

## **Financial aid officials share how they're advising college students now**

### **Education Dive**

We asked administrators how they are guiding students and families through a process made more complex by COVID-19.

The clock turned over on the financial aid calendar with the launch of the Free Application for Federal Student Aid (FAFSA) earlier this month. With fall enrollment tracking far below last year's numbers, ensuring students are aware of their aid options is critical as the pandemic persists.

Heading into the season, three-quarters of college presidents are reporting increased expenses related to financial aid, according to an American Council on Education survey in September. Another report, from the National Association of Student Financial Aid Administrators (NASFAA), found that 60% of colleges got more requests to personally evaluate financial aid awards between March and September than the same time last year.

This uncertainty among students and families has compounded an already complex process. Education Dive contacted several financial aid experts and asked them one question: **What changes in the financial aid process should colleges account for during the pandemic, and how should they communicate those changes to students, families and the public?**

Their emailed responses, edited lightly for clarity and length, are below.

#### **Brenda Hicks, director of financial aid, Southwestern College, Kansas**

One of the biggest challenges facing financial aid offices this year is the number of students and families who are financially stressed for reasons brought on by the pandemic. Congress and the U.S. Department of Education have provided some relief in the form of suspended interest and loan payments, emergency grants and expanded flexibilities on some regulatory rules and deadlines. Financial aid offices should educate themselves on the extent of these flexibilities and examine how they can be implemented locally to help students in need.

For example, a school experiencing a decrease in on-campus employment because students are attending primarily online may want to explore the opportunity to transfer some or all of their Federal Work-Study allocation into emergency Federal Supplemental Educational Opportunity Grants (FSEOG) – a flexibility allowed institutions during this time. Additionally, if a student is experiencing difficulty getting a letter of non-filing from the IRS to complete verification, the financial aid office should know the circumstances in which alternative documentation can be collected and used instead – another flexibility allowed because of the pandemic.

Once award decisions are made, it is important to communicate those updates to families and affected students. This can be done via the school's website, newsletters, workshops and direct emails. But don't stop there. Educating student influencers such as student life professionals, coaches, counseling staff and advisers can help identify students with need who may not be contacting the financial aid office. Coordinating with the bursar or student accounts offices can also help surface students who have financial need but are not reaching out for help.

Finally, whenever financial aid offices have an opportunity to speak to the public, they should be helping people understand the financial aid appeals process. This process, which has always been in statute, is one of the simplest and best ways to open the door to a conversation about a student's financial stress. This conversation can ultimately make the difference between a student who has no idea how to cope with an overwhelming financial struggle and one who has a plan to persist and thrive.

**David Page, vice president of enrollment management, Dillard University, Louisiana**

The Department of Education allows for what we call "special circumstances" and COVID-19 could be one. To be considered, students/parents would need to contact the financial aid office at the school and seek guidance on how that institution considers special circumstances. Documentation will be required and decisions for approval (or not) rest and end at the campus level.

Since the pandemic's reach was far and wide and the impact on families is unknown, most campuses anticipated the need for additional assistance as a result of the pandemic. During summer 2020, campuses began educating students and parents on the special circumstance process as well as the necessary steps to ensure consideration. Campus email systems, letters and social media outlets were all forms of communication used to get the word out about this option as well as to ensure students were prepared to start the fall term in a virtual environment. Our messaging frequency changed given that students have been away from campus since March. We normally do a big push of "things to know/do" prior to the end of the spring term. However, COVID-19 prevented that this year. Since we are a campus with a 75%-plus Pell Grant population, we know that our students are heavily dependent upon all forms of federal assistance. While the institution does provide a substantial amount of institutional aid, oftentimes it is not enough and students have to rely on federal loans, which we try to minimize.

A significant portion of our students rely heavily on social media to receive their information. As such, this fall we share weekly scholarship information with them via Twitter. This complements the emails they receive and is a new strategy employed by our financial aid team to ensure information is shared. If there was any office on a college campus ready to move virtual in March with minimal interruptions, it definitely was the financial aid office. We are accustomed to changes!

**Brad Barnett, financial aid director, James Madison University, Virginia**

As you can imagine, we're receiving a lot of questions asking if things are changing with the financial aid process for 2021-22 in light of what's happened with COVID-19. The short answer for us is "no," the process is the same. Complete the FAFSA with the information it requires, submit it by the priority filing date for maximum consideration, and then we will reach out to the student once we are ready to process the application and/or provide a financial aid award notice. The process itself hasn't changed.

With that said, we do know one thing has changed, and that is we're seeing many individuals whose current financial situations look nothing like what will be displayed on the FAFSA. The FAFSA will use 2019 tax year income, but for many, 2020 doesn't look anything like 2019 from a financial perspective, due to the job losses, furloughs and pay reductions from COVID-19. The good news for us is that the process for how we'll review those situations hasn't changed either. We're simply expecting to have more of these situations to review.

Once a school has the student's 2021-22 FAFSA data, students and parents can reach out and explain their circumstances. Unfortunately, if the student is looking at multiple schools, then that conversation will need to be had with each school, as this professional judgment review is school-specific. In other words, schools will try to help how they can in response to these situations, but each school may not be able to financially support the student equally. It's also important to note that the professional judgment process itself may present different opportunities at each school. For that reason, I suggest students and their families review the financial aid websites of the colleges a student is interested in attending to learn how the process works, and be prepared to make contact when the time comes to do so.