriers

Form a Committee to Review and Suspend or Discontinue Unneeded Holds

Some Usual Suspects Include:

- Student accounts / Bursar
- Advising requirements
- Financial aid paperwork
- Academic departments
- Residential life
- Parking fines
- Library fines
- Student conduct

Typical number
of different holds:

40-80

Pro Tip: Include your CFO in conversations about small balances (e.g. parking and library fines)

Holds Are a Hidden Equity Issue

**Prevalence of Registration Holds
During the First Two Years**
CSU Fullerton

- ■ Six to Ten Holds
- ■ Eleven or More Holds

Category	Six to Ten Holds	Eleven or More Holds
Asian	22%	5%
Multiracial	26%	4%
White	26%	6%
Hispanic	29%	10%
African American	32%	18%
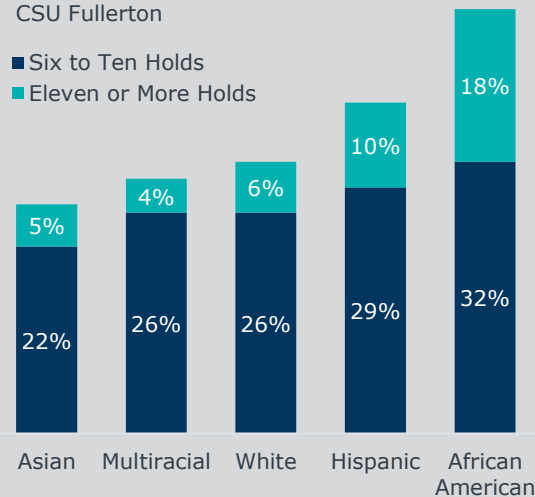
‘Help with Your Hold’ Addresses Barriers to Students and Provides Insights to Staff

ALBERTUS MAGNUS COLLEGE

Practice in Brief:

- Set up table(s) in high-traffic part of campus during pre-registration week

- Have representatives from offices that issue registration holds bring a list of students with current holds

- Offer incentives to students to inquire about holds and how to resolve them

Benefits to Students

▶ Normalizes holds and help-seeking

▶ Connects students with information and resources to resolve holds

Bonus: Benefits to Staff

▶ Brings siloed teams together to share information and grow professional knowledge

Innovations Include Focused Campaign Outreach and Pop-Up Opportunities

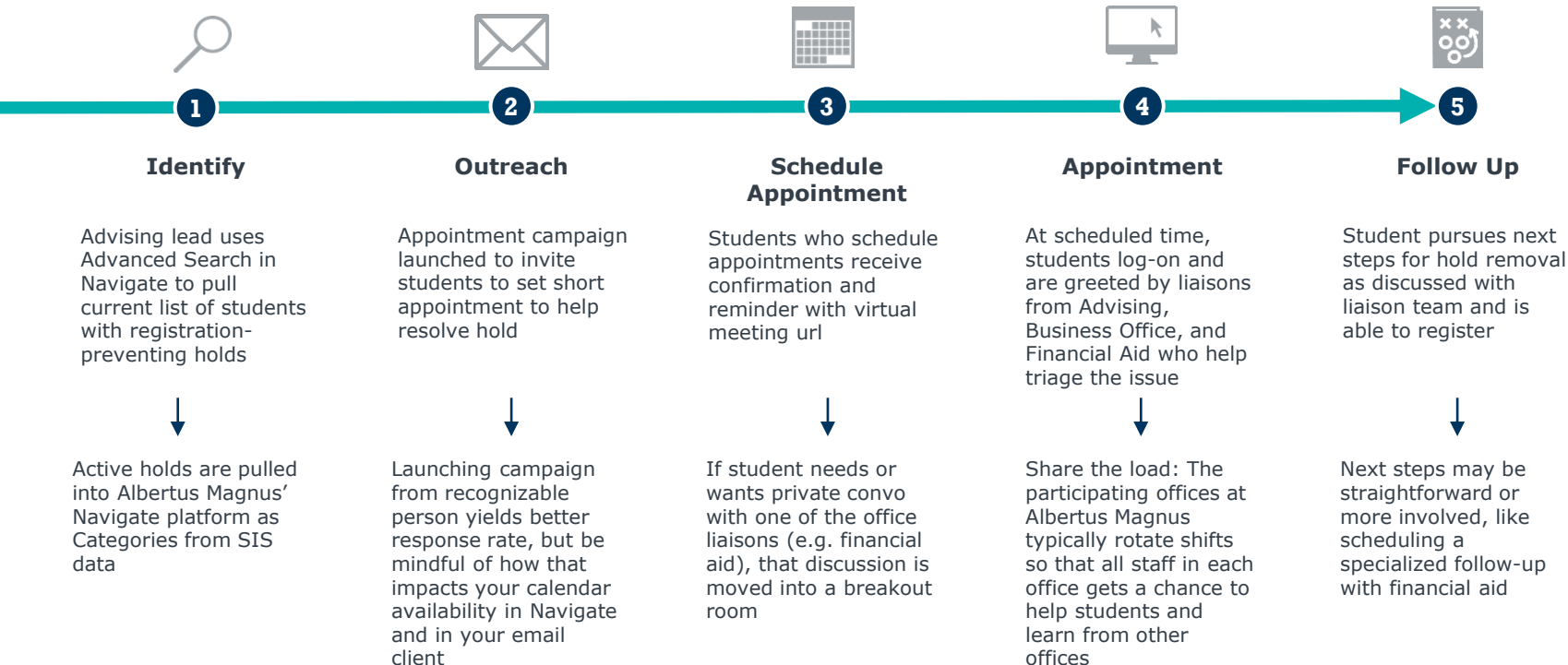| 1 Identify	2 Outreach	3 Schedule Appointment	4 Appointment	5 Follow Up
Advising lead uses Advanced Search in Navigate to pull current list of students with registration-preventing holds	Appointment campaign launched to invite students to set short appointment to help resolve hold	Students who schedule appointments receive confirmation and reminder with virtual meeting url	At scheduled time, students log-on and are greeted by liaisons from Advising, Business Office, and Financial Aid who help triage the issue	Student pursues next steps for hold removal as discussed with liaison team and is able to register
↓	↓	↓	↓	↓
Active holds are pulled into Albertus Magnus' Navigate platform as Categories from SIS data	Launching campaign from recognizable person yields better response rate, but be mindful of how that impacts your calendar availability in Navigate and in your email client	If student needs or wants private convo with one of the office liaisons (e.g. financial aid), that discussion is moved into a breakout room	Share the load: The participating offices at Albertus Magnus typically rotate shifts so that all staff in each office gets a chance to help students and learn from other offices	Next steps may be straightforward or more involved, like scheduling a specialized follow-up with financial aid

Peers Serve as Force Multipliers to Scale Information Access and Reduce Barriers
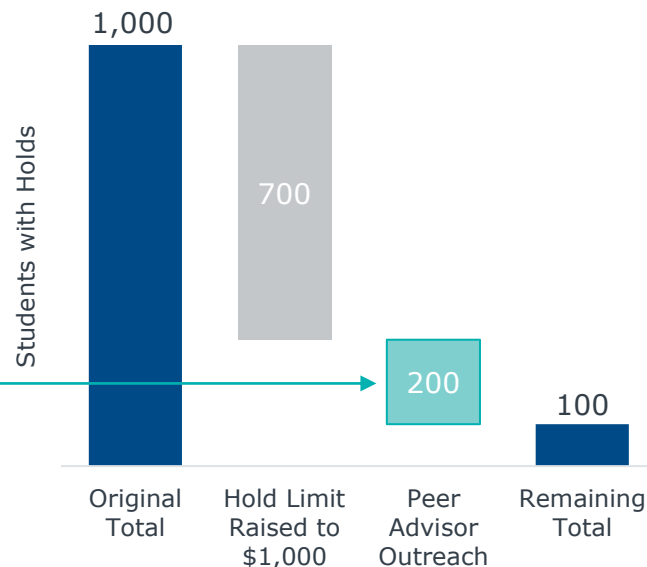
UNIVERSITY OF THE
DISTRICT OF
COLUMBIA
1851

Peer Advisors

10 peer advisors

20 hours/wk each

2,000 calls per term

Hired as employees

Tasks

- **Payment nudges**
- Financial aid prompts
- Hold reminders/help with resolution
- Outreach to students who haven't registered
- Answer general front desk questions
- Create videos on FAQs
- Run Pre-Advising Sessions

Unpaid Balance Strategy
2019-2020

Students with Holds

1,000	Original Total
700	Hold Limit Raised to $1,000
200	Peer Advisor Outreach
100	Remaining Total

Today's Featured Partners

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*Assistant Professor and Faculty Advisor,
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*Assistant Director of Student Success
University of the District of Columbia*

Conclusion

SECTION

Jumpstart Discussion to Implement These Practices on Your Campus

1 **Hold Reform**

Audit the holds that prevent students from registering for classes. For each hold, consider:

- Who issues this hold? How is it resolved? Do students have to go to a physical office, or can it be done online? On Average, how long does it take students to resolve this hold? Can we lover the threshold for financial holds? Can we remove or change holds that require an in-person office visit? Can we change what these holds prevent a student from doing?

- Who is receiving these holds? Are students of one social identity (race/thnicity, gender, income, etc) reveiing more holds or more likely to have holds than other identities?

- What will outreach to students who are marked non-attending look like? Who will own this?

Jumpstart Discussion to Implement These Practices on Your Campus

2 **Help With Your Hold Initiative (Albertus Magnus College)**

Identify the most common registration holds and what office issues them.

- How are the most common holds resolved? What information do students need to resolve them successfully?

- Who could be a hold resolution ally in hold-issuing offices to kickstart collaboration across silos?

- When do registration periods open for each semester? How much lead time before that period opens should students be contacted about hold resolution? Consider when the message may be most immediately relevant to the student, such as a week out before the registration period.

- Who should send the outreach? Consider a staff person who is well-known and viewed by students as accessible and invested in their success. Can you keep the message brief and set up self-service information for hold resolution so students have multiple ways to get the information they need?

- What tactics for hold stigmatization – like tabling, brief info meetings, swag, etc – will resonate with your student body? How will in-person, virtual, or a combo of both approaches be received by different types of students?

Jumpstart Discussion to Implement These Practices on Your Campus

3 **Peer Advisor Outreach (University of the District of Columbia)**

For Peer Advisor (or similar) student success employees/programs:

- Does hold outreach or other financial barrier-adjacent support fit in the peer program's remit? What other training, scripting, or information would they need to successfully help students reduce financial barriers? What would be in-scope? What would be out-of-scope or referable?

- If expanding or changing the roles or tasks of peer program employees to include financial barrier issues, who else/what office needs to know in order to effectively support these peer employees and the students who turn to them for help? What is the best way to make those connections?

Consider the hold reform tactics:

- Of the holds issued over the course of an academic year, what share of registration holds could be eliminated by raising the balance threshold to $1000?

- Of the holds that would not be addressed by lifting the threshold (or if you already have a high threshold), what are the top holds that remain? What information do students need to resolve these holds?

Join us in the EAB Community

Visit networking.eab.com to sign up and log in
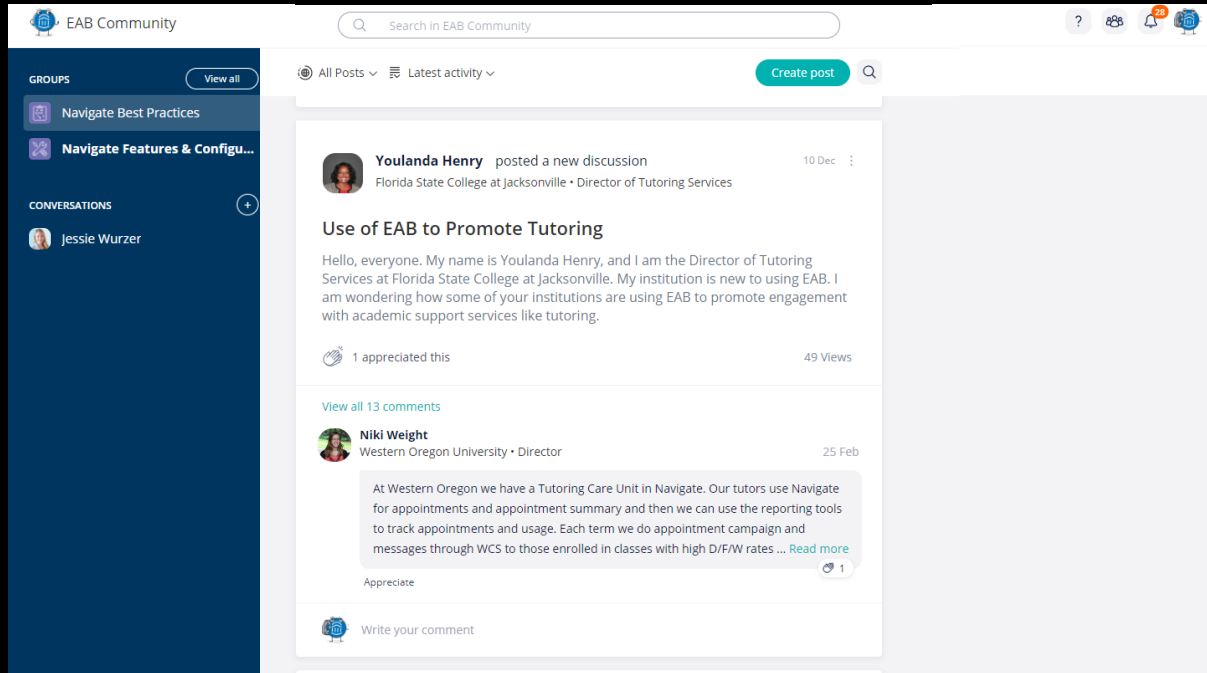
NETWORK with other Navigate-using practitioners. Send direct messages 1:1 or in groups of up to 50.

SHARE STUDENT SUCCESS STRATEGIES that are working on your campus and find new ones to implement

ASK QUESTIONS about Navigate features or student success best practices to learn more from your peers and EAB

Final Thoughts

Please take a moment to answer this final poll question to provide your overall experience on today's session.

We have also shared a link to a short online evaluation in the **Chat** and we would appreciate if you could take 2-3 minutes to give us additional feedback on your experience today.

Data Highlights Students' Struggles in the US

Basic Needs

44%
of community college students are food-insecure

36%
of university students experienced housing insecurity last year

College Costs

$9,314
Average unmet need for students at four-year institutions regardless of income level

6 in 10
college students worry about having enough money to pay for school

College Experience

88%
Increase in the cost of textbooks between 2006 and 2016

74%
of students cannot afford common "extras," such as unpaid internships

Source: Goldrick-Rab, et. al, College and University Basic Needs Insecurity: #RealCollege Survey Report, Hope4College, April 2019 and https://hope4college.com/wp-content/uploads/2020/06/Hopecenter_RealCollegeDuringthePandemic.pdf; Grabmeier, Jeff, "70 percent of college students stressed about finances." *Ohio State News*. June 2015; National Low Income Housing Coalition, "College Students Face Housing and Food Insecurity." April 2019; TED: The Economics Daily, College tuition and fees increase 63 percent since January 2006, Bureau of Labor Statistics, August 2016; Walizer, Lauren, "When Financial Aid Falls Short, CLASP, December 2018; EAB interviews and analysis.

Finances Are the Leading Cause for Leaving Higher Education

1375%

Increase in tuition rates since 1978

Financial Pressure 38%

Academic Disqualification 28%

Poor Social Fit 13%

Family Support 9%

Distance from Home 4%

Health Problems 5%

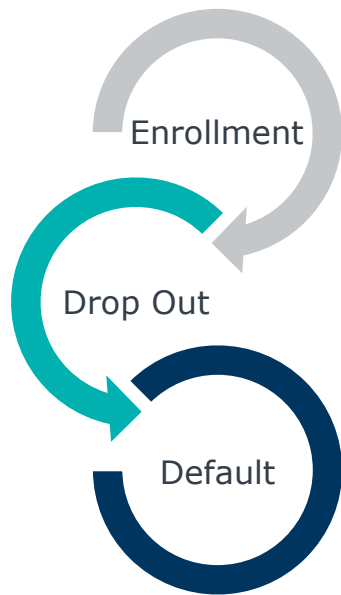Mental/Emotional Issues 3%
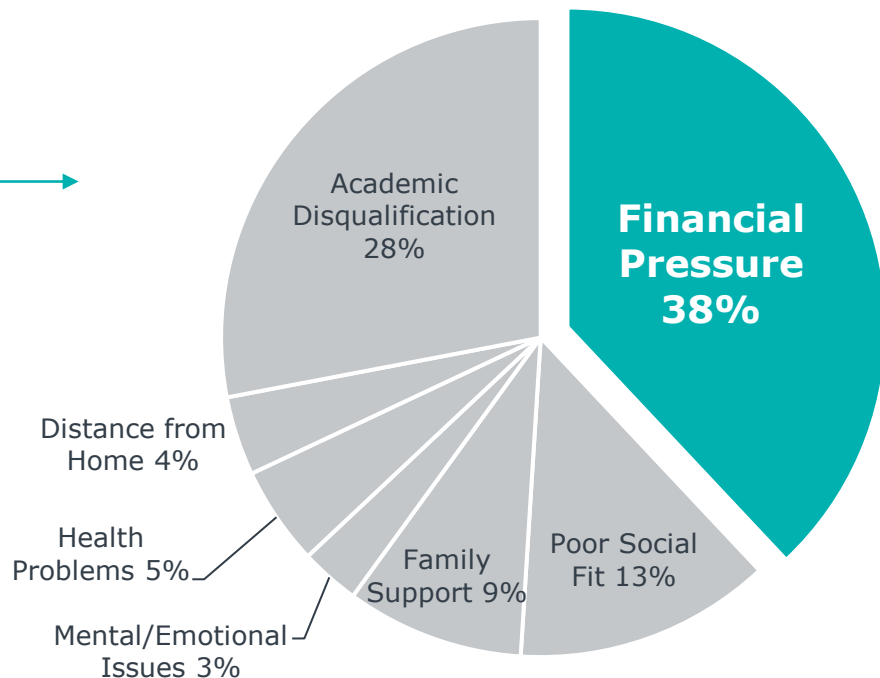
Source: https://educationdata.org/college-dropout-rates#:~:text=Students%20from%20low%2Dincome%20families,more%20likely%20to%20drop%20out.&text=As%20many%20as%2089%25%20of,receive%20a%20degree%20or%20credential.

College Can Be a Risky Gamble for Those Who Don't Complete

1 in 5

Americans has some college but no degree

$9,300

Average student debt at the time of departure (public four-year)[1]

17%

Loan default rate for college dropouts

1) Private four-year: $10,900
   Public four-year: $9,300
   For-profit: $7,500
   Public two-year: $5,700

Source: Overflow Solutions analysis of US Census data, http://overflow.solutions/interactive-visualizations/how-do-americans-differ-by-age-16/, U.S. Department of Education, 2013; "Federal Student Loan Debt Burden of Noncompleters"; Nguyen M, "Degreeless in Debt: What Happens to Borrowers Who Drop Out," American Institutes for Research (2012); EAB interviews and analysis.

Completion Rate (67% Rule)

Students must successfully earn 67% of the credits they attempt

Maximum Hours (150% Rule)

Students must successfully complete their chosen course of study within 150% of the total credit hours it takes to complete the program

A+

Cumulative GPA Minimum (GPA Rule)

Students must maintain a certain cumulative GPA based on credits completed