



EAB

# Supporting Students with Financial Need Across the Student Lifecycle

March 8<sup>th</sup>, 2022

# Today's Presenter



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*Associate Director*

Email: VDixon@eab.com

## Connect with EAB

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# Audio Mute/Unmute and Video Stop/Start

The image shows a Zoom meeting interface with a white header containing the EAB logo and a blue background with a geometric pattern. The main content area displays "EAB Virtual Session". At the bottom, there is a dark control bar with icons for Mute, Stop Video, Invite, Participants, Share, Chat, Record, and Leave Meeting. A callout box highlights the Mute and Stop Video icons, which have red slashes over them. Another callout box points to the up arrows next to the Mute and Stop Video icons.

Red slashes mean your microphone is muted and your camera is off

Access audio and video options by clicking the up arrow next to the Mic and Camera icon

EAB

EAB Virtual Session

Mute Stop Video Invite Participants Share Chat Record Leave Meeting

# Suggested Zoom View

The screenshot shows a Zoom meeting window with the following elements:

- Zoom Meeting ID:** 841-573-482
- Status:** You are viewing Meeting Host's screen
- View Options Menu:**
  - Zoom Ratio: Fit to Window >
  - Request Remote Control
  - Annotate
  - Exit Full Screen
  - Side-by-side mode (checked)
- Meeting Content:** EAB logo and "EAB Virtual Meeting 2020" text.
- Participant List:** Meeting Host (with a video thumbnail) and a participant (with a name starting with 'T').
- Participant Context Menu:**
  - Mute My Audio (Alt+A)
  - Start Video
  - Rename
  - Hide Non-Video Participants (highlighted)
  - Hide Self View
- Bottom Toolbar:** Mute, Start Video, Invite, Participants (2), Share, Chat, Record, and Leave Meeting.

**Enable side-by-side viewing of video and slides:** View Options, then side-by-side mode

**See only participants on camera:** Click dots next to your name; then Hide Non-Video Participants

# Update Your Name

The screenshot displays a Zoom meeting interface. The main window shows a slide with the EAB logo and the text "EAB Virtual Meetings 2020". A "Participants" panel is open on the right, showing two participants: "Test Participant (Me)" and "Meeting Host (Host)". A "Rename" dialog box is open over the "Test Participant (Me)" entry, with the text "Enter a new screen name:" and "Jane Doe - Institution" entered in the input field. The dialog box has "OK" and "Cancel" buttons. A callout box with an orange border points to the "Rename" button in the participants list, containing the text "Update your name and add your institution". Another callout box with an orange border points to the "Participants" icon in the bottom toolbar, containing the text "Open Participants menu".

Zoom Meeting ID: 841-573-482

You are viewing Meeting Host's screen

View Options

Speaker View

EAB

EAB Virtual Meetings  
2020

Meeting Host

Test Participant

Participants (2)

Test Participant (Me) Mute Rename

Meeting Host (Host)

Rename

Enter a new screen name:  
Jane Doe - Institution

OK Cancel

Raise Hand yes no go slower go faster more

Mute Me Reclaim Host

Mute Stop Video Invite Participants Share Chat Record Leave Meeting

Update your name and add your institution

Open Participants menu

# Chat and Nonverbal Feedback

Use icons to communicate answers and signals to presenter

The screenshot displays a Zoom meeting interface. The main window shows a presentation slide with the EAB logo and the text "EAB Virtual Meetings 2020". A small video thumbnail of the Meeting Host is visible in the bottom right corner of the main window. The bottom toolbar contains icons for Mute, Stop Video, Invite, Participants (with a '2' icon), Share, Chat, and Record. The Participants panel on the right shows two participants: "Test Participant (Me)" and "Meeting Host (Host)". Below the participants list are icons for Raise Hand, yes, no, go slower, go faster, and more. The Zoom Group Chat panel at the bottom right shows a "To:" dropdown set to "Everyone" and a "Type message here..." input field.

Open Participants and Chat

Select whether you want to chat with everyone or a specific person

- 1 Why Students Need Our Support
- 2 Communicating Affordability
- 3 Addressing Student Basic Needs
- 4 Minimizing Financial Attrition



# Why Students Need Our Support

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1

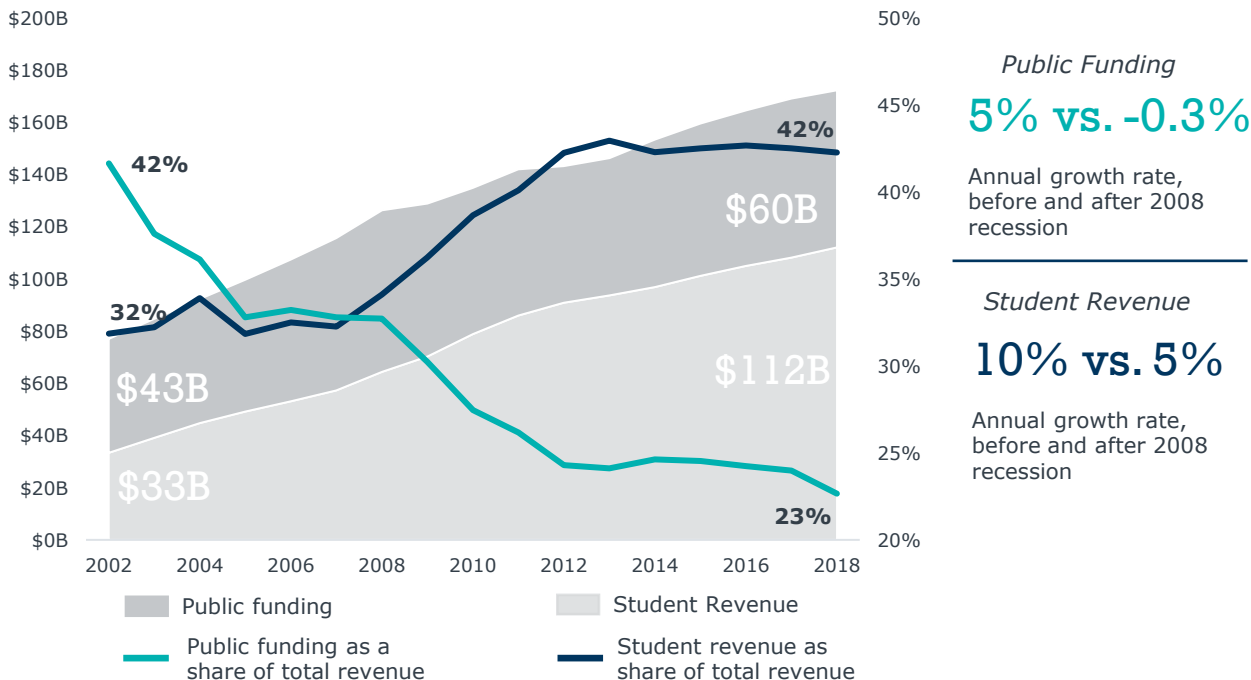


# Publics More Reliant on Student Revenue



## Student-Related Revenue Taking Center Stage as Other Sources Slow

*Student Revenue (tuition and non-tuition vs. Public Funding at Public Universities 2002-2018*

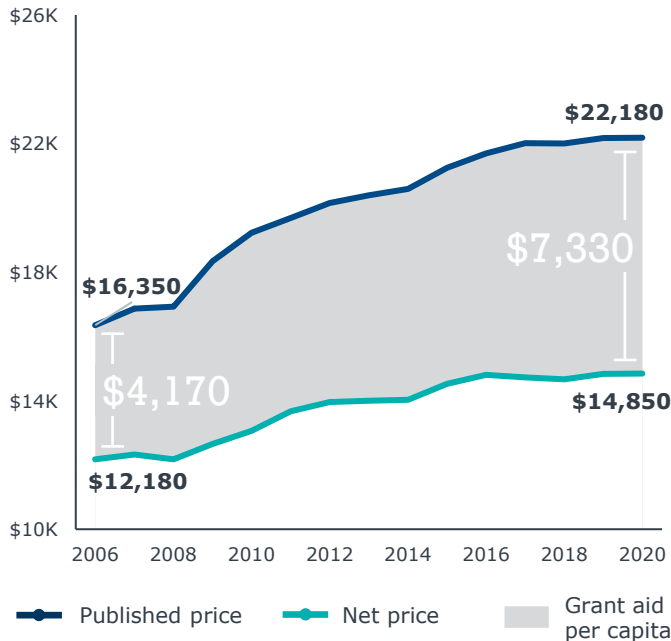


Source: Integrated Postsecondary Education Data System (IPEDS), National Center for Education Statistics; EAB interviews and analysis.

# Publics Continue to Embrace Discounting

With Greater Reliance on Student Revenue, Publics Embrace Discounting

*Growth in Published Price, Grant Aid, and Net Price, 2006-2020*



4%

Annual growth rate in average grant aid at public institutions, 2006-2020

1%

Annual growth rate in average net price at public institutions, 2006-2020

48%

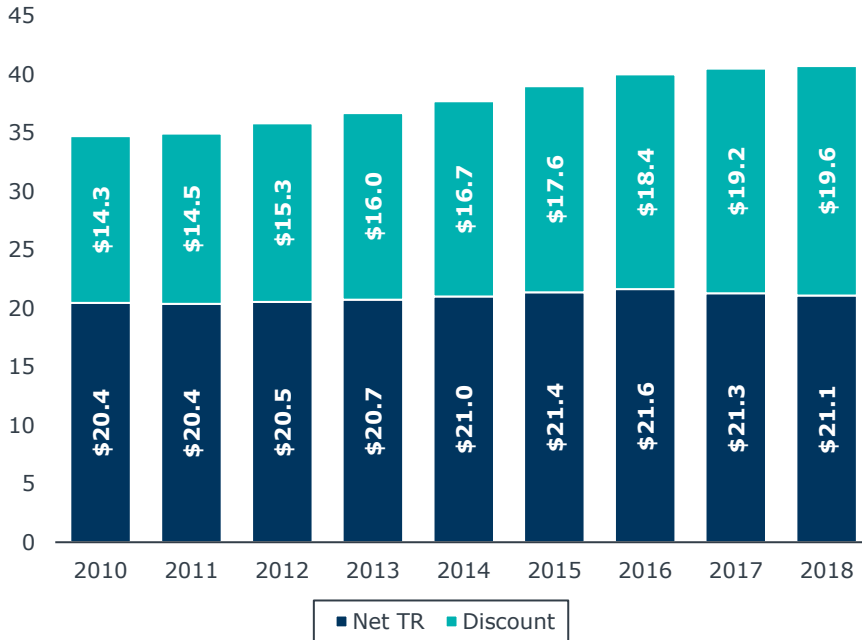
Share of full-time first-time undergraduates receiving institutional grant aid at public institutions, 2018 (IPEDS)

Source: Integrated Postsecondary Education Data System (IPEDS), National Center for Education Statistics; "Trends in College Pricing," College Board, October 2020; EAB interviews and analysis.

# Privates Exhausting Room to Increase Price

## Private Institutions Unable to Charge Students More

*Inflation-Adjusted Enrollment-weighted Average Net Tuition Revenue and Institutional Grant Aid per FT-FT Student at Four-Year Private, Non-Profit Institutions, 2010-2018*



>50%

Average discount rate at private non-profit colleges as of 2020

<1%

CAGR for Total FTFT NTR for private non-profit institutions

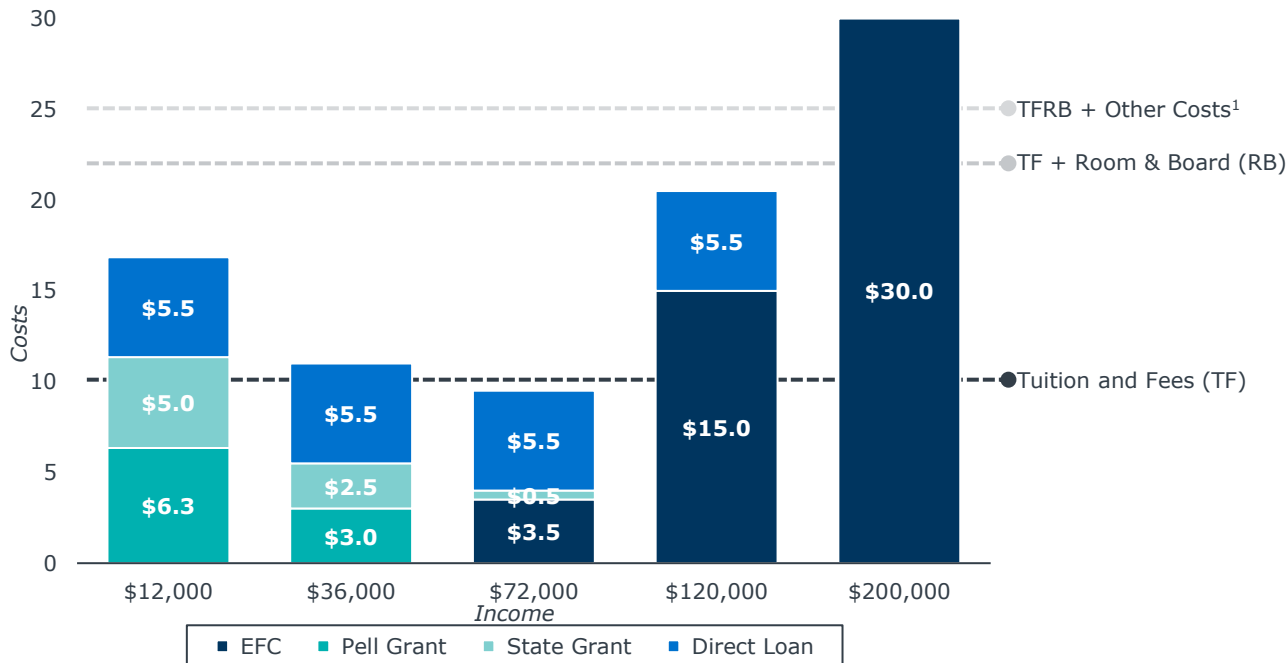
<.5%

CAGR for FTFT NTR/capita, 2010-2018

# Illustrative Picture of How Families Pay for College

## Cost of Living Drives Unaffordability of Publics in Current System

Estimates of how students from families of particular incomes finance (in thousands of dollars) public four-year universities

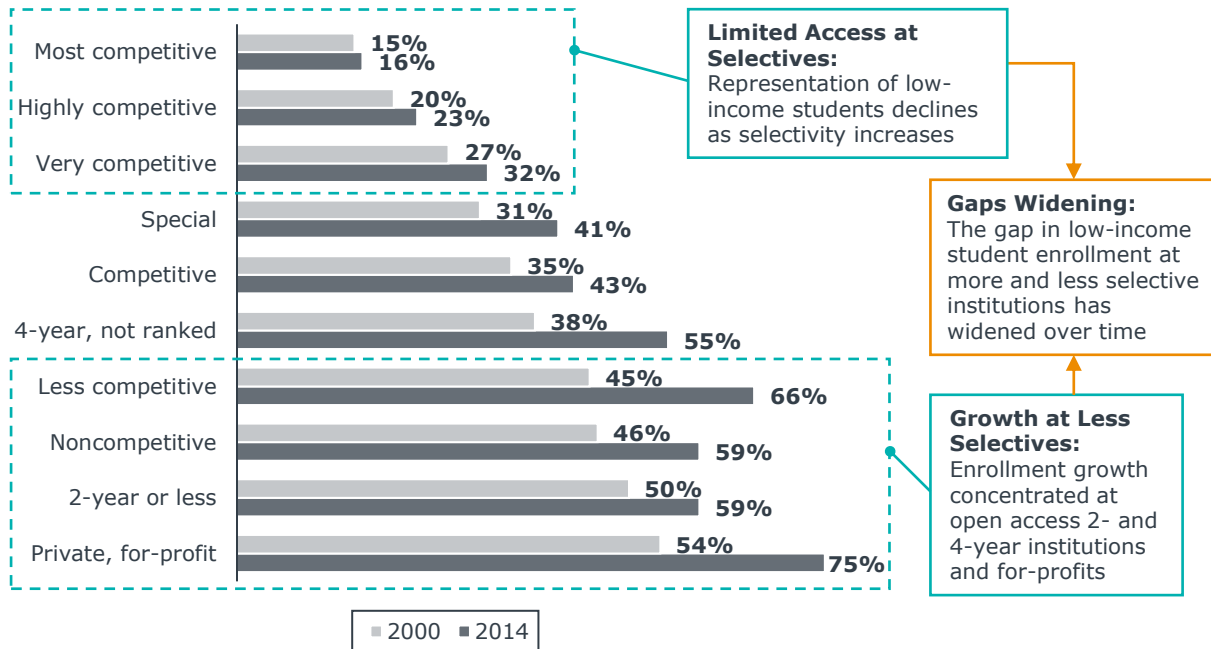


1) Estimates based on College Board's "Trends" report.  
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# Post-Secondary Enrollment Stratifying by Income

## Low-Income Student Enrollment Growing at Open Access Institutions

Share of Pell and Federal Grant Recipients by Institutional Selectivity, 2000-2014<sup>1</sup>



1) Of full-time, first-time degree/certificate seeking undergraduate students.

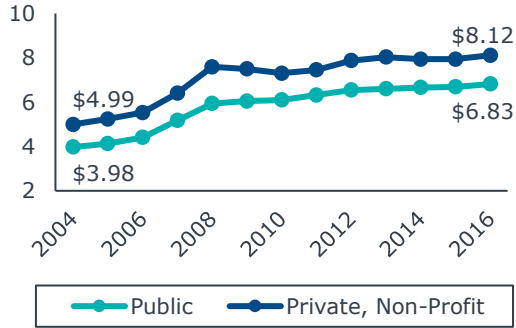
Sources: "Indicators of Higher Education Equity in the US," The Pell Institute for the Study of Opportunity in Higher Education, 2017, [http://pellinstitute.org/downloads/publications-Indicators\\_of\\_Higher\\_Education\\_Equity\\_in\\_the\\_US\\_2017\\_Historical\\_Trend\\_Report.pdf](http://pellinstitute.org/downloads/publications-Indicators_of_Higher_Education_Equity_in_the_US_2017_Historical_Trend_Report.pdf), EAB interviews and analysis

# The Human Side to Shifting Costs to Students

Students Are Paying More... With More Debt... And Longer Repayment

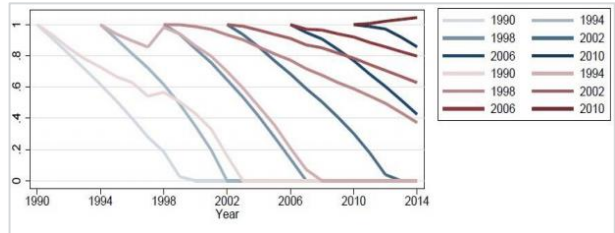
## FTFT Borrowers Borrow More

Average Amount Borrowed (in thousands) by FT-FT Borrowers<sup>1</sup>



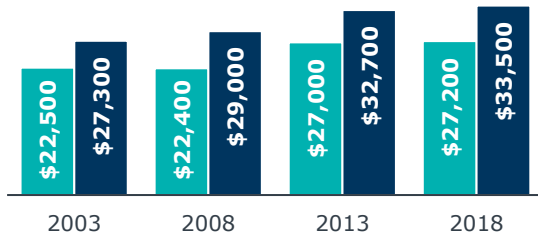
## All Borrowers Are Repaying Loans at Slower Rates

Balance of Median Borrower Repaid Over Time, 1990 to 2014<sup>1</sup>



## Graduates Have More Debt

Average Cumulative Amount Borrowed (in thousands) by Degree Recipients Who Borrowed

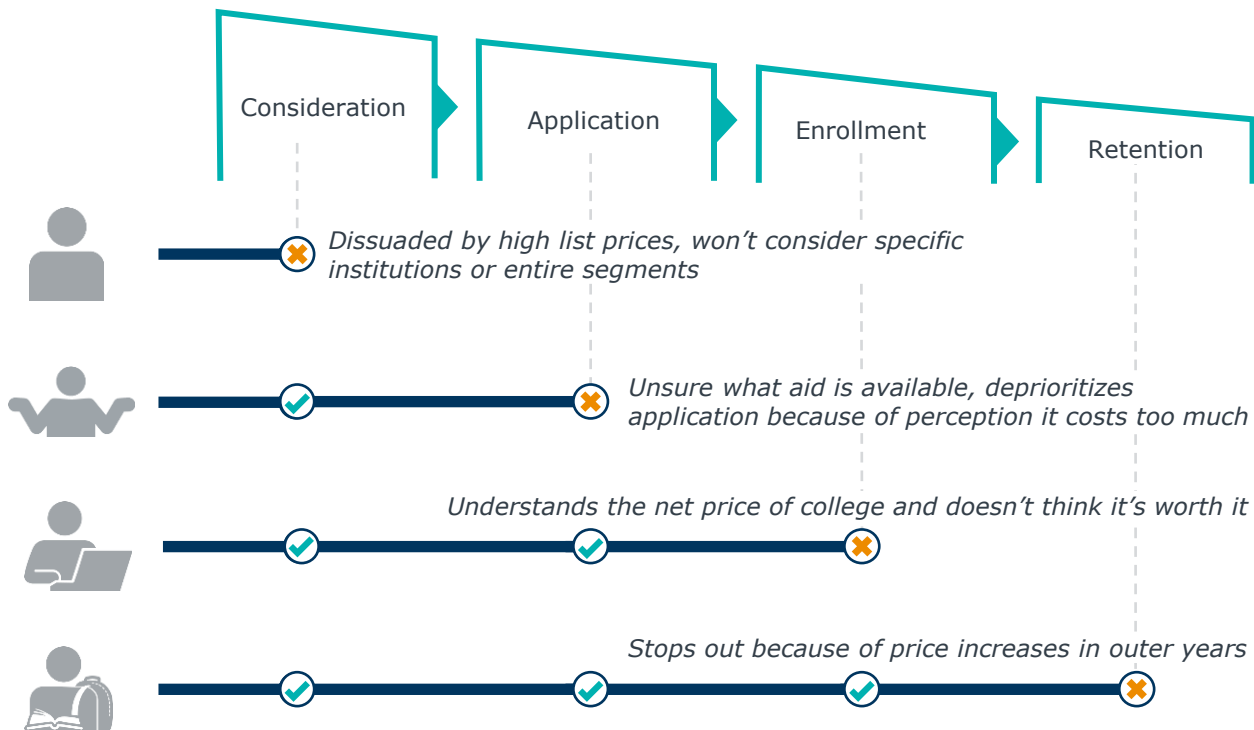


Year loans enter repayment	1994	2006
Status of median borrower, 8 years later	0% of balance remaining	>40% of balance remaining

EAB Analysis of IPEDS Data; College Board, *Trends in Student Aid, 2019*; Looney, Adam and Constantine Yannelis. "Borrowers With Large Balances: Rising Student Debt And Falling Repayment Rates." The Brookings Institution, February 2018

# Key Moments to Shift the Price Conversation

## Admissions Funnel Rife With Price Sensitivity Pain Points





# Communicating Affordability Early and Often

Pre-Enrollment Practices to Help Students and Families  
Better Understand how to Finance College

- 
- Proactively Message Affordability
  - Clearly Communicate Aid Awards
  - Provide Opportunities for 1:1 Counseling
  - Intervene with Students Off-Track

# 2

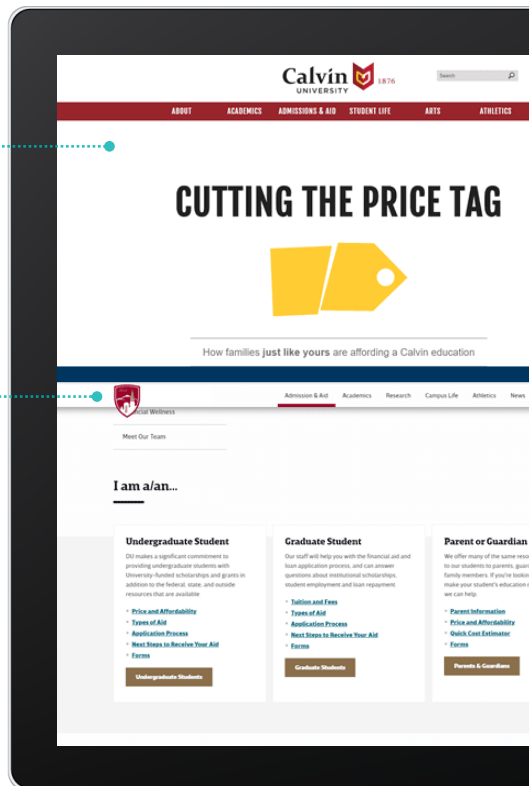


# Optimize Cost and Aid Web Presence

17

## Avoid Common Shortcomings that Scare Students Away

- 1 Frame Tuition with Affordability**  
Pair costs with information about scholarships, grants, and loans
- 2 Offer more Guidance and Less Jargon**  
Don't assume all students understand the difference in various forms
- 3 Differentiate Communications by Audience**  
Tailor web content for undergraduates, graduates, and parents separately
- 4 Provide Clear Next Steps**  
Offer important dates and deadlines, create checklists, and link to applications and contact
- 5 Emphasize Return on Investment**  
Explain how students are not only able to manage their loans, but also pay them back
- 6 Simplify the Cost Estimate Prices**  
Offer simplified supplement to NPC for quick financial aid estimates to increase use



Source: EAB interviews and analysis.

# Award Students for Early FAFSA Completion

Augustana Ensures Students Qualify for First-Come-First-Served Grants

**Augustana**  
COLLEGE



## Funds Gone Too Soon

MAP grants (Illinois state grant aid) are disbursed on a first-come-first-served basis



## Late FAFSA Filers Can Lose Up to \$5,340

Students are at risk of losing significant aid if they submit their FAFSA after state funds are exhausted



## Augustana's Solution

Incent students with a \$750 award to submit the FAFSA by **Nov. 1**



# 72%

Percentage of Augustana students who receive the early filer award

## Positive Side Effects

*Earlier File Completion Creates More Time for Counseling*

Because financial aid accounts are settled earlier, the summer months are open for financial counseling in topics like:

- How to fund 4 years
- Right-fit loans
- Pathways to transfer

## The Value of Added Time

"We would still [award early filers] even if it didn't get students more MAP funding because of the additional time we get to work with students."

Kent Barnds, VPEM

*Augustana College*

# Shifting the Scholarship Discussion Forward

## Frontloading Discounts to Get Students in the Funnel



### Key Components of Marketing Scholarship Amounts Early On

- 1 Send invitations to apply, advertising scholarship sizes
- 2 Deliver scholarship notification mailers prior to early application deadline
- 3 Indicate priority consideration for early applicants to encourage timeliness
- 4 Emphasize timeliness to nudge application
- 5 Send letters to all prospects, as well as a copy to parents
- 6 Follow up by phone and email



#### Implementation Tips



**Simmons**  
UNIVERSITY

- Target priority students (e.g., identify prospects in middle-income zip codes)



**BECKER**  
COLLEGE

- Personalize estimate to differentiate theoretical pricing from real discount
- Prepare template letters for each award size before purchasing names
- Calculate awards in first 48 hours after College Board names become available

# Intensive Efforts to Combat Affordability Concerns

## University of Michigan's Hail Scholarship



### Connect Low-Income Students with Targeted Information

Michigan sends information packets offering free tuition and fees to low-income students across the state

Information also sent to parents and principals at qualifying high schools

Prospective students receive detailed information on applying and connecting with counselors

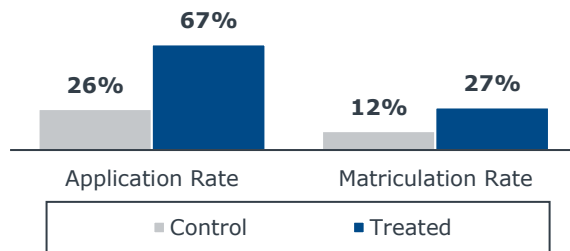
Proactive outreach provides high-need students with clear information and guided support

### Controlled Experiment Reveals Effectiveness of Proactive Outreach

- Divided high schools with scholarship qualifiers into control and treated groups
- Students in treated group received scholarship packets
- Treated group **applied and matriculated at higher rates** than control group



*Average Application and Matriculation Rates at Michigan High Schools, Pooled Cohorts of 2015-16 and 2016-17 Senior Classes*



1) Mean rates at the school level.

Sources: "HAIL Scholarship Program" report provided by University of Michigan, Jeremy Allen, "U-M attracts 262 HAIL Scholarship recipients to campus in first year," *The University Record*, Oct, 17 2016, <https://record.umich.edu/articles/u-m-attracts-262-hail-scholarship-recipients-campus-first-year>; Rick Fitzgerald; "U-Michigan will test new approach to reaching high-achieving, low-income students," Aug 26, 2015, <http://ns.umich.edu/new/releases/23079-eab-michigan-will-test-new-approach-to-reaching-high-achieving-low-income-students>; EAB interviews and analysis.

# The Current State of Aid Letters is Dire

uAspire's 2018 Testimony to Congress Highlighted the Need for Change

## Award Letters Often Fail to Show the True Cost of Attendance

Of 11k letters analyzed in 2017, uAspire and New America discovered that:

**1/3**

do not list **any** cost at all

**1/3**

list **only** direct costs

**1/3**

list direct and indirect expenses

## Many Letters Are Opaque and Confusing, Leading Students to Wrong Conclusions About Affordability

*Colorado State University Helped Students Understand Their Awards and Enrolled 93% of Students Who Received Additional Explanation*



**15 students** admitted from one Denver high school told a counselor they didn't think they would enroll at Colorado State University, citing affordability as their main concern.



The Director of Financial Aid went to the high school and walked the students through their aid letters. Of those students, **14 ultimately enrolled in fall.**



# Build a Simple, Cost-Transparent Aid Letter

This Recruiting Touchpoint Is an Important Moment in the Decision Process

Present a total cost of attendance breaking down direct and indirect costs, before aid, and include all fees.

Break out *free money* into scholarships and grants. State explicitly that this aid **doesn't** need to be repaid.

Clearly highlight out-of-pocket expenses for the family.

Present options to pay for the out-of-pocket costs. These should be separate from gift aid. Loans should be a separate line item.

## Anna's Award Letter:



Congratulations! Your Aid Package:

● <b>Total Cost of Attendance:</b> .....	<b>\$30,000</b>
---- Direct Costs (Tuition, fees)	
---- Indirect Costs (Room, Books, Personal Expenses)	
● <b>Total Gift Aid (no repayment):</b> .....	<b>\$13,000</b>
---- Scholarships	
---- Grants	

<b>Your Total Estimated Financial Contribution (how much you pay):</b>	<b>\$17,000</b>
--	-----------------

We appreciate that the cost of a degree can be daunting, but there are several resources to help families finance the cost of an education.

● <b>Options to Cover Contributions:</b>	
Work-Study (earnings from campus employment)	<b>\$2,000</b>
Loan (repayment-necessary):.....	<b>\$15,000</b>

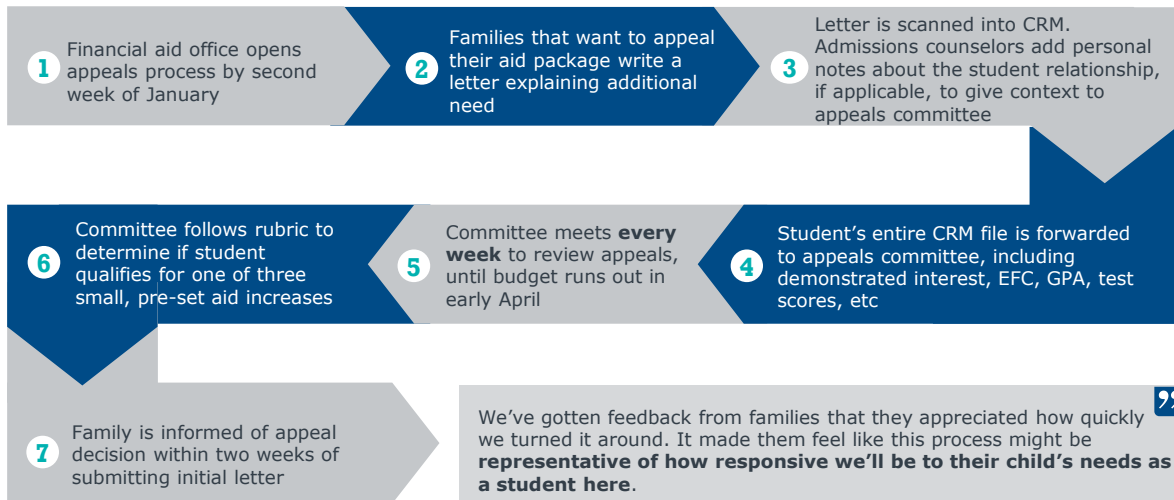
*NAFSAA recently released guidance on award letter for the 2019-2020 school year. Link here:*  
[https://www.nasfaa.org/Improving\\_Award\\_Notifications](https://www.nasfaa.org/Improving_Award_Notifications)

# Take Advantage of Appeals

For Schools That Accept Appeals, Make Them Customer Service Opportunities



## Western New England University's Efficient Appeals Process Displays Responsiveness



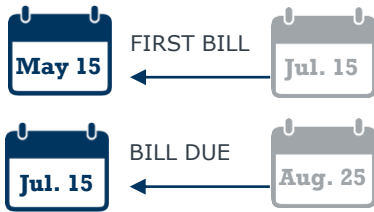
“We've gotten feedback from families that they appreciated how quickly we turned it around. It made them feel like this process might be **representative of how responsive we'll be to their child's needs as a student here.**”

*Bryan Gross, Vice President of Enrollment Management*

# Early Bills Improve Financial Counseling

Allow Time for Financial Interventions Before Classes Begin




## An Earlier Bill Leaves Time for Pre-Matriculation Financial Counseling



Rollins College has time **before classes begin** to manage several financial interventions with students unable to meet the July 15 due date:

- Discussing **long-term budgeting** to maximize retention
- Distributing **emergency grants** for those on the edge of not matriculating
- Opening **transfer pathways** with enough time to start fall classes elsewhere

## ROLLINS Requirements for Implementing Early Billing

- 
**Set Tuition**  
 Prior to any financial aid award letter release, Rollins sets tuition in October
- 
**Ensure Early FAFSA Submission**  
 Track prospective students FAFSA submission to engage & remind
- 
**Finalize Indirect Expenses**  
 Prompt admitted students to make housing, meal plan, and course schedule decisions


### Yield-Positive Touchpoints

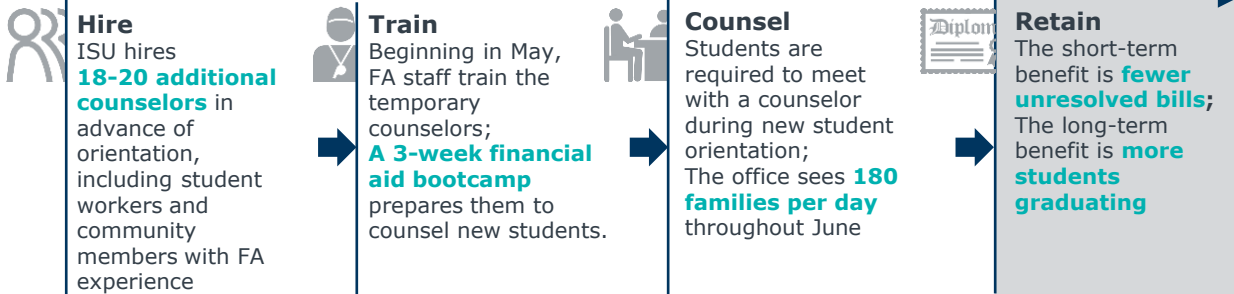
Students are making choices and seeing themselves on campus earlier



# Help Families Finance the *Degree*, Not Just Year One

## Long-Term Budgeting Improves Retention

 **Indiana State University** **Temporary Counselors, 4-Year Effects**  
Indiana State mandates a financial counseling session for all incoming students to create a 4-year financial plan



**\$50,000**

Yearly cost of hiring and training temporary counselors

**100%**




Percentage of students that have a 4-year financial plan before matriculating



ISU surveys each family's confidence in their financial plan

# Which Inflection Points Do You Monitor?

Set Parameters For Intervention With A Menu of Options

<div style="text-align: center;">1</div> <b>When Student Fails To Complete...</b>	<div style="text-align: center;">2</div> <b>...By The Time Of...</b>	<div style="text-align: center;">3</div> <b>...Intervene With...</b>
 FAFSA completion	 New student orientation	Text
Verification completion	First advising appointment	 Phone Call
Accept aid offer in portal	Housing selection	Send email
Orientation Registration	Course registration	Send reminder letter
Complete loan entrance counseling	Meal plan selection	Suggest appointment with financial coach
Housing deposit	Immunization submission	Notify advisor
Pay first bill	Placement test	Put hold in SIS

## Let's Chat!

Which of the inflection points on the previous slide do you monitor well?

How do you intervene when you notice a student is off-track?

Which inflection points would you like to monitor better?



# Addressing Student Basic Needs

- 
- Identify Student Support Services
  - Streamline Student Support Services



3

# Financial Pressures Drive Students to Stop Out



40%

of all students will stop out within six years of study.

7 in 10

students that stop out do so due to financial hardship.

+100%

Growth in average unmet financial need in the past 10 years.

## Root Causes of Financial Attrition

“ I needed to go to work and make money ”

“ I had an unforeseen emergency expense come up ”

“ The cost of textbooks and other fees besides tuition affected me financially ”

“ I just couldn't afford the tuition and fees ”

“ I lost my scholarship ”

1) Johnson, Jean, Jon Rochkind, Amber N Ott, and Samantha DuPont. "With Their Whole Lives Ahead of Them: Myths and Realities About Why So Many Students Fail to Finish College." *Public Agenda*, 2009.

2) By: Melissa Ezarik | November 12, and Melissa Ezarik. "New Analysis from OneClass: Student Loan Borrowers with No Degree |," University Business Magazine, November 13, 2020.

<https://universitybusiness.com/new-analysis-student-loan-borrowers-with-no-degree/>.

# Who Is the Basic Needs Insecure Student?

## Three Groups of Students Struggling on Campus



1

### Chronically Poor

Increased access brings more low-income students to college



# 51%

Of K-12 students in U.S. public schools who qualify for free or reduced-price lunch



2

### Newly Struggling

High costs overextend middle-class families, so basic needs insecurity is often just one unforeseen expense away



# 57%

Percentage of food insecure students in the University of California system for whom hunger was a new phenomenon



3

### In Crisis

Some students unexpectedly lose necessary support (e.g., LGBTQ students, victims of domestic violence)



# 39%

Of LGBT individuals say they were rejected by a family member or close friend

# A Snapshot of Campus-Level Data

## Consistent Findings Across Institutional Sizes and Types

### U.S. Public Institutions



42%

Of students report low food security at a **large system**



21%

Of students report low food security at a **mid-sized research university**

### U.S. Private Institutions



23%

Of students report some level of food insecurity at a **small private institution**



22%

Of students experienced very low food security at a **mid-sized, very selective university**

### Canadian Institutions



15%

Of students report severe food insecurity at a **small research university** in Canada



30%

Of students experience some level of food insecurity at a **large research university**

Source: Anderson, Nick. "For the Poor in the Ivy League, a Full Ride Isn't Always What They Imagined." Washington Post. May 16, 2016. Hungry for knowledge: Assessing the prevalence of student food insecurity on five Canadian campuses. Toronto: Meal Exchange. Martinez, Susanna, Maynard, Katie, and Lorrene Ritchie. *Student Food Access and Security Study*. University of California. 2016. "Starving College Student" Is Not a Joke: *Changing the Culture Around Food Insecurity on Campus*. University of Nevada, Reno. EAB interviews and analysis.

# Addressing Students' Basic Needs

## Two Steps to Building Better Support for Students' Financial Concerns

### RECOMMENDATION #1

#### **Audit Current Services to Identify Underutilized Offerings**



- ✓ Identify siloed resources
- ✓ Map existing supports
- ✓ Educate front-line staff on wide range of services

### RECOMMENDATION #2

#### **Streamline Service Delivery to Make Accessing Resources Easier for Students**



- ✓ Build team or staff to respond to student needs
- ✓ Get the word out to students about offerings
- ✓ Triage relevant support services



# Why Do an Audit?

## Three Common Problems at Colleges and Universities

### Gaps in Staff Knowledge



**Staff are unaware of service gaps** because they don't know what is and is not offered

“*Staff have so many different responsibilities already, they can't keep track of all initiatives and resources offered in different departments.*”

### Lack of Student Awareness



Valuable financial supports go underutilized because **students do not know about them.**

“*We know students who could benefit from our resources aren't taking advantage of them; what we don't know is how to reach them*”

### Potentially Duplicative Services



Multiple departments **offer the same affordability resources**, causing redundancy in service

“*Because no one is coordinating, we're seeing a duplication of services— but scattered services are confusing for everyone.*”

# Don't Reinvent the Wheel

## Identify Siloes and Underutilized Resources

### Many Avenues for Support Across Campus



#### Multicultural Resource Center

Devotes part of budget to run food pantry, unaware multiple exist.



#### Academic Departments

Many disciplines offer emergency grants and other resources



#### Financial Aid

Offers financial literacy counseling, but students must opt in



#### Student Clubs

Clubs offer free community meals, but only to members



#### Dining Services

Offers a free meal voucher program, but does not advertise



#### Library

Offers free course materials, but students are unaware of option



### Putting the Burden on the Student

“We have a lot of resources on our campus, but they are typically hard to find or require a lot of persistence. **A student who is struggling doesn't have the time or the mindshare** to visit five offices to find the one that can help them.”

*Provost  
Public Research University*



# Finding a Diamond in the Rough

## NYU's Comprehensive Audit Identifies Campus Affordability Resources

“

### Impetus for an Audit

“We reached out to partners to conduct an audit [of affordability initiatives] because we know solving a university-wide problem **requires a university-wide perspective.**”

*Owen Moore  
Assistant Vice President  
New York University*

”

### Select Committee Members

- Senior Vice President for Student Affairs
- Vice President for Enrollment
- Vice President for Budget and Planning
- Academic Deans and Faculty
- Student Senators

### Key Steps

- 1 Selected** units and leaders to participate in audit
- 2 Identified** unit level programs and resources
- 3 Conducted** central review of all programs and services
- 4 Created** a comprehensive list of resources
- 5 Shared** resource list among staff members and students

# Navigate Supports with Ease

## Resource List Consolidates Information in One Location

### **NYU Central Resources List<sup>1</sup>**

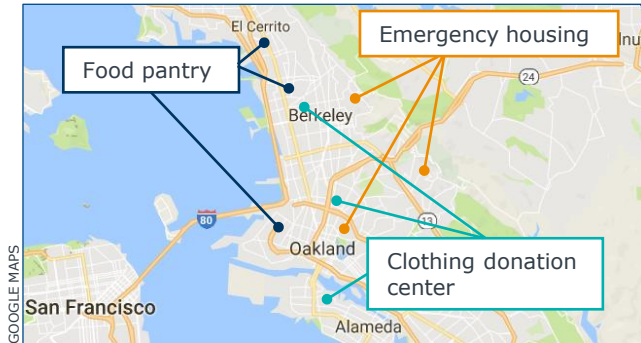
Food Insecurity Resources	Department	Main Contact
Student Government Free Community Dinners	NYU Student Center	Brian Hoyer
Free Food Alert System	App available for download	Matthew Adams
Dining Dollars	TRIO	Elizabeth Cody
	NYU Student Center	Clayton Geather
	Health Services	Maria Podas
	Counseling Center	Darius Leonard
	Dining Services	Mo Alie-Cox
	Student Affairs	Josh Andrews
Housing Insecurity Resources	Department	Main Contact
Temporary Housing Program	Dean of Students	Delia Moder
Student Government Emergency Housing	NYU Student Center	Parris Campbell
Transportation	Department	Main Contact
Emergency Metro Tickets	Student Affairs	Anthony Castonzo
Free Shuttle	Office of Student Life	Mark Glowinski
Miscellaneous	Department	Main Contact
Emergency Grants	Dean of Students	Joe Schmoe
	Student Affairs	Serena Lembo
	Office of Student Life	Matt Lowdoin

1) Example centralized resources list

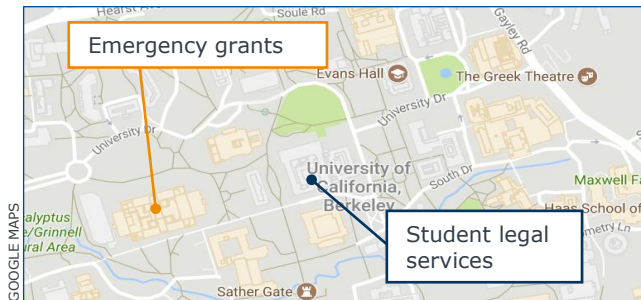
# Reducing the Information Gap

## University of California Berkeley's Basic Needs Resource Portal

### Resources Exist in the Community...



### ...And on Campus



### Key Steps in Creating the Portal

- 1 Inventory Available Local Resources**  
Basic Needs Committee engages in one-time audit of available resources for students experiencing food and/or housing insecurity
- 2 Centralize Information Online**  
Resources are compiled and organized into an easily accessible web portal
- 3 Publicize Resource Portal**  
Educate campus partners about website and market widely across campus

# Easy Access to Streamlined Information

User-Friendly Design Empowers Students to Access Support



## Easy to Navigate

Categorize comprehensive list of resources into areas of focus



## Self-Accessible

Provide students crucial information without needing to visit an office or talk to a staff person



## Clear Next Steps

Compile information to ease benefits access (e.g., hours, public transportation options)

# Make It Easy to Make Referrals

## Equip Frontline Partners with Plug-and-Play Tools to Facilitate Referrals

### UCLA's Basic Needs Referral Postcard

Financial Wellness Program distributes Basic Needs Referral Postcards to key frontline partners

Postcards highlight a few critical resources and where to go for more support

Staff members distribute postcards to students they suspect are struggling with basic needs

### SECURITY CARD

#### Food Resources for Hungry Bruins

- CPO Food Closet**  
Student Activities Center 111 | M-F 8am-6pm  
<http://www.cpo.ucla.edu/cpo/foodcloset/>
- 580 Café**  
Wesley Foundation serving UCLA  
580 Café @ 580 Hilgard (St. Alban's Church)  
Mon-Thu 9-6, Fri 9-3  
Face Book: 580 Café Phone: 310.909.4471
- UCLA Meal Vouchers**  
Distribution Locations: BRC, Dashew Center, CPO, LGBT Center  
[ecr@saonet.ucla.edu](mailto:ecr@saonet.ucla.edu)
- CalFresh and General Relief Applications**  
[dps.lacounty.gov](mailto:dps.lacounty.gov)  
Questions? Email [uclocalfresh@gmail.com](mailto:uclocalfresh@gmail.com)
- Dial 211**  
Community food banks and resources.  
<http://www.211.org/services/food>

Financial Wellness Program  
[financialwellness@saonet.ucla.edu](mailto:financialwellness@saonet.ucla.edu)

[www.financialwellness.ucla.edu](http://www.financialwellness.ucla.edu)

Economic Crisis Response Team  
[ecr@saonet.ucla.edu](mailto:ecr@saonet.ucla.edu)

 UCLA Financial Wellness Program

### Postcards Distributed Widely to Staff

- Residential life
- Financial aid/bursar staff
- Center for international students
- Student legal services
- Academic counseling
- Special populations center

# Make it Easy to Get Help

## NC State Connects Students to Support Through “Pack Essentials” Website

**NC STATE UNIVERSITY** | search.ncsu.edu

RESOURCES | About | Faculty Resources | Departments | Giving

### Division of Academic and Student Affairs

THINK AND DO THE EXTRAORDINARY  
Support Student Success

Arts and Culture | Career Development | Developing Leaders | Diversity | Health and Wellness | Student Life | University College

NC State and campus partners have developed many programs to support students in need of food, housing, financial, and educational security.

## Pack Essentials

### Campus Basic Needs Resources

Complete a Pack Essentials Application

**Food and Housing**  
NC State is dedicated to providing support for those who are food and/or housing insecure. From the Feed the Pack Food Pantry to temporary and emergency housing, there are resources for students across campus.

**Financial**  
Several entities across campus, including the Division of Academic and Student Affairs, offer emergency funds for student emergencies. You can also learn more about on-campus and part-time employment opportunities.

**Education**  
Departments across NC State offer educational support, high impact experiences, and opportunities for research funding and scholarships.

**Miscellaneous Campus Resources**  
Check out these resources from free computer software to clothes for an interview, childcare, and more.

**Student Ombuds Services**  
If you want to discuss your situation and review available resources in a confidential meeting with the Student Ombuds, you can schedule a face-to-face or phone meeting by calling 919.513.3401.



# A Few Simple Questions



## Application Lowers Barriers to Access

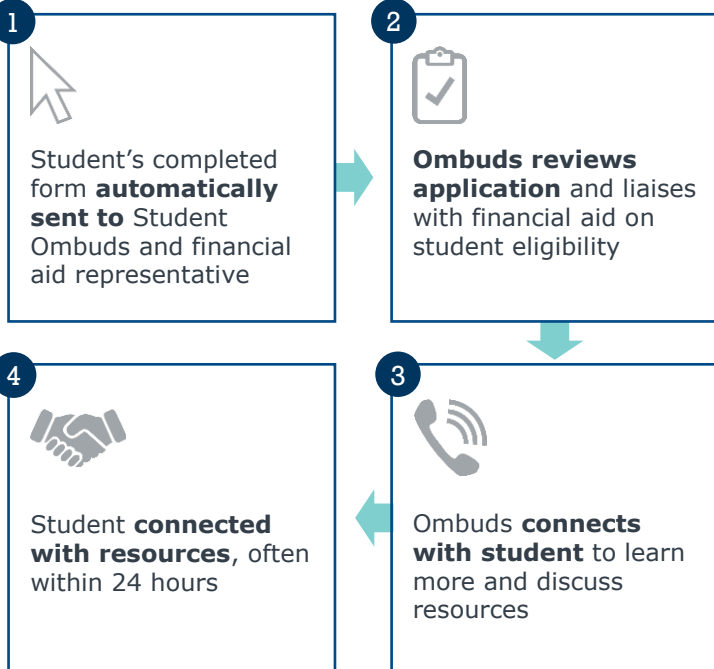
### Sample Questions

- 1 May someone connect with you via phone?  Yes  No  
Phone # \_\_\_\_\_
- 2 Which of the following concerns are you currently facing?  
(check all that apply)  
 Food insecurity  Financial insecurity  
 Housing insecurity  Other
- 3 Please explain your current circumstances and what support you need.
- 4 Please upload documentation, if available that supports your request (receipts, copy of bill, etc.) *[not required]*

# Help with the Click of a Button

## Student Ombuds Reviews Every Pack Essentials Application

### An Online Hub with Personalized Follow Up



### Easing the Burden on Students

"Our greatest success was bringing existing supports under the umbrella of the Pack Essentials initiative and then building out new resources from there. We focused on **cutting the red tape from the outset** to help meet students' basic needs."

*Mike Giancola  
Assistant Vice Provost & Student Ombuds  
North Carolina State University*

# Investing in Specialized Positions

## Hire Dedicated Staff to Expand Capabilities and Impact

### Apply Now: Basic Needs Coordinator

#### Case Management *(40% of time)*

Evaluate student needs and research to connect students with the appropriate resources.

#### Outreach and Education *(15% of time)*

Compile existing campus resources and develop strategies to improve utilization across campus.

#### Program Assessment & Development *(20% of time)*

Identify gaps in existing student support and evaluate and launch ideas for new programming.

#### Relationship-Building *(25% of time)*

Responsible for cultivating relationships with non-profits and other community partners to build referral networks.

### Early Adopters of Specialized Staff Positions

UC San Diego



SAN JOSÉ STATE  
UNIVERSITY



# Essential Components of Emergency Aid Grants



66%

Of students with housing and food insecurity did not apply for emergency aid in fall 2020.

## Why?

- 1 Students are unaware of grants or do not know how to apply.
- 2 Programs have high barriers to participation.
- 3 Students are skeptical that they will receive meaningful support.

## Develop a Simple, Short Assessment Tool

Intake assessments (usually a brief survey) need to be simple enough to not deter students from asking for aid.

## Clearly Define Allowable Expenses

Well-defined award processes will 1) decrease time to award, and 2) reduce student barriers to participation.

## Develop Community Partnerships

Partnerships help meet student need at a lower cost and connects students to resources beyond what emergency grants provide (e.g., partnering with local dentist offices, housing services, and food banks).

## Gather Student Input

A student advisory council informs leadership on student needs/hardships and increases trust between students and administration

1) Baker-Smith, Christine, Vanessa Coca, Sara Goldrick-Rab, Elizabeth Looker, Brianna Richardson, and Tiffani Williams. Rep. #RealCollege 2020: Five Years of Evidence on Campus Basic Needs Insecurity. Philadelphia, PA: The Hope Center, 2021.



# Minimizing Financial Attrition

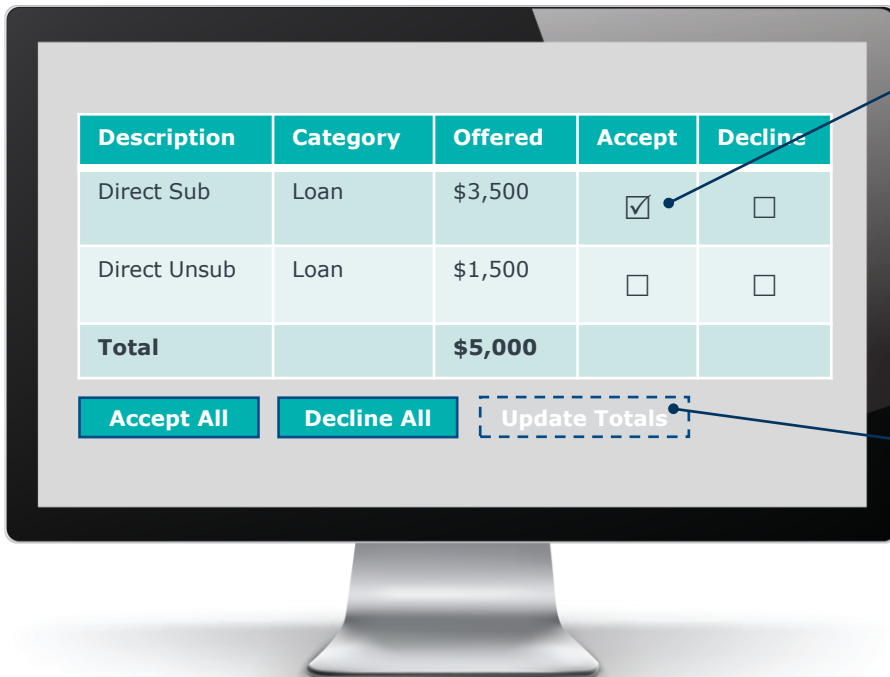
- 
- Minimize Student Debt
  - Mitigate Aid Award Losses
  - Employ Targeted Micro-grants

  
**4**



# “How Much Do I Really Need?”

Student Loan Portal Can Make It Easy To Overborrow



**Do or Do Not;  
There Is No Adjust**  
Loan portal formatting often conditions students to “accept” or “decline” the default loan amount

**Hidden Option**  
Students aren’t aware they can adjust the loan amounts to meet their own personal budget needs

# Nudge Students to Borrow Only What They Need

## Duke Configures Loan Portal to Encourage More Precise Loan Amounts



### Budget for Loan Disbursal

Duke created a budgeting tool that allowed students to calculate a custom loan amount that fit their housing, food, books, and transportation needs; The FA office is notified of their selected loan amount, which is then disbursed as usual

Category	Suggested Minimum	Suggested Maximum	Budget
Housing & Utilities	\$820/month	\$1,300/month	<input type="text" value="\$0"/> /month
Local Transportation	\$150/month	Car ownership expenses	<input type="text" value="\$0"/> /month
Food	\$250/month	\$370/month	<input type="text" value="\$0"/> /month
Books/Supplies	\$300/quarter, or \$70/month	Refer to course syllabus	<input type="text" value="\$0"/> /month
Miscellaneous	Request as need arises; <b>You can always borrow more later</b>		<input type="text" value="\$0"/> /month
<b>TOTAL LOAN REQUESTED:</b>			<input type="text" value="\$0"/> /month

# 22%

more students accepted **less in loans** than the amount offered

# \$5,472

less in loans taken out by students who used the new loan portal


# 89%

of students who completed the budgeting survey found it useful in reducing borrowing



# Target Students for Debt-Minimization Counseling

## Redesign the Traditional Debt Letter

 EAB  
UNIVERSITY


Federal debt to-date:

*What are my monthly payments?*

*Can I afford this?*

*What do I do now?*



 MONTANA  
STATE UNIVERSITY

Federal debt to-date:

Estimated monthly payment: **\$181.25**

Percent of estimated monthly salary: **5.4%**

Meet with a financial counselor **by Feb. 10** to receive a \$20 gift card

### Target Criteria

- ✓ Early-career students **on pace** to accumulate \$25,000 in debt by graduation
- ✓ Any student with **more than** \$25,000 in debt
- ✓ Any student whose monthly payment would exceed 14% of estimated monthly salary based on **degree-specific projected earnings**

### Changes in Student Behaviors



Increase in student GPA



Increase in course loads for timelier completion



Changes in major to offset ultimate debt & repayment rate





# Three Techniques to Mitigate Merit Award Loss

## Small Policy Changes Keep Students from Walking Away



Student enrolls with merit award tied to 3.0 1<sup>st</sup>-year GPA threshold



Academic advisor helps student enroll in tutoring, select classes



With 3<sup>rd</sup>-semester cost increasing, student decides continuing isn't worth it

Matriculation

1<sup>st</sup> Semester

2<sup>nd</sup> Semester

3<sup>rd</sup> Semester



Student earns 2.5 GPA in 1<sup>st</sup> semester



Student earns a 3.2 GPA in 2<sup>nd</sup> semester; 2.85 overall GPA

### Need-Merit Swap



Substitute need aid for merit aid whenever possible if a student loses merit eligibility.

### 2-Yr GPA Threshold Swap



Set the GPA threshold for two years rather than one so that students who struggle with the transition to college have time to course-correct.

### SAP as Threshold



Set the threshold for maintenance of merit aid at satisfactory academic progress, since that's what matters most.

# Stop Preventing Registration For Small Balances

## Hold Relief Gets UCF Students Registered for the Fall Term

### Stopping Proliferation of Holds

EAB partner schools are undergoing strategic review to eliminate obsolete or unhelpful registration holds



**University of Colorado, Denver**

**42** hold types that could prevent registration



**Wayne State University**

**56** hold types that could prevent registration

### University of Central Florida Identifies and Resolves 6 Common Minor Holds

Hold Type	Cases	Resolution
Student Accounts	1,650	Raise balance threshold from \$100 to \$500
Housing	150	Raise threshold
Student Health	52	Defer to next term
Parking	29	Defer to next term
Advising Hold	26	Defer to next term
Student Conduct	12	Personal outreach



**30%**

of first-year class impacted by holds



# Strategic Microgrants

## Considering Equity, Impact, and ROI When Awarding Emergency Grants

### Xavier University Uses Predictive Modeling to Prioritize Students for Microgrants



30%

of students face financial risk



20%

of students cannot pay on their own



10%

of students prioritized for microgrants

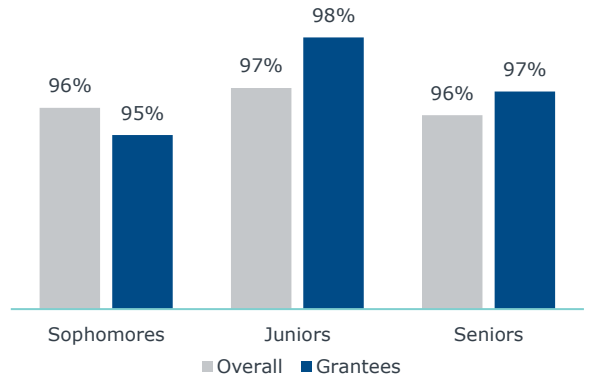
### Who Gets Prioritized (and Why)?

- 1 Underserved Populations (Equity)
- 2 Smaller Balances (Max Impact)
- 3 High Likelihood to Graduate (ROI)

#### Financial Risk Included in "Likelihood to Graduate" Calculations

- Progress to degree
- Registration status
- *Campus* risk score
- *Campus* notes
- **Financial aid eligibility**
- Entrance scores
- Date of last payment
- Transcript requests
- Email response rate

### Grantees Retain On-Pace with Others





Washington DC | Richmond | Birmingham | Minneapolis

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