



# Making the Case for Financial Aid Outreach Communications

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November 2023

# Welcome!



## Kathy Hastings

Director for outreach and communications  
North Carolina State Education Assistance Authority

# Welcome!



**Karla Weber Wandel**  
Communications Manager



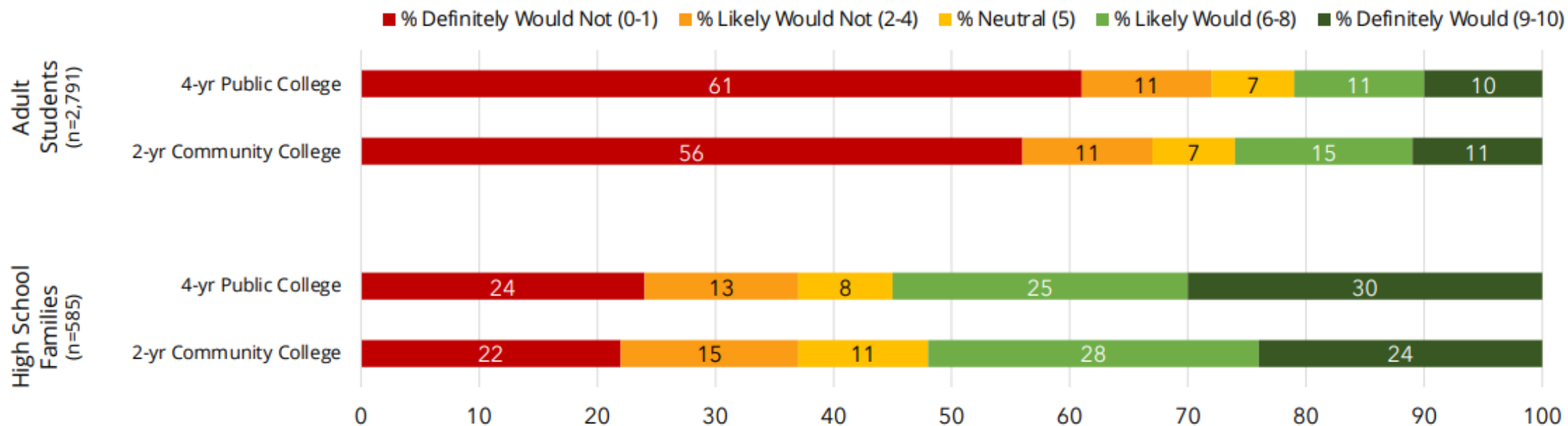
**Office of  
Student Financial Aid**  
UNIVERSITY OF WISCONSIN-MADISON

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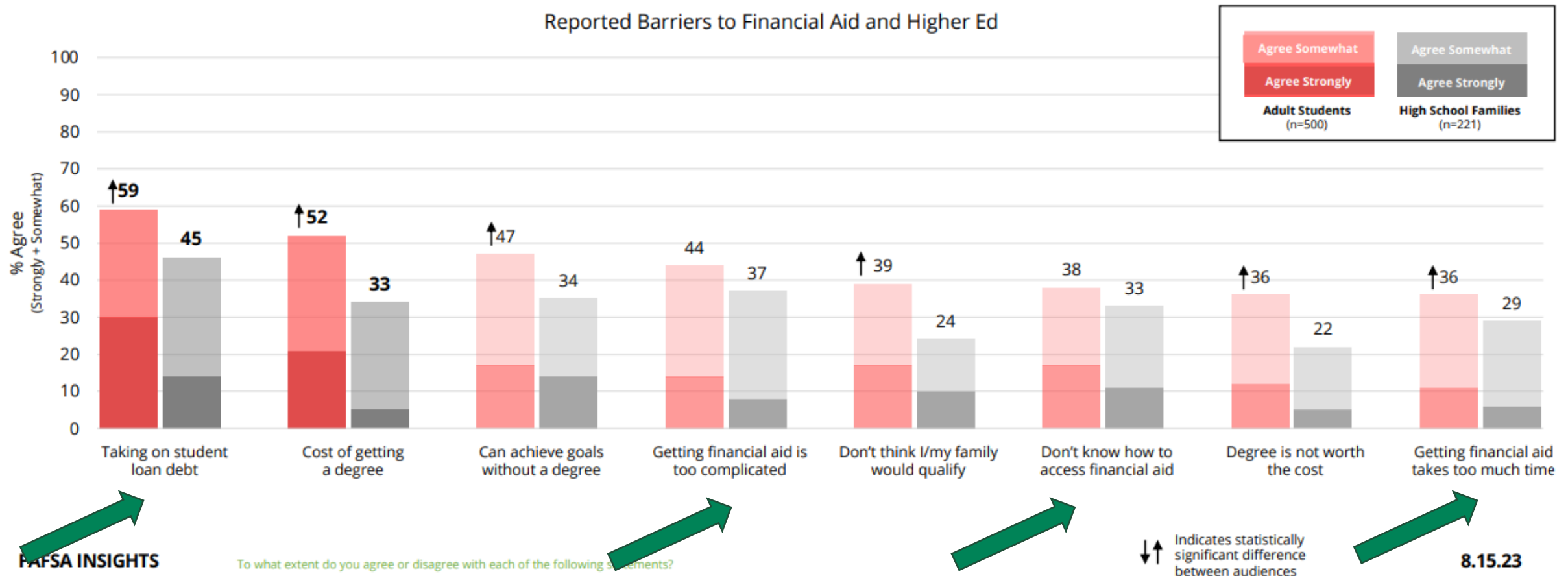
# Research Findings

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# Likelihood of Attending College in the Next Five Years



# Cost, especially when framed in terms of “debt,” is cited as the major barrier to pursuing higher education



# Perceptions of higher education:

- Students generally have a positive view of pursuing higher education
  - Main objective is to explore interests and launch meaningful careers
- Parents were more reserved
  - **Student debt is top of mind**, leading them to encourage consideration of alternate postsecondary educational options

# Perceptions of FAFSA:

- Awareness of FAFSA and financial aid does not translate to knowledge
- FAFSA is perceived as the first step to getting student loans, generating feelings of anxiety and dread



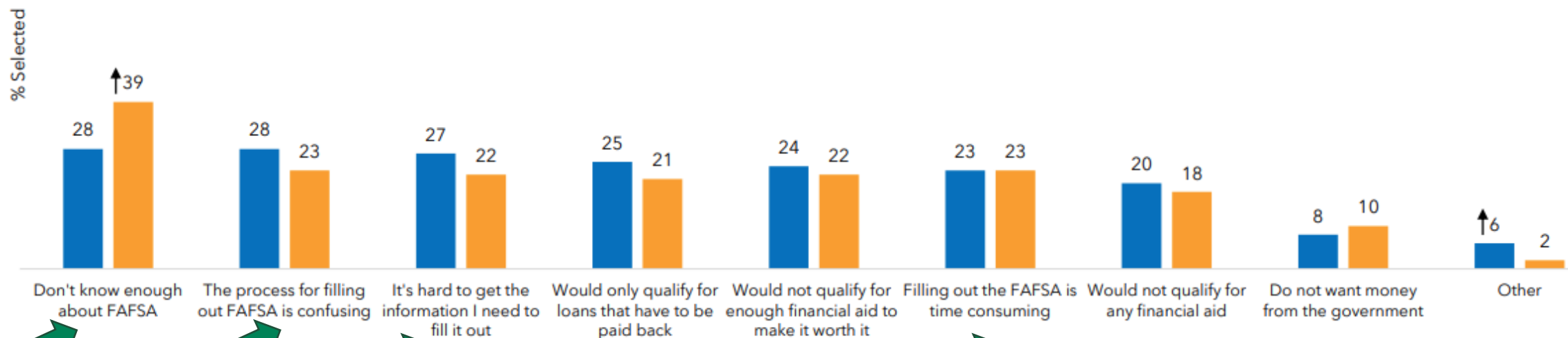
# Lack of familiarity is most common barrier to completing FAFSA, especially for high school families

Among those who aren't certain they would complete the FAFSA, more than 1 in 4 adult students and more than 1 in 3 high school families say they don't know enough about it. For adults, the complexity and difficulty in obtaining information follow close behind as barriers. High school families also cite these issues, but they are a far second from lack of familiarity.

Barriers to FAFSA Completion  
(Among those uncertain they would complete)

■ Adult Students  
n=324

■ High School Families  
n=138



Q\_06: For what reasons might you not complete the FAFSA form? Select all that apply.

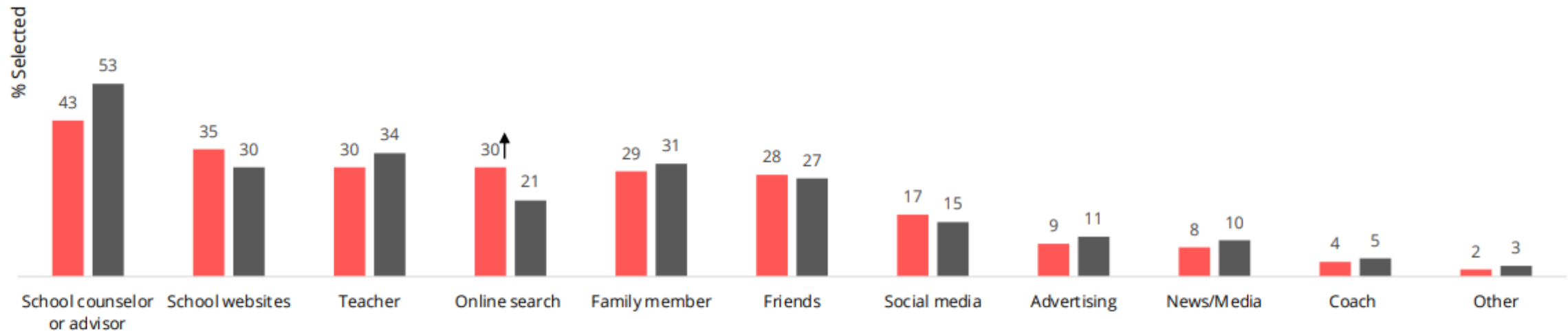
↑↓ Indicates statistically significant difference between audiences

# Schools, namely counselors and advisors, are primary FAFSA messengers

Source of Knowledge About FAFSA  
(among those aware of FAFSA)

■ Adult Students  
n= 365

■ High School Families  
n=154





# Recommendations

## Challenge

Strong association between FAFSA and **crippling student debt**

**Suspicion of “free” money and institutions**

Those not considering postsecondary education options find it hard to see messaging as relevant

Access to counselors depends on school resources

## Solution

- Aim to disassociate FAFSA from student loans
- Encourage families to use FAFSA as a tool to gather information

- Be informational, transparent, specific, and objective

- For those with positive attitude, focus on **benefit of managing college costs**
- For those with negative attitude, focus on immediate **benefit of understanding and considering options**

- Broaden reach beyond counselors and empower teachers with information and resources



# Incorporate non-negotiables into messaging by making them...

- Informational** Position FAFSA as an informational tool rather than a decision-maker to allow parents and students to be in control of their financial future.
- Transparent** Provide candid information about the full range of options and outcomes of obtaining aid, particularly when it comes to student loans. Having complete and unbiased information can help families make better decisions.
- Specific** Include specific numbers for quantifiable information like number of questions on the form, average time it takes to fill out FAFSA, or dates when it needs to be filled out to inspire trust.
- Objective** Avoid using language that may trigger equating messages with untrustworthy financial ads and scams. For example, "no requirement" is more trustworthy than "risk-free".

# Key Takeaways:

## Clarify the different types of financial aid:

- Students are in control of the financial aid they choose to accept/reject
- Grants & scholarships **don't need to be paid back**
- Loans **do** need to be repaid, but they are **not required** to accept loans
- Work study means students can earn while they learn

# Remember:



## ACTION

**Position FAFSA as a tool instead of a decision-making entity**

**Provide simple explanations for even common terms**

**Where applicable, explicitly convey the money does not have to be paid back**

**Use numbers to give concrete meaning to not well defined or relative categories**

**Keep statements factual and informative, not promotional, to help break through pervasive skepticism**



## AVOID

FAFSA is the form students and parents need to fill out to **get financial aid.**

FAFSA gives you access to **grants, scholarships, loans and work-study programs** to help pay for college.

Many colleges offer scholarships and grants for **low, middle and even upper middle-income families.**

FAFSA is a **risk-free** way to explore financial aid opportunities without promising to pay anything.



## TRY

**FAFSA gives you information about what aid you qualify for.** There is no requirement to take any aid that is offered to you or enroll in a school.

FAFSA gives you access to grants and scholarships that **you do not have to pay back**, to work-study programs **where you earn money via a part-time job at the school**, and a variety of student loans **you pay back.**

**Most families earning less than \$75,000 a year** can receive a scholarship to apply towards any community college or public university in the state.

FAFSA gives you information about what aid you qualify for. **There is no requirement** to take any aid that is offered to you or enroll in a school.

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# State Scholarship Research

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# Perceptions of state scholarship messaging:

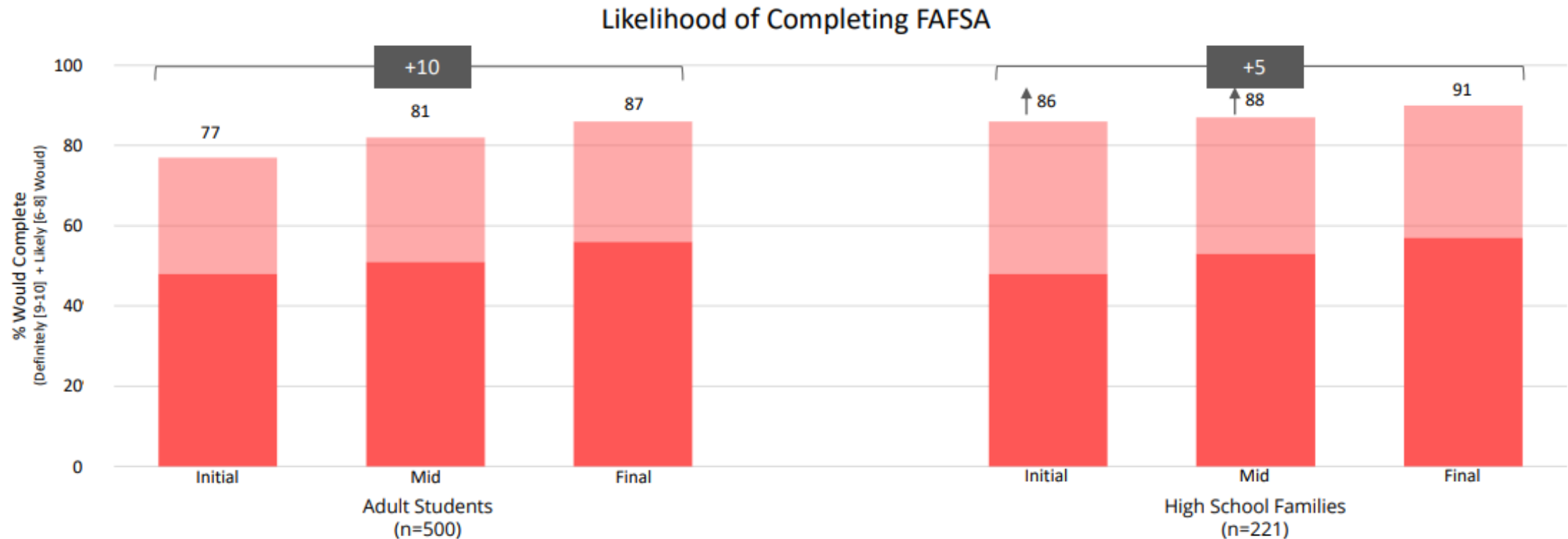
Description provided to survey/focus group participants:

*Each year, the state of North Carolina sets aside millions of dollars to make attending any of the state's community colleges or public universities more manageable for students.*

*This year, **a new program has been created**. Most families earning **less than \$75,000 a year** can receive **\$2,800 or more a year for an NC community college or \$5,000 or more a year for a public university** in the state, if they complete a FAFSA. This money does not need to be paid back.*



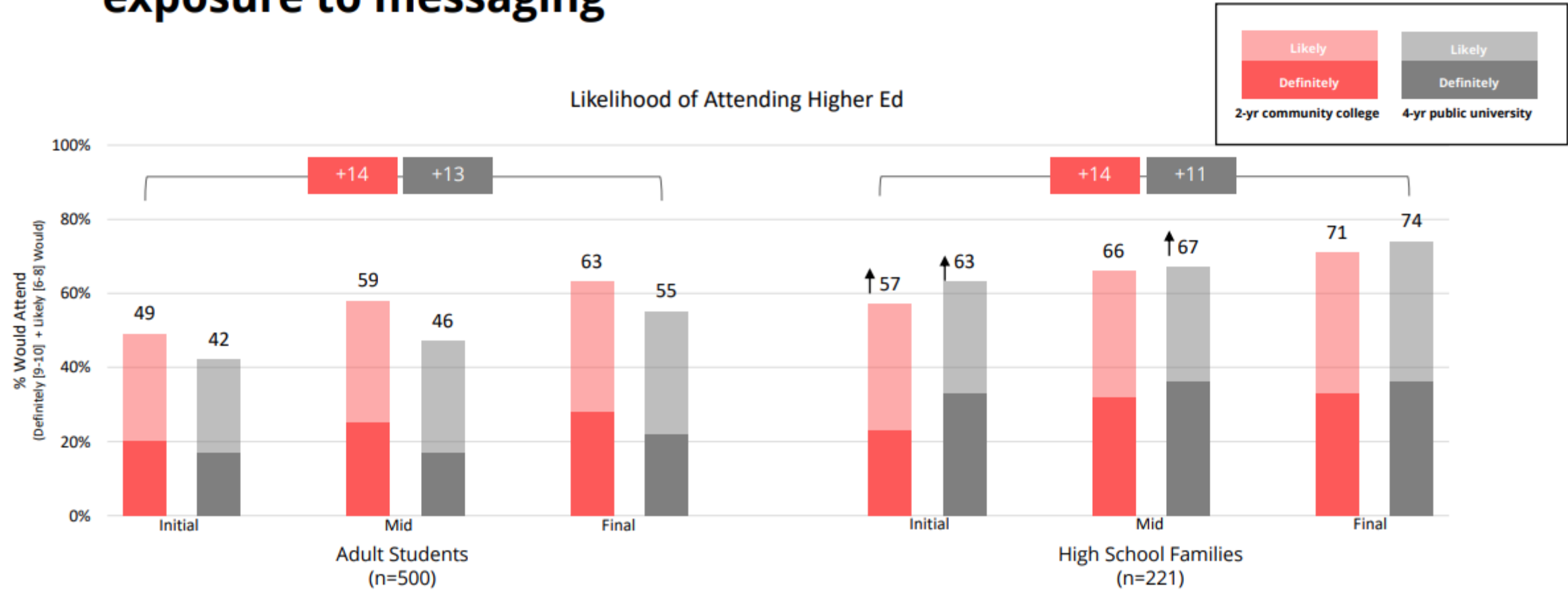
# Awareness and messaging drive likelihood to complete FAFSA



Let's imagine you/your child were considering attending a 2- or 4-year college or university next year. Based on what you know about FAFSA, how likely would you/your family be to complete the FAFSA form?  
 To be eligible for this new program, you must complete the FAFSA. Now that you've learned more, let's imagine again you/your child were considering attending a 2- or 4-year college or university next year. How likely would you/your family be to fill out the FAFSA?  
 Now that you've learned even more about this new program, how likely would you/your family be to fill out the FAFSA IF you WERE considering attending a 2- or 4-year college or university next year?

↑↓ Indicates statistically significant difference between audiences

# Students are more likely to attend higher education after exposure to messaging

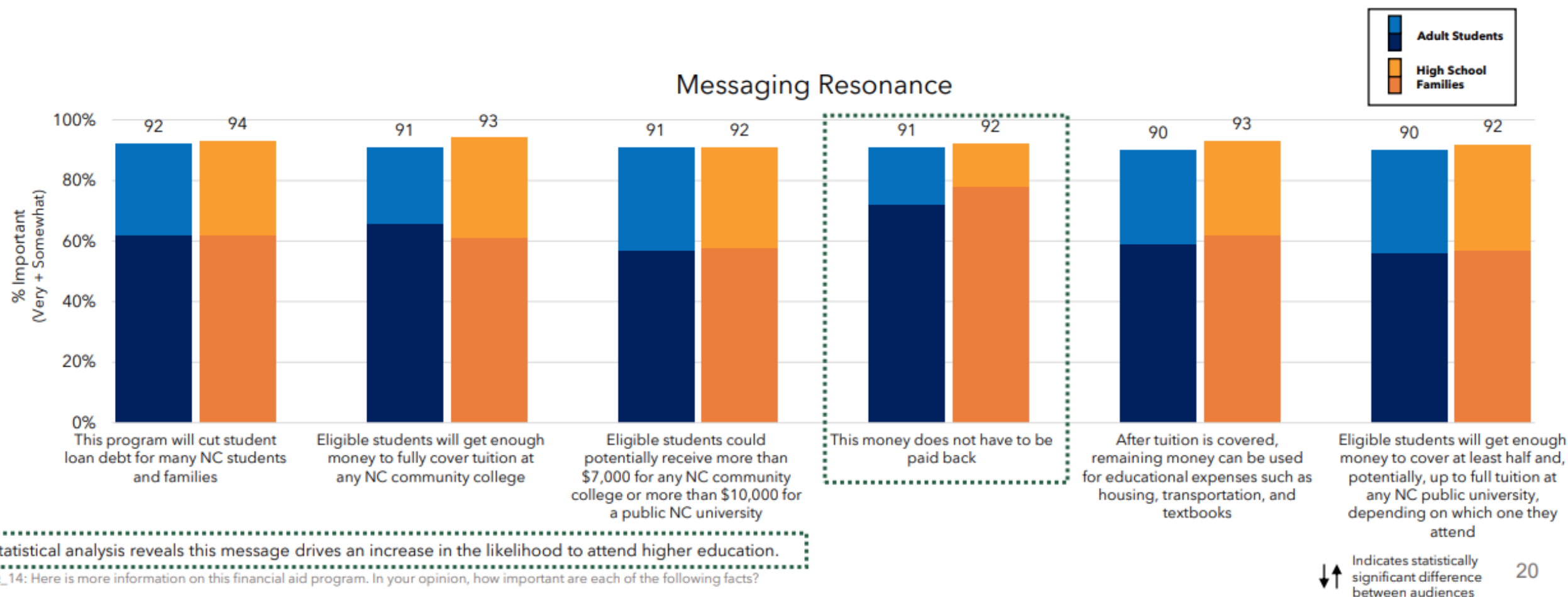


In the next five years, to what extent would you/your family consider attending any of the following schools? Please answer on a scale where 0 you/your family would NOT consider it and 10 means you/your family would strongly consider it.  
Now that you know about this new program, in the next five years, to what extent would you/your family consider attending any of the following schools?  
Now that you've learned even more, in the next five years, to what extent would you/your family consider attending any of the following schools?

↑↓ Indicates statistically significant difference between audiences

# Messaging is strong overall; noting aid does not have to be paid back stands out as very important for vast majority

More than 7 in 10 say “the money does not have to be paid back” is a very important statement. Statistical analysis also shows this message is driving an increase in the likelihood to attend higher education. Other top performing messages include cutting student loan debt (recall taking on debt is seen as major barrier) and full-tuition for community colleges (and not just for those only considering community college).



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From the  
University of Wisconsin-Madison

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# Creating a Communication Manager Role

- Before 2016, no single person at OSFA managed communications.
  - Barely a connection with central UW Marketing or Communications
- Retirement > Organization Assessment
  - #1 consistent feedback/pain point, “communications”
- New Director in July 2016, Hired as Comm Manager in November.
- Role’s first priorities –
  - transition website to new responsive platform
  - create consistency and embed UW brand
  - improve financial aid offer

# Simplify Website

- Navigation.
- Content.
  - Know your audience and what they want/need.
- Language.
- All other communications become easier (and better!) when you've got a solid, simple website to refer to.

# Simplify Messaging

- Bucky's Tuition Promise
  - Free tuition & segregated fees for Wisconsin students from households with adjusted gross incomes (AGI) of \$65,000 or less. Incoming first-year students receive eight (8) semesters (4 years) and new transfer students receive four (4) semesters (2 years).
  - "Free tuition & segregated fees" = grants & scholarships that will pay the charge.
- Bucky's Pell Pathway
  - Guarantees to meet full financial need (Cost of Attendance minus Expected Family Contribution) which typically covers tuition, fees, and many other college-related expenses like housing, meals, educational supplies, etc for Pell Grant-eligible Wisconsin Residents that intend to enroll in an on-campus program.
  - Ability to graduate without borrowing.

Before

# Simplify Aid Offer



August 25, 2015  
Campus ID: 908XXXXXX

Dear [REDACTED]:

Your UW-Madison 2015-2016 academic year financial aid award is available for you to review through your MyUW-Madison Student Center.

Access the following site to accept or decline your award:

- Log into your My UW-Madison portal at [my.wisc.edu](http://my.wisc.edu).
- Click on Student Center.
- Under Finances, select Accept/Decline Awards.
- Select the 2015-2016 Financial Aid Year.

Your letter of special circumstance was received and reviewed. The results are reflected in this financial aid award offer. The taxable pension was removed from the calculation as a one time exception.

Any loans and Federal Work Study awards not accepted within 60 days may be cancelled.

If you receive aid from outside sources you must report them using your MyUW Student Center

*Awards are contingent upon continued funding from federal, state, and institutional sources, as well as state legislative decisions regarding tuition. Awards are subject to change and may be rescinded or reduced if funding is insufficient or discontinued, or if tuition amounts change.*

Office of Student Financial Aid  
University of Wisconsin-Madison 333 East Campus Mall #9701 Madison, Wisconsin 53715-1382  
Phone: 608/262-3060 Fax: 608/262-9068 E-mail: [finaid@finaid.wisc.edu](mailto:finaid@finaid.wisc.edu) [www.finaid.wisc.edu](http://www.finaid.wisc.edu)

Current

## 2023-2024 Financial Aid Offer

Student Name: Buckingham U, Badger  
Date Issued: 02/09/2023



Campus ID: 908XXXXXX  
Offer Type: [Bucky's Tuition Promise](#)

### COST OF ATTENDANCE

ESTIMATED COSTS		FALL	SPRING	ACADEMIC YEAR TOTAL
Estimated Direct Costs	Tuition & Fees <sup>1</sup>	\$6,316	\$6,316	\$12,632
	Housing & Meals (on campus)	\$6,750	\$6,750	\$13,500
Estimated Additional Expenses <sup>2</sup>	Books & Supplies	\$1,450	\$1,450	\$2,900
	Transportation	\$300	\$300	\$600
	Personal	\$1,250	\$1,250	\$2,500
<b>ESTIMATED Total Cost of Attendance</b>		<b>\$16,066</b>	<b>\$16,066</b>	<b>\$32,132</b>

<sup>1</sup> Tuition and fees are based on your current program and estimated with the assumption of full-time enrollment. Official rates are posted by the [Bursar's Office](#).

<sup>2</sup> Students need to budget for these expenses as they are not billed through UW (except for those living in UW housing). Our estimates are to help you plan, but your expenses will vary depending on your particular needs and lifestyle.

### ESTIMATED FINANCIAL AID OFFER<sup>3</sup>

Grants & Scholarships (Automatically Accepted, Not Repaid):		Fall	Spring	Total
Wisconsin Grant - 2nd Tier		\$427	\$427	\$854
Buckys Tuition Promise		\$3,389	\$3,389	\$6,778
UW-Madison Grant		\$2,500	\$2,500	\$5,000
<b>Total Amount of Grants &amp; Scholarships</b>		<b>\$6,316</b>	<b>\$6,316</b>	<b>\$12,632</b>
<b>ESTIMATED NET COST (Cost of Attendance minus Grants &amp; Scholarships)</b>		<b>\$9,750</b>	<b>\$9,750</b>	<b>\$19,500</b>
Student Loans		Academic Year		
(Accept or Decline in Student Center, Must be Repaid):		Fall (minus fees)	Spring (minus fees)	Total (minus fees)
Direct Subsidized Fed Loan		\$3,500	\$1,732	\$3,464
Direct Unsubsidized Fed Loan		\$2,000	\$990	\$1,980
<b>Total Amount of Loans</b>		<b>\$2,722</b>	<b>\$2,722</b>	<b>\$5,444</b>
<b>Cost of Attendance minus Grants, Scholarships, &amp; Loans</b>		<b>\$7,028</b>	<b>\$7,028</b>	<b>\$14,056</b>

<sup>3</sup> These offers are contingent upon continued funding from federal, state, and institutional sources, as well as state legislative decisions regarding tuition. Offers are subject to change and may be rescinded or reduced if funding is insufficient or discontinued, or if tuition amounts change.

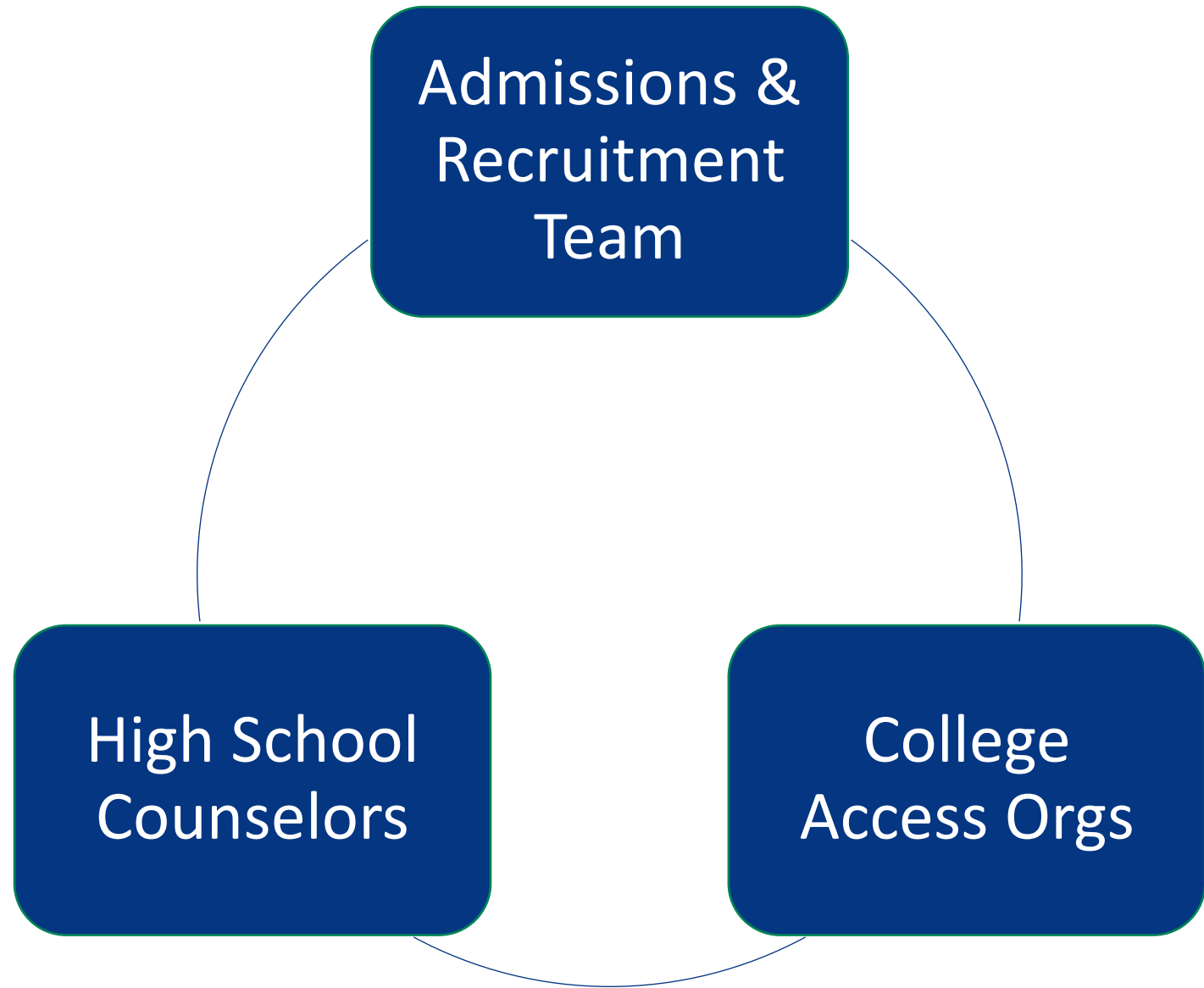


# College Cost Transparency Initiative

Instead of	Try
Gift Aid	Grants & Scholarships
Self Help	Educational Loans & Work-Study
Room & Board	Housing & Food/Meals
Award, Package	Financial Aid or Offer
Costs	Expenses
Books & Supplies	Required Course Material & Educational Supplies
Sticker Price	Cost of Attendance before financial aid
Out-of-Pocket	Expenses you'll have to cover on your own

College Cost Transparency Initiative - <https://www.collegeprice.org/glossary>

# Key Partnerships





Fall Greetings, Karla

You may have heard rumblings over the last several weeks, months, even years at this point about FAFSA Simplification and changes coming to how students apply, and possibly their eligibility, for financial aid. As a valued partner, we want to make sure you're aware of what's coming, how that will impact you and the students you work with, and that our team is standing by to help everyone through this transition year.

The most important bit of info to know and share is that:

***The 2024-25 FAFSA has been delayed and will not be available until sometime in December 2023.***

This also means that ***UW-Madison will not have a December 1 FAFSA Priority Date*** for the 2024-25 FAFSA and we will simply encourage students to submit it as soon as they can.



**Three other important FAFSA Simplification facts:**

- The online 2024-25 FAFSA will be 'role-based', meaning those required to contribute (student, student's spouse, and/or parent) will provide their own financial and other information on the FAFSA, will only be able to see questions relating to their specific role, and will also need their own FSA ID to log in.



No FAFSA® news to share just yet, Karla, but we do want to share our new webpage!

**A Better FAFSA®**

This webpage is your go-to place for information related to the upcoming changes to the FAFSA® and how our team can offer support to your students and you through this transition.

We'll update this page regularly, so check back often for new details and developments.



So, as we all wait to find out when the 2024-25 FAFSA® will come out – what's something students can be doing now?

**Get/Confirm their FSA ID and password!**

[Create FSA ID](#)

[Retrieve FSA ID or Password](#)

[FSA ID How To](#)

Besides students, anyone that will be a contributor to the student's FAFSA® (parent or spouse) will be required to have their own FSA ID and password, even those without a social security number. ***However, those without an SSN cannot yet create an FSA ID.*** We expect this access to be available around the same time the FAFSA® is released.

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# Next NC Scholarship

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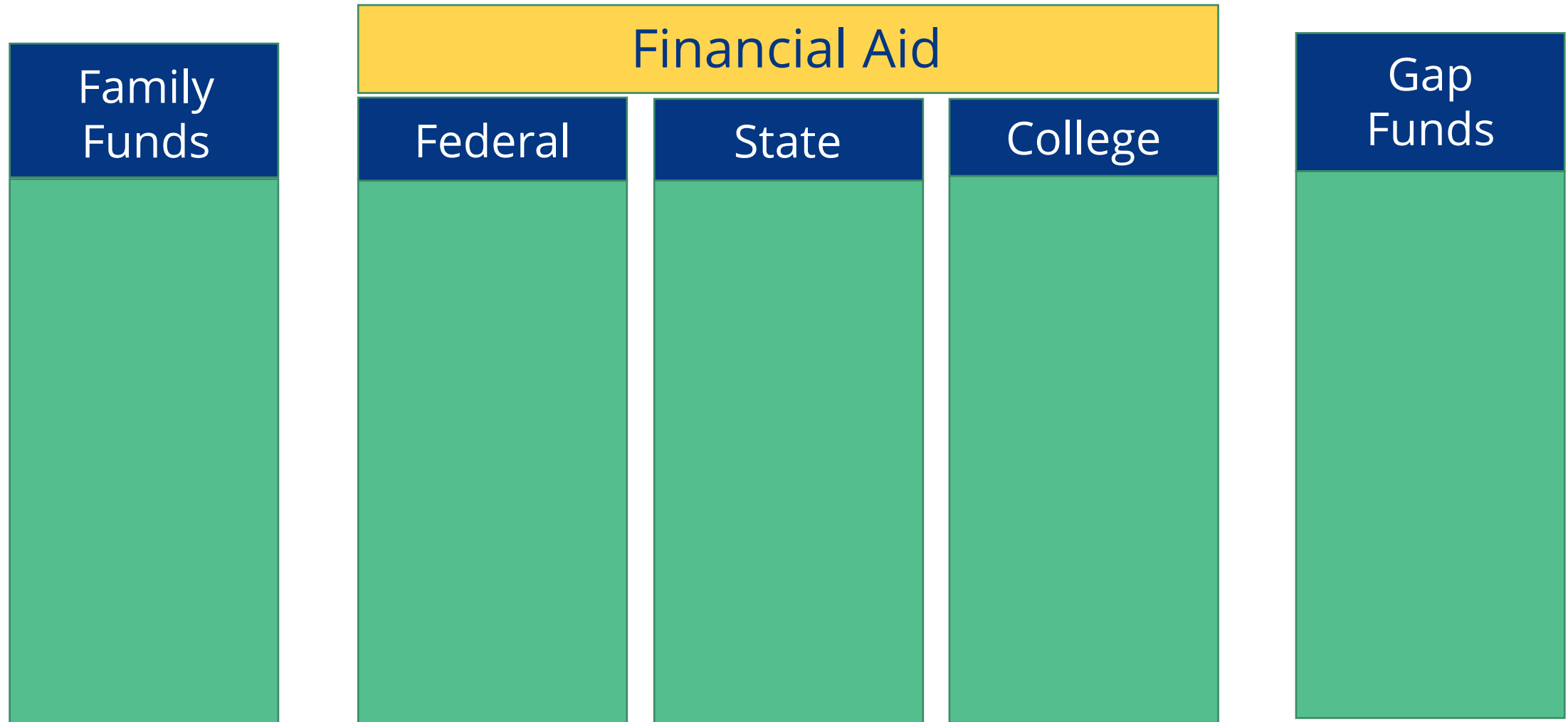
**NEXT NC**  
SCHOLARSHIP

# DON'T LET MONEY STAND IN THE WAY OF YOUR CAREER DREAMS

The Next NC Scholarship helps NC students access the funding to gain the skills for a brighter future—with no strings attached. Eligible students can receive at least \$3,000 for community college or at least \$5,000 for a public NC university.

**KNOW WHAT YOU'RE GETTING.  
KNOW WHERE YOU'RE GOING.**

# How to Pay for College – 3 main ways:





# Your guide to help North Carolina students and families pay for college.

The Better FAFSA for the 2024-2025 award year brings a new and streamlined approach to the financial aid process. As you assist families navigating the Better FAFSA process, we're here to be your guide in staying up to date with the latest news and resources. Together, we can help more North Carolina students plan and pay for college.



[ncfafsahub.org](https://ncfafsahub.org)

## Featured Resources

PDF

**FSA ID Cheat Sheet**

PDF

**Top 5 Reasons You**

LINK

**FAFSA Prototype**

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# More Help

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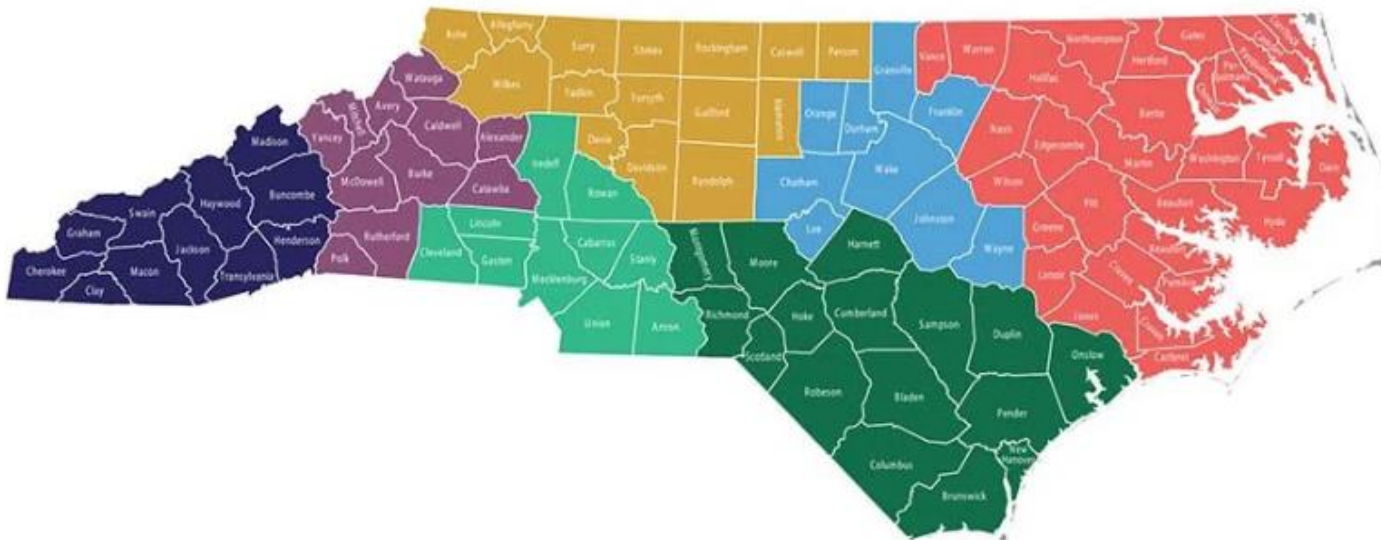
# Contact a CFNC Regional Rep

Regional representatives are located across the state to inform the public about the services of the College Foundation of North Carolina (CFNC) and to provide you with personalized service and local contact. They have presentations and exhibits for schools, PTA meetings, libraries, professional organizations, companies, civic clubs, churches, youth groups, chambers of commerce, and other community events.



<https://www.cfnc.org/education-professionals/contact-a-cfnc-regional-rep/>

## Contact Your Local CFNC Representative



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# Questions?

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# Questions

## Kathy Hastings

Director for outreach and  
communications  
NCSEAA  
[khastings@ncseaa.edu](mailto:khastings@ncseaa.edu)

## Karla Weber Wandel

Communications Manager  
Office of Student Financial Aid,  
University of Wisconsin-Madison  
[karla.weber@wisc.edu](mailto:karla.weber@wisc.edu)

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Extra slides (delete?)

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# Test your knowledge:

## Which is the better message?

- A. FAFSA is a tool that gives you information about what aid you qualify for. There is no requirement to take any aid that is offered to you or enroll at a school.
- B. The Free Application for Federal Student Aid (FAFSA) is the form students and parents need to fill out to get financial aid.



# Test your knowledge:

## Which is the better message?

- A. FAFSA is used to inform you about how much financial aid you're eligible to receive, allowing you access to grants, scholarships, loans and work-study programs to help pay for college.
- B. FAFSA is used to inform you about how much financial aid you're eligible to receive, allowing you access to grants and scholarships that you do not have to pay back, to work-study programs where you earn money via a part time job and student loans you have to pay back.

# Test your knowledge:

## Which is the better message?

- A. FAFSA is a tool that gives you information about what aid you qualify for. There is no requirement to take any aid that is offered to you or enroll in school.
- B. FAFSA is a risk-free way to explore financial aid opportunities without promising to pay anything.



## There is trust in many messengers, primarily schools

Trusted Information Sources of NC Scholarship Program

