TO: Members of the Board of Trustees

FROM: President Sabah Randhawa on behalf of Melynda Huskey

DATE: June 10, 2021

SUBJECT: Advancing Inclusive Access and Success: Building the Pipeline to and Through Western

PURPOSE: Information Item

Education and Outreach by Financial Aid

Overview of Financial Aid
Western’s Financial Aid team carries the privilege and responsibility of awarding aid dollars to students, providing many with access to an education that they otherwise would not have. For the 2019-2020 academic year, financial aid disbursements exceeded $144 million to 10,807 student financial aid recipients. (This compares to $145 million in aid disbursements to 10,919 financial aid recipients the year before.)

- Grants: $46.8 million
- Scholarships: $23.8 million
- Student Employment: $13.4 million
- Educational loans: $59.6 million
- Miscellaneous: $.4 million

Although some financial aid pays for expenses due and payable to Western on student accounts, a significant portion of financial aid is disbursed to students to pay for other educationally related expenses, such as rent and food expenses associated with living off campus, transportation, child care, etc. Financial aid is funding for student recipients as opposed to revenue to the University. Aid is disbursed to students in accordance with prescribed regulatory requirements, which includes application to specific charges on student accounts. Often, there is aid remaining after allowable expenses have been paid on student accounts. This aid is disbursed to students, which they use to pay for educationally related expenses that are not due and payable to Western.

While this critical work to award aid is the centerpiece of the labor of that office, it is flanked by extraordinary compliance demands, individual student service and counseling, regular outreach to current and prospective students, focus on FAFSA (Free Application for Federal Student Aid) and WASFA (Washington Application for State Financial Aid) support, fairs and programming to raise awareness about additional opportunities for financial support, coordination of funding from multiple sources, study and application of the regulations imposed by each source, management of part-time student employment, meeting reporting requirements, and providing input to federal and state government agencies to improve financial aid programs and associated processes.
FAFSA & WASFA Education and Outreach

The Financial Aid team partners with Futures Northwest and area high schools to help staff FAFSA/WASFA filing events (sometimes called College Goal Washington). In a typical year, we participate in six or more FAFSA/WASFA completion or filing events in Whatcom and Skagit counties (combined high school events). During the pandemic, we participated in a regional Zoom event that was intended to serve all Whatcom and Skagit senior students. The financial aid staff are key partners, in that volunteers are available to help with basic FAFSA/WASFA advice, but financial aid professionals are needed to answer the more difficult questions and serve as the experts in the room. This is a volunteer event and WWU’s Financial Aid Department typically has 6-10 staff members participate per year. Members of the financial aid team also host financial aid/scholarship presentations at the Bellingham School District’s College Fairs. This involves partnering with the high school counselors in the BSD and presenting 30-minute basic financial aid presentations on a rotating basis throughout the program. For many families, financial aid questions and concerns are at the forefront of their Admissions decisions. The pandemic has presented obstacles to programming this year, but we continue to look for ways for financial aid to support our local high school students as well as those outside our local area.

Financial Aid has also hosted mini WWU FAFSA filing events for specific populations of students. For the past several years, we have held events for students formerly in the foster care system, students who are unaccompanied homeless youth, and undocumented students. These are typically held on campus (outside of the pandemic) and take place in a reserved computer lab. Our staff members are available to answer any questions with the goal of FAFSA submission for as many students at the event as possible. Financial Aid has partnered with the Western Success Scholars program and the Blue Group to help advertise and support these events. Students are very happy to receive individualized attention, especially for situations they may not be comfortable discussing in a public setting.

Over the years, due to our close relationship with high school counselors, we have had a counselor from Sehome High School bring students to WWU to meet with financial aid counselors to discuss unique financial aid situations. Our local outreach helps solidify this relationship, and we serve as a resource to our high school counselors as well as students.

For WASFA filers, we provide targeted outreach (via individual emails) about WASFA filing dates, scholarship opportunities, and general financial aid. We routinely connect with the Blue Resource Center and Undocumented and Mixed Status Students Council.

FAFSA Fridays & WASFA Wednesdays

This year, with the concern over decreased FAFSA/WASFA applications, we created FAFSA Fridays and WASFA Wednesdays to help students/families connect with WWU Financial Aid in a virtual setting and get their FAFSA/WASFA questions answered. Students could self-schedule a virtual appointment and have face time with a financial aid counselor. Although students are experiencing Zoom fatigue, it was the safest and most effective way to connect with students and families (especially new students who hadn’t had any physical connection to campus). In addition, students could share their screen in a virtual meeting and show the counselor the exact question they had, making it much easier to assist them. These Fridays/Wednesdays were also an opportunity to spark interest or remind students to complete and file their FAFSA/WASFA. This service was active until January 31st as a way to highlight getting the FAFSA/WASFA done but also to encourage as many students as possible to meet the priority filing date. The students and families served were very grateful for the opportunity to have one-on-one time with financial aid professionals. For our new students especially, it provided a sense of relief and exemplifies Western’s tradition of supporting and caring about our students.
Counselors have seen families that had no idea where to start with the FAFSA walk away surprised at how easy it seemed after getting it submitted while attending a FAFSA filing event. They have encountered students facing extraordinarily difficult family situations who were given hope that even they could get financial aid. Counselors have witnessed families who never thought they would need assistance, but due to economic hardship, were applying for aid for the first time. Undocumented students’ faces light up when they realize that there is state and institutional aid available to help with tuition, books, and living expenses. Most financial aid counselors have had numerous students and families that they work with at an event continue to stay in touch with them throughout their time at Western.

Marketing Campaign
Students and families have many choices for higher education, and among the most important factors in that choice is how to finance an education. With the vision Western has for its future, the changing demographics of the state, and more families struggling financially, Western must position itself to be a top choice for low income and first-generation students. Western and Bellingham are not, however, usually perceived to be the most accessible to those students. We set out to insert an ad campaign into our digital marketing effort that focused on connecting Western to financial support for education in the minds of Washingtonians. Through the brilliant creative work of the University Marketing team led by Vice President Donna Gibbs and collaboration between Admissions, Financial Aid, and Enrollment Management, we ran an ad campaign during January and February that targeted students in Washington with messaging about the Washington College Grant and encouraged FAFSA completion.

University Marketing created a landing page and consumer-facing front page on Western’s Financial Aid website to promote FAFSA completion, the Washington College Grant, and financial aid support services at Western. The landing page gave students and families an opportunity to make an appointment with a Financial Aid Counselor. After more than 10,500 views of the ads and more than 5,400 clicks, approximately 80 students and families scheduled individual appointments to learn more about the aid process and to get assistance with the completion of aid forms. Additionally, the financial aid team responded to countless emails and inquiries from prospective students during the course of the ad campaign.

Unfortunately, the pandemic has hit low income and first-generation families hardest and has taken many students out of the higher education market altogether. FAFSA filings nationally are down almost 10% from last year, and a bit more in the state of Washington. However, with the ad campaign and other outreach efforts, our FAFSA submissions are down only 5.4%. There is still much work to be done, but mitigating the losses to FAFSA completion and attracting the attention of students who may not have thought Western was a choice for them is an important step at this stage in the process. The impact to WASFA filings is not yet available due to batch loading timeframes.

[See table next page]
**Admissions Outreach and Partnership with Financial Aid**

Admissions, in close collaboration and partnership with a number of units and organizations across campus, stands firm in the commitment to engage students, families, and school counselors with resources that highlight accessibility and affordability. Below are the key initiatives that we have driven and supported throughout this recruitment cycle.

- Welcomed staff from the Financial Aid Department to conduct periodic training with admissions counselors. This helps refresh information and provides an opportunity for education on the latest changes to financial aid.
- Conducted special outreach activities in partnership with key Community-Based Organizations
  - Capitalizes on established trust that CBO’s have with their student and family constituents
  - Futures NW (in Whatcom and Skagit counties), and College Success Foundation (in Seattle, Tacoma, Yakima, and Spokane)
- Counseled hundreds of students and families—through phone calls, emails, and Zoom sessions—following a “WWU Scholarship Update” email broadcast in February
  - Conveys care and concern, while expressing our commitment to affordability and recognition of student achievement
  - Instructs admissions counselors to encourage student and family attendance at WASFA Wednesdays and FAFSA Fridays
- Featured Financial Aid information prominently in all virtual programs and events, combining both financial aid staff and admissions counselors when presenting
  - General fall open house
  - Twice-weekly information sessions
  - *Being BIPOC @ Western* event in January
    - In partnership with Western’s Black Student Union and Afro-Caribbean Club
  - Weekly admitted student events during yield season (winter/spring)
  - Premier Virtual Admitted Student Days (April 5-17)
  - Junior Visit Day (late-spring/summer)
• Developed and broadcast messaging in print, email, web, and social media that underscores institutional commitment to access and support for exploring financial options and maximizing resources
  o Email to applicants informing of FAFSA going live (early-October), encouraging all applicants to apply for FAFSA or WASFA
  o Email to FAFSA submitters who have yet to apply for admission
  o Digital ad campaign to inform that WWU financial aid team is a resource to help with FAFSA and WASFA application
  o Email to College Bound Scholars (students from under-resourced backgrounds)
  o Print postcard to College Bound Scholars and their families
  o Print publications prominently featuring information about FAFSA and WASFA
    ▪ Including viewbook, admitted student package, admitted student guide (i.e. “To-Do” list), recruitment scholarship letters
  o Webpage with promotion block for applying for financial aid on Admissions’ homepage
  o Webpage with general financial aid information within Admissions’ web domain (with re-direct to financial aid’s own webpage)
  o Email congratulating admitted students on their admission to Western and encouraging them to apply for financial aid
  o Email encouraging students to claim their WWU Universal Account to review scholarship and financial aid details
  o Email to families of admitted students from Director of Admissions that welcomes them to the WWU community and provides important calls to action, including applying for financial aid
  o Email to families of admitted students from Assistant Vice President for Enrollment & Student Services/Director of Financial aid that welcomes them to the WWU community, underscoring our commitment to care, support, affordability, value of Western education, and encourages the submission of FAFSA or WASFA
  o Email to families of admitted students from Vice President for Enrollment & Student Services that welcomes them to the WWU community, underscoring our commitment to care and support and encouraging them to make use of support resources (contains a link to page for Financial Aid Department and other ESS offices)
  o Email to admitted students who haven’t submitted a FAFSA or WASFA, encouraging them to apply for aid and utilize the financial aid team for support
  o Email to families of admitted students who haven’t submitted a FAFSA or WASFA encouraging them to apply and to utilize the financial aid team for support
  o Email to admitted students providing information about the Washington Opportunity Scholarship and Washington College Grant
  o Email to families of admitted students providing information about the Washington Opportunity Scholarship and Washington College Grant
  o Webpages for admitted students, with information about financial aid, encouraging submission of FAFSA and WASFA
  o Web portals for admitted students, with information about financial aid, encouraging submission of FAFSA and WASFA
  o Email to school counselors underscoring commitment to access, support, and affordability, with link to accompanying webpage exclusive to school counselors
  o Webpage exclusive to school counselors highlighting resources, underscoring commitment to access, support, and affordability

Awareness Campaigns to Current and Prospective Students
Throughout the year the Financial Aid team gathers information from the federal government, the state, and other sources and makes efforts to keep students aware of changes that may impact them financially or opportunities for additional aid. A few examples:
Awarding Higher Education Emergency Relief funds (coronavirus relief aid) in addition to regular financial aid. Financial Aid will have awarded $11.6 million from April 2020-June 2021.

Placing students in part-time jobs in Bellingham and the surrounding community through the Federal Job Location and Development Program.

Advising students who show evidence of promoting multiculturalism to seek scholarship assistance via the Multicultural Achievement Program.

Alerting students to changes to loan repayment requirements.

Providing awareness of student employment opportunities.

Announcing changes to SNAP eligibility requirements.

Publicizing the availability of various scholarship opportunities and providing guidance for application submission.

Advising students about the availability and timing of FAFSA/WASFA renewal applications.

Last year, reaching out to students who were in states impacted by wildfires to let them know Financial Aid would take special circumstances related to the fires into account to adjust (increase) aid eligibilities based on losses.

Co-sponsoring the PRIDE Foundation Scholarship Presentations to ensure that students and others in attendance know we are aware of the difficulties many LGBTQ+ students face and convey Financial Aid’s commitment to supporting them.

Western was recognized as a top producer of students with disabilities applying for the Gilman Scholarship for study abroad. This was in part due to collaboration between the Scholarship Center staff and Education Abroad.

Each of these efforts and many others can require the office to engage in web messaging, student advising sessions, campus outreach, and email campaigns (both broad in nature and individualized). Often data analysis is necessary to identify populations of students for whom the information is relevant, so that messaging can be more meaningful and targeted.

Recalculating Aid Eligibility for Admitted students Trying to Make Decisions for Fall

After Financial Aid finishes packaging aid for new students each year, admitted students and their families seek out individual guidance for understanding their awards and in some cases need to get aid recalculated because of changes to their financial circumstances. The need for recalculation is far more common during the pandemic, and that will certainly be true in the coming months as students and families make their decisions about where and whether or not to enroll. This is because for many families, the 2019 calendar year income reported on the 2021-22 FAFSA does not serve as an accurate representation of student and parental ability to contribute toward educational costs since the pandemic. Financial Aid freely applies the regulatory authority to use a different 12-month timeframe for calculating aid eligibility, based on hardship, documentation of income, and administrative professional judgment.

Skill and Experience

A one-size-fits-all approach doesn’t work for financial aid advising because students at risk of being unable to attend college or dropping out face circumstances that often require them to answer FAFSA/WASFA related questions in a nonroutine manner. Examples of situations that require a unique approach to FAFSA/WASFA completion include:

- Divorce/separation of parents or student
- Homelessness or at risk of homelessness
- High medical expenses
- Death in the family
- Student has been “disowned” by parents
• Unusual family expenses over which the family has little or no control (i.e., disabled parent, disabled sibling, extended relative requires caretaking, house burned down, house flooded, house obliterated due to landslide)
• Other unexpected developments that impact family finances
• Student or parent will be filing late or amended Federal income tax returns
• A trust is involved
• Foreign income needs to be translated into U.S. dollars

And, the FAFSA/WASFA contain inherent oddities. For example, there are special rules that apply to what counts as untaxed income that do not apply on any other government application. Also, household size reported on the FAFSA/WASFA doesn’t need to match that reported on Federal income tax returns.

Financial Aid advisors don’t just advise students on FAFSA/WASFA completion, they advise on next steps students and families should take to receive aid and optimize aid eligibility. Examples include the following:
• Submitting requests to adjust parent and/or student contribution based on extenuating financial circumstances to receive more or better types of financial aid
• Requesting that additional, nonstandard educational costs be taken into consideration to increase aid eligibility
• Appealing unsatisfactory academic progress suspensions
• Obtaining medical documentation to increase the likelihood that aid suspension will result in reinstatement

Financial Aid Counselors actually have significant control over aid offers and adjust financial aid offers based on extenuating financial circumstances using a regulatory provision called “Professional Judgment”. Counselors advise students and families in an integrated manner. Upon meeting the student or parent and hearing about the extenuating circumstances the student and family face, counselors advise how to complete the FAFSA/WASFA; inform them of steps they should take to optimize their financial aid; inform them of the forms that need to be filed or other appropriate documentation that should be submitted; review the file; recalculate many aid eligibilities based on professional judgement; and finalize the student’s aid offer in the best interests of the student.

**Federal HEERF Grant Update**
The Financial Aid team partnered with Admissions to identify new, incoming students for Fall 2020 who reported that they would have financial difficulty paying technology costs associated with attending Western remotely. Through this collaborative effort, Financial Aid identified 68 students for receipt of HEERF I grants totaling $51,000. Similar opportunities will be identified to assist students, as we award HEERF II and HEERF III.

While many schools are awarding their federal relief dollars as flat grants, our Financial Aid team has taken on the added burden of building a process for awarding the funds that will attempt to more effectively match these relief dollars with need. They are accepting applications for aid and addressing situational need on an individual basis.
Advertising Campaign

Digital ad samples

FREE MONEY FOR COLLEGE? SERIOUSLY!
Are You Eligible for the WA College Grant?
LET WWU HELP

THINK COLLEGE ISN'T FOR YOU? THINK AGAIN!
Find Free Grants and Scholarships
LET WWU HELP

ARE FREE GRANTS AND SCHOLARSHIPS WAITING FOR YOU?
Priority Application Date January 31
APPLY NOW
Advertising Campaign

Ad Performance (1/1/21 – 2/28/21)

- **4,163,406 Impressions**
  (how many times the ads were served)
- **5,409 Clicks**
  (how many times a user engaged with an ad)
- **569 Conversions**
  (how many times a user completed a desired action such as completing an inquiry form or clicking a button to submit an application)
Campaign Landing Page
https://www.wwu.edu/financial-aid

Page stats (1/1/21-3/10/21)

• 10,518 views
• Clicks:
  • 1,098 to “scholarship opportunities”
  • 462 to “apply”
  • 324 to “net price calculator”
  • 229 to “make an appointment”
  • 103 to “FAFSA application”
  • 89 to “WASFA application”
• ~80 counselor appointments
Financial Aid Counselors

• One Size Doesn’t Fit All
• Unique FAFSA/WASFA Reporting Requirements
• Next Steps to Receive Aid and Optimize Eligibility
• Professional Judgment and Effecting Positive Outcomes
• Coordination with Other Offices to Support Student Success
• Financial Aid Beyond “Regular” Financial Aid
FAFSA/WASFA Filing Support

- FAFSA Fridays and WASFA Wednesdays
- Filing Events—Futures Northwest and area high schools
- Bellingham School District College Fairs
- Mini filing events for small groups
- Presentations in Whatcom and Skagit high schools
- Partner with admissions
Other Outreach and Education

• Training of Admissions Counselors
• Community Based Organizations
• Prominently featured in all Admissions events
• Print, email messaging, web, and social media
Thank you.