

EFFECTIVE MESSAGING TO STUDENTS & FAMILIES: COLLEGE, FINANCIAL AID, & FAFSA

Midwest FAFSA Summit

June 13, 2024

HELLO AND WELCOME! THANKS FOR JOINING US TODAY.

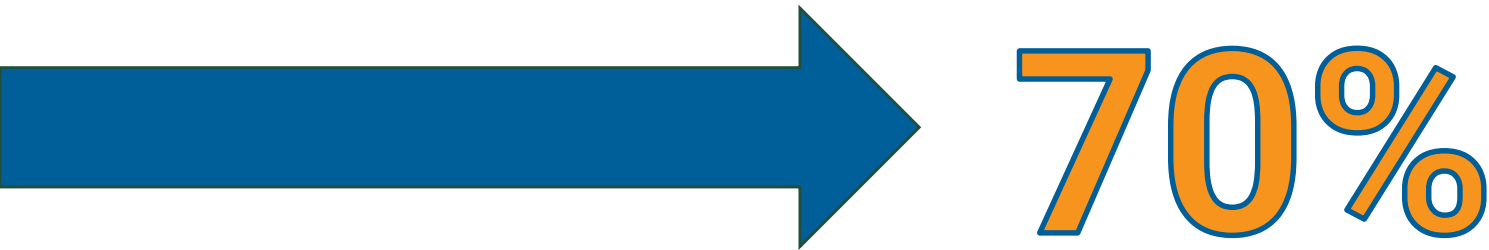


Alessandra Cipriani-Detres
Program Associate
NCAN
alessandra@ncan.org



Louisa Woodhouse
Policy Associate
NCAN
woodhouse@ncan.org

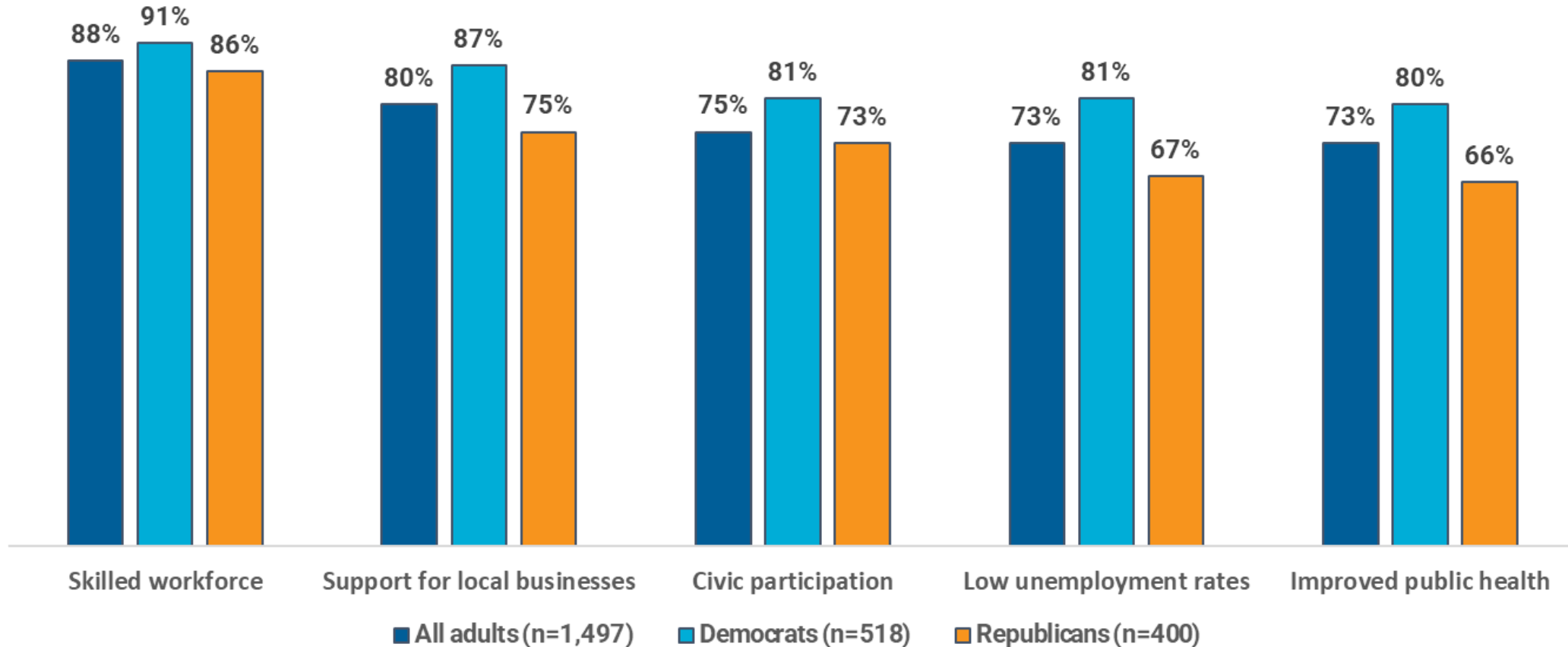
INTRODUCTION: GROUNDING OUR MESSAGING IN PUBLIC OPINION



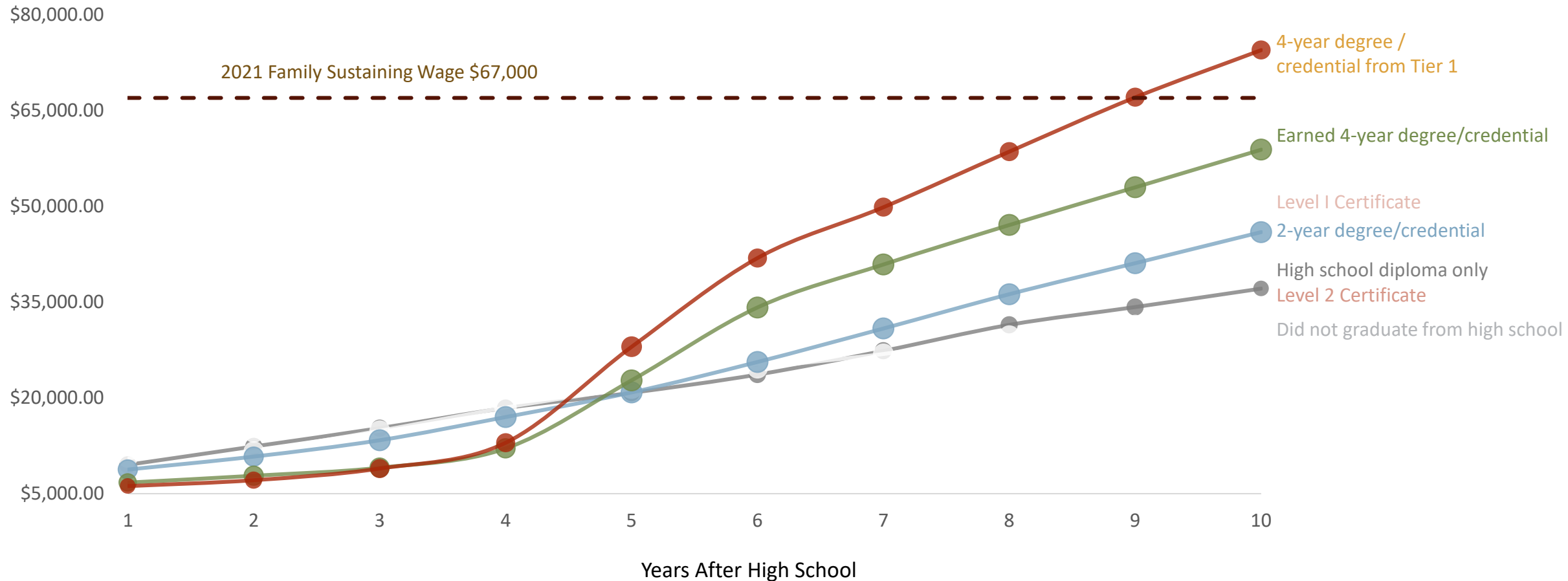
- of U.S. adults believe that close family members need some kind of education beyond high school to ensure financial stability (a certificate, associate, bachelor's or advanced degree.)

HIGHER EDUCATION HELPS COMMUNITIES THRIVE

How much, if at all, do you think individuals who complete an undergraduate program offer the following to their communities?
(% who said "very much" or "somewhat")



While all pathways start out after high school with similar wages, longer-term education results in higher earnings in the long run.



Average post high school graduation wage by type of degree/credential earned. 2011 Graduate Cohort, markers sized by relative proportion in Texas Workforce. **Source:** Student Report CBM001 (THECB), National Student Clearinghouse, PEIMS Student Graduate Report (TEA), PEIMS Student Enrollment Report (TEA), PEIMS Student Course Complete Report (TEA), Employment Wage Reports (TWC)

INDIANA

INDIANA'S HIGHER EDUCATION VALUE MOVEMENT: KEY TAKEAWAYS

- Changing beliefs about college starts with changing the narrative to communicate that college is relevant, valuable, and accessible.
- From survey and focus group data, ICHE determined that:
 - Cost and value of college were the two most prominent concerns for Indiana residents
 - Fundamental distrust of those delivering the message
 - There is room to move the needle on this! Majority of respondents feel favorably about postsecondary education



PILLAR 1: EMBRACE INDIVIDUALISM AND CHOICE

- Audiences want education to feel like a choice that is theirs to make. Acknowledge the myriad of options; affirm their ability to choose.

LANGUAGE TO USE:

- If you aren't sure education after high school is right for you, you're not alone.
- There are many paths you can take, depending on what is right for you.

LANGUAGE TO AVOID:

- Higher education is the one thing that can give you the power to accomplish whatever you set out to do.
- Choose education today, so you aren't held back tomorrow.

PILLAR 2: EXPAND THE DEFINITION OF "COLLEGE"

- Students overwhelmingly associate education after high school with four-year degrees, which raise concern about costs and relevance. Present bachelor's degrees as one of many options.

LANGUAGE TO USE:	LANGUAGE TO AVOID:
<ul style="list-style-type: none">• You can choose from options like career certifications, an Associate degree, or a Bachelor's degree.• "Education opportunities after high school" as a catch-all	<ul style="list-style-type: none">• People with a college degree make about 1 million dollars more over the course of their lifetime than those without a degree.• "College" as the catch-all term for postsecondary education

PILLAR 3: SHOW THAT "COLLEGE" CAN LOOK DIFFERENT

- For those receptive to four-year paths, it's important to break down barriers about cost and flexibility. While living on campus and attending school full-time is an option, other options may be best for work, family, and other responsibilities.

LANGUAGE TO USE:	LANGUAGE TO AVOID:
<ul style="list-style-type: none">• While a 4-year degree may be right for some, others are looking for something faster and more flexible.• With many programs, you can learn at your own pace, taking as much or as little time as you need.	<ul style="list-style-type: none">• Each year, students with financial obligations, family responsibilities, and other challenges find success—providing an example for others.

PILLAR 4: TALK ABOUT WHAT EDUCATION MEANS FOR TODAY

- Data about the long-term benefits of college falls flat. It doesn't feel tangible and is countered with personal anecdotes. Stress that education will “open doors” for students today and in the future.

LANGUAGE TO USE:	LANGUAGE TO AVOID:
<ul style="list-style-type: none">• No matter what you pick, you're becoming a stronger candidate for what's next – helping get your foot in the door to the career and life you want.• Education can help open doors, and leave them open, providing you with flexibility and control, now and in the future.	<ul style="list-style-type: none">• In 2020, 60% of jobs required education beyond high school.• Employers across the country are demanding ongoing education.• People with a college degree make 1 million more dollars over the course of their life than those without

PILLAR 5: TELL THEM THERE IS PERSONAL AND FINANCIAL SUPPORT

- Cost is a major barrier for students. It's critical to stress that there are resources available to make paying for college “manageable,” and that counselors are available to help students navigate those resources.

LANGUAGE TO USE:	LANGUAGE TO AVOID:
<ul style="list-style-type: none">• Scholarships, grants, and aid can make the cost of your education in Florida more manageable.• From finding the best programs for you to connecting you to financial assistance, there are mentors, counselors, and people who've been there before, who can help you navigate the process.	<ul style="list-style-type: none">• You can comfortably pay for expenses like student loans, while saving for the future.• Each year, students with financial and family obligations are successful – providing an example for others.

SHARE OUT: REFLECTION AND REVISION

Reflect on the language you typically use to talk with students and families about the value of postsecondary education.

Where do you see the 5 pillars?

How might you incorporate these guidelines to make your messaging more effective?

ACKNOWLEDGEMENTS

- Charlee Beasor, Indiana Commission for Higher Education
- Allison Kuehr, Indiana Commission for Higher Education
- New America, Higher Education Program

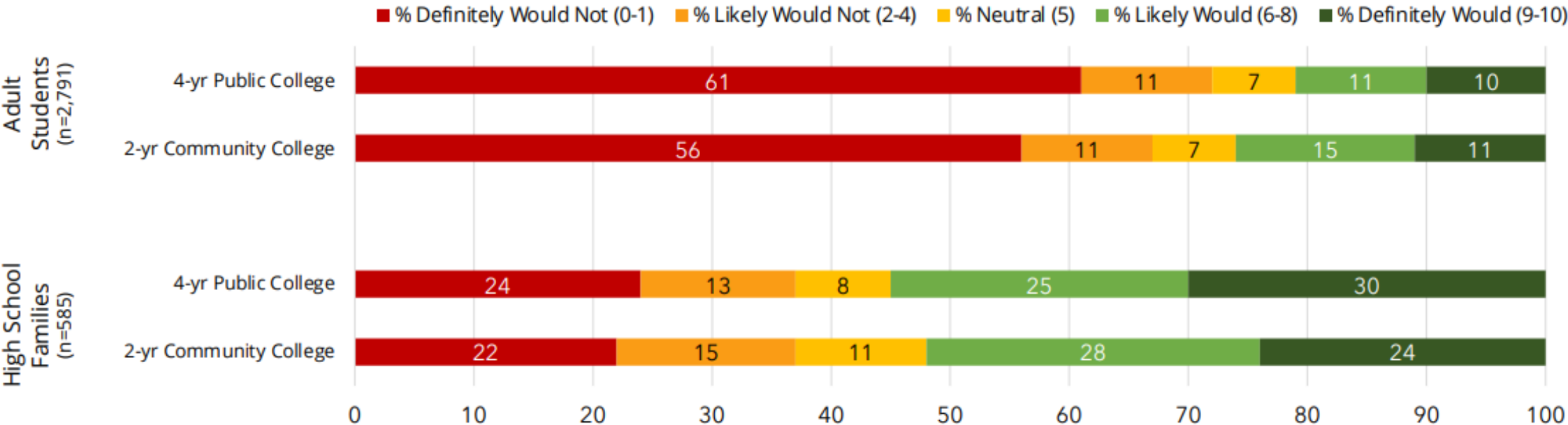


What do families hear when we say financial aid and FAFSA?

NC FAFSA Research Findings June 2024

Research Findings

Likelihood of Attending College in the Next Five Years



Fear of student loan debt and cost are the biggest barriers:

Barriers to attending college and applying for financial aid:

Taking on **student loan debt** (strongly / somewhat agree)

59%

Adult learners

45%

High school students and families

Cost of getting a degree (strongly / somewhat agree)

52%

Adult learners

33%

High school students and families

But accessing financial aid is a barrier too:

Barriers to attending college and applying for financial aid:

Getting financial aid is too complicated (strongly / somewhat agree)

44%

Adult learners

37%

High school students and families

Don't know how to access financial aid (strongly / somewhat agree)

38%

Adult learners

33%

High school students and families

Getting financial aid takes too much time (strongly / somewhat agree)

36%

Adult learners

29%

High school students and families

Barriers to completing a FAFSA:

Don't know enough about FAFSA (strongly / somewhat agree)

28%

Adult learners

39%

High school students and families

The process of filling out a FAFSA is confusing (strongly / somewhat agree)

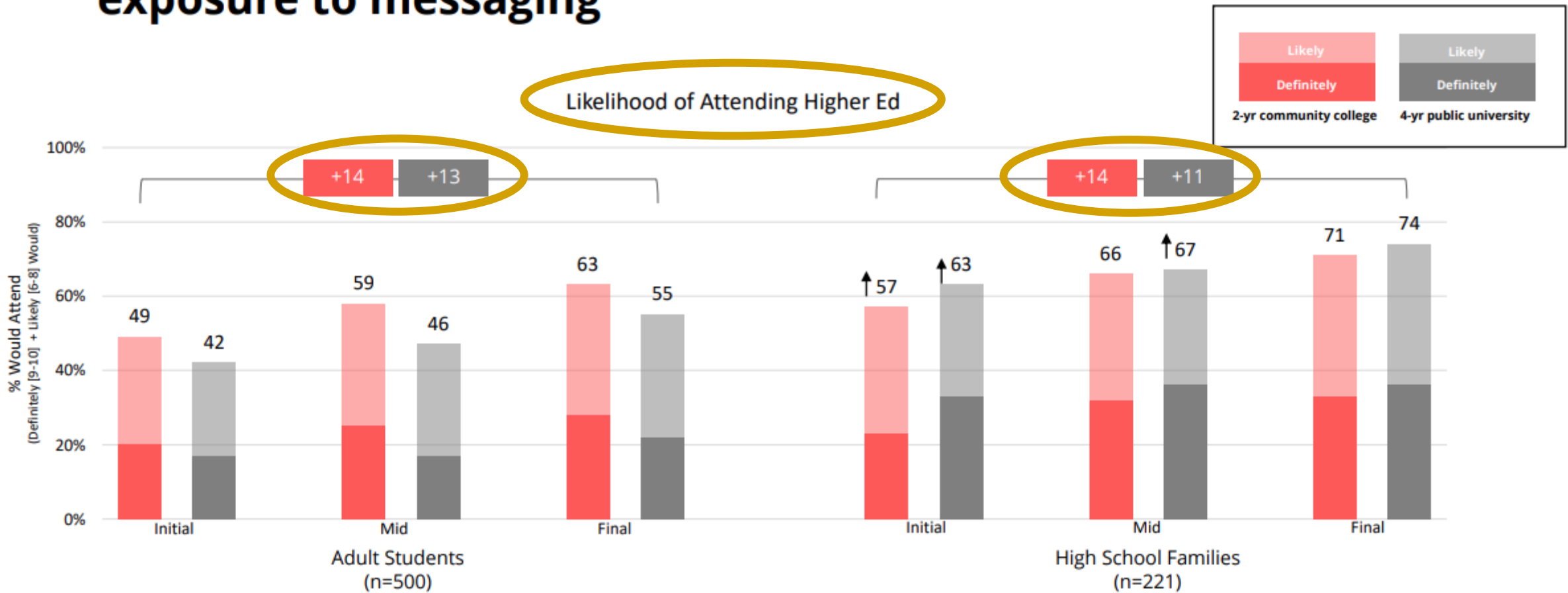
28%

Adult learners

23%

High school students and families

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



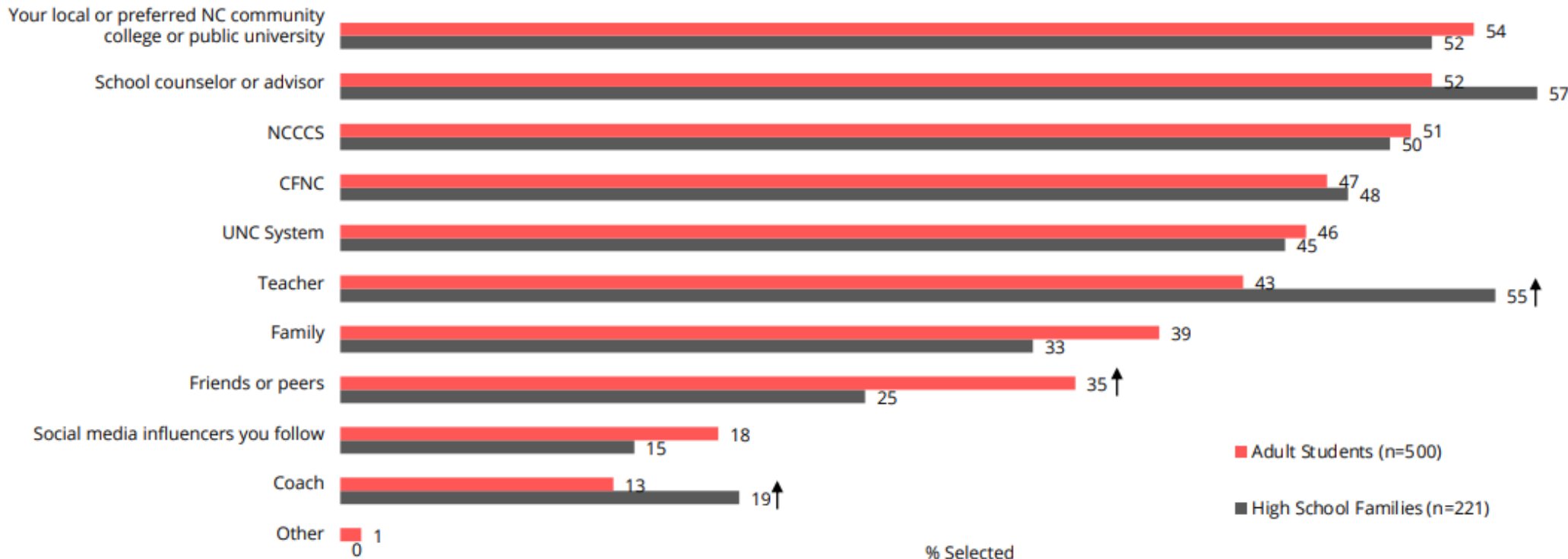
In the next five years, to what extent would you/your family consider attending any of the following schools? Please answer on a scale where 0 you/your family would NOT consider it and 10 means you/your family would strongly consider it.
 Now that you know about this new program, in the next five years,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

Your website is the top source for information on financial aid:

There is trust in many messengers, primarily schools

Trusted Information Sources of NC Scholarship Program

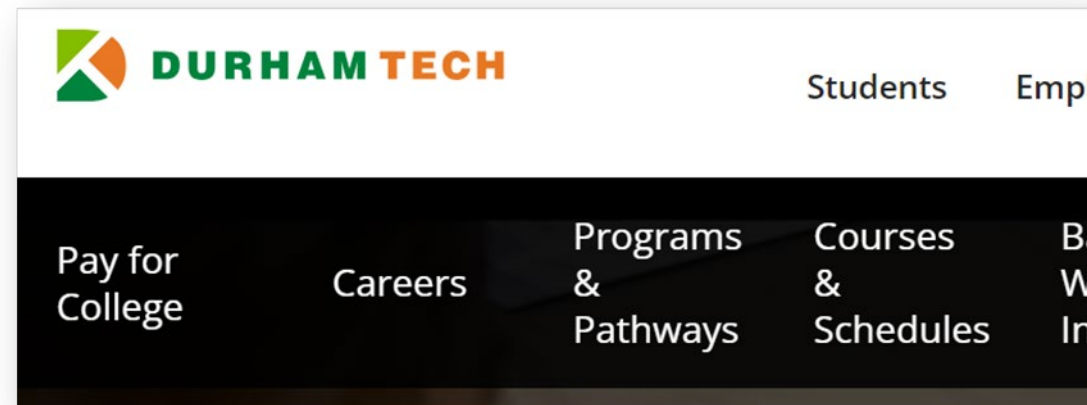


Messaging Key Takeaways

Messaging key takeaways:

Financial aid information is hard to find and understand.

- What this means for students – if they don't know about it, "I can't afford college."
- **Pro-Tip:** Make how to pay for college easy to find and understand on your website in language your students would use.

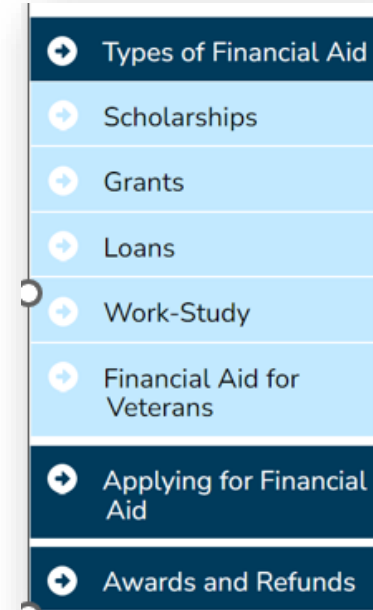


Messaging key takeaways:

Fear of student loan debt has families considering alternatives to college.

*"I'm **concerned about the student loan** part because you can end up **having to pay that off for the rest of your life.**" – student*

- **Pro-Tip:** "FAFSA is an informational tool to help make the right decision for your family."




Help students understand the difference between **aid that needs to be paid back and types that don't.**

Messaging key takeaways:

Be transparent: When you use actual numbers, interest in college goes up because they see they can manage the cost

- **Next NC:** most families from HH making \$80K or less qualify for Next NC, and students can get a minimum of \$5K/year that covers more than half, if not all of tuition and fees.



NEXT NC
SCHOLARSHIP

Get money for college that you don't have to pay back.

That's right. The Next NC Scholarship is a financial aid program that helps most North Carolinians from households making \$80,000 or less pursue a higher education, by fully covering tuition and fees at any community college or more than half of, if not all, tuition and fees to attend any public university in the state. The best part? It's money that doesn't have to be repaid.

Messaging key takeaways:

Tell it to them straight:

- Parents, in particular, are skeptical of overly salesy language.
- “Free college”, “guarantee” were not well received.
- Don’t hide things that will be a surprise later.
- Reduce jargon, so they know what you are talking about.

*“**You need to give the facts...** you probably will get loans, but loans are what you have to pay back. Grants and scholarships are what you don’t have to pay back. **I feel like this is really misleading.** It’s like one of those commercials that draws you in and tells you all the good things, but then it doesn’t give you the fine print.” - Parent*

Messaging key takeaways:

Be helpful:

They are looking for help to make paying for college more *manageable*.

- **Pro-Tip:** “Affordable” means different things to different people. Make paying for college more **manageable not affordable**.

<p>Grants</p> <p>Grants are need-based financial awards that do not have to be repaid. Grants are provided based on Federal, State and institutional regulations and guidelines.</p> <p>LEARN MORE</p>	<p>Scholarships</p> <p>A scholarship is a form of financial aid awarded to students to help pay for their education. Generally, scholarships are awarded based on academic merit, diversity, inclusion, athletic skill or financial need.</p> <p>LEARN MORE</p>	<p>Loans</p> <p>Financial aid packages often include an offer of aid in the form of federal loans. Loans must be repaid, with interest, but federal loans are advantageous because they offer low-interest rates and more flexible repayment plans than most private loans.</p> <p>LEARN MORE</p>
<p>Work Study</p> <p>Work Study provides part-time employment for undergraduate and graduate students who have established financial need through the submission of the FAFSA.</p> <p>LEARN MORE</p>	<p>Seahawk Emergency Fund</p> <p>Students and families work diligently planning and saving for college expenses. However, there are times when unexpected expenses arise. Our office will work to connect students with the resources available to them.</p> <p>LEARN MORE</p>	

Share the different types of aid, and other sources to look for that can help them reduce the need for debt.

Financial Aid Communications Best Practices

If cost is the biggest barrier, don't make it hard to find the solution:

Pro Tips:

1. Make financial aid **easy to find** from your home page/ navigation bar
2. Make financial aid information **easy to understand**
3. Help them understand about the ***different types of aid***
4. **Be as transparent** as possible about how much aid a student can realistically expect to get
5. Help them learn about **sources of aid beyond Pell grants**
6. Let them know **how to get help** with FAFSA

Reflection

Reflection – rate 1 = not very good, 5 = excellent:

How well does your organization:

- Make it easy to **find financial aid** information?
- Use financial aid language that's **easy to understand**?
- Make it easy to understand about the ***different types of aid*** especially gift aid?
- **Transparently** share aid like Next NC so that a student can realistically know what to expect to get?
- Share information about **sources of aid beyond Pell grants**, especially for middle income families?
- Let them know **how to get help** with FAFSA?

Next NC Website Now Live: www.nextncscholarship.org

NEXT NC SCHOLARSHIP

**Get money for college that
you don't have to pay back.**

That's right. The Next NC Scholarship is a financial aid program that helps most North Carolinians from households making \$80,000 or less pursue a higher education, by fully covering tuition and fees at any community college or more than half of, if not all, tuition and fees to attend any public university in the state. The best part? It's money that doesn't have to be repaid.



much they can get so they can make the most informed decisions for their future. The State of North Carolina has committed nearly \$180 million of financial aid for residents who qualify.



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.

Questions?

Contact

Kathy Hastings

Director of Outreach and Communications
North Carolina Education Assistance Authority
khastings@ncseaa.edu