What is entrance counseling? Can I do it now?

WHY DO YOU NEED MY TAX FORMS?

Is there a payment plan for tuition?

When will we hear about the Parent PLUS Loan?

When will I get my financial aid award?

WHY WON'T ANYONE CALL ME BACK?

When will I get a bill? When is it due?

HOW WILL I AFFORD THIS?

What's a tax transcript? Why do you need it?

How much will I really owe the school?

What is a Master Promissory Note?

WHICH LOAN IS THE BETTER LOAN?

Who can I talk to about more money?

Should I accept all of my aid? Even the loans?

Did you get my taxes yet?

Can I use my aid award for my enrollment deposit?
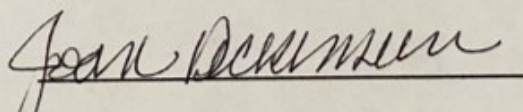
WHAT ELSE DO YOU NEED FROM ME?
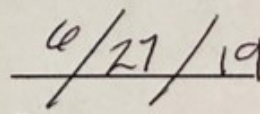
FINANCIAL AID COMMUNICATION AND UNIVERSITY ENROLLMENT
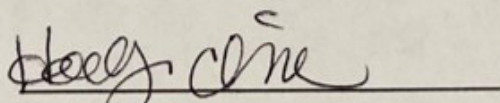## Using Design-Thinking Methods to Determine University Intervention

Mallory Griffith
Summer 2019
Radford University

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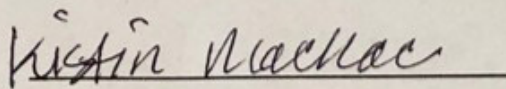
Thesis Advisor: Dr. Joan Dickinson
Committee Members:

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Dr. Joan Dickinson   Date

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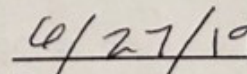
Dr. Holly Cline   Date

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Ms. Kristin Machac   Date

FINANCIAL AID COMMUNICATION AND UNIVERSITY ENROLLMENT
Using Design-Thinking Methods to Determine University Intervention

Mallory Griffith
Radford University

ACKNOWLEDGEMENTS
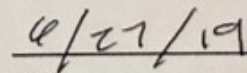
ABSTRACT

More than 30 million students are looking to the Free Application for Federal Student Aid (FAFSA) to help them afford college. However, filing a FAFSA is just the first step in obtaining financial aid. For many students, they must follow up with verification documents and loan requests, among other documents, interpret and then accept the award offer, and often pay unanticipated out-of-pocket remaining costs.

This study focused on enrollment at Radford University, a medium-sized regional institution in rural Virginia. Using design-thinking methods, this study identified challenges students and their families encounter navigating the financial aid process, explored opportunities for college interventions, and generated new ideas and solutions to assist incoming students in navigating the college financial aid review and acceptance process. Research participants included nonrandom samples of current university students (n=10), parents of current university students (n=3), high school access counselors (n=13), admissions professionals (n=6), financial aid professionals (n=2), and other campus professionals who interact with incoming students (n=10). Participants were asked to share their experiences through interviews and participate in design-thinking workshops.

Utilizing design-thinking methods to look at and understand the problem at hand, seven key insights regarding incoming students' interactions with financial aid communication pieces were developed. Insights included identification of transfer student needs; recognition of a variety of student starting points; criticism of the current communication readability; perceived lack of opportunities to meet one-on-one with a financial aid representative; a need for help locating financial support to supplement federal and state aid; and the desire of campus employees to help students even though they themselves are unsure of the financial aid process. Solutions to these insights were then generated and made in a rough-and-ready prototype workshop as well as displayed on seven concept posters for critique from enrollment leadership.

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INTRODUCTION

How much college costs and how much a family can afford to pay are key factors that affect a student's college enrollment decision. Unequal growth in college tuition costs and the rate of inflation have led to a social crisis of college affordability in both the large national and, for many, the tighter familial spheres (DesJardins, Ahlburg, & McCall, 2006).

The National Association for Student Aid Administrators 2015 *National Student Aid Profile* asserts that between 2007 and 2011, the number of students applying for federal financial assistance jumped 62 %. More than 30 million students are looking to the Free Application for Federal Student Aid (FAFSA) to help them afford college—an indicator that the need for financial assistance is a present and forceful component of the college enrollment process. Unfortunately, filing a FAFSA is just the first step in obtaining financial aid. For many students, they must follow up with verification documents and loan requests, among other documents, interpret and then accept the award offer, and often pay unanticipated out-of-pocket remaining costs.

Pre-enrollment communication and the built relationships between students and colleges are generally accepted by college enrollment offices as a fertile opportunity to increase student yield (i.e., enrollment at the college). This acceptance is supported by an array of research on university marketing and prospective student decision-making. While financial aid is acknowledged as an important part of a student's decision-making process, significantly less research explores how students navigate the financial aid award process and how intervention from colleges in this phase of enrollment may ultimately influence a student's decision to attend the university.

Using the process of design thinking, this study identified the challenges students and their families encounter navigating the financial aid process, explored opportunities for college interventions, and generated new ideas and solutions to assist incoming students in navigating the college financial aid review and acceptance process.

DEFINITION OF TERMS

Concept Poster: design-thinking method illustrating insights found and solutions suggested

Contextual Inquiry: design-thinking method in which the researcher observes a group completing an activity and asks for clarification on activities as needed

Critique: design-thinking method of gathering feedback for a proposed idea or solution

EFC: Expected Family Contribution—measure of a student's (and, in the case of dependent students, family's) financial strength calculated by information submitted on the Free Application for Federal Student Aid. A student's EFC is used by colleges to determine available federal and state aid.

Experience Diagramming: design-thinking method in which participants are asked to identify key points of interactions along a timeline

FAFSA: Free Application for Federal Student Aid—a federally produced document based on parents' and students' taxes that students fill out once and send to one or more colleges; this is the basis for the college's unique student aid package

Financial aid: For purposes of this research, this term is used only to include need-based assistance from state and federal sources, typically grants, loans, and work-study eligibility. Athletic, merit-based or outside scholarships are not included in this umbrella term.

First generation (first gen) students: college students with parents who did not attend college

Persona Profiles: design-thinking method to personify typical considerations or situations expressed in interviews

Prospective students: students colleges recruit to apply for admission

Rose, Thorn, and Bud: design-thinking method that seeks to identify and group strong/effective activities (rose), weak/ineffective activities (thorn), and opportunities (bud)

Round Robin: solution-generating design-thinking method in which partici-pants critique then expand upon proposed solutions

Rough and Ready Prototyping: a design-thinking method encouraging hands-on generation of prototype solutions to a problem

Statement Starters: design-thinking method that explores alternate ways to frame a problem using "How might we..." open-ended statements

Student aid package: grants, loans and work study opportunities awarded from the Office of Financial Aid to a student to assist in tuition and other college costs

Verification documents: Verification is a program that is required by the Department of Education. If students are selected for verification after they submit a FAFSA, they must submit additional documents (typically tax forms) prior to being awarded aid.

Yield: percentage of admitted students enrolling at a college or university; can also refer to the season (usually spring) wherein college enrollment employees work with admitted students in hopes of securing a commitment to enroll

LITERATURE REVIEW

Rising Costs

In its 2017 annual report, *Trends in Student Aid*, the CollegeBoard organization put plainly, "Both the published tuition and fee prices of colleges and universities and the net prices students pay after subtracting grant aid and tax credits and deductions continued to rise between 2016-17 and 2017-18, even after adjusting for inflation" (Baum, Ma, Pender, & Welch, p. 3). Moreover, the corollary report, *Trends in College Pricing*, added, "Between 2007-08 and 2017-18, published in-state tuition and fees at public four-year institutions increased at an average rate of 3.2% per year beyond inflation" (Baum et al., 2017, p. 3). These statements taken in tandem give a historical perspective on the rising costs of college illustrated in Figure 1.

For many families, a key component of the college search and decision process is affordability. The cost of enrollment is an even stronger factor for low-income families. Nyhan's 2015 article explained that "students from low-income backgrounds know that college can lead to a new socioeconomic level, but the idea that the solution to having too little money is to spend tens of thousands of dollars on college presents a tragic catch-22" (p. 28). The National Association for Student Aid Administrators reports more than 30 million students are looking to the Free Application for Federal Student Aid (FAFSA) to help them afford college—an indicator that the need for financial assistance is a forceful component of the college application and decision process.
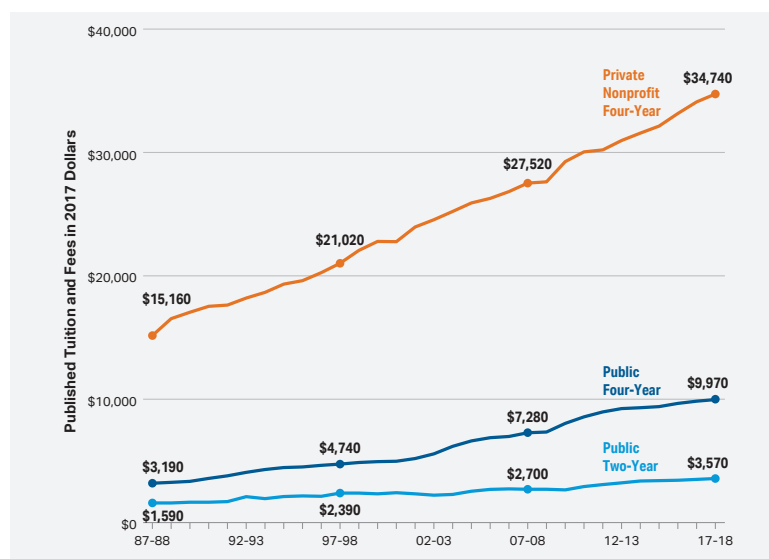
Figure 1. *Trends in College Pricing* from CollegeBoard

How to Market

Chapman's 1981 model is often cited as the backbone of later higher education marketing studies. He proposes an institution's yield relies on students' college choice, which in turn depends on significant persons in the students' life, fixed characteristics of the institution (location, academic offerings), and the institution's communication efforts to prospective students (Chapman, 1981). Chapman argued that while the first two influencers are relatively resistant to change, the third (the institution's own efforts to communicate) is a malleable factor. Ruffalo Noel Levitz, an enrollment management firm, found in its 2016 report *Marketing and Student Recruitment Practices Benchmark Report for Four-year Colleges and Universities* that more than 81% of responding colleges indicated that their institution has a written communication plan (p. 10). Within a communication plan, Ruffalo Noel Levitz's report found that the median number of times a student is contacted "over the course of an entire recruitment cycle (direct mail, email, and texting combined) was 33 for private institutions and 25 for public institutions," with the highest volume of contacts at the inquiry and admit stages (p. 9). These communication plans are comprised of messages and mediums unique to the college; however, general best practice research does exist and is worth exploring in the changing communication landscape.

The *2017 E-Expectations Report*, sponsored by Ruffalo Noel Levitz, OmniUpdate, CollegeWeekLive, and National Research Center for College and University Admissions (2017) sought to define student behavior and interactions across communication mediums. Their findings show that 80% of responding high school seniors rank the college's website as their most influential source of information when researching a college (over other options such as college planning site, magazine rankings, print sources, and other). Financial aid is a compelling concern early in the process, evidenced by college financial aid calculators ranking second only behind email as the most influential tool early on in the process (prior to or at the application phase) for

parents and students alike (Ruffalo Noel Levitz, 2017).

Additionally, 60% of responding high school seniors indicated they would be more likely to consider colleges that use email, text, and social media to communicate; of the high school seniors with a Facebook account, 68% have visited a school-specific Facebook page. Email is still the preferred method of communication for students and parents, but student openness to texting is at 62%, its highest since Ruffalo Noel Levitz began tracking it. Texting as a medium has potential throughout the student life cycle, not just pre-enrollment. Bird and Castleman's 2014 paper described an experiment wherein college freshmen were sent text message FAFSA deadlines and step reminders. The text campaign "led to substantial increases in the probability that community college students persisted into sophomore year" (Bird & Castleman, 2014, p. 416).

The *2017 E-Expectations Report* emphasized the role of parents as not only a stakeholder in their children's educational futures, but an active voice throughout the college application and decision process. Even early on in the search process, parents "report that they are much more engaged (80-98%) than students (60-74%)" (Ruffalo Noel Levitz, 2017). It is clear that consideration of parents and other stakeholders is necessary in developing any collegiate outreach.

When to Market

Studies suggest that early financial aid intervention can have meaningful impact on student application and enrollment. The Expanding College Opportunities (ECO) project echoes this need for earlier financial aid intervention (Hoxby & Turner, 2015). The ECO project is an intervention to test the hypothesis that low-income, high achievers "find it hard to digest the mountain of complex information on colleges' net prices, attributes, and application processes" (Hoxby & Turner, 2015, p. 514). After providing high achieving, low-income students with information on the college application process, colleges' direct costs (what the students could expect to pay), and application fee waivers, researchers found that treated students submitted

48% more applications than students in the control group (Hoxby & Turner, 2015). Survey data from the treated students showed they were 39% more often than the control group to apply if they could easily determine from the college's marketing that they would get sufficient financial aid to attend (Hoxby & Turner, 2015).

The benefits of early intervention in financial aid are also seen in Bettinger, Long, Oreopoulis, and Sanbonmatsu's 2012 research. This study offered immediate assistance in filing the FAFSA to low-income persons filing taxes in Ohio and Charlotte, NC. Then, they provided participants with aid estimates compared against tuition costs for local colleges (Bettinger et al., 2012, p. 1205). Bettinger et al. found that this assistance and information sharing substantially increased FAFSA submissions and ultimately the likelihood of college attendance, persistence, and aid receipt. Most notably, the college persistance of high school seniors whose parents received the treatment rose to 36% (compared to the 28% persistance rate of non-treated parents) in the three years following the experiment.

DesJardins, Ahlburg, and McCall (2006) hoped to form a cohesive model that pulls in college application, admission, financial aid determination, and enrollment into a single model of student choice. They determined that students' expectations of financial aid and whether those expectations are met hold the strongest potential to affect their choice to enroll. In other words, when a student applies expecting financial aid and does not receive it, this incongruence holds more weight in a student's college decision than when a student applies without financial aid as a consideration of attendance. Taken holistically, their research points to a need for accurate financial information early in the recruitment process consistent with information later in the enrollment phase.

Current Approaches

College approaches to financial aid vary widely. For some colleges, the approach is strictly prescriptive: reviewing information submitted on the FAFSA

and creating a Student Aid Report detailing loans, grants, and work study programs for which the student is eligible. Other colleges use their financial aid office as a recruitment arm, with presence expected at prospective student events and FAFSA-file events locally. Still other colleges have taken a transformative approach to their financial aid office and outward communication to students. For example, Clarion University (PA) conducted focus groups with undergraduate students to identify a lack of knowledge about how financial aid works and a general lack of financial literacy. They then designed a multi-tiered communication plan focused on financial aid for pre-enrollment students, including letters, orientation presentations, reminder emails, letters to parents, phone calls to students, and referrals to Accounts Receivable (Grugel, 2008).

In response to the generalized assessment of financial aid as both a predictor and a stressor for many students, Montgomery County Community College (PA) participated in in-context immersions, actively listening in line for financial aid appointments. They discovered that, for many students, the problem was not a lack of financial aid information, but a general feeling of discouragement and defeat stemming from a large amount of information available all at once instead of timed to the student's circumstance (Morris & Warman, 2015).

Augustana College (IL) reconsidered the approach of its small staff and contracted a third-party vendor to determine student interest. Then, Admissions Counselors only contacted those most interested and throttled communication based on interest. For example, financial aid packages were awarded first to those applicants who ranked Augustana in their top three choices (Barnds, 2010). Similarly, the University of Mississippi (MS) began an outsourcing program to reduce the call volume of generalized questionby 90%, allowing on-campus administrators to focus on more nuanced tacks re-quiring their personal expert knowledge (Johner, 2008).

Mercy College (NY) gathered financial aid, registrar, bursar, and advising

in one central office to assign students a mentor for the duration of their college years from that central office, "humanizing the financial aid process" through heightened personal interactions (Trentacosta, 2014, p. 72). Additionally, the office increased its hours during evenings and weekends to better accommodate students with multiple commitments.

While these colleges offer some approaches, it is by no means an exhaustive list of potential solutions. Given the importance of financial aid to a student's college decision and enrollment, more (and more scalable) outreach solutions are necessary. Moreover, minimal studies have been conducted on student reactions to financial aid in the yield process; that is, after they have been accepted to a university.

RESEARCH METHODS

Purpose

Using the process of design thinking, this study identified the challenges students and their families encountered navigating the financial aid process, explored opportunities for college interventions, and generated new ideas and solutions to assist incoming students in navigating the financial aid review and acceptance process.

Sample

This study used six groups of subjects, chosen for their influence on and ability to describe challenges in the college decision and enrollment process. Below, each group is described in more detail.

School Access Counselors (SAC): This group consisted of 13 high school counselors whose primary function is assisting Virginia students with college readiness and access. Access counselors are typically employed by a larger non-profit organization (e.g., ACCESS, Gear-up, UVa Guides) and placed in high schools with a large population of low-income students. This group is vital for their ability to explain student concerns and considerations earlier in the

college application process than is typically available to colleges. Participants in this group were a nonrandom convenience sample pulled from a call for volunteers through the Virginia College Access Network email listserv and social media networks.

Current Enrolled Students (CES): This 10-person group was formed from a nonrandom sampling of current Radford University freshmen and sophomore students. Students were approached based on recommendations from instructors in the introductory University 100 courses and Admissions Counselors. Efforts were made to represent the current student profile of Radford University (see Figure 2) while recognizing a need for variety of experiences. Due to the large size of this group, participants in this group were split into two groups for experience diagramming workshops.

Fall 2017 Characteristics: Ethnicity					
Ethnicity	Male Full-Time	Male Part-Time	Female Full-Time	Female Part-Time	Total
Undergraduate					
American Indian or Alaska Native	5	0	15	0	20
Asian	56	3	60	4	123
Black or African American	544	18	811	27	1,400
Hispanic	228	7	315	13	563
Native Hawaiian or Other Pacific Islander	7	0	3	0	10
White	2,270	132	3,073	145	5,620
Two or more races	187	5	248	9	449
Nonresident Alien	54	1	37	1	93
Race and Ethnicity Unknown	72	2	64	2	140
Undergraduate Total	3,423	168	4,626	201	8,418

Figure 2. Population Summary (from Radford University's Fact Book)

Parents of Enrolled Students (PES): Using a nonrandom, purposive sampling technique, three parents or primary guardians of current students at Radford University were recruited. Participants were volunteers solicited from admissions counselor recommendations based on previously developed relationships. Similar to CES, efforts were made to represent the current student profile.

Members of Radford University's Office of Admissions (ADM): Using a nonrandom convenience sample technique, six members of the Office of Admissions staff familiar with college recruitment and yield processes were recruited. It was expected that this group could detail their experiences with individual students.

Members of Radford University's Office of Financial Aid (FAO): This nonrandom convenience sample included two members of the Office of Financial Aid staff most suited to explain office workflows, communication plans, and student interactions. Assistance in selecting this group was solicited from the VP for Enrollment Management.

Representatives from other Radford University offices directly related to enrollment (EMO): This group was the most fluid and subject to additions as suggested by the previous five groups. In gathering this group, the goal was to form a representative of offices outside of enrollment that incoming students may interact with in their enrollment decision. The group was a nonrandom sample comprised of a representative from each of the following offices: New Student Programs, Honors College, Office of Housing and Residential Life, Bursar's Office, Academic Advising, High Impact Practices (e.g., Living Learning Communities).

In summation, six nonrandom sample groups were used: School Access Counselors (SAC), Current Enrolled Students (CES), Parents of Enrolled Students (PES), representatives from the Office of Admissions (ADM), representatives from the Office of Financial Aid (FAO); and other university stakeholders in the college yield process (EMO).

Instrument

A series of workshops were conducted with each group using design-thinking strategies. Interviews were conducted individually.

CES completed workshops in two groups, one of four members and one of six members. The SAC workshop was held at one time for all 13 participants. Participants from the ADM, FAO, EMO groups completed the workshops over the course of three weeks in two groups.

Workshops were designed to address four identified subgoals of the overall research problem. An overview of each workshop follows. Full descriptions of each strategy are found in the appendix.

Goal 1: Understand student and parent challenges navigating the college decision process, with a focus on finances and financial aid as an influencer.
Goal 2: Document current financial aid award and communication processes.
Goal 3: Identify gaps and opportunities for intervention.
Goal 4: Prototype potential solutions.

Workshop A (to understand student and parent perspectives on college decision processes and to identify gaps and opportunities for intervention) Note: Interviews done individually following group activities

Experience Diagramming
SAC
(45 minutes
as group)
→
Round Robin
SAC
(45 minutes
as group)
→
Interview
SAC
(20 minutes
per participant)
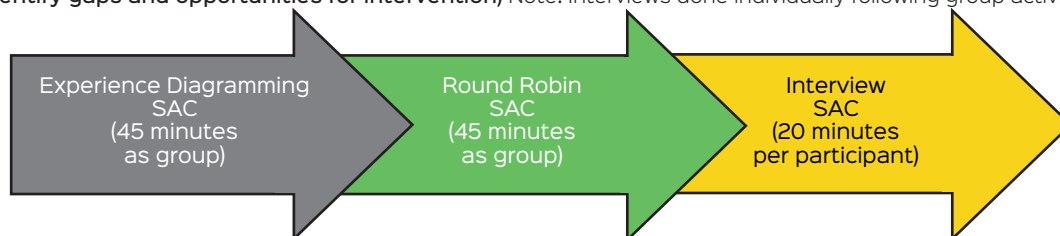
Workshop B (to understand student and parent perspectives on college decision process) Note: Interviews done individually, with the group gathering after

Interview
CES
(20 minutes
per participant)
→
Experience Diagramming
CES
(45 minutes
as group)
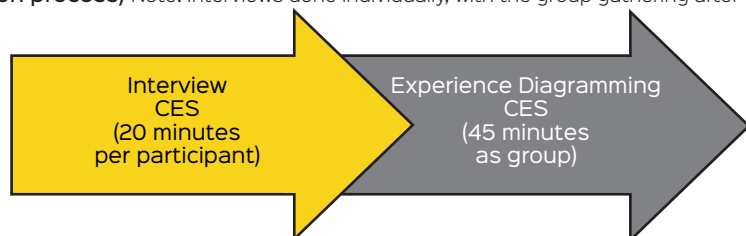
Workshop C (to understand student and parent perspectives on college decision process)

Interview
PES
(20 minutes
per participant)
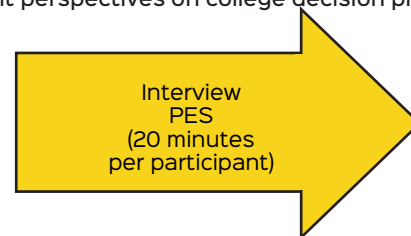
Workshop D (to document current financial aid award and communication processes)

Contextual Inquiry
FAO
(4 hours)
→
Experience Diagramming
FAO
(45 minutes
as group)
→
What's on Your Radar?
FAO
(30 minutes
as group)
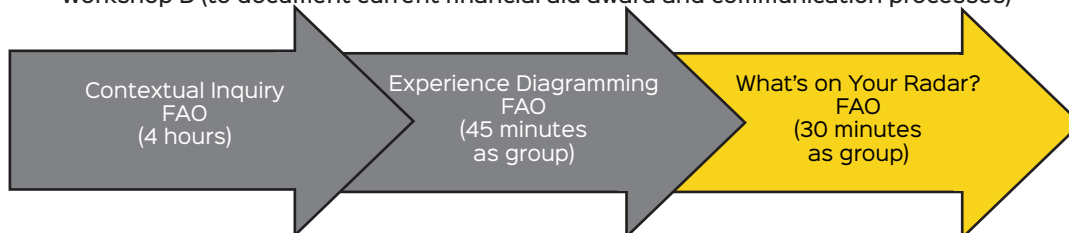
Workshop E (to identify gaps and opportunities for intervention) Note: Interviews were performed individually. Persona Profiles will be determined and created by the researcher based on interviews.

Rose, Thorn, Bud
ADM, FAO, EMO
(45 minutes
as group)
→
Interview
ADM, FAO, EMO
(20 minutes
per participant)
→
Persona Profiles
Researcher
(2-3 hours)
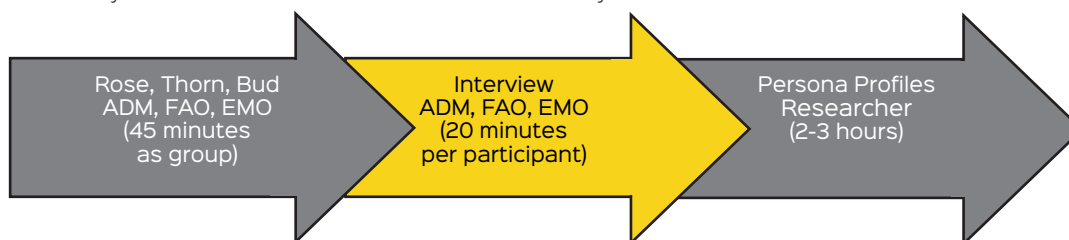
Workshop F (to identify gaps and opportunities for intervention)

Experience Diagramming
ADM, FAO, EMO
(45 minutes
per group)
→
Statement Starters
ADM, FAO, EMO
(30 minutes
per group)
→
Round Robin
ADM, FAO, EMO
(45 minutes
per group)
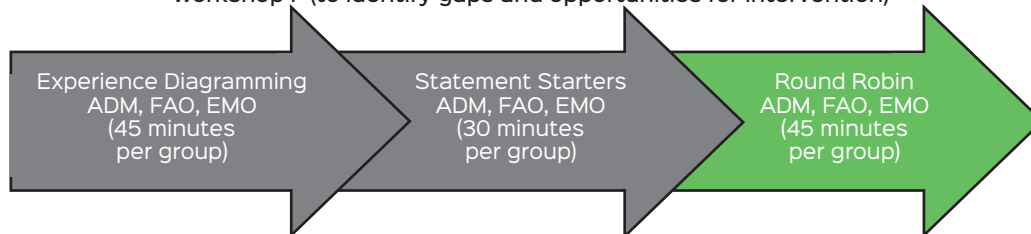
Workshop G (to prototype potential solutions)

Rough and Ready Prototyping
ADM, FAO
(45 minutes
per group)
→
Concept Poster
Researcher
(2 hours)
→
Critique
ADM, FAO
(30 minutes
per group)
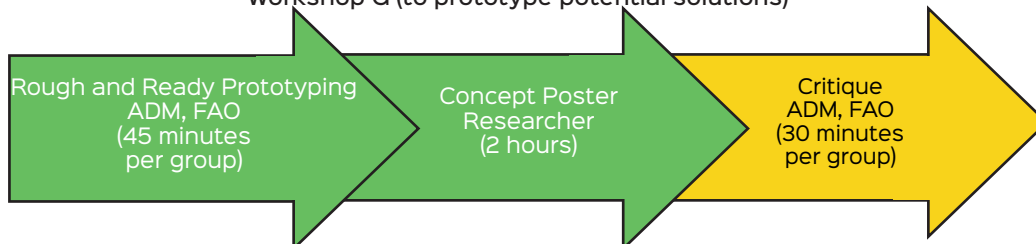
Figure 3. Strategies grouped by workshop/goal

Procedure

Each of the seven workshops was conducted independent of each other and in the order listed to allow subsequent workshops access to information gathered earlier. Workshops including the Interview strategy were implemented over several days to accommodate multiple interviews and schedules. For all other methods, identified participant groups gathered in a central, neutral location on Radford University's campus with access to tables, chairs, and a dry erase board. The researcher provided markers, pens, and post-it notes as appropriate to the design-thinking strategy. Workshops A and C were exceptional in their location: Workshop A was held at a the state-wide College Access Network Conference in Norfolk, VA and Workshop C was held in the Office of Financial Aid at Radford University. For each workshop, participants signed consent forms for participation and pictures. The moderator then explained the activities and time limits for each activity verbally. Participants were then asked to contribute to the activity at hand; as needed, the moderator asked questions or pushed for additional ideation when brainstorming stalled.

Validity and Limitations

Validity for the workshops was controlled through a variety of means. Once selected to participate, members of the ADM, EMO, and FAO groups were informed of the expectation to participate in all workshops inclusive of their group to control variances across offices due to personal experiences. Additionally, the researcher was a consistent presence at all workshops and interviews. Workshops (and interviews) were held December - April.

Limitations to consider: An individual's participation may be based on this or her ability and willingness to devote several hours over multiple days. Moreover, all groups were composed of self-selected volunteers and thus may not be applicable to all students or parents. Ultimately, it must be stated that a student's college decision is based on a variety of factors, some of which are pliable and some of which are not. In other words, while financial aid

clarification and communication may affect a student's enrollment choice, it is by no means a singular factor.

      This study was designed to focus explicitly on Radford University, a medium-sized regional institution in rural Virginia. It is expected that opportunities identified and solutions ideated have some crossover appeal to other colleges, but it is unclear how dependent the opportunities and solutions will be based on a college's size, location, or prestige.

RESULTS

A Non-Linear Process

      While efforts were made to move through the workshops in order, it should be noted that design thinking is not a linear process. Each method incorporated in the workshops can further be categorized into a larger goal as defined in the LUMA Institute's *Innovating for People Handbook of Human-Centered Design Methods.* Looking methods require detailed observation. Understanding methods begin to sort through the larger problem in search of patterns and insights. Making methods aim to create viable solutions. Each method type feeds the other two types. Figure 4 illustrates more specifically which early methods connect to and inform which later methods.
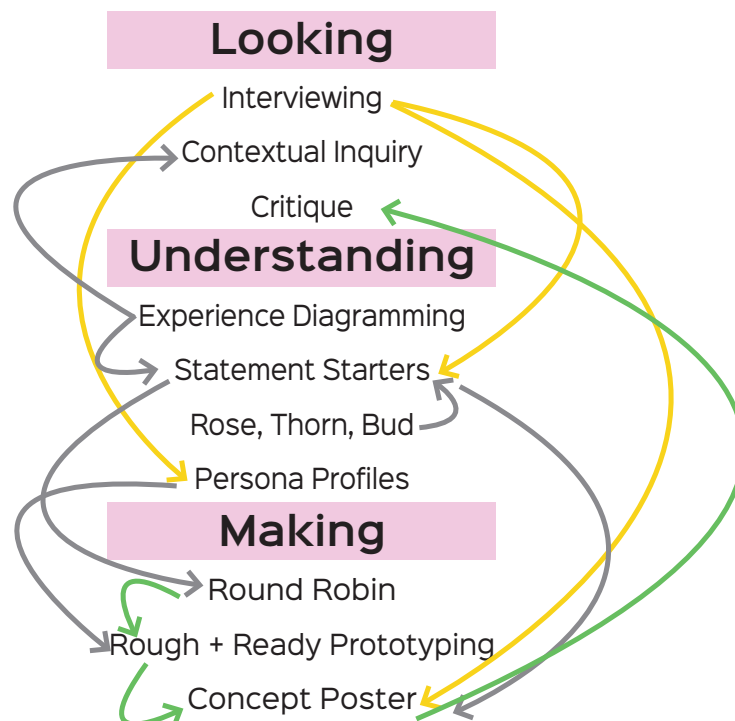
Figure 4.
Methods grouped by design-thinking function and connected by influencer method

Interviews (Looking)

One-on-one interviews were conducted with 32 key constituents: five representatives from ADM; two representatives from the FAO; eight CES; four SAC; three PES; and nine EMO, including Advising, Living-Learning Communities, Office of New Student and Family Programs, Office of Housing and Residential Life, and Office of the Bursar. The interviews were in-depth, genuine, and provided ample examples of student interactions with financial aid communications.

"There almost needs to be like a jargon person or like a translator."
-University Employee

"I didn't know how to read the packet or, like, how to accept it online."
-Current Student

"I tried to learn more to be able to educate my students and their parents and say, this is what you can do, this is what you don't need to do because it wasn't like that for me."
-Admissions Employee

"They sent her to the Bursar's office and I think, I think she made two or three trips before they got it all straightened out."
-Parent

"They went to financial aid and never got past the student worker."
-Admissions Employee

"I assume that when students get admitted, they soon after that get some sort of like, this is your financial aid package. Is it written in language that people understand?"
-University Employee

"Because at high school they do connect you with people, but at college they figure that you're old enough to figure it out yourself. So there's really like no help."
-Current Student

"Oftentimes when I've called, if there was any student worker it was usually not very helpful."
-University Employee

"I definitely was excited to look at my financial aid because that's definitely, it's the biggest factor I think in my whole entire schooling thing is cause there's just so many of us and my parents aren't paying for anything."
-Current Student

"I write it out for them basically...like minus cost of attendance minus this plus this. And then if you get this amount of scholarships, you get this and then your parent may only have to take out a small loan or if you don't end up taking out your loans...I do a couple of different scenarios and options for the student."
-ACCESS Counselor

"I probably interact with [the Office of Financial Aid] two or three times a year and I probably actually get response half the time. Sometimes I have to email multiple times to get a response."
-University Employee

"We use the instant messaging with them. That's very helpful."
-Financial Aid Employee

"Some students still just see a cost and they don't know how they are going to get to that."
-Admissions Employee

"I've never had [my daughter] in [financial aid] by herself. And I feel like that's part of the reason why we've been successful at being able to get things done and get questions answered"
-Parent

Figure 5a. Interview Excerpts

"And when I called financial aid, the person I spoke to was like, yeah, we should have flagged this."
-Admissions Employee

"I'm pretty sure my parents are paying the loans, so I'm not sure. I have a guess, but I could be wrong."
-Current Student

"Um, so the way they contacted me pretty much told me what I was missing and they would, they would mention a form to fill out. So I would get confused because it's like, okay, um, how do you want me to respond to this email? Are you going to send me the form or do I actually have to go in and look for it? Mind you looking up stuff on the Radford page isn't as easy as everyone thinks."
-Current Student

"I think I had to fill [the FAFSA] out... actually my mom helped me on that process."
-Current Student

"I was a little confused about the loan parts of them 'cause I was like, do I have to take those out?... because I've never dealt with loans until I got my own loan I guess."
-Current Student

Common themes across interviews were noted and incorporated by the researcher into Persona Profiles and Concept Posters. Three overarching insights developed from the interviews.

First, university employees want to help students navigate their financial aid but do not feel they have enough knowledge or context to do so. This feeling of helplessness is complicated by frustration when they cannot get an answer from the Office of Financial Aid.

Second, students who possess the self-motivation to seek out answers to their financial aid questions on their own are often thwarted by hard-to-understand language across emails, the student portal, and the website. Students specifically talked about emails that asked for a form but did not include the form, having to click through multiple tabs in the portal to review aid, inclusion of optional aid (e.g., loans) in financial aid totals, and the confusion of planning payments when items included in the published cost of attendance (e.g., transportation and books) were not billed items.

Lastly, it is evident from interviews with students that there is an implied sense transfer students know what to do when in reality, they often do not.

"But I think that there is a misunderstanding about how affordable college really is to people who are like maybe middle and upper middle income because I really, unless you're a millionaire, paying for college is going to be a burden."
-Parent

"Each school has a different way they [tell student's their financial aid package], and they're fundamentally the same, but they're not completely the same. And even I had to look at a couple of them, and like, I don't even know what that is."
-ACCESS Counselor

"I'm still terrified about qualifying for loans for the rest but that's a few months from now so I'm not allowed to worry about it, even though I do."
-Parent

"I keep getting students constantly that have this same question every time. It's just... something is broken."
-University Employee

"I think they just feel like it's kind of like a credit card. You just swipe it and you just keep going then you don't see it 'til later."
-ACCESS Counselor

Figure 5b. Interview Excerpts

Experience Diagramming (Understanding)

Participants across three workshops identified key points of communication and/or interactions, emotions, and other considerations encountered during the college search and enrollment process before ordering the experiences chronologically.

Ten CES reflected upon their individual college search and decision process. Ten SAC drew from a wider variety of student experiences with high school students for the same timeframe. Campus partners (17 representatives total from ADM, FAO, and EMO designations) were asked to focus only on college decision (i.e., post-application) interactions. Each diagram was then digitally recreated (Figures 7, 8, 9). When reviewed together, the three experience diagrams show three key insights on how incoming students navigate the financial aid process.

First, it should be noted that students' journeys, particularly the starting points of their journey, varied widely. Some students indicated they began seriously considering colleges in their junior year of high school. Others indicated they started college applications midway through their senior year of high school and at least two students included experiences transferring from another college. Some considered cost as a sort of filter to determine where they applied; others applied to more than 10 schools and sorted acceptances by cost and aid. It is clear that any solution developed must account for the variety of students' starting points. Solutions that do not take this into account risk losing a significant portion of their intended audience.

Figure 6. Photos of Experience Diagrams. Participant groups top to bottom: CES, SAC, ADM/ FAO/EMO.

As evident in both the CES experience diagram and the SAC diagram, students often felt confusion understanding how their financial aid was calculated. Specifically, several students shared that they believed their financial circumstances were misrepresented by their federally produced Expected Family Contribution (EFC). Considering this with the SAC experience diagram, it can be inferred that students are seeking additional funding beyond federal and state aid, but do not know where to go for help or how to fill the gap between aid offered and money due.

Campus partners identified and praised several events where an admitted student could sit down one-on-one with a financial aid representative (e.g., Highlander Days for admitted students, Quest for enrolling students). This is in contrast to a sentiment expressed in both the Rose, Thorn, and Bud exercise as well as several interviews: How do students know who their financial aid counselor is? Moreover, a common frustration expressed in interviews was how to actually speak to a financial aid representative in the Office of Financial Aid.

Lastly, a peek at the Campus Partners Diagram shows an abundance of outbound communication to admitted and/or incoming students from a variety of campus sources, including financial aid. Students are emailed (and often texted) when the FAFSA opens, if they are missing documents to complete their FAFSA, if their FAFSA is rejected, when their aid posts to their student account, a reminder to accept their aid, as well as reminders for entrance loan counseling. These are in addition to mailed letters and brochures, financial aid staff presence at admissions events, and a robust website. How is so much persistent information ignored or forgotten? The problem, then, might be described as having to do less about the quantity of information available and more about the quality of information available.

Figure 7.
Experience Diagram:
School Access Counselors

Figure 8 (yellow sticky notes):

congrats on your acceptnace! call text, email

Student Call Center calls no FAFSA (winter)

Honors letter to waived applicants

reminders about housing and Quest (email)

May 1 reminder (email, mail)

graduation cards (handwritten mail)

Financial planning (mail)

ebills sent one month from start of class

post-Quest email: SAVES and AlcoholEdu

post-Quest email: welcome week activities

acceptance packet - yay!

Financial aid FAFSA reminders (call, text, email)

handwritten holiday card (mail)

Honors invite email (winter)

honors postcard to eligible students

honors and LLC enrollment reminder emails

excited to see you at Quest (text)

honors course schedule info (email)

Quest

late Quest registration push (email)

paper bills mailed one month from start of class

post-Quest email: check-in

activate your MyRU portal

weekly email parents and students missing financial documents

advising visits to community colleges

Honors decision email

register for Quest (email)

register for Quest (postc

get ready for Quest text

Advising @ Quest

post-Quest email: finances

post-Quest email: technology

emails about master promissory note and entrance counseling

FAFSA opens in October

email students RE: wrong fafsa

advising at Highlander Days

targeted LLC emails by major or interest

social media and facebook live sessions

Quest in-person sessions

post-Quest email: housing

ebills sent three weeks from start of class

LLC welcome emails

ebills sent two weeks from start of class

fall open house reminder

admit packet: portal, housing, Quest, finances (mail and web)

text invite to Highlander Days

National Decision day reminder (text, email)

Orientation to Advising Emails

Housing roommate info (email)

MASH meetings at Quest

payment plan & outstanding balance email

payment deadline emails sent on due date

withdraw for non-payment notice sent email?)

merit-based scholarship notifications (mail, phone follow-up)

email students RE: rejected FAFSA (drug convictions)

congrats on getting in to special program (honors, dance, etc.

housing app opens

event: Highlander Days

students caller invite to Highlander Days

accept your financial aid package! (call, text email)

housing app push (email)

Housing building assignment (email)

Email to MASH students about Quest

email to parents and students about iGrad

Quest no-show follow-up (email, call, text)

late payment notice (email)

move-in day

No FAFSA text (admissions)

Facebook class page

Quest is open email

event: Admitted Student Reception

housing, LLCs, Quest at Highlander Days

text to newly packaged students (fin aid)

pre-Quest email series

Quest

post-Quest email: move-in

health record call, text

email to work study students about how to apply for work

move in info email

underfunded payment plan notice email (6 times)

post move-in floor meetings

bus trip invite (text, email)

Sign up for Highlander Day (call, text, email)

mail and email invite to local receptions

financial aid one-on-one at Highlander Days

health forms reminder?

Honors move-in email

postcards mailed to students owing $750 or more

email reminder about add drop week

email reminder about advisor location

financial aid award letters (ongoing)

LLC invite (email, mail)

student caller invite to local receptions

your FA award posted (call, email, text from admissions)

academic department outreach (phone, mail)

Honors retreat email

duplicate credit notification from advisor

touchbase after campus tour (email, call, text)

presidential letter (mail)

incomplete financial aid requirements (text, email from admissions)

Accept your FA award

alumni postcard to admits (mail)

register for Quest (email, text from admissions)

finish your Quest registration email

finish your housing app email, text

advisor intro by email

LLC invite email

MASH letter (mail)

LLC decision (email)

social media push from honors

July email to parents and students about alternate resources

Start of Admitted Student Communication →

First day of Classes/ End of Enrollment Communication

Figure 8.
Experience Diagram:
Campus Partners (Admissions, Financial Aid, and Related Enrollment Offices)

Figure 9 (pink sticky notes):

I knew since elementary school I wanted to be a teacher

senior year of high school i feel in love with forensics

parents planned for first year

parents expected me to get scholarships after first year

applied to 11 schools

applied to schools without an app fee

visited RU in October

applied to RU in December

scared because i was on my own

in person visit to financial aid

Quest was great

superpumped

nursing program in high school

beginning of junior year i started touring colleges

graduated with an Associate's

talked with my community college advisor

was on my own deciding where to apply

accepted at on-site admissions

emailed counselor

onsite admissions to Radford

money rich and house poor

played basketball and had 3 jobs

My EFC isn't representative of my family

came to Quest, had fun

cried a lot

family expectation to look at colleges

talked to my friends about college

had no idea where to start

talked to admissions about transfer credit

Financial aid and how to pay were big factors

4 year college wasn't in reach

was stressed

accepted to RU in January

cost of living is more expensive where I'm from

where does EFC come from?

went to Quest, was overwhelmed

my parents didn't go to college

mom works at a college

NJ Star scholarship meant community college was free

compiled a list of ten schools and chose 3 to visit

looked up schools on college board

toured 10 schools

lots of interaction with my admissions counselor

out-of-state wasn't as expensive

i am the first in my house to go to college

FAFSA asks for Virginia 529 info

put deposit down

I didn't know what i was approved for (like workstudy)

moved in

summer before junior year: started looking

spoke with advisor at community college about 4 year schools with forensics

communicated with my advisor about scholarships

researched schools suggested by my counselor

started as a Chem major then switched to Biology

ranked based on cost when i applied

FAFSA

joined Facebook page

EFC doesn't reflect my circumstances

why didn't i get UGAP?

met financial aid at Highlander Day

moved in to Muse

college tours

clueless about where to start

open houses (Radford and elsewhere)

Financial aid and how to pay were big factors

loved the tour guide postcard

was nervous

received PTK scholarship

single mom w grandma in the house

got and compared award letters

was able to pay instate tuition

lots of emails about missing paperwork for financial aid

packed for Radford

was excited

college fairs and college vists at my high school

looked for schools helpful to my major

toured 10 schools

facilities (like stables) were important to me

looked at schools in UA and NC

christmas letter from admissions

applied to 7 schools and got accepted to all 7

i don't qualify for FAFSA

applied to Honors Academy

i don't talk to my dad but had to get his tax info

complications with guardian's tax info

student loans are awful

made spreadsheets comparing res halls

got my room assignment!

was nervous

applied to schools i thought i could get in to

SAT & ACT

figured out i wanted to go away

looked for nursing and equestrian

started receiving acceptance letters middle senior year

Radford Open House

called financial aid for help with fafsa

applied to 2 schools because i waited so late

wasn't sure if i wanted to cheer at Radford

applied for housing with someone i met on facebook

met roomie on facebook

applied to schools with my major

toured Radford and loved it

receptions in my area

received admissions letter and frame

Start of College Search
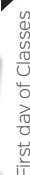
First day of Classes

Figure 9.
Experience Diagram:
Currently Enrolled Students

Contextual Inquiry (Looking)

On two separate days, the researcher spent a half-day with the Office of Financial Aid to learn more about day-to-day processes within the office. Observations were made of the front desk and call center on the first day; observations were made of the data load processes on the second day. Due to time and staffing restrictions, other components planned as part of Workshop C (Experience Diagram and What's on Your Radar?) were cut from the study. It should, however, be noted that Financial Aid representatives were able to participate in the larger Experience Diagram with ADM and EMO group members.

redundant redundancies

-person asks for housing fee waiver, sent to housing office upstairs and told to bring it back to fin aid
-confused caller is unsure if she will have enough aid to take summer classes but told she won't know until she applies for summer aid

good things to remember

-mail stamped and entered in banner promptly
-good job asking for verifying info (student id, date of birth)
-good use of ma'am, please, thank you

Figure 10. Contextual Inquiry notes and observations

student workers often didn't know what follow-up questions to ask

-callers often put on hold for several minutes while student worker Skypes professional staff
-angry person unsure who to ask for/ unable to name a specific problem to student worker at front desk
-student tells caller their FAFSA has been received and satisfied but there are things we are still looking for. Was only able to verify missing documents after waiting 13 minutes on a Skype chat with a professional staff member. Student tells caller, "It is going to show up as rejected until we get those documents"
-caller on hold for 8 minutes while student Skypes staff member about dependency override form then tells caller to email for the form
-student worker to caller: "Everything is satisfied and you should expect to hear back in April, I think"

Rose, Thorn, Bud (Understanding)

With regard to incoming students and communication, two groups of campus partners (totaling 17 representatives from ADM, FAO, and EMO designations) were asked to identify communications (or processes) the University does well (roses), communications (or processes) that the University does okay but could improve (buds), and communications (or processes) that consistently come up as weaker areas in need of improvement (thorns). Each group's designations were then compiled and digitally recreated (Figure 11).

These designations helped to inform future workshops. Thorns and buds became a focus area to help narrow problems, particularly for Statement Starters, while roses often became inspiration for solutions, particularly in Round Robin.

rose

- admissions counselors make genuine connections
- communicating with students via their preferred medium
- options for students to communicate with RU staff and faculty
- current prices are posted on the web
- availability of staff and ability for students to ask questions
- understanding requirements for enrollment
- late fee and drop notice
- advising students
- admissions diversity initiatives within recruitment
- meeting students where they are
- timely options for general communications (visit high schools, Highlander Days, Quest)
- students feel welcome
- following up with students after events
- speaking with parents
- handholding of students and families when completing documents
- move-in
- students preferred method of outreach
- texting
- letting students know when documents are due
- Radford pride and lots of alums working here
- yield events
- providing access for events
- admissions access to financial aid info
- in person communication and explanation
- high school visits
- admissions counselors reaching out with info about verification
- parent communication
- texting to meet students where they are
- how to apply
- Quest
- phone calls to students
- how quick students get admissions decisions
- enrollment steps at Highlander Days
- how quick students get aid packages in december
- lots of new ideas to help communicate with new students
- personalizing visit experience
- requesting aid materials
- waivers for Quest fees
- those who attend Quest are here at census - they feel welcome once here
- listing costs online
- welcoming and friendly
- support from many offices and personal touch
- grant money for needed students
- increased diversity on campus

bud

- bills bills bills
- visualizing what dorms look like
- FAFSA workshop
- May 1st
- anticipating student needs
- types of financial aid
- review of sessions and feedback for presenters at Quest
- participation in yield events
- payment plans
- aid assistance in navigating paperwork
- what do students need to know vs what do we want them to know?
- priority deadlines: -FAFSA -scholarships -applying
- payment plan info
- FAFSA info
- what the LLCs are
- why you should file a FAFSA
- FAFSA completion
- billing & payment deadlines
- providing more options for students in payments, billing, etc.
- financial aid incomplete requirements outreach
- targeted communication
- Quest- it's a thorny bud
- better communication process for dropping students after the semester starts
- financial aid emails for verification documents
- giving students a realistic perception of college experience
- involvement of academic professionals and faculty in admin side
- high school transcript evaluations
- knowing the resources available to them
- communities and resources devoted to specific student populations
- getting students to fill out FAFSA
- cross-training so all professionals can provide accurate info
- LLCs faculty could do better
- turnaround on releasing aid packages
- communicating cost of attendance vs budget
- MASH students knowing they're in MASH
- foundation scholarship info & availability for new students
- communication and resources devoted to specific student populations
- the overall process in a nutshell
- speaking their language, not ours
- benefits or staying on campus
- application status communication
- getting verification info
- LLCs faculty could do better
- meeting students where they are
- understanding roles of offices and employees of the campus
- when is $ due?
- what about weekend help?
- MASH
- how much do i owe?
- application status communication
- after hours assistance
- FAFSA priority date
- summer engagement
- transfer students' knowledge of programs

thorn

- speaking a language they understand
- lots of new info frontloaded
- paperwork paperwork paperwork
- can students' assigned fin aid counselor be more apparent to students
- human resources to hire students (ie PR-40s, timecards)
- too many emails coming from different offices, need a checklist in a central location
- financial aid communication to targeted populations with more specific info (First gen, etc.)
- students that need the most help don't reach out
- communication between financial aid and other support offices
- drawings for scholarships
- staffing during peak times
- health records
- i can't afford that
- communicating competitiveness of our aid packages as it relates to cost
- financial aid back-up right before payment is due
- verification
- financial aid appointments at Quest
- move-in day extra assistance (raising beds, stains in room, etc.)
- freshmen registration
- "passing the buck" =paperwork, phone transfers, etc.
- housing assignments
- customer service in all aspects of the process
- ability to reach someone in financial aid
- dropping classes
- "fin-aid for dummies" or fin literacy for students and families
- turn around timeframe once bill is posted
- more money for student support staff
- transparency--do we deliver what we sell?
- more award, grant, loan, scholarship money
- clarity of expectations of students
- late admits
- roommate matching and assignments communications
- ability for students to connect with their financial aid rep (load, availability)
- consistency with communication between departments
- ...also Quest
- workstudy opportunities on campus

Figure 11.
Compiled Rose, Bud, Thorn designations

Statement Starters (Understanding)

Using information from prior workshop activities, the two groups of campus partners (totaling 17 representatives from ADM, FAO, and EMO designations) created a running list of smaller sub-problems related to financial aid communication and incoming students.

Each participant was asked to write a minimum of five statement starters to help further define and describe the problem(s). The researcher then gathered all suggestions, combined redundant questions when necessary, and grouped based on key themes (Figures 13a and 13b).

Because it isn't just about the bill...

How might we increase financial literacy and understanding of college payment options?

How might we better connect students with reality of debt related to desired profession?

How might we assist students with budgeting for college expenses?

How might we create additional opportunities for work study positions on campus?

How might we emphasize correlation of receiving financial aid to satisfactory academic progress, especially to first generation students?

Because big questions are okay...

How might we reduce students' college costs?

How might we diversify payment options for students who can't afford their out-of-pocket charges?

How might we provide students more time to pay their university bills?

How can we reduce the number of students dropped for non-payment?

How might we define when it is appropriate to act within policy and when it is appropriate to circumvent policy to better assist a student?

How might we increase number of financial aid packages or scholarships for students?

How might we anticipate students' needs beyond their immediate question?

Because it takes a village...

How might we better organize/centralize email communication?

How might we improve reality and perception of customer service?

How might we get other offices to "buy in" to "not passing the buck"?

How can we increase communication and training across departments without overloading already stressed employees?

How might we start building consistency in financial aid communication to campus partners?

How might we ensure students get connected to the correct office for the correct information?

Figure 12a. Compiled Statement Starters

Because we want students to hear it from the experts...

How might we optimize staffing for peak efficiency, especially during busy times?

How might we ease the flow of paperwork and other documentation?

How might we provide more one-on-one time for incoming students to meet with financial aid without compromising other activities (e.g. at Highlander Days or Quest)?

How might we improve the effectiveness of one-on-one conversations between professionals and students (in person, phone, or otherwise)?

How might we better foster one-on-one relationships between students and financial aid counselors?

How might we decrease the need for repetitive paperwork and explanations from students?

How might we increase student access to the financial aid office?

How might we provide and foster a direct contact in financial aid for students?

How might we lower phone wait times during peak times in financial aid and bursar's office?

How might we decrease staff turnover in financial aid?

Because, honestly, it's a lot for families to keep straight...

How might we get families to think earlier of how they will pay the gap between financial aid and charges?

How can we overcome cost objections from families?

How might we better communicate financial deadlines with students?

How might we identify and explore new ways to help students who need help?

How might we make it easier for students to understand the verification process?

How might we better prepare families to understand their bill?

How might we realistically evaluate and communicate the financial aid process to late admits?

How might we encourage more timely FAFSA completion from incoming students?

How might we improve student notification of when aid is released to the Bursar?

How might we prepare students for timely responses to admissions/matriculation steps?

How might we ensure more students know when and how they're going to pay their bill?

How might we streamline enrollment processes for late admits?

How might we communicate incomplete or missing financial aid documentation?

How might we encourage students to review and complete outstanding requirements in a timely manner?

How might we increase students' awareness that they need to accept their aid?

How might we promote and help new students apply for outside scholarships?

Figure 12b. Compiled Statement Starters Cont'd

Round Robin (Making)

This method was used with two distinct workshop groups: the campus partners group (17 ADM, FAO, and EMO participants) as well as the School ACCESS Counselors group (10 participants).

Each group was encouraged to utilize previously collection information from other workshops. Due to the timing of workshops, School ACCESS Counselors worked only from their Experience Diagram while Campus Partners were able to pull from collected Current Student, School Access Counselor, and Campus Partners Experience Diagrams; compiled Statement Starters; Rose,Thorn, Bud exercises; and Persona Profiles created from interviews.

Each participant first identified a "pain point" or sub-problem in the financial aid award process or communication. For many of the Campus Partners, this was a Statement Starter. They then proposed a solution, regardless of practicality, before passing their paper to the left. Solutions could be based on roses from Rose, Bud, Thorn or from their own assessment of prior design-thinking methods. The new participant critiqued the proposed solution before passing the paper once more to the left. The last participant then attempted to reconcile the critique.

Following an at-large discussion, the researcher collected completed sheets to inform later Concept Poster choices. Example Round Robin activities are found in Figures 14a and 14b. A full compilation of Round Robin worksheets may be found in the appendix.

Figure 13a. Selected Round Robin Worksheets

Card 1 (top left)

① How might we improve reality and perception of customer service?

A. "secret shopper" program +   w/ positive + negative feedback / incentives
B. individualized training for each dept +
C. expectation management training for parents/families/students
D. Debrief/feedback opportunity/ assessment → "Yelp" for dept. use (not public)

③ Getting Departments to participate in traing
Staff buy in — they are part of process

④
A.) SECRET SHOPPER.
– MAKE FUN!
– GIVE INCENTIVES TO PARTICIPATE
– FOCUS ON POSITIVES
B) INDIV TRAINING
– TRAIN 1 PERS ... EACH DEPT

job descriptions - not in job description
Pay - not paid enough to help with process

C.) EXPECTATION MANAGEMENT
– ONLINE RESOURCES
D.) DEBRIEF /YELP

Card 2 (top right)

① How might we encourage students to review + complete outstanding requirements (for fin aid) in a timely manner?

② – Make the email communications from fin aid more pleasing to the eye–
– Is there a way to use fewer words in the communication?

③ – students don't read their email
– and that doesn't go to parent/families
– people don't always understand the email

④ – Call to notify them of emails
– Simplify language/presentation (Color coding, Flowchart, Layman terminology?)
– Give a contact # to call if they don't understand
– Video explanations of each step?

Card 3 (bottom left)

① How might we decrease the need for repetitive paperwork and explanations from students?

② Full integration of Banner w/ awesome financial aid software. App-enabled w/ reminders for all steps.

③ A) Not enough IT manpower to do an integration of this scale.
B) Would require substantial training on use of new software
C) Someone has to "own" it — who?

④ A) Perhaps we could outsource the integration.
B) Although training would be substantial, we can schedule the trainings in waves in order to give departments the flexibility needed.
C) #A.C.P the A.V.P #true dat
(Allison C. Pratt)

Card 4 (bottom right)

① How might we ensure students get connected to the correct office for the correct information?

② ① Find ways to encourage cross-collaboration break down defenses, barriers, silos across offices
② Clearer delineation of roles/responsibilities of different stud. support offices/ better cohesion between St. Affairs + Academic Affairs
③ Emphasize (customer service) training-make it mandatory for all staff/employees

③ ① Offices do not have time or inclination to reduce barriers w/ offices across campus.
② Many offices have mixed responsibilities (eg. NSP is academic and enrollment management).
③ Radford doesn't recruit/retain employees w/ good skills or willingness to learn (as much as other schools or companies). Being in rural area makes this challenging

④ ① offer incentives for creative problem-solving approaches across depts. — obvs this should be a DP focus project
②
③ Empathy exercises Dynamic speakers ^inspirational
Internal Reward System / RU notes

Figure 13b. Selected Round Robin Worksheets (Cont'd)

Persona Profiles (Understanding)

Using information, perceptions, and stories culled from interviews and prior workshops, the researcher created 10 Persona Profiles to embody different situations (Figure 12). These profiles were then used as a starting point for rough and ready prototyping.

Heather, a college financial aid counselor, was based entirely on interviews from financial aid staff members. Heather personified the result of high staff turnover, a significant problem in the Office of Financial Aid. She is overwhelmed trying to do not only her job, but unfilled jobs within the office, too. How might we ease the burden on her?

Valencia's story was pulled from the SAC experience diagram. She's undocumented and in need of financial help from a source other than the FAFSA. The need for outside money is applicable to many types of students, including those that are undocumented like Valencia. How might we help her find additional scholarship sources?

Rebecca's description stemmed from the Rose, Thorn, and Bud exercise, particularly the "thorn" of committing to Radford late in the summer. What most students do over the course of several months (file a FAFSA, review aid, sign up for housing, pick classes), Rebecca will likely have to do in a matter of just a few weeks. How might we better support her to ensure an easy transition to college late in the summer?

Paula represented parents who think that the FAFSA is only for low-income students. The sentiment was occasionally brought up in interviews with ADM but also appears on the SAC experience diagram. How might we better communicate the importance of filing a FAFSA?

Darryl's story showed a parent who actively read communication and followed up with appropriate actions, but is still left confused about the wording of his daughter's portal. Did it go through okay? He just wants to make sure they're all set for next fall. How might we help Darryl understand when outstanding

Josh's situation echoed much of the frustration expressed in Admissions Counselor interviews. Often, Admissions staff members work with families beginning early in their student's college search to act as a resource and develop a relationship with them. When a family has a financial aid question the Admissions representative is unable to answer, they then reach out to the Office of Financial Aid. However, many admissions representatives reported difficulty getting through to a professional staff member in financial aid either by phone or Skype. How might we communicate better office to office?

Maya represented some of the more informal ways University employees seek to help students. She is trying to get an answer about how financial aid can be used—something that is not her job per se but definitely helps the student out long-term. Maya is, however, struggling to get an answer from financial aid. Maya was a stand-in for many of the stories told in interviews with university partners outside of Admissions and Financial Aid. Often the employee wanted to help the student and just was not sure how. How might we help Maya help her student?

Naomi's story was a nod to how different students start at different points, an idea expressed in multiple interviews with Financial Aid representatives and School Access Counselors. Naomi has not submitted her admissions application, but still needed help with her FAFSA. How might we connect Natalie and other prospective students to help with questions?

Mrs. Hernandez represented the School Access Counselors, a vital partner and ally in recruitment, struggling to ensure her student's needed documents arrived, a sentiment expressed through School Access Counselor interviews. How might we better notify her and her student of the status of outstanding items needed to complete her aid application?

Greg has a story that stemmed from interviews conducted with transfer students. All three transfer student interviewees expressed that they felt as if they were expected to know what to do just because they were transfer students, even if things (offices, deadlines, etc.) at their previous institution were significantly different from Radford University. How might we better identify and respond to the needs of transfer students?

Heather

Heather is a professional staff member working in the financial aid office. She's been at the university for about 12 years now and the best part of her job is definitely working with students. She's a bit overwhelmed right now though. Two different people left the office last month and she's picked up a substantial piece of their workload. So much so that she can barely get to her own assignments and doesn't get to interact with students hardly at all now.

Josh

Josh is an Admissions Counselor and works with students from a rural area. He's been working a lot with a family he met a few months ago, the Bunches, and has talked them through each step of applying for aid. They were pulled for verification earlier this year but then submitted the last of the necessary paperwork last week. Josh isn't sure who to ask about when the Bunches might expect their aid to post.

Valencia

Valencia's family moved to Northern Virginia from Guatemala when she was four. Valencia's an outstanding student and has achieved honor roll every year. Her family wants her to pursue higher education, but money is a concern since she is undocumented. She knows that the FAFSA isn't an option. She's working with a community group in Alexandria to hopefully obtain a scholarship from them, but is looking for other sources of aid, too.

Maya

Maya works in Student Affairs. She's been helping a new student she knows from church consider different majors. The student is worried about the costs of supplies for specific classes (e.g. art supplies, science lab fees) and wants to know if he can use financial aid. Maya's trying to help him out and has called financial aid four times but hasn't been able to talk to a financial aid counselor since it's the week before classes start and phone lines are busy or on a 30 minute wait.

Rebecca

It's August 21 and Rebecca has decided that JMU is not for her. She moved in and everything! After a day, her dad came and picked her up, promising her she could go to college closer to home. On the car ride home, they decide to see if Rebecca can attend Radford as a commuter student since they live in Floyd. She was admitted to Radford last October but didn't list the university on her FAFSA because she got in to her first choice, JMU, early decision.

Naomi

Naomi's still waiting to hear back about her admissions application, but wants to go ahead and start her FAFSA. She's been working on it piece by piece, but is pretty confused when she gets to the section about parent information. Her mom and her step-father have lived together as far back as Noami can remember, but they aren't married. She's not sure who she should list and is trying to figure out who to ask for help.

Paula

Paula is so thrilled that her daughter will be joining the Class of 2023 this fall. Her daughter is very excited about the nursing program in particular and took some nursing classes in high school already. They visited last fall for an Open House and fell in love and now they're back at Quest. Paula's not sure if she should go ahead and file a FAFSA though. She didn't realize she was supposed to earlier; what should she do now?
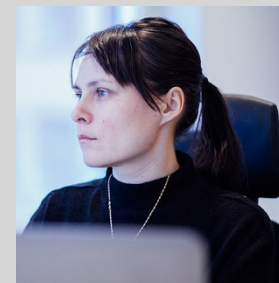
Mrs. Hernandez

Mrs. Hernandez is a College Success Coach at an urban high school. Her student, Cheyenne, is super excited about Radford. Mrs. Hernandez has been working with Cheyenne to submit documentation that shows she is an independent student living apart from her parents. Mrs. Hernandez has faxed documents to financial aid three times now and is pretty frustrated that they're still not there.

Darryl

Darryl is the parent of an incoming freshman student starting this fall. He's been saving since his daughter was in elementary school so her loans will be pretty minimal. His daughter actually already completed her Master Promissory Note to indicate she wishes to take advantage of her offered federal loans back in January, but it's still showing in his daughter's portal as outstanding and it's April. Should he resend it? Did it go through okay? He just wants to make sure they're all set for next fall.

Greg

Greg is an incoming transfer student. He's been admitted already and he has a $3,000 scholarship from McDonald's, too. He's a little worried about the overall cost (so much more expensive than community college!), but pretty sure he'll be fine when bills come out. Wait, when do bills come out?

Figure 14. Persona Profiles

Rough and Ready Prototyping (Making)

Members of the combined EMO, FAO, and ADM groups were each given a Persona Profile at random and asked to use it as the basis for a prototype solution.

a. workshop materials

b. diagram to explain costs to transfer students

c. comprehensive and easy-to-navigate website

d. stronger partnership between admissions and financial aid

e. FAFSA Phil, a mascot to encourage FAFSA completion

f. walking with students to the Office of Financial Aid

g. interactive clock with important financial deadlines

h. interactive checklist of completed financial aid steps

i. using your colleagues for help

j. verification status and next steps

k. a welcoming attitude especially for students admitted late in the cycle
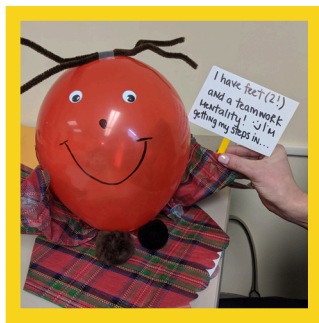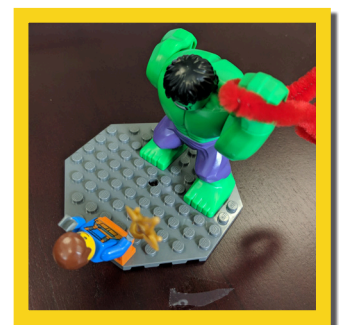
l. empowerment through financial aid knowledge

m. scholarship database
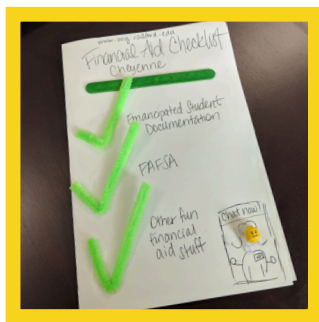
n. outstanding items checklist
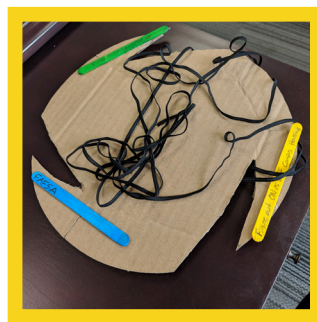
o. what should I do now (an interactive toy)

p. workshop in progress

Figure 15. Rough and Ready Prototypes

Workshop participants were encouraged to pull from prior design-thinking activities to both define the problem at hand and identify a way to help (or anticipate the needs of) their assigned Persona. Statement Starters helped to identify problems while Rose, Thorn, and Bud as well as Experience Diagrams proved to be most useful in solution generation. Many of the prototypes aimed to ease student frustration through easy-to-access information and often interactive elements: a diagram to help explain costs to transfer students, an interactive deadline clock, an interactive checklist of outstanding items, and a scholarship database. Others focused on building better relationships between financial aid and other campus representatives: walking students to financial aid to ensure they get an answer to questions they do not know how to ask, a stronger partnership between admissions and financial aid, and empowering employees through acquisition of functional financial aid knowledge. Still others looked at ways to make financial aid information more accessible to students regardless of where they were in the application and enrollment process: a mascot to promote the FAFSA, a comprehensive and easy-to-understand website, and a welcoming attitude for students admitted late in the cycle.

Concept Poster (Making)

Seven concept posters were created by the researcher to more fully illustrate research findings and potential solutions. In some instances, the concept poster is a more polished version of a prototype developed earlier; in other cases, the solution presented on the concept poster stemmed from findings observed throughout interviews and workshops. Each concept poster matches to a workshop-produced Statement Starter and an individual interview to provide context. Additionally, each poster provides an overview of anticipated implementation timeframe, cost, impact, and difficulty.

"Overhaul Communication Pieces" (Figure 16) identified specific changes to an existing piece (in this case, an initial email award notification) to streamline and personalize communication. Several students reported in interviews that

they did not remember emails or that they ignored them. Several campus employee interviews also questioned if students actually read emails. Suggestions provided on this poster do not guarantee a student will read it, of course, but do make the email easier to read and understand with student-first language, clear visuals, and less jargon. Similar suggestions could be used to revamp emails and mailed pieces, too. Many Rough and Ready Prototypes showed specific points of financial aid communication in existence but in need of revision: a comprehensive and easy-to-navigate website (c), an interactive checklist of completed financial aid steps (h), verification and next steps (j), and an outstanding items checklist (n).

"Extended Office Hours" (Figure 17) proposed one way financial aid employees might create more opportunities to meet one-on-one with students, a need addressed in several campus and School Access Counselor interviews as well as the Rose, Thorn, Bud and Statement Starters methods. Additionally, extended office hours would increase the financial aid office's ability to help support Admission Counselor outreach in the evening, a need expressed in multiple interviews.

"Thursday Tartan Threads" (Figure 18) grew from an interview with a campus employee who shared a centralized Enrollment Office encompassing Admissions, Financial Aid, Advising, and others. Thursday Tartan Threads is a scaled back version created to open up both interoffice communication and availability to students without sacrificing the timely updates and nuances typically only available intraoffice, concerns brought up in workshop debriefs.

"Campus Secret Shopper" (Figure 19) arose from ideas expressed in both the Rose, Thorn, Bud exercise and the Statement Starters exercise. In practice, a Campus Secret Shopper program could help objectively identify pain points across departments with regard to how they communicate and interact with students and other departments. Identified problems would then be addressed less from a punitive standpoint and more from a quality assurance standpoint. Put differently, you cannot fix something if you do not know it is broken.

"Hire Communication Specialist" (Figure 20) was a companion to both Overhaul Communications Pieces and Chat with Financial Frank. A Communication Specialist in the Office of Financial Aid would address how to overhaul communication pieces in times of staffing shortages (a fact acknowledged by many campus employee interviews). This position could also help provide a fresh perspective on many of the problems posed in the Statement Starters activity, including professional communication between campus departments and identifying new ways to reach students in ways they understand. This position could expand financial aid communication efforts—maybe by creating a scholarship database (m) or an interactive clock with important financial deadlines (g), or maybe by launching a comprehensive texting plan, a method identified by several Admissions Counselors as effective in contacting admitted students.

"Chat with Financial Frank" (Figure 21) has roots in the FAFSA Phil mascot, a Rough and Ready Prototype designed to encourage FAFSA completion. The idea of a non-threatening, cheeky mascot was combined with the frustration expressed by students navigating intimidating financial language and an overwhelming website with which they are unfamiliar. This combination resulted in Financial Frank, a chatbot to help students find the information they are seeking on the financial aid website quickly and easily. The chatbot could be programmed to find results for a myriad of search terms, not just the correct or proper terms, enabling students to find answers to their questions on their own time.

"First Gen Partner Certification" (Figure 22) showed how cross-training could be incentivized to empower campus partners. Many campus employees shared that despite wanting to help students (especially ones they had a strong connection with), they felt they did not know enough about financial aid or that they were intimidated by the specificity of regulations and deadlines. A First Gen Partner Certification program also alleviates "passing the buck" between departments and creates consistency in communication to incoming students, both stated "thorns" in the Rose, Thorn, and Bud method.

Figure 16. Concept Poster:
Overhaul Communication Pieces

How might we better communicate financial deadlines with students?

Overhaul Communication Pieces

"I feel that it is effective if they read. That's always the thing."
-Financial Aid Employee

1. Switch ID and Name- they are parents of a kid, not a number

2. The inaccurate line breaks make this very hard to read. Maybe create a chart to help differentiate each line?

3. This feels outdated. Add new logo lock-up.

4. Not clear what is payable to Radford and what isn't. Review language for clarity.

5. The Memorandum is very long and technical. Make it more clear why someone might need it.

6. Confusing language; consider more explicit step-by-step instructions.

7. Confusing language; where is "above"? Need more explanation on deposit/what it does

8. Notate that these will remain outstanding until late summer, even if completed.

9. Confusing language; where is "below"? Also, consider making this planning component more a focus, it is buried in the email.

10. Unclear when the transition to RU email starts.

Difficulty: ●●●○○

Impact: ●●●●●○

Cost: ●○○○○

Time to Implement: 3 - 6 months

How might we optimize staffing for peak efficiency, especially during busy times?

Extended Office Hours

"Financial Aid leaves at 5:00, they shut the door. But if we want people to file the FAFSA, get through verification, accept their aid, understand their package, whatever, we need to make ourselves more available on [students'] terms."
-Admissions Employee

Why

Several students and families interviewed reported positive interactions with financial aid at on-campus events (such as Quest or Highlander Days). The ability to access counselors and get direct answers is clearly valued, but access to financial aid representatives is not always available to families when they need it. During peak times of the year, it can feel impossible to get a financial aid representative on the phone. Imagine being a working parent and trying to call, only to be left in the queue.

How

Similar to the yield season hours for the Office of Admissions, the Office of Financial Aid could rotate counselor availability in the evening hours (typically 5:00 pm to 8:00 pm) or Saturdays. It could be year-round, though it doesn't have to be. It could be every day, though it doesn't have to be. This could be a way for students and parents who are occupied during the day and/or unable to visit to interact with financial aid directly. It could also cut down daytime wait times if people know there's an option to call in the evenings. Lastly, working evening hours would give employees in the Office of Admissions a contact in financial aid for questions encountered in outreach phone calls and texts.

Difficulty: ●●●○○○○

Impact: ●●●●○○○

Cost: ●●○○○○○

Time to Implement: 1 - 2 months

Figure 18. Concept Poster:
Thursday Tartan Threads

How might we decrease the need for repetitive paperwork and explanations from students?

Thursday Tartan Threads

Why

We know that financial aid can have enormous impacts on academics (and vice versa). A common theme in many interviews with University employees was that while they themselves might be hesitant to advise students on financial aid, they often felt compelled to help students plan what questions to ask regarding their aid.

How

Gathering offices from across campus to a centralized location once a week would enable students to go to one place for answers. Moreover, it allows employees to confer face-to-face about unique situations and appropriately advise the student on actions to take. For example, if a student is failing a class, an Advisor may suggest that he or she drop it without considering the impact on the student's aid. A central "fair" at a dependable time and place would enable a student to talk to an advisor about academic ramifications then check on financial aid ramifications immediately. This solution provides students the ability to talk with multiple offices about their needs at once.

Considerations + Variants

This solution grew from another institution's advising model that incorporates financial aid and career advisors in academic colleges. The weekly modification allows representatives to keep abreast of their own office's policies and developments while still allowing for a centralized approach.

"I know how much it can affect students academically... how many credits they need to be at the beginning, if they can add or drop a class during the first week, if they can withdraw from a class later."
-University Employee
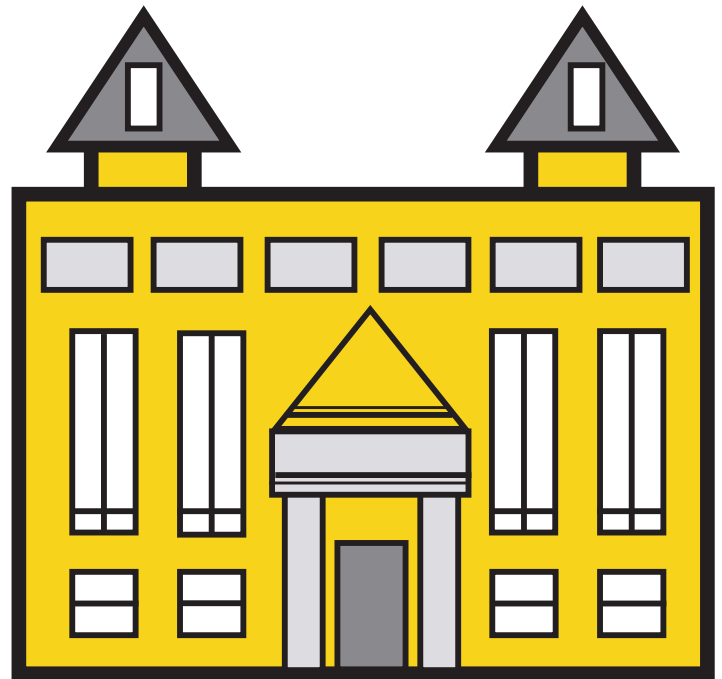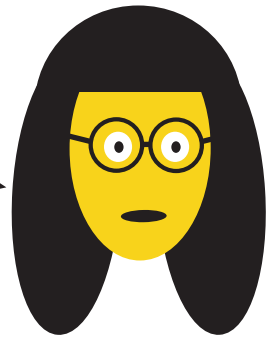
Difficulty: ●●●●●●○

Impact: ●●●●●○○

Cost: ●●●○○○○

Time to Implement: 6 - 9 months

Figure 19. Concept Poster:
Campus Secret Shopper

How might we improve reality and perception of customer service?

Campus Secret Shoppers

Why
There's a frustration with customer service standards varying office to office on campus. Because this project focused on financial aid, it is natural that interviews and other research often pointed to the Office of Financial Aid, though it should be noted that they are undoubtedly only one of many offices that don't offer the level of customer service they purport to offer.

That said, interviews pointed to lengthy call wait times, frustration at being unable to get past student workers at the front desk, uncertainty over assigned financial aid counselor, and missing email responses. Too often, these frustrations are skimmed over or even forgotten once the initial problem is resolved, resulting in a continuation of poor service.

How
Enacting a Secret Shopper program across campus (i.e., not just the Office of Financial Aid) would help to identify gaps in service. Once identified, offices could work to find reasonable solutions or practices. To be clear, this is not intended to be used punitively, but rather as a means to clearly identify improvement areas.

Considerations
It is undetermined if this would be done in-house or through an outside agency and who would oversee problem and solution identification.

"It doesn't seem like they want to help the students. I'm sure that's not across the board. And I know that's not all there is to it, but that's how it comes across."
- University Employee
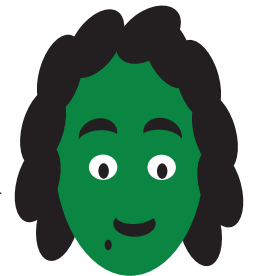
Difficulty: ●●●●○○○

Impact: ●●●●○○○

Cost: ●●●●●○○

Time to Implement: 3 - 6 months

How might we better foster one-on-one relationships between students and financial aid counselors?

Hire Communication Specialist

> "I think when [students] see all these numbers thrown around and they see direct versus indirect costs, and then you've got to read three paragraphs to explain it to you and understand what a direct versus indirect costs means. Um, it's a lot."
> -Admissions Employee

Why

Right now, communication duties are spread throughout the office and often result in ambiguous or clunky wording and campaigns. Several interviews pointed to students' lack of clarity in determining next steps. Currently, financial aid communication is often tacked on as an afterthought to other employee duties.

How

Hiring a communication specialist in the Office of Financial Aid would allow for more nuanced and thoughtful communication to incoming (and current) students.

Essentially, someone could "own" digital, phone, website, portal, and print communication planning and focus on how to best reach students and parents in meaningful ways. He or she could devote significantly more time to refine messaging methods already in existence (e.g., social media, texting, emails) as Radford explores new communication opportunities.

Considerations + Variants

This is likely the most costly solution proposed, as it would require a new position; however, the potential impact of fresh, focused communication is noteworthy. Variants to this would be redistribution of current financial aid or enrollment staff member's responsibilities.

Difficulty: ● ● ● ○ ○ ○ ○

Impact: ● ● ● ● ● ● ○

Cost: ● ● ● ● ● ● ●

Time to Implement: 9 - 12 months (or more)

Figure 21. Concept Poster:
Chat with Financial Frank

How might we increase student access to the financial aid office?

Chat with Financial Frank

Why
While some student financial situations are very nuanced, many are just complex. They may have questions beyond "How do I accept my aid" but often they are still questions that can be answered on the University website with a little digging, if you know what to search for. Instead of relying on students and families to know explicitly what they are looking for, what if an online chatbot could help?

How
Out-of-the-box and custom chatbots exist and can be "trained" using pre-existing websites. We could use a chatbot to alleviate some phone and foot traffic to the Office of Financial Aid. Plus, despite being a bot, there's a chance to be cheeky with its personality.

Considerations + Variants
Since bots operate off information available to them, this solution as outlined above would require a substantial and likely ongoing reworking of the financial aid website.

A variant of this solution might be to explore Live Chat options that feature actual Office of Financial Aid employees. Several interviews with campus employees, including financial aid employees, reported the ease of communicating via Skype for Business. Perhaps this ease and convenience would translate well to a public-facing chat program.

"I just called [financial aid] and I was on hold for, like, eight minutes."
-Current Student

Chat with Frank now!

Chat in Progress

Difficulty: ● ● ● ● ● ● ○

Impact: ● ● ● ● ● ● ○

Cost: ● ● ● ● ○ ○ ○

Time to Implement: 6 - 9 months

Figure 22. Concept Poster:
First Gen Partner Certification

First Gen Partner Certification

Why

Radford University prides itself on its ability to attract a significant first generation student population. There are many informal and commendable efforts across campus to make enrollment processes more friendly and offices more approachable to families looking at college for the first time; however, there isn't a cross-campus effort to be more inclusive and mindful of first generation students and their needs, especially financial needs.

How

With a nod to the Alternative Worlds method outlined in *Innovating for People*, what if we looked at the success of the Safe Zone program for LGBTQ+ individuals and translated it to a First Gen Zone program? It would incentivize training for employees and encourage participation, as attendance is a common compliant from the financial aid office on campus training sessions. It would empower University employees to learn baseline financial aid information and assist students, therefore reducing the burden on the Office of Financial Aid and giving them time to focus on more nuanced situations. A First Gen Zone program could also include training on helping students adjust to college, navigate college vocabulary, and other "soft" skills. Lastly, it provides a powerful visual to current and visiting students about the commitment of Radford University to first generation students.

"Right now, if anyone asked me a financial aid question, I'd just say you're 100% better off just going to the financial aid office."
-University Employee

first

1

RADFORD
UNIVERSITY
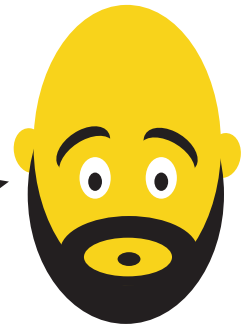
Difficulty: ● ● ● ● ● ○ ○

Impact: ● ● ● ● ● ○ ○

Cost: ● ○ ○ ○ ○ ○ ○

Time to Implement: 6 - 9 months

Critique (Looking)

Each of the concept posters, as well as supporting documentation, was presented to the Interim Vice President for Enrollment Management. Time was given for a discussion of potential impact as well as an implementation timeline. Overhaul Communication Pieces, Extended Office Hours, Hire Communication Specialist, and First Gen Partner Certification were noted for their potential positive impact on a large number of students despite some logistical concerns (e.g., how would we schedule the staff fairly for Extended Office Hours and how would we enforce it across busier and slower seasons? Where would we obtain funding to hire Communication Specialist?). Despite concerns on funding, it was acknowledged that a Communication Specialist would likely have the most impact on the most amount of people (admitted students, current students, and across campus departments).

Some discussion centered on which concepts could be combined; for instance, the Chat with Financial Frank option likely becomes easier if done after Hire Communications Specialist.

Alternately, an anticipated lack of campus buy-in was expressed for both Thursday Tartan Threads and Campus Secret Shopper. For Thursday Tartan Threads, it was noted that initial participation from campus departments would likely be okay, but may dwindle if student visitor numbers are not high. For the Campus Secret Shopper program, it was noted that there's no way to ensure observations would not be used punitively and would thus likely cause concern among staff.

Overall, the concept with the most support was incentivizing campus employees to learn new skills with the First Gen Partner Certification. The program's relatively low cost coupled with potential high impact to both support students and alleviate some strain on the financial aid office held great appeal for Enrollment leadership. In fact, later follow-up discussion explored the potential to create a series of enrollment micro-credentials, like Financial Aid, Recruitment, and Yield, as badges under an umbrella "Future Highlander Helper" certification.

DISCUSSION

Goal 1: Understand student and parent challenges navigating the college decision process, with a focus on finances and financial aid as an influencer.

This goal was approached primarily through interviews with students, parents and campus partners, as well as experience diagramming workshops detailing student experiences in the college search and decision processes. In general, parents were quick to point to financial concerns as a limiting factor early in students' college search, congruent with the Ruffalo Noel Levitz *2017 E-Expectations Report*. Student responses were somewhat more varied. While some talked about financial considerations early in the process, about as many talked about financial concerns as more of a determiner in their actual college enrollment decision. This sentiment was echoed in many campus employee interviews. While there may be a variety of factors a student considers in applying to college, finances and understanding how they'll pay for college are important influences in their college decision.

In several interviews, differences in students' high schools' (or, for transfer students, previous colleges') approaches are evident. The ACCESS College Foundation organization based out of Norfolk, VA employs counselors in much of the region who focus on FAFSA completion and aiding students as they navigate financial aid award offers. Other individual high schools were also cited as the primary way a student knew about the FAFSA and related deadlines. Both transfer students interviewed, however, reported less assistance at the community college as they began to look at transfer options. As one current student explained, "At high school they do connect you with people, but at college they figure that you're old enough to figure it out yourself."

Key Insight: Transfer students need financial aid help, too.

In terms of students' interactions directly with Radford University, many complimented on-campus events (particularly Quest and Highlander Days) as a way to interact one-on-one with campus representatives. This is in contrast to other stories of unreturned emails, long phone queue wait times, and an inability to pass

front desk workers in the financial aid office and speak directly with a Financial Aid Counselor. Of the 13 students and parents interviewed, 46% reported problems encountered when attempting to contact the Office of Financial Aid directly. Moreover, of the 15 Admissions and Other Enrollment professionals interviewed, 93% relayed stories of students or families who experiences difficulty trying to connect with the Office of Financial Aid. These negative experiences ranged from relatively mundane issues such as long phone queue wait times to more serious issues of bad or conflicting information.

Key Insight: Students desire the ability to talk one-on-one with a financial aid counselor, but often feel unwelcome and frustrated when they try.

Goal 2: Document current financial aid award and communication processes.

While the experience diagramming workshops (CES, ADM, EMO, FAO, SAC) served as clear efforts toward this goal, supplementary information unexpectedly came from interviews, the Round Robin workshop, as well as the Rose, Thorn, and Bud workshop. Current communication pieces (emails) were also collected from both the Office of the Bursar and the Office of Financial Aid.

Currently, the Office of Financial Aid relies predominantly on email for outbound messaging. Students reported skipping the emails entirely to go to the portal, but then expressed confusion at understanding their awards as posted in the portal. Students are emailed reminders often for a variety of financial aid tasks, but students and employees in the Office of Financial Aid alike reported a disinclination for students to read the emails.

Key Insight: Quantity of information isn't the problem, but quality of information might be.

Additionally, many current students shared moments of frustration and feeling misled in both the missing documents/verification and award processes. Only 15% of students and parents interviewed reported no problems or confusion with completing missing document requests. Interviewed students

reported confusion about the inclusion of loans in their aid total and determining direct versus indirect costs and frustration at trying to find requested forms only to then be asked for more forms once the initial ones were turned in.

Many admissions employees expressed a level of comfort explaining processes and walking students through the financial aid process, but frustration at often being left out of scheduled communication plans. One admissions counselor explained, "I think that's been like the main frustration from this year is that we kind of don't know where we are in the process other than…100 more packages this week. So I think that's the part that can be most frustrating, it's frustrating from our end because I think a lot of our students [are] students whose FAFSAs were fine." The Current Student experience diagram and interviews show that timelines for their college search and enrollment vary.

> **Key Insight: Affordability and cost are important to students, but they matter at different times to different students.**

As such, it is important to keep communication targeted to where students are in their college search and decision process. In addition to the proactive, pre-admission financial application outreach stressed by Bettinger et al. (2012) and Hoxby and Turner (2015), there is a clear need for communication late in the yield and enrollment process to account for later applicants (both admission and FAFSA), too.

Goal 3: Identify gaps and opportunities for intervention.

Predominantly pulled from the Rose, Thorn, and Bud and Statement Starters workshops, the opportunities for improved financial aid communication to incoming students are plentiful.

Every group expressed a desire for more streamlined physical communication that anticipated students' next steps in the process. Many professional staff members (ADM, EMO, and FAO designations) empathized with low staffing numbers and large regulations in the Financial Aid Office, but felt even small steps toward meeting students where they are and helping other

staff do similarly would be a step in the right direction.

Gaps in communication came through strongly in many of the workshops, as well. Grouped within the "bud" category in the Rose, Thorn, and Bud method: financial aid incomplete requirements outreach, FAFSA info, priority dates for FAFSA, when is money due, turnaround on releasing aid packages, communication cost of attendance versus budget, providing options for students in payments and billing. Grouped within the "thorn" category in the Rose, Thorn, and Bud method: can student's assigned financial aid counselor be more apparent, verification, "passing the buck," turnaround time once bill is posted, communication between financial aid and other offices, ability for students to connect with their financial aid rep, ability to reach someone in financial aid, staffing during peak times, financial aid communication to targeted populations with more specific info (first gen, etc.), communicating competitiveness of our aid packages as it related to cost. In the Rough and Ready Prototype workshop, many participants created a more streamlined checklist of sorts for students to track their progress through applying and accepting financial aid. This echoes the insight expressed earlier: There is not a lack in communication necessarily, but what does exist is not helpful to students.

Based on the information put forth by the Office of Financial Aid in emails, on the website, and on social media, there is an array of information available. Sorting through it is often where the problem lies. Despite being digitally savvy, many students do not know what questions to ask or what phrases to use to find what they need on the website.

> **Key Insight:** Students seeking to find answers to financial aid questions on their own are often discouraged by language that is hard to understand and processes that are difficult to navigate in emails, the student portal, and the financial aid website.

Many University employees in the EMO designation (not Admissions or Financial Aid but enrollment-adjacent) interviewed spoke about their desire to help students, but 70% reported feeling that the lack the financial aid skills necessary to do so. Moreover, many referenced the irony of preaching self-

advocacy to students only to then find themselves pulled in to helping the student navigate financial aid concerns and what questions to ask. One employee explained, "I've had students go to financial aid and come back and tell me things and then they say, I don't really know what [financial aid] said. So I go back with them and ask the right questions." This theme of reducing barriers showed up in two Rough and Ready Prototypes as well as several statement starters.

Key Insight: University employees want to help students navigate their financial aid but don't feel they have enough knowledge or context to do so. This feeling of helplessness is complicated by frustration when they cannot get an answer from the Office of Financial Aid.

Lastly, many students expressed in their interviews that they felt surprised and misrepresented by their federally-produced Expected Family Contribution (EFC). Many students expressed the need to seek funding beyond federal and state aid, but did not know how to fill the gap between aid offered and money due.

Key Insight: There is a need to support students as they supplement their education funds beyond programs strictly affiliated with the FAFSA.

Goal 4: Prototype potential solutions.

The results of both the Rough and Ready Prototype workshop and the completed concept posters showcase potential solutions addressing a variety of concerns. As previously noted, several rough and ready prototypes take a proactive approach to helping students understand the financial aid process: clearer student checklists, easy-to-navigate FAQ on website, online chat options, a scholarship database. Other prototypes personified less concrete attitudes or mindsets: welcoming students admitted late in the cycle, fostering stronger interoffice connections, taking time to walk students through to the appropriate office for help.

The seven Concept Posters were pulled from culmination of ideas and thoughts expressed throughout the workshops. "Chat with Financial Frank" and "Overhaul Communication Pieces" are a direct nod to earlier prototypes. Both "Hire Communication Specialist" and "Campus Secret Shopper" have seeds in

the Round Robin workshop. "First Gen Partner Certification" stemmed from campus partner interviews that expressed a desire to help students, but hesitation to advise on financial aid. "Thursday Tartan Threads" and "Extended Office Hours" are both modified versions of thoughts expressed in an interview. Each concept poster highlights pieces from statement starters and interviews to provide justification for the proposed solution as well as an explanation of the solution and an implementation projection. Figure 23 shows each of seven key insights matched to a potential solution generated and displayed in a Rough and Ready Prototype and/or Concept Poster.

Transfer students need financial aid help, too.

Students desire the ability to talk one-on-one with a financial aid counselor, but often feel unwelcome and frustrated when they try.

Quantity of information isn't the problem, but quality of information might be.

Affordability and cost are important, but they matter at different times to different students.

Students seeking to find answers to financial aid questions on their own are often discouraged by language that is hard to understand and processes that are difficult to navigate in emails, the student portal, and the financial aid website.

University Employees want to help students navigate their financial aid, but don't feel they have enough knowledge or context to do so. This feeling of helplessness is complicated by frustration when they cannot get an answer from the Office of Financial Aid.

There is a need to support students as they supplement their education funds beyond programs strictly affiliated with the FAFSA.

b. diagram to explain costs to transfer students

c. comprehensive and easy-to-navigate website of Frequently Asked Questions

d. stronger partnership between admissions and financial aid

e. FAFSA Phil, a mascot to encourage FAFSA completion

f. walking with students to the Office of Financial Aid

g. interactive clock with important financial deadlines

h. interactive checklist of completed financial aid steps

i. using your colleagues for help

j. verification status and next steps

k. a welcoming attitude especially for students admitted late in the cycle

l. empowerment through of financial aid knowledge

m. scholarship database

n. outstanding items checklist

o. what should I do now (an interactive toy)

"Overhaul Communication Pieces"

"Extended Office Hours"

"Thursday Tartan Threads"

"Campus Secret Shopper"

"Hire Communication Specialist"

"Chat with Financial Frank"
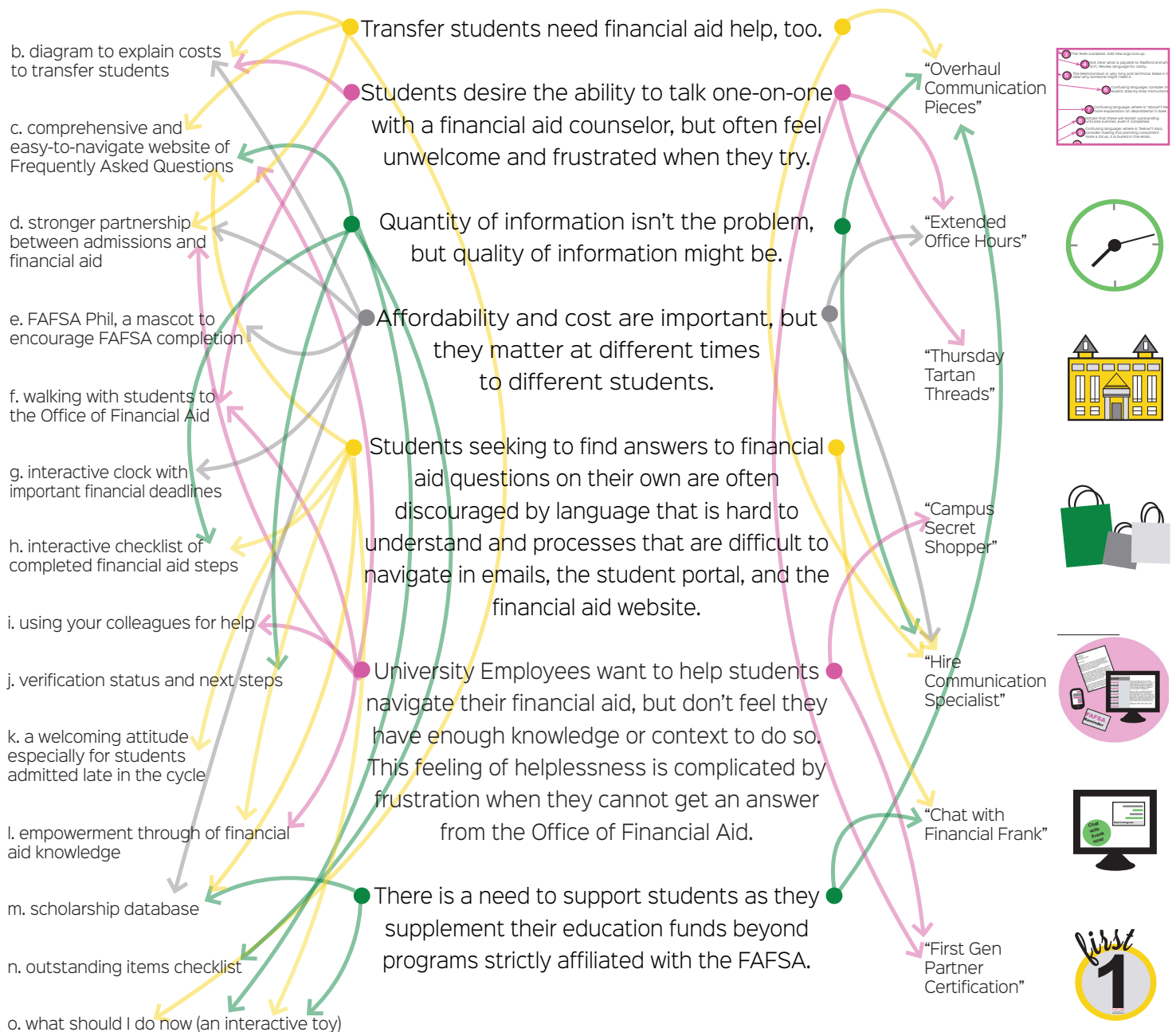
"First Gen Partner Certification"

Figure 23. Insights and Solutions

Suggestions for Future Consideration

Much of the communication pieces geared to incoming students stem from a handful of offices. While there were some informal summaries of communication plans provided through interviews and experience diagramming, exploring ways in which emails, mailers, and other planned outbound communication interact between offices (particularly financial aid, admissions, and bursar) would likely bring in a new dynamic to tracking current practices and identifying gaps.

An interesting insight gained during research was the perception of front desk student workers in the financial aid office as barriers; in other words, students desire the ability to talk one-on-one with a financial aid counselor, but often feel unwelcome and frustrated when they try. Many interview subjects were able to recount a specific time when they or a student they knew were unable to talk with a professional staff member, even after having made arrangements to go to the office in person. The contextual inquiry conducted echoes this. Student workers often did not know the answer to a posed question and spent several minutes finding someone who did (usually via Skype). Solutions generated tended to focus on a workaround or alternate approach to finding one-on-one connections (e.g., the centralized Tartan Thursdays approach, and empowering employees outside of the Office of Financial Aid with the First Gen Partner Certification); however, further research might look at different ways to configure this set-up to create a more welcoming and trusting atmosphere for visitors to the office.

Lastly, while often addressed in early workshops, the billing process and deadlines did not rise to the top in any of the solution-generating workshops. Future research might explore ways to better communicate billing and payment deadlines, or reevaluate the billing process as a whole.

Right now, ideas put forth are just that: ideas. The scope of this research did not allow for a hallmark of design-thinking methodology: iteration. Continual review and improvement of ways to best serve the audience (in this case, students) is a necessary component of practicing design thinking. Future research might look at ways to implement proposed solutions and gauge their effectiveness.

CONCLUSION

Finances are often an integral part of students' college decisions. Formal research, design-thinking workshops, and one-on-one interviews support this notion. Thus, how universities communicate to prospective, admitted, and enrolling students about finances and financial aid holds great weight. Research done in this study identifies seven key insights:

Transfer students need financial aid help, too.

Students desire the ability to talk one-on-one with a financial aid counselor, but often feel unwelcome and frustrated when they try.

Quantity of information isn't the problem, but quality of information might be.

Affordability and cost are important, but they matter at different times to different students.

Students seeking to find answers to financial aid questions on their own are often discouraged by language that is hard to understand and processes that are difficult to navigate in emails, the student portal, and the financial aid website.

University Employees want to help students navigate their financial aid, but don't feel they have enough knowledge or context to do so. This feeling of helplessness is complicated by frustration when they cannot get an answer from the Office of Financial Aid.

There is a need to support students as they supplement their education funds beyond programs strictly affiliated with the FAFSA.

Based on the design-thinking methods employed in this research, solutions should proactively help students through known pain points in the process with more intentional messaging content and methods; a reduction in the burden and volume of easily-answered questions in the financial aid office; campus partners as allies in the enrollment process; and an alleviation of barriers to a welcoming and open physical space for visitors in need of financial help. Each of these concerns is addressed in different ways through a variety of proposed solutions generated in design-thinking workshops. Moreover, many of the proposed solutions can be done simultaneously and lend themselves well to future iterations.

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APPENDIX

Full Description of Design Thinking Methods Used

(All descriptions assume that permission has already been obtained by researcher)

Experience Diagramming

Note that this strategy is repeated multiple times with different stakeholder groups. For each group, the researcher will gather participants and explain the problem being explored. Participants will then be asked to identify key points of communication to or interactions with admitted students during enrollment, either formal or informal. Current students (CES) will be asked to reflect upon their enrollment process. School Access Counselors (SAC) may draw from experiences with high school students to represent a longer variation of the college decision process. All participants should write down a brief description of the exchange on a post-it note then place the post-it note on a timeline sketched on a dry-erase board. Placed post-its may be moved as new interactions are added, as long as there is a consensus from the group on the order. The researcher will emphasize that the activity is an exploration one; while gaps in communication may be identified using dry-erase markers during post-activity processing, this is not a solution activity and post-its added during the timeframe should focus on current interactions or communications.

Statement Starters

Researcher will gather group in a facility with a dry-erase board and serve as designated note-taker. Encouraging participants to draw from previous methods and personal interactions, the researcher will write suggestions from the group on how to best describe the problem as variations on a "How might we…" open-ended statement. The goals of this method will be to identify, articulate, and define parts of the larger problem in a way that spurs potential future solutions.

Contextual Inquiry

The researcher will identify a half day to observe the Office of Financial Aid with assistance from the Vice President of Enrollment Management and the Director of Financial Aid. Prior to the identified day, Office of Financial Aid staff members will be informed by the researcher of the date and expectations. Participants will be asked to continue their workday as usual with the expectation that the Researcher may ask for clarification on activities or processes observed. Efforts will be made to focus on the aid award process (including verification) and communication (inbound and outbound) efforts.

What's on Your Radar?

Researcher will draw three large concentric circles resembling a bull's eye on a dry-erase board. Participants will have access to all previously collected information to review. Researcher will ask all participants to draw from their personal experiences and information collected in previous strategies. Participants will be asked to place post-it notes with considerations on the drawn circles with higher priority considerations closer to the center of the circles. Considerations may be anything that affects the relationship between financial aid and students' enrollment; for example, both "unsureness of missing documents" and "aid award amount" are equally valid additions, but may be placed in different areas of the circle depending on the group's consensus.

Persona Profiles

Using information collected in Interviews with all groups, the researcher will create 8-10 Persona Profiles that personify typical considerations expressed by students either directly or indirectly (identified in interviews with Office of Admissions, Office of Financial Aid, etc.). These profiles will name and identify

(representative) hometown, major, and familial circumstance. Additionally, each profile will serve as a stand-in for a particular timepoint of the financial aid award and college decision process (e.g., has not applied for aid, applied for aid but missing documents, awarded aid but unclear if enough).

Round Robin

Researcher will prepare a sheet of paper folded into horizontal fourths for each participant. After reviewing all previously collected information, each participant will be asked to write a potential solution that addresses any identified "pain point" in the financial aid award process or communication (also written on the paper). The researcher will encourage wild and creative solutions, regardless of their practicality. Each participant will have 5 minutes to write a subproblem and solution. The paper will then be passed to the left and the new participant will critique the proposed solution in 3 minutes. Then, the paper will pass once more to the left. This participant will then attempt to reconcile the critique (i.e., "what if we...") in 3 minutes. All participant papers will be gathered and compiled by the researcher.

Rough and Ready Prototyping

The researcher will gather a variety of paper and crafting supplies (markers, glue, cardstock, scissors). With access to all previous information collected, each group will choose a specific subproblem and solution to base a prototype on. The prototype should be a reasonable representation of a product, service, process, or other consideration. The researcher will set a time limit and record additional considerations that arise as the group builds a prototype. Each group will be asked to present briefly on their prototype, explaining what it does and how it addresses a concern.

Rose, Thorn, Bud

Researcher will gather participants in a space with a dry-erase board and tables. Researcher will ask all participants to draw from their personal experiences and information collected in previous strategies to identify topics within the broad subject of financial aid communication that are currently strong/effective (rose), weak/ineffective (thorn), and opportunities (bud). Each category will have a corresponding post-it color and participants will be asked to write considerations on the appropriate color before placing on the dry-erase board. Discussion will be encouraged within the group and post-its may be created or modified based on group interactions and brainstorming.

Concept Poster

The researcher will gather all collected information into a concept poster illustrating insights found and solutions suggested to present to the Dean of Admissions, Director of Financial Aid, and Vice President for Enrollment Management.

Critique

Following the presentation of the concept and supporting documentation, key university stakeholders (Dean of Admissions, Director of Financial Aid, and Vice President for Enrollment Management) will provide a critique of work completed and feasibility of future work.

Interview

The researcher will conduct one-on-one interviews with key constituents in previously identified groups. Interviews will be held in a quiet, neutral space and recorded by the researcher. Example interview questions specific to each group may be found over the next several pages.

Interview Questions: Currently Enrolled Students (CES)

1. Tell me a little about yourself. Where are you from? What year are you and what are you studying?

2. Let's talk a little about your college search process. When would you say you started to really look at colleges? What were some factors that influenced the colleges you considered?

3. How many colleges did you apply to? What were some factors that influenced colleges to which you applied?

4. Do you remember filling out a FAFSA (Free Application for Federal Student Aid)? Who or what prompted you to fill it out? Did you do it in one or multiple settings? Did anyone help you?

5. Were you contacted about any missing documents or other paperwork (from Radford or any other college) pertaining to your FAFSA? How were you contacted and can you tell me a bit about that experience?

6. What do you remember about reviewing your financial aid package (at Radford or elsewhere)? Did anything prompt you to check the award? Do you feel like your award and next steps (like how to accept aid or completing Entrance Counseling) were explained in a way you could easily understand? If not, what were some of the questions you were left with?

7. Was there ever a situation where you reached out to a college with questions (Radford or otherwise)? What offices did you reach out to and how (Facebook, text, email, phone, etc.)? What questions did you ask? Can you tell me about the experience?

8. Tell me a little about your college decision. Did you have more than one acceptance to consider? How did you decide? What types of considerations influenced your decision?

9. Let's talk about the months leading up to when you started at Radford after you decided to attend. Do you remember the status of your financial aid? Were you missing any items? If so, how did you find out you were missing items?

10. Do you feel like you had a clear understanding of how much money you'd owe the university, based on financial aid and/or scholarships received?

11. Is there anything else you'd like to tell me about your experiences with the financial aid process?

Interview Questions: Parents of Currently Enrolled Students (PES)

1. Tell me a little about yourself. Where are you from? How many children do you have in college? Did you go to college?

2. Let's talk a little about your family's college search process. When would you say you started to really look at colleges? What were some factors that influenced the colleges your child considered?

3. How many colleges did your child apply to? What were some factors that influenced colleges to which he or she applied? How involved would you say you were in the application process?

4. Do you remember filling out a FAFSA (Free Application for Federal Student Aid) with your child? Who or what prompted you to fill it out? Did you do it in one or multiple settings? Did anyone help you?

5. Were you contacted about any missing documents or other paperwork (from Radford or any other college) pertaining to your child's FAFSA? How were you contacted and can you tell me a bit about that experience?

6. What do you remember about reviewing your child's financial aid package (at Radford or elsewhere)? Did anything prompt you to check the award? Do you feel like your award and next steps (like how to accept aid or completing Entrance Counseling) were explained in a way you could easily understand? If not, what were some of the questions you were left with?

7. Was there ever a situation where you reached out to a college with questions (Radford or otherwise)? What offices did you reach out to and how (Facebook, text, email, phone, etc.)? What questions did you ask? Can you tell me about the experience?

8. Tell me a little about your child's college decision. Was it a family-driven decision or a personal decision for your child? Did you have conversations with him or her about factors to compare between colleges?

9. Let's talk about the months leading up to when your child started at Radford after he or she decided to attend. Do you remember the status of his or her financial aid? Were any items missing? If so, how did you find out what those missing items were?

10. Do you feel like you had a clear understanding of how much money your child would owe the university, based on financial aid and/or scholarships received?

11. Is there anything else you'd like to tell me about your experiences with the financial aid process?

Interview Questions: School Access Counselors (SAC)

1. Tell me a little about yourself. With how many students do you work? How long have you been working in college access? What's the best part about your job? The most challenging part?

2. Think a bit about your students. When would you say they start to really look at colleges? What are some factors that influence what schools they consider? How forthright with you are they about those factors?

3. How many colleges do your students apply to on average? What are some factors that influence colleges to which they apply (versus ones they consider but don't apply to)? How involved would you say you were in the application process?

4. How do you handle filling out FAFSAs (Free Application for Federal Student Aid) with your students? Do you send reminders home? Host workshops at school? Designate one-on-one appointments with students?

5. Can you tell me a bit about students' experiences when they're missing financial aid documents? How are they most often contacted about missing documents (at Radford or otherwise)? What seems to be the most effective type of communication? Do you have guidelines (personal or professional) for when you get involved with a student's award package (missing documents or otherwise)?

6. Do you review students' financial aid packages with them? If so, can you describe the process of reviewing and comparing packages (typical conversations or reactions, etc.)?

7. Specifically to Radford, do you feel your students' award and next steps (such as how to accept aid or completing Entrance Counseling) were explained in a way they could easily understand? If not, what were some of the questions they were left with?

7. Was there ever a situation where you reached out to a college with questions (Radford or otherwise)? What offices did you reach out to and how (Facebook, text, email, phone, etc.)? What questions did you ask? Can you tell me about the experience?

8. Tell me a little about your students and how they ultimately make their college decisions. What are the biggest factors they consider? What factors do you wish they considered more?

10. Do you feel your students have a clear understanding of how much money they will owe the university, based on financial aid and/or scholarships received? Are there colleges that handle this better than others? If so, how?

11. Is there anything else you'd like to tell me about your experiences with the financial aid process at colleges from a professional standpoint?

Interview Questions: Representatives from the Office of Admissions (ADM)

1. Tell me a little about yourself. How long have you worked at Radford? What are some of the unique challenges of your assigned recruitment territory? What's the best part about your job? The most challenging part?

2. Think a bit about students in your territory. When would you say they start to really look at colleges? What are some of the factors that are important to them, based on conversations you have at high schools or at college fairs?

3. Tell me a little about how you communicate with admitted students (in addition to general admissions communications)? What methods do you use and how often? What topics do you lead with? Are those topics different from things admitted students contact you about?

4. How comfortable do you feel with your overall knowledge of the financial aid process and timeline? Do you feel you can easily explain it to students and families? Why or why not?

5. Do you review students' financial aid packages with them? If so, can you describe the process of reviewing and comparing packages (typical conversations or reactions, etc.)?

6. Do you feel like (in general) your students' financial aid award and next steps (like how to accept aid or completing Entrance Counseling) are proactively explained in a way they easily understand? If not, what were some of the questions they typically have? How do they ask you those questions?

7. Was there ever a situation where you reached out to the financial aid office with questions about a specific student and his or her aid? How did you reach out (Facebook, text, email, phone, etc.)? What type of response did you get? Can you tell me about the experience?

8. What about students you refer to the financial aid office—can you tell me a bit about their experiences?

9. Do you feel admitted students have a clear understanding of how much money they will owe the university, based on financial aid and/or scholarships received?

10. Is there anything else you'd like to tell me about your experiences with the financial aid process at Radford University from a professional standpoint?

Interview Questions: Representatives from Offices Related to Enrollment (EMO)

1. Tell me a little about yourself. How long have you worked at Radford? What's the best part about your job? The most challenging part?

2. In what capacity do you work with incoming students? Based on your interactions with students, what are some of the factors that are important to them in a college? Do you have a clear idea of where they are in their college decision process?

3. Tell me a little about how you communicate outward to potential students (if at all)? What methods do you use and how often do you reach out? Is that different from the types of things potential or incoming students contact you about?

4. How comfortable do you feel with your overall knowledge of the college financial aid process and timeline? Do you feel you can easily explain it to students and families? Why or why not?

5. Have you ever reviewed a student's financial aid packages with him or her? If so, can you describe the process of reviewing and comparing packages (typical conversations or reactions, etc.)?

6. Do you feel like (in general) your students' financial aid award and next steps (like how to accept aid or completing Entrance Counseling) are proactively explained in a way they easily understand? If not, what were some of the questions they typically have? How do they ask you those questions?

7. Was there ever a situation where you reached out to the financial aid office with questions about a specific student and his or her aid? How did you reach out (Facebook, text, email, phone, etc.)? What type of response did you get? Can you tell me about the experience?

8. What about students you refer to the financial aid office—can you tell me a bit about their experiences?

9. Do you feel admitted students have a clear understanding of how much money they will owe the university, based on financial aid and/or scholarships received?

10. Is there anything else you'd like to tell me about your experiences with the financial aid process at Radford University from a professional standpoint?

Interview Questions: Representatives from Financial Aid Office (FAO)

1. Tell me a little about yourself. How long have you worked at Radford? What's the best part about your job? The most challenging part?

2. In what capacity do you work with incoming students? Based on your interactions with students, what are some of the factors that are important to them in a college? Do you have a clear idea of where they are in their college decision process when you're working with them?

3. Tell me a little about how your office communicates outward to potential students? What methods do you use and how often do you reach out? What's your desired outcome (call to action) of these communications? Is there any communication done on a one-to-one level?

4. How comfortable do you feel with your overall knowledge of the college financial aid process and timeline? Do you feel you can easily explain it to students and families? Why or why not?

5. What types of questions do you most often field from incoming students or their families? Can you put that in context of the overall cycle (e.g., admitted students contacted me a lot about X but prospective students contact me more about Y)?

6. Can you tell me a little about the division of duties within your office? Who's responsible for what? What about volume of work? Does it vary day-to-day or at different times throughout the year?

7. Do you feel the award and communication practices at Radford are effective? Why or why not?

8. Can you tell me a little about the populations you work with—do you talk to students or parents more often? Are there differences in the questions they ask or how you answer their questions?

9. Have you ever reviewed a student's financial aid packages with him or her? If so, can you describe the process of reviewing and comparing packages (typical conversations or reactions, etc.)?

10. Do you feel that students' financial aid award and next steps (such as how to accept aid or completing Entrance Counseling) are proactively explained in a way they easily understand? If not, what were some of the questions they typically have? How do they ask you those questions? How do you answer them?

11. Do you feel admitted students have a clear understanding of how much money they will owe the university, based on financial aid and/or scholarships received?

12. Tell me a little about your interactions with other offices on campus as it relates to incoming students. What practices work well? What practices do not?

13. Is there anything else you'd like to tell me about your experiences with admission or financial aid processes at Radford University from a professional standpoint?

(1) -Seems like colleges send it out in email form to student portal email and it is not getting seen and students miss it or parents don't see it

---

- Send the Award letter to the ^students Highschool counselors email address.

- Mail out the Award letter

(2)

---

(3)
- man power + resources
- letter still doesn't make any sinse

"Completely digitiz award letters + provide better explaination of the various aspects of the awards.

(4)

(1) issues with students understanding verbiage

(2) Provide workshops, provide more printed material to explain Senerios and verbiage. ~~more man~~

(3) Students don't like to attend anything. in 2018 students don't like to read ~~paper~~ anything on paper.

(4)
— Meeter the students where they are.
— Social Media, creating Apps
— Creating ways to be more direct & less lengthy
— If held workshop, make more entertaining, adding food!

① Not enough Financial Aid.

Scholarships

COA too high

Focus on academics + help kids go to college... Not on asthetics + amemities + high overpaid salaries to ∧university employees

②

---

③ Schools are always going to be locked in a PR/marketing competition with each other. Sadly asthetics often make a bigger impact on young incoming student than stats on academic success.

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we agree!

④

(1) Trying to get ahold of financial aid rep when questions come up. (quick phone call)

(2) With unlimited resources I would make college free thus no longer needing a financial aid rep.

(3)
1. Would effect the economy and the college itself would decline b/c tuition & fees play a role in funding for the college to do things
2. Massive job loss across the globe
3. Still need staff to handle paper work for students enrolling

(4) Not free, but more affordable.

Provide more grants, scholarships & work study opportunities for students to assist them to pay for school.

Better on job training/professional development

1 Secretary / ~~input~~ operator putting you on hold for a long period of time

2 ~~Getting the numbers~~ Have staff trained on wait times when handling the phone. Create bigger space in budget to have 1 or more handle phone lines

3 What is the budget?
- Is there enough funding to increase the space?

4
- Grants
- Fundraising
- Looking at the current budget to see if anything can be eliminated

① FAFSA is not easy to understand, especially for 1st generation students.

- Workshops to understand the terminology related to Financial Aid.
- 1-on-1's after the FAFSA is completed to ~~go~~ go through FAFSA info

②

- attendance is not guaranteed
- too many students to reach to conduct ~~one~~ on ones for everybody

③

Provide incentives for more attendance (offer money)

Provide more advisors/staff for financial aid help to allow them to conduct one/ones with every student.

④

1 FA departments notifying students of the next steps after the FAFSA is submitted, and explaining the process of what is needed.

2 Rework the website to make it more comprehensive -ie color coding, order of importance, push notifications on what students can expect

3 To much information/color codes students get even more confused. website overload and website crashes/freezes! students dont have regular access to (phone/computer) for push notifications.

4 Most students have cell phones or at least access to emails during school hours to be able to receive notifications. / Make it a mandatory class in highschool

① People that care... Know your audience. caring person the phone/email to help + not be annoyed

② Hire quality individuals & provide regular training on how to be responsive & sensitive to multiple/various student ▪ life situations.

③ training cost could possibly be an issue, but other than that. I see no problems

④ THERE IS NOTHING THAT EVER RUNS PERFECTLY. QUALITY INDIVIDUALS AGE OUT. MAKE SURE THE TRAINING IS YEARLY AND COST EFFECTIVE.

BUDGET ACCORDINGLY AND SEEK FUNDS FROM OTHER SOURCES

① Communication btwn FIN Aid office & student post FAFSA.

---

① Tell students to constantly check their emails.

② Mandatory 1 on 1 w/ students (colleges)

②

1.) STUDENTS USE SCHOOL EMAILS AND NOT EVERYONE IS COMPUTER SAVY ENOUGH TO GET EMAIL TO PHONE.

2.) IT WOULD BE IMPOSSIBLE FOR OUT OF STATE STUDENTS TO HAVE 1 ON 1 WITH STUDENTS

3.)

③

1.) Send read reciepts on emails. If not opened after 2 weeks then mail out information in snail mail.

2.) Facetime w/ students that are out of state.
Call on phone

④

(1) Verification Process
- needs to an easier process

EVEN THOUGH STRIDES HAVE BEEN MADE
WITH IRS DATA RETREIVAL. THE IRS
NEEDS TO BE ABLE TO PULL MARRIED
FILING SEPARATE. AND UPLOADING
DOCUMENTS COULD HELP

(2)

---

(3)

- IRS tool only works on approved tax returns
- Data breeches have already happened with Data tool so adding more could be a risk
-

- Being able to upload the parents/students tax Returns.

(4)

(1) * STUDENTS AND PARENTS NOT UNDERSTANDING THAT PARENTS INFORMATION IS NEEDED ON THE FAFSA.

(2) - Financial Aid officers travel around with VACRAO tour and go over the process of FA & who/what is involved. Some parts of state could really use that help. Giving FA presentations

(3)
- Doesn't have money for travel
- Not having enough people in the office or to travel

(4)
- Admissions counselors Follow up lol and make sure its completed. w/hold decision until submitted
- combine efforts of fin Aid + Scholarships.

(1) Person on the other end of phone Not taking the time to fully understand the situation or question @ hand

(2) Having them to go through additional training/ professional development.

(3)
- Time
- Money
- Are the individuals willing to go through the training?

(4)
- make mandatory online training (for convenience)
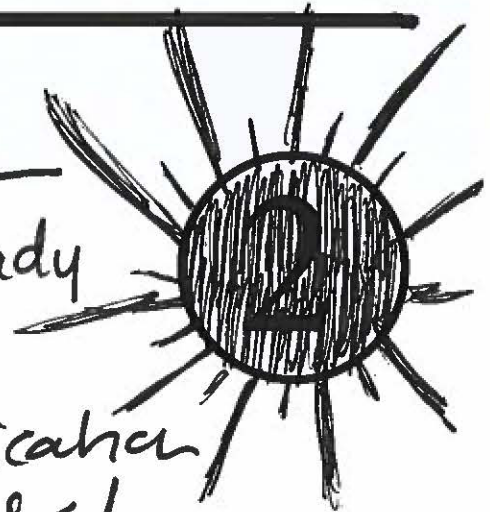- would explain ins and outs of financial aid (more comprehensive/ easy to understand)
- would outline what to expect

(1) How might we make it easier for students to understand the verification process?

G ~~cleared~~

A. More concise + clear messaging — in addition to email that already exists: mail, text, notice to school

B. more explanation about what verification is + expected timeline / importance of completing

(2)

(3) A) This will not work because we cannot make this any simpler. #I'm In Denial! #only slightly kidding

B) It will be difficult to generalize because of the many variables and unique situations.

(4)

1. More concise + clear messaging will work, and we can make it this way by putting clickable links ONLY to forms the student needs in the email about being in verification specific

4. are pushing updates when stuff is due and when things are satisfied
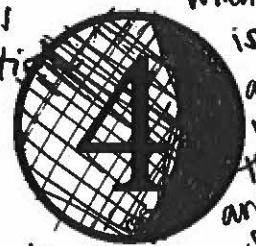
2. We can make the email verbiage at a more comprehensive level for families at all literacy levels —

3. We can treat each student like an individual → like the individual they are and provide status updates via their Radford portal

① How might we ensure students get connected to the correct office for the correct information?

1) One way to solve the problem would be to make sure each staff member is familiar with the duties of each office on campus.
1a.) one way to achieve this would be some 'master-list' of office duties

2) Another way to solve this issue is to keep staff of all offices informed and regularly updated as office duties/responsibilities change.

②

1. how could you make a master list of office duties for every single office on campus and expect everyone to know what everyone does? Isn't that like the presidents job?

2. There would be no possible way staff in each office would have time to be cross trained in every area of campus.

3. People applied for, and chose their current job — they don't want to learn everyone else's job.

4. TOO MUCH WORK

③

Could we either centralize (create student/family info office) + web page or identify "campus ambassadors" in each office who have significant training and can be the "face" for info regarding other offices?

~~Another~~ OR

implement a policy where staff cannot answer the question but will work w/ student (transfer) a call until need is addressed.

④

(1) How might we ensure students get connected to the correct office for the correct information?

(2)

① ~~Try to~~ Find ways to encourage cross-collaboration break down defenses, barriers, silos across offices

② Clearer delineation of roles/responsibilities of different stud. support offices/ better cohesion between St. Affairs + Academic Affairs

③ Emphasize (Customer service) training-make it mandatory for all staff/employees

(3)

① Offices do not have time or inclination to reduce barriers w/ offices across campus.

② Many offices have mixed responsibilities (e.g. NSP is academic and enrollment management).

③ Radford doesn't recruit/retain employees w/ good skills or willingness to learn (as much as other schools or companies). Being in rural area makes this challenging

(4)

① offer incentives for creative problem-solving approaches across depts. — obvs this should be a DP focus project!!

②

③ Empathy exercises
Dynamic speakers
∧ inspirational

Internal Reward System

| RV Notes |

(1) How might we improve reality and perception of customer service?

A. "secret shopper" program + w/ positive + negative feedback / incentives

B. individualized training for each dept +

C. expectation management training for parents/families/students

D. Debrief/feedback opportunity/assessment → "Yelp" for dept. use (not public)

---

(2)

Getting Departments to participate in traing

Staff buy in — they are part of process

(3)

A.) SECRET SHOPPER.
- MAKE FUN!
- GIVE INCENTIVES TO PARTICIPATE
- FOCUS ON POSITIVES

B) INDIV TRAINING
- TRAIN 1 PERS ... F... DEPT

Job descriptions - not in job description
Pay - not paid enough to help with process

C) EXPECTATION MANAGEMENT
- ONLINE RESOURCES

D.) DEBRIEF/YELP — GAIN IT
- MORE IT... PROCESS

(4)

(1) How might we ensure more students know when and how they're going to pay their bill?

Post bills sooner

make families aware of final costs sooner

allow payment plans to start sooner

Starting payment plans earlier = lower payments per month

= more time to pay bill = bills being paid

= happier families :-)

(2)

---

(3)

- Staff may not be able to process earlier; still working through current student bills.
- Students may w/d after paying bills
- funding sources may not work w/ this time frame
- Bills would push up other processes (housing assignments) - making those things less flexible.
- Not everyone qualifies for payment plans (? I think? Maybe...)

If wd - may owe money

Dont do drop

Can't afford payment plan

Competition - If we point out the amount to pay, others don't, we may be taken off their list to attend

(4)

- variety of reg! RU/gov't → STAFF are often unsure
- how to combat the "it won't ACTUALLY happen to me?" [78]

(1) How might we emphasize correlation of Receiving fin aid to satisfactory academic progress, esp. to first gen students?

* inc. how withdraw affects *

Ⓐ Flyers to students receiving aid detailing academic requirements.

Ⓑ { Mandatory meetings for students falling behind.

Mandatory study halls for these students

Mandatory tutoring sessions.

Give student a semester to get up with all those mandatory ~~items~~ items

(2)

Ⓐ THEY DON'T READ ANYTHING

(3) Ⓑ You need staff to have time to run these sessions— their schedules may not allow for time - And, what happens if they don't attend?

ADD financial aid to withdraw form

Ⓐ Incorporate this meeting @ quest, go over their aid package, discuss requirements of keeping aid. Throw in a bill? or sample bill?

Ⓑ what if you hired upperclassmen to run these tutoring sessions & study halls? If they don't attend, they ~~are on their own just like they are now?~~ are on their own just like they are now? strongly encouraged? Required to attend? required to attend after call not all?

(4)

(1) How might we communicate incomplete or missing financial aid documentation?

(A) For event days, looking up registered students & having a packet for them @ check in. Don't wait & expect them to attend STE. Same with tours.

(B) Acceptance packet, includes forms?

(2)

(C) Every time someone calls check to see if they are in verif.

(D) Have ~~a~~ Emails that include the forms they need.

(A) We barely have time to print nametags! Also, there's not a clear way to pull a report of outstanding ver. docs— we'd have to look people up one by one.

(3)

(B) would be overwhelming to student + wasteful of paper (C) potentially ~~backs~~ opphorequeve— what if the caller isn't calling about that?

(D) See A but otherwise okay.

(A) yeah they would have to be pulled up one by one ~~but instead of ptdss from a no~~ realistically that may be the best way.

(B)

(4)

(C) - prettymuch our process in finaid - always look to see if docs are needed.

(D) - ~~emails include~~ don't include forms but emails do have links

(1) How might we increase financial literacy + understanding of college payment options?

(2) We could ~~retur~~ build an interactive "game" where students input their desired career + it returns a map to them re: school req., avg. debt to salary (w/ students own finance info?) then conclude w/ payment options

(3) How will you get the students to participate? - they don't participate in tools offered now very well

(4) - Make it ~~made~~ mandatory for students to play the game to recieve aid or something
- Provide an incentive - chance to win scholarship

(1) How might we get families to think earlier of how they will pay the gap between financial aid and charges

A. - have financial aid nights a high schools - invite financial aid staff from local colleges to participate (if applicable)

3. - consider financial aid sessions / handouts / programs at other campus visit opportunities or programs

(2)

A. Financial aid staff already overworked, attending events voluntarily would probably not happen. Most people that attend those night are seniors, it's past planning at that stage.

B. currently do a financial aid session at every open house + HD. Also already offer one on one appts @ HD. Mentioned in tour, have brochures that we hand out during travel.

(3)

Ⓐ partner w/ key schools for a junior night that features significant input from fin aid.

Ⓑ Expand handout options to include budget worksheet — address fin aid at welcome when everyone's there (Fin aid presentation only had 10-12 families)

(4)

(1) How might we provide and foster a direct contact in financial aid for students?

Create a profile of each financial aid officer that is shared with the student; each student is matched with one officer, and along w/ their financial aid info, they receive a photo + bio + interests + other facts about their officer, so they can put a face + personality w/ the person who will be helping them. If possible, officers also get some info + pic of their student to understand them a little more.

solution

(2)

holes

(3)

- Not enough staff
- high student to staff ratio doesn't help answer questions better/quicker
- ~~doesn't necess~~.

Hire more staff.

It does not but it does make people feel better about their wait. So while we may not ~~reach~~ ~~actually~~ really be reaching them faster, it seems like it to them because w/ more people they talked to more than one person instead of just

solutions for holes

(4)

1 How might we identify and explore new ways to help students who need help - but don't reach out for help?

2

1 - Hire a person for FA who specifically can focus on communication

3 - Have FA make phone calls to students/parents

- create a login where all the steps are listed and when something is complete it is checked off

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3

A - No budget for new hire

B - Parents don't want FA cold calls
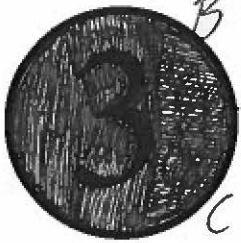
B - If they don't reach out they may not answer / call back

C - Does this exist currently? Would be expensive to make.

C - Who knows if they'll go through that?

4

*Communication Repurpose current staff

*Are there ways to ~~assure~~ Re-assign duties to make communication a large role for one person?

B. leave personalized voicemails - if its a need they will respond - or use social media to advertise one-on-one appt calls

C - It is actually free to ~~do~~ create on our website

(1) How might we encourage students to review + complete outstanding requirements (for fin aid) in a timely manner?

- Make the email communications from fin aid More pleasing to the eye
- Is there a way to use fewer words in the communication?

(2)

(3)
- students don't read their email
- and that doesn't go to parent/families
- people don't always understand the email

- Call to notify them of emails
- Simplify language / presentation (Color coding, Flowchart, Layman terminology?)
- Give a contact # to call if they don't understand
- Video explanations of each step?

(4)

85

①

How overcome cost objections from families

Understand – college costs & that will have to have

no full financial aid

~~but~~ reasonable costs

resources of own to pay

②

Howe decrease staff turnover

increase pay & exempt training in other

How to optimize staffing – for peak efficiency

Cross training other offices as identified

③

BUDGET CONSTRAINTS TO INCREASE PAY. IT IS VERY DIFFICULT TO INCREASE PAY FOR ANY POSITION ON CAMPUS, NOT JUST FIN AID, HR ☺

1 & Late admits?

Have to pay

* Find ways to acknowledge outstanding work for a low cost
    - awards   - provide perks or acknowledgement at meeting (maybe food)
    - offer ~~smaller~~ bonus, when funds are ~~not~~ there based on performance
    - offer smaller gift cards or incentives for small jobs well done or around peak times
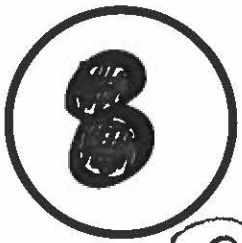* online training options for campus partners (like IT training)

④
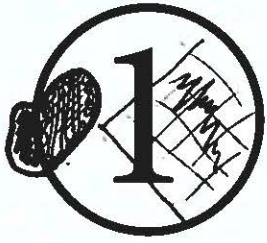
(1) How might we decrease the need for repetitive paperwork and explanations from students?

Full integration of Banner w/ awesome financial aid software. App-enabled w/ reminders for all steps.

(2)

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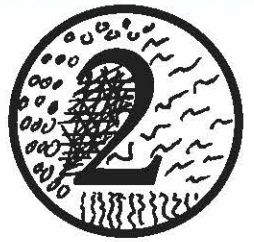
(3)
Ⓐ Not enough IT manpower to do an integration of this scale.
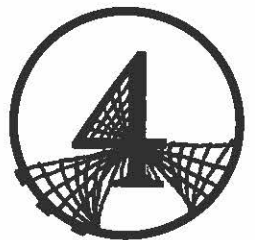Ⓑ Would require substantial training on use of new software
Ⓒ Someone has to "own" it — who?

A) Perhaps we could outsource the integration.
B) Although training would be substantial, we ~~could~~ can schedule the trainings in waves in order to give departments the flexibility needed.
c) #A.C.P the A.V.P   #true dat
(Allison C. Pratt)

(4)

(1) How might we better foster one-on-one relationships between students and financial aid counselors?

A. Hire additional Financial Aid Counselors. who's main job would be to foster financial literacy and create outreach programs to help students with the financial aspect of college and ~~the~~ understanding money.

B. Pair Financial aid Counselors with Colleges. This would be a similar format to the way career assigns a career advisor to a particular college. That could create teams to support students (Fin aid, Advisors, and career)

(2)

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(3) **(A)** ~~where~~ How can we find $ to be competitive/keep turnover low for FIN Aid office

Can we get ACTG/FIN Dept involved (or GAs to help ~~tag~~ create/implement this? How to get students to participate

(B) What happens to st. who changes majors? Hopefully the counselor-student ratio would make sense/be equitable across colleges.

(A) Money for more counselors in Fin. Aid can be found if it is an institutional priority.
Increase pay for Ped Advisors who train w/Fin Aid

(B) Could have ~~more~~ counselors part of expanded New Student Programs so consistency is maintained prior to commitment to major/college.
— Centralized services for 1st Year Students

(4)

(1) STATEMENT — How MIGHT WE BETTER FOSTER ONE-on-one RELATIONSHIPS BETWEEN STUDENTS AND FIN AID Counseling
- How MIGHT WE PROVIDE/FOSTER DIRECT contact in FIN AID?

(2) RECONFIGURE FIN AID office LIKE ADVISING. GA's/WORK STUDY ANSWER PHONE AND ANSWER SIMPLE QUESTIONS. EACH STUDENT HAS A FIN AID ADVISOR TO MEET, ASK QUESTIONS, APPLY WORKSTUDY, GRANTS, ETC. SEMESTER MEETING TO CHECK IN, AVAILABLE AT ANY TIME, STAFFED *(PIE SKY) SOLUTION*

(3)
- ~~Training~~ (Cost) of hiring enough financial aid counselors for manageable caseloads
- Training GAs/workstudy to make sure answers are accurate ✴
- size of caseloads for counselors vs. ~~rush~~ time to be ~~free~~ for students

(4)
- Enlist GAs from ACTG/Fin/DCoBE??
- Training is an issue in all depts. st-adv.
- Advising offices ratios are unequal now.
- Get increased support for all direct-contact st. offices. It is difficult for GAs + workstudys in these settings, once they are trained...
- Make "pathways" to workstudy/GA positions that recognize strengths, skills, area of study

RADFORD
UNIVERSITY

Department of Design

Adult Informed Consent – Survey Research
Consent Form for Workshop A

Title of Research: Financial Aid Communication and University Enrollment Using Design Thinking Methods to Determine University Intervention

Researchers: Joan Dickinson, Professor and Mallory Griffith, MFA in Design Thinking Student Researcher

We are requesting your participation in a research study intended to use design-thinking strategies to identify the challenges incoming students face and explore solutions for navigating the college financial aid review and acceptance process.

For this phase of the study, we are asking participants to participate in an individual interview and group session. The group session will utilize two design-thinking strategies termed experience diagramming and round robin.

This study is being conducted by Mallory Griffith, a graduate student in the Department of Design, mgriffith3@radford.edu, and Dr. Joan Dickinson, a faculty member in the Department of Design, jidickins@radford.edu. We are asking you to take part because of your experience assisting students navigating the financial aid award review and college decision processes. Please read this form carefully and ask any questions you may have before agreeing to take part in the study.

What the study is about: The purpose of this research study is to identify the challenges students and their families encounter navigating the financial aid process, explore opportunities for college interventions, and generate new ideas and solutions to assist incoming students in navigating the college financial aid review and acceptance process.

What we ask of you: For this study, we are asking you to participate in an individual interview that will last approximately 15 to 20 minutes. During the interview, the student researcher will audio-record the conversation on her password-protected ipad.

We will then ask you to participate as part of a group in two design-thinking strategies, experience diagramming and round robin. For experience diagramming, you will be asked to identify key points of communication to or interactions with admitted students during enrollment, either formal or informal and place them along a timeline. Interactions may be rearranged as new interactions are added, as long as there is a consensus from the group on the order. It is anticipated that experience diagramming will take approximately 45 minutes. For round robin, the student researcher will prepare a sheet of paper folded into horizontal fourths to each participant. You will be asked to write a potential solution that addresses an identified "pain point" in the financial aid award process or communication (also written on the paper). You will have 5 minutes to identify a problem and solution. The paper will then be passed to the left to a new participant who will critique the proposed solution in three minutes. Then, the paper will pass once more to the left. This participant will then attempt to reconcile the critique (i.e., "what if we…") in three minutes. It is anticipated that round robin will take approximately 45 minutes.

The interview, experience diagramming and round robin strategies will take place at The Hilton Norfolk, The Main in Norfolk, Virginia during the 2018 VirginiaCAN conference; however, participants may request to interview at an alternate location or over the phone.

This study poses minimal risk, and there are no direct benefits or monetary benefits to you for participation in this study. This study is voluntary and you can choose not to be in this study. If you decide to be in this study, you may choose not to answer certain questions.

If you decide to be in this study, what you share with the researcher(s) will be kept private and confidential. If we present or publish the results of this study, it will be done with complete confidentiality.

This study was approved by the Radford University Committee for the Review of Human Subjects Research. If you have questions or concerns about your rights as a research subject or have complaints about this study, you should contact Dr. Laura J. Jacobsen, Interim Dean, College of Graduate Studies and Research, Radford University, ljacobsen@radford.edu, 1-540-831-5470.

It is your choice whether or not to be in this study. What you choose will not affect any current or future relationship with Radford University.

If you have questions: The principal investigator conducting this study is Joan Dickinson, jidickins@radford.edu. The student researcher is Mallory Griffith. Please ask any questions you have now. If you have questions later, you may contact Mallory Griffith at mgriffith3@radford.edu.

You will be given a copy of this form to keep for your records.

Statement of Consent: I have read the above information, and have received answers to any questions I asked. I consent to take part in the study.

Your Signature _____ Date _____

Your Name (printed) _____

This consent form will be kept by the principal investigator for at least three years beyond the end of the study.

I/We have explained the study to the person signing above, have allowed an opportunity for questions, and have answered all of his/her questions. I/We believe that the subject understands this information.

_____   _____   _____
Signature of Researcher(s)   Printed Name(s)   Date