



**COMMUNICATING FINANCIAL AID &
AFFORDABILITY TO ADMITTED STUDENTS** #AItraining



W. Kent Barnds | Augustana College | wkentbarnds@augustana.edu
Chandra Owen | Michigan State University | bailey42@msu.edu

**ai ACADEMIC
IMPRESSIONS**

 **LEARNING OUTCOME**

After participating...

...you will be able to improve affordability messaging and financial aid communication for your admitted student pool.

**ai ACADEMIC
IMPRESSIONS** 2

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WHY THIS IS SO IMPORTANT



HEADLINES

“Confusing college financial aid letters leave students, parents adrift.” --Hechinger Report

“Focus groups find problems with various award letter templates” --Inside Higher Ed

“Don’t get fooled by financial aid letters”
--Reuters

“10 rules for decoding college financial aid award letters” --Forbes



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TWO UNIVERSAL TRUTHS ABOUT COMMUNICATING ABOUT FINANCIAL AID



COMMUNICATING ABOUT FINANCIAL AID

- **Truth #1:** You cannot communicate too much information
- **Truth #2:** You cannot communicate too frequently



AGENDA

- Best Practice Examples: Non-digital communication
- Best Practice Examples: Electronic communication
- Moving Forward: Keys to concise financial aid communication
- Address your questions



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Best Practice Examples

NON-DIGITAL COMMUNICATION



Communicating Financial Aid and Affordability to Admitted Students

FOLLOW-UP LETTERS

PID:

Dear :

The Michigan State University Office of Financial Aid has received the results of your 2015-2016 Free Application for Federal Student Aid (FAFSA). Review of the FAFSA data has determined that additional information is necessary to continue processing your application for financial aid.

Preliminary review of your family situation indicates that you may qualify for **independent status** due to special circumstances. Specific documentation is required in order for us to make this determination. If you believe that no parental relationship presently exists between you and your parents, and that it would be inappropriate to require parents' financial information, please provide documentation as listed below.

1.A written, signed statement from you describing in detail the nature of your relationship with your parents.

2. Written, signed statements from TWO neutral third parties, e.g., a doctor, clergy, high school counselor, social worker, etc. describing their understanding of your family relationship. **These statements must be on official stationery or they must be notarized.** These parties must provide the same type of information that you present in your letter, but from their perspective.

NOTE: If a neutral third party cannot attest to the situation, the third parties could be others who are not involved, e.g., aunt, uncle, grandparent, family friend, etc. **Signed statements from family members and family friends must be notarized and annotated with the relationship to the student.**



Office of
Financial Aid

Student Services Bldg.
550 East Circle Drive
Room 252
East Lansing, MI 48824

- Letter Template
- Bullets for items needed
- Committee Updates annually
- Macro will generate letters when needed to send
- Can be printed, emailed, saved as PDF



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AWARD LETTTERS



- Paper Award Letters
- Customized per student
- Page One
 - Name
 - Major
 - Placement Rate
 - Average Starting Salary



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Communicating Financial Aid and Affordability to Admitted Students

AWARD LETTERS

FINANCING YOUR EDUCATION
Based on average student income/expense

Money from Savings: \$4,583
Average Family Budget: \$372

OPTIONS TO FINANCE YOUR EDUCATION
Based on 4 Years of Education

GRANTS & SCHOLARSHIPS: \$40,000
STUDENT EMPLOYMENT/WORK STUDY: \$12,000
STUDENT LOANS: \$27,000
FAMILY INVESTMENT: \$108,480

FINANCING THE FAMILY INVESTMENT
Based on borrowing \$108,480

FAMILY SAVINGS: \$4,583
PARENT PLUS LOANS, PRIVATE, OR ALTERNATIVE LOANS: \$1,226
MONTHLY PARENT PLUS LOAN PAYMENT: \$1,226

QUESTIONS?
GET ANSWERS TO FREQUENTLY ASKED QUESTIONS at fsaid.msu.edu/fsa.asp
Email: fsaid@msu.edu
Phone: 517.353.5560

**MICHAELA,
YOUR 2015-2016 FINANCIAL AID AWARD**

COST OF ATTENDANCE
Tuition and Fees (US credits per semester): \$3,544
Room and Board: \$3,914
Total Direct Costs: \$44,688
Books and Supplies: \$1,060
Estimated Other Indirect Costs: \$2,672
COST OF ATTENDANCE: \$48,430

GRANTS AND SCHOLARSHIPS
University Scholars Award: \$8,000
Orange County Alumni Cdn: \$500
Red Cedar Scholarship: \$1,000
FED Inst Grant: \$5,730
FED Supp Ed Exp Grant: \$1,000
TOTAL GIFT AID: \$16,230

STUDENT LOANS
FED Perkins Loan: \$1,000
FED Direct Subsidized Ltn: \$1,500
FED Direct Unsub Ltn: \$1,000
TOTAL LOANS: \$6,500

STUDENT EMPLOYMENT
FED College Work Study: \$12,000

ESTIMATED REMAINING NET COST: \$21,300

OPTIONS FOR FINANCING REMAINING NET COST

STUDENT EMPLOYMENT
AVERAGE STUDENT EARNINGS: \$3,000

FEDERAL PARENT PLUS LOAN
www.fsaids.msu.edu/fsa.asp

SAVING/E20 PLANS
www.fsaids.msu.edu/savingplan.asp

PRIVATE ALTERNATIVE LOANS
www.fsaids.msu.edu/privateloan.asp

This award letter is based on the information you provided. It is not a contract. It is subject to change without notice. Please review the MSU Office of Financial Aid website at fsaid.msu.edu for more information.

- Page Two
- 4 versions depending on need level
 - 0 to 5000 EFC
 - 5000 to 20000
 - 20000 and Up
 - Non-FAFSA filer

AWARD LETTERS

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AVERAGE STUDENT EARNINGS: \$3,000

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SAVING/E20 PLANS
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PRIVATE ALTERNATIVE LOANS
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- Page Two
- 0 to 5000 EFC
- Goal: To be very transparent about family or financing needed
- Removed Parent PLUS to clearly show gap
- Monthly salary v Student Loan Payment changes with major

Communicating Financial Aid and Affordability to Admitted Students

AWARD LETTERS

INVESTING IN YOUR EDUCATION

Monthly Gross Wage: **\$3,750**

Monthly Net Wage: **\$2,772**

Based on average undergraduate tuition in Mississippi

OPTIONS TO FINANCE YOUR EDUCATION

Average Aid Based on 4 Years of Enrollment

- GRANTS & SCHOLARSHIPS: **\$40,000**
- STUDENT EMPLOYMENT/WORK-STUDY: **\$12,000**
- STUDENT LOANS: **\$27,000**
- FAMILY INVESTMENT: **\$108,480**

YOU WILL BE PART OF THE ELITE SPARTAN FAMILY EVEN BEYOND GRADUATION

QUESTIONS? GET ANSWERS TO FREQUENTLY ASKED QUESTIONS at www.finaid.msu.edu/ask

LAUREN, YOUR 2015-2016 FINANCIAL AID AWARD

COST OF ATTENDANCE	
Tuition and Fees (16 credits per semester)	\$34,330
Room and Board	\$8,896
Total Direct Costs	\$43,226
Books and Supplies	\$1,044
Estimated Other Indirect Costs	\$2,642
COST OF ATTENDANCE	\$46,872

GRANTS AND SCHOLARSHIPS	
Natural Science Intern	\$3,000
Natural Science Award	\$2,000
MSU Student Aid Grant	\$10,000
TOTAL GIFT AID	\$15,000

STUDENT LOANS	
FED Direct Subsidized Ln	\$3,500
FED Direct Unsub Loan	\$2,000
MSU Long Term Loan	\$10,000
TOTAL LOANS	\$15,500

OUT-OF-POCKET AFTER FINANCIAL AID **\$13,372**

OPTIONS FOR FINANCING REMAINING NET COST

- STUDENT EMPLOYMENT: Average Student Earnings: \$3,000
- FEDERAL PARENT PLUS LOAN: www.finaid.msu.edu/plusloan
- SAVINGS/529 PLANS: www.finaid.msu.edu/savingsplan
- PRIVATE ALTERNATIVE LOANS: www.finaid.msu.edu/altloans

- Page Two
- 5000 to 20000 EFC
- Still include:
 - Student Indebtedness
 - Family Investment
 - Add Spartan Family quote and photo

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AWARD LETTERS

A BIG TEN SCHOOL AT AN AFFORDABLE COST

QUESTIONS? GET ANSWERS TO FREQUENTLY ASKED QUESTIONS at www.finaid.msu.edu/ask

91% OF MSU GRADUATES PURSUE THEIR INTERESTS THROUGH WORK AND/OR CONTINUING EDUCATION

YOU WILL BE PART OF THE ELITE SPARTAN FAMILY EVEN BEYOND GRADUATION

QUESTIONS? GET ANSWERS TO FREQUENTLY ASKED QUESTIONS at www.finaid.msu.edu/ask

ANGELICA, YOUR 2015-2016 FINANCIAL AID AWARD

COST OF ATTENDANCE	
Tuition and Fees (16 credits per semester)	\$34,330
Room and Board	\$8,896
Total Direct Costs	\$43,226
Books and Supplies	\$1,044
Estimated Other Indirect Costs	\$2,642
COST OF ATTENDANCE	\$46,872

GRANTS AND SCHOLARSHIPS	
Business Dean's Acad	\$1,500
Broad College - Business	\$4,000
International Business	\$1,500
CARIS AWARD	\$3,000
Girl Scouts Council	\$500
American Business Women	\$300
Dollars for Scholars	\$1,000
Omni Award	\$2,500
Women's Club Scholarship	\$2,000
Chrysler Group LLC	\$6,000
Ford Family Scholarship	\$5,000
National Achievement	\$30,000
TOTAL GIFT AID	\$57,500

ESTIMATED NET PRICE **\$9,372**

STUDENT LOANS	
FED Direct Subsidized Ln	\$3,500
FED Direct Unsub Loan	\$2,000
TOTAL LOANS	\$5,500

STUDENT EMPLOYMENT	
FED College Work Study	\$5,000

OUT-OF-POCKET AFTER FINANCIAL AID **\$0**

OPTIONS FOR FINANCING REMAINING NET COST

- STUDENT EMPLOYMENT: Average Student Earnings: \$3,000
- FEDERAL PARENT PLUS LOAN: www.finaid.msu.edu/plusloan
- SAVINGS/529 PLANS: www.finaid.msu.edu/savingsplan
- PRIVATE ALTERNATIVE LOANS: www.finaid.msu.edu/altloans

- Page Two
- 20000 and Up EFC
- More communication regarding value

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AWARD LETTERS

A BIG TEN SCHOOL
AT AN
AFFORDABLE
COST



91%
OF MSU GRADUATES
PURSUE THEIR
INTERESTS
THROUGH WORK
AND/OR
CONTINUING
EDUCATION

YOU WILL BE PART OF
THE ELITE
SPARTAN FAMILY
EVEN BEYOND
GRADUATION



QUESTIONS?
GET ANSWERS TO
FREQUENTLY ASKED
QUESTIONS at

SYDNEY,
YOUR 2015-2016 FINANCIAL AID AWARD

COST OF ATTENDANCE	
Tuition and Fees (16 credits per semester)	\$34,130
Room and Board	\$8,856
Total Direct Costs	\$43,186
Books and Supplies	\$1,044
Estimated Other Indirect Costs	\$2,642
COST OF ATTENDANCE	\$46,872

GRANTS AND SCHOLARSHIPS	
MSU Yellow Ribbon Program	\$7,422
VA Post-9/11 GI Bill	\$12,908
Air Force Medical	\$10,000
TOTAL GIFT AID	\$44,330
ESTIMATED NET PRICE	\$2,542

OPTIONS FOR FINANCING REMAINING NET COST

- **FILE A FAFSA** (fafsa.ed.gov)
All students who file the Free Application for Federal Student Aid (FAFSA) are eligible for \$5,500 to \$7,500 in low-interest federal student loans, even if they have no financial need.
- **STUDENT EMPLOYMENT**
Average Student Earnings: \$2,000
- **FEDERAL PARENT PLUS LOAN**
www.finaid.msu.edu/parentplus
- **SAVINGS/529 PLANS**
www.finaid.msu.edu/savingsplan.asp
- **PRIVATE ALTERNATIVE LOANS**
www.finaid.msu.edu/altloans.asp

- Page Two
- Non-FAFSA Filer
- Similar to 20000 and Up
- Added info regarding FAFSA and aid available

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AWARD LETTERS

TO CONFIRM YOUR ENROLLMENT

1. Log in to your online student portal at spartan.msu.edu to locate your Personal Identification (PID) number and receive your Personal Access Number (PAN).
2. Use your PID and PAN to set up your MSU NetID and email account at tech.msu.edu/new-students.
3. Submit your \$250 Advanced Enrollment Deposit and select a date to attend an Academic Orientation Program online at academic.msu.edu/ncap prior to May 1.
4. Complete your Housing Selection form online at evon.msu.edu.

Once you have your MSU NetID, you can accept your financial aid offer by visiting stufinaid.msu.edu and clicking "Financial Aid (Check Your Aids)".

WELCOME TO THE NEIGHBORHOOD: RESIDENTIAL LIFE AT MSU

MSU has one of the largest on-campus housing operations in the country with 27 residence halls and two apartment complexes—but you'll feel right at home as you settle into one of our five unique MSU neighborhoods.



Each Neighborhood provides world-class academic, health and wellness, intercultural, residence education, and other critical student support services through Engagement Centers located right at the doorstep of your on-campus home. Renovated dining halls and retail locations offer comfortable settings for you to dine, study and socialize.

At MSU, you'll experience all the benefits of living and learning at a major university, plus the small-college atmosphere that fosters friendships, involvement, and a sense of community.

● LEARN MORE AT:
evon.msu.edu and spartanlife.com

ENHANCE YOUR EDUCATION
STUDY ABROAD
275 PROGRAMS
60 COUNTRIES
academic.msu.edu/studyabroad



MSU OFFERS
AN AWARD-WINNING
DINING
EXPERIENCE
eatat.msu.edu



"I love being part of the Spartan family. Choosing to come to MSU was one of the best decisions I've ever made."
—William Fennell, Sophomore, Lisle, Illinois

- Page 3
- Study Abroad
- Housing Options
- Dining
- Student Quote
- Collaborate with various offices to develop

ai ACADEMIC IMPRESSIONS 16

Communicating Financial Aid and Affordability to Admitted Students

AWARD LETTERS



- Page 4
- Housing Deadline
- Image that appears in envelope window
- Social Media

AWARD LETTERS

MICHIGAN STATE UNIVERSITY
2014-2015 FINANCIAL AID AWARD NOTICE
September 10, 2014
#12345678

Sam Spartan
123 Stadium Way
East Lansing, MI 48824

Dear Sam,

Your award package below is based on your 2014-2015 FAFSA and is effective as of the date of this letter. Additional information may be required from you and if so we will notify you through your MSU email account. We will also notify you if your financial aid is revised at any time. Awards are subject to revision based on funding, federal, state and institutional regulations, changes in your enrollment or financial need, or the receipt of other awards.

Your estimated cost of attendance is \$48,504. This includes tuition, fees, housing, food, books, and modest personal spending. MSU bills you directly for tuition and fees, and for room and board if you live in a residence hall. MSU does not bill you for books, supplies, or personal items. If the financial aid you accept exceeds your MSU-billed expenses, you will receive a refund which you should use to pay those other expenses.

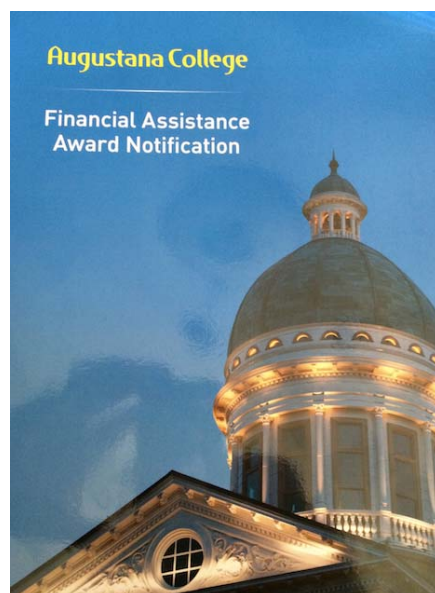
While your budget is an estimate of costs for students in general categories based on residency, academic level, and program, you can find your exact MSU-billed charges in Stulfin if you are enrolled and your bill has been produced. You can also find detailed cost information and a cost calculator at www.fraud-free.education.org. This will be especially helpful to you before your bill has been produced, or if you want to estimate your costs at any time.

Award	Award Program	Fall 14	Spring 15	Summer 15	Total
Scholarships and Grants					
15148	Red Cedar Scholarship	\$1,500	\$1,500		\$3,000
2562	Honors College National	\$7,500	\$7,500		\$15,000
3349	Beavers Scholarship	\$2,000	\$2,000		\$4,000
7995A	Donor Award	\$3,000	\$3,000		\$6,000
Loans					
F821	FED Direct Subsidized Ln	\$1,750	\$1,750		\$3,500
F821	FED Direct Unsub Loan	\$1,000	\$1,000		\$2,000
P82X	Declarat Pair PLUS Ln	\$7,502	\$7,502		\$15,004
TOTAL		\$24,252	\$24,252		\$48,504

- Sent to resident incoming freshmen
- Others are notified via email to check Stulfin
- Can print PDF

AWARD LETTER PACKAGE

- Mailed to all packaged students (filers and non-filers)
- Includes:
 - Award letter
 - Cost/Payment Sheet
 - FAQ
 - Next Steps



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AWARD LETTER PACKAGE

- Focus on value and outcomes, first and foremost
- Relevant graduate profiled

The value of an Augustana education

My time and education at Augustana College were more than formative—they were life-changing. From elementary school on, I knew I was a scientist even if I did not know how one goes about becoming a scientist professionally. But at Augustana College, I learned that scientific investigation is more than a series of hypotheses and experiments about the world, but also is a fundamental exercise in how we define and communicate knowledge.
Dr. Joseph Nyser '99, philosophy and biology
Assistant Professor, Department of Molecular Virology and Microbiology, Baylor College of Medicine

In my time at Augustana I was part of three design internships and the Augustana Web Guild, where I developed my skills in web design and client interaction. These experiences gave me the confidence to become a professional graphic and web designer and also start my own design studio.
Jeff Chin '10, studio art and communication studies
Director at Animated Storyboards, Chicago

The social, academic and extracurricular opportunities at Augustana eclipsed what I would have been offered at a state university or the specialty schools I applied to. If you want to do something (research or otherwise), and you are motivated to finish what you start, Augustana can open the right doors for you—just as it did for me.
Jeremy Hoffman '11, geology and classics
Ph.D. candidate in glacial geology at Oregon State University

I chose to attend Augustana College because of its emphasis on the liberal arts. I knew that at Augustana, I could pursue interests and studies in disciplines besides my major—and I did! Four years ago, I thought I would be in medicine. Now I am pursuing a course of study in biological anthropology at my dream school—St. John's College, University of Cambridge. I couldn't ask for more!
Kai Yin (Jesse) Ho '13, anthropology and biology
Graduate student at St. John's College at the University of Cambridge in England

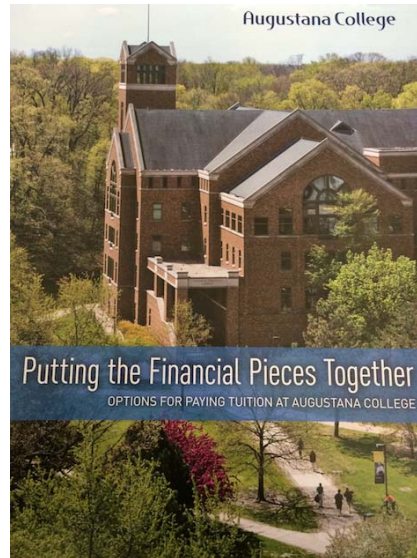
Being involved in a research project the past three years under the direction of Dr. Muir has been amazing. I have learned so much about science and scientific research, but even more than that, it's given me confidence in my skills as a scientist. Similarly, going to Nicaragua on a medical mission trip made me realize my passion for medicine, and solidified my career choice.
Manisha Kumar '13, biology/pre-medicine, with minors in biochemistry and psychology
Attending the University of Iowa Carver College of Medicine

Being a pre-law student at Augustana provides a unique experience because our liberal arts education allows students to explore other interests and have the capability to intertwine their studies into a hybrid educational experience. All the different classes that I can take, along with the available internship opportunities for both studies, really allow me to have a wide variety of options for the future.
Kierra Smith '14, political science/pre-law and accounting

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PUTTING THE PIECES TOGETHER

- Everything anyone would ever want to know about financial aid and financing and Augustana education



COSTS

Putting the Financial Pieces Together

You've discovered that through a combination of scholarships, grants or loans, financing an Augustana education is not out of the question. You have received your Award Notification and remaining net cost from Augustana. Yet you may still wonder: How can I best manage my balance? What are my payment options? Recognizing that each family's financial needs and capabilities are different, Augustana offers a number of options to help you manage your college payments.

For many families, a combination of savings and current income will cover the remaining net costs. Other families may look to a combination of loans and the monthly payment plan. We encourage your family to discuss the options that suit you best. With a well-planned payment strategy, you'll be better prepared to begin the academic year. This brochure has information about college costs and options for paying costs at Augustana, plus examples. If you have any questions, please contact Augustana's Business Office or the Office of Financial Assistance. We're happy to assist you in planning for your college education.

Office of Financial Assistance (501) 794-7207
Business Office (501) 794-7254

Costs

The direct cost for resident students to attend Augustana College for the 2015-16 academic year—before financial assistance is applied—is \$48,212. The total cost includes both direct costs (tuition and fees, housing and meals) and indirect costs (books, supplies, transportation and personal expenses).

2015-16 costs for full-time resident students		Additional music fees	
Tuition and fees	\$38,466	First half-hour lesson (one credit)	\$252
Housing (standard double)	*4,932	Each additional half-hour lesson (one credit)	\$159
Meals (on-campus plan)	*4,814	One credit	\$252
Total direct cost	\$48,212	Two credits	\$411
Estimated other costs (indirect costs)		Three credits	\$570
Books/supplies	**\$1,000	Four credits	\$729
Transportation	\$400		
Personal expenses	\$800		
Total indirect costs	\$2,200		
Total cost to attend	\$50,412		

* Double R. Seawson Commons is \$5,750. Financial assistance is not adjusted based on higher room charges above the standard double room rate.

** Transfer students residing in Transitional Living Area (TLA) housing will be charged at a higher room charge and will have the option to choose a partial meal plan.

** The Augustana Bookstore accepts cash and credit cards only.

- Upfront about price

EXAMPLES OF PAYING

- Realistic
- Thorough
- Imaginative

Examples of Payment Options

Augustana has a three-term calendar. Families are billed one-third of their year's net cost each term. Here are examples of how families could pay college costs:

THE JOHNSON FAMILY will pay a total of \$18,000 for tuition, fees, housing and meals for the 2015-16 academic year. The balance of \$18,000 is after all grants, scholarships and federal student loans have been applied to the student's charges. They will pay \$6,000 for each of the three terms. The student plans to work on campus and use those earnings to help cover book and general miscellaneous expenses.

Examples of how the Johnsons could pay the \$18,000 include:

Example One Three payments to the college (August/November/February):	
\$5,000 per term (from parent income/savings)	\$15,000
\$1,000 per term (from student income/savings)	\$3,000
Total payments	\$18,000

Example Two 10 monthly payments using Tuition Management Systems (TMS).

Parent PLUS loan and student income/savings:	
\$800 payment to TMS for 10 months	\$8,000
\$9,000 parent PLUS loan (net)	\$9,000
\$333 per term (from student income/savings)	\$1,000
Total payments	\$18,000

THE SMITH FAMILY will pay the college a total of \$9,000 for tuition, fees, housing and meals for the 2015-16 academic year. The balance of \$9,000 is after all grants, scholarships, and federal student loans have been applied to the student's charges. They will pay \$3,000 for each of the three terms. The student plans to work on campus and use those earnings to help cover book and general miscellaneous expenses.

Examples of how the Smiths could pay the \$9,000 include:

Example One 10 monthly payments using Tuition Management Systems (TMS), private student loan and student savings:	
\$400 payment to TMS for 10 months	\$4,000
\$3,500 Private student loan	\$3,500
\$500 per term (from student savings)	\$1,500
Total payments	\$9,000

Example Two Combination of all payment options:

\$666 per term direct payment (from parent savings)	\$2,000
\$150 payment to TMS for 10 months	\$1,500
\$3,000 Parent PLUS loan (net)	\$3,000
\$2,500 Private student loan	\$2,500
Total payments	\$9,000

FINANCING AND PAYING

- Billing
- Monthly payment
- PLUS loan

Financing and Payment Options

1. Three payments per year, once each term

Tuition bills are available electronically three weeks prior to the beginning of each academic term. You may view your student account on Archers at archers.augustana.edu. You also can allow your parents to view statements and pay online, by logging into your myaugustana.edu account profile (archers.augustana.edu) and authorizing an authorized paper on the account. Based on your financial assistance offer, one-third of your accepted grants, scholarships and loans will be subtracted from each term's charges. In turn, your balance for the term will be reflected on the billing statement.

You may pay each term's balance by cash or check in person or by mail to the Business Office in Sorenson Hall. Or you may elect to pay through myaugustana.edu – a Higher One Company. This system allows students (and other authorized users designated by the student) to view student account activity online and pay bills when it is most convenient. This real-time system gives students the option of paying by electronic check (ACH) with no convenience fee, or by credit/debit card. There is a 2.75% convenience fee charged for payments made with a credit card. We accept MasterCard, American Express, VISA and Discover.

You can access your myaugustana.edu account through the "Students" section in Archers. Unless you arrange to participate in the monthly payment plan or apply for a PLUS loan that covers your full-year balance, we will ensure you wish to pay term by term.

For the 2015-16 year, Augustana's academic terms will begin on:

Fall term: Monday, August 24, 2015

Winter term: Monday, November 16, 2015

Spring term: Monday, March 7, 2016

Monthly payment options through Tuition Management Systems

Some families may prefer to pay college costs on a monthly basis through Tuition Management Systems. TMS allows families to pay all or part of their net annual costs

from current income through regularly scheduled monthly payments. The payment plan is set up for 10 months with an annual enrollment fee estimated at \$65. Using the TMS worksheet, families determine their net annual cost and divide that by 10 months to arrive at their monthly payment. The first payment will be due July 1. TMS payments can be made via the web, phone, automatic withdrawal from a bank account, or through the mail.

An informational brochure and letter from the Business Office will be mailed to all incoming first-year and transfer students in May. For more information, contact Tuition Management Systems at 800/556-8029, visit their website at www.augustana.edu or contact the Augustana Business Office at (505) 794-7354.

3. Parent Loans for Undergraduate Students (PLUS)

The Federal Direct PLUS loan program enables parents with good credit histories to borrow all or part of the student's yearly out-of-pocket (net) costs. Each year, a parent may borrow up to the cost of education less any financial assistance the student receives. Loan proceeds are credited directly to the student's account each term. Currently a 4.29% (adjusted annually) federal origination fee is charged on the amount borrowed, and deducted from the proceeds of the loan. The interest rate (currently 7.25% and adjusted yearly) begins to accrue on the date of the first disbursement and is the responsibility of the borrower throughout the life of the loan.

Parent PLUS loan borrowers whose funds were first disbursed on or after July 1, 2008, have the option of delaying their repayment on the PLUS loan either 60 days after the loan is fully disbursed for the academic year or six months after the dependent student is not enrolled at least half-time. During this time, interest may be paid by the parent or capitalized. The repayment period for the PLUS loan may range from 10 to 25 years.

In some instances, interest paid on a federal PLUS loan may qualify for the student loan interest deduction on your federal tax return. Please check with your tax preparer to determine if you would qualify.



Communicating Financial Aid and Affordability to Admitted Students

AWARD LETTER

- Filers
- Non-filers

Augustana College
Office of Financial Assistance

Annual Year: 2015-2016
Date: 03/02/15
Housing: On-Campus

The Augustana College Financial Assistance Office staff has individually reviewed your information and we are pleased to offer you the following financial assistance award. Please review and indicate your acceptance / rejection of each award and return to the Financial Assistance Office. If you have any questions, please contact the Financial Assistance Office.

	Fall	Winter	Spring	Total	Accept	Reject
Gift Assistance						
Dean's Scholarship	6,333	6,333	6,334	19,000		
Early Filers Award	166	166	166	500		
Trustee Grant	323	323	324	1,000		
Federal Pell Grant	1,142	1,141	1,142	3,425		
IL MAP Grant (Est)	1,373	1,373	1,374	4,120		
Federal SISO	150	150	150	450		
Augustana Grant	1,833	1,833	1,834	5,500		
Work Eligibility						
Federal Work Study	800	800	800	2,400		
Loan/Other						
Fed Direct Sub Ls	1,167	1,167	1,166	3,500		
Federal Perkins Ls	333	333	334	1,000		
Fed Direct Unk Ls	667	667	666	2,000		
Award Total	14,497	14,496	14,502	43,495		

FINANCIAL ASSISTANCE AWARD NOTIFICATION - You must accept, sign and save one copy of this award notification, and return to the Office of Financial Assistance. For more information on terms and conditions, and the renewal date of this offer, please read, agree to and understand the terms and conditions for receiving the financial assistance outlined above. I have read, agree to and understand the terms and conditions for receiving the financial assistance outlined above. I have read, agree to and understand the terms and conditions for receiving the financial assistance outlined above. I have read, agree to and understand the terms and conditions for receiving the financial assistance outlined above.

Student Signature: _____ Date: _____

HOW TO READ YOUR AWARD LETTER

- Pushed out via:
 - Twitter
 - Facebook
 - Website
 - Website feature

ON-CAMPUS

If your award letter says "On-Campus," we have awarded aid based on you living on campus. If you are living in the residence halls, you will be assessed a full meal plan charge.

GIFT ASSISTANCE

"Gift assistance" is financial assistance you do not need to pay back. Read all materials included with your award letter. There may be criteria or deadlines you need to meet to keep the awards in future years.

	Fall	Winter	Spring	Total	Accept	Reject
Gift Assistance						
Dean's Scholarship	6,333	6,333	6,334	19,000		
Early Filers Award	166	166	166	500		
Trustee Grant	323	323	324	1,000		
Federal Pell Grant	1,142	1,141	1,142	3,425		
IL MAP Grant (Est)	1,373	1,373	1,374	4,120		
Federal SISO	150	150	150	450		
Augustana Grant	1,833	1,833	1,834	5,500		
Work Eligibility						
Federal Work Study	800	800	800	2,400		
Loan/Other						
Fed Direct Sub Ls	1,167	1,167	1,166	3,500		
Federal Perkins Ls	333	333	334	1,000		
Fed Direct Unk Ls	667	667	666	2,000		
Award Total	14,497	14,496	14,502	43,495		

AWARD TOTAL =

If you have filed the FAFSA, your student federal loan eligibility will be included in your award letter. You have the option of accepting or rejecting all or a portion of your federal loan.

If work study is included, it is because you are eligible for this federally supported program. This amount is not guaranteed and does not go toward reducing your cost to attend. Students without work-study eligibility still have opportunities to work on campus.

WHAT YOU WILL PAY

Augustana College
2014-15 Cost / Payment Worksheet

This worksheet is intended to help you better understand your total cost and the amount you will need to pay for your education.

DIRECT COSTS

Communicating Financial Aid and Affordability to Admitted Students

COST/PAYMENT WORKSHEET

- Keep it simple
- Make it easy
- Don't leave anything to guesswork
- (Admissions Officers use this for all "closing calls" and receive a copy to trigger the phone call.

Augustana College
2015-16 Cost / Payment Worksheet

This worksheet is personalized to help you better understand your total charges, the portion that will be covered by your financial assistance, and the remaining costs not covered by financial assistance.

Estimated cost to attend Augustana for the 2015-16 academic year:

45,212	41,385	6,827	Augustana has 3 terms. Estimated cost will be billed in 3 installments. (Due August / November / March)
Total Direct Costs	Estimated Total Assistance (grants / scholarships / loans / tuition waiver)	Estimated cost to attend for the 2015-16 year (not including books)	

SUMMARY OF DIRECT COSTS AND TOTAL ASSISTANCE

DIRECT COSTS

Tuition and Fees	\$ 30,466
Full-time tuition charges cover a maximum of 23 credits/year.	
Housing and Meals	\$ 9,745
Assumes a standard double room and full meal plan. Extra charges will apply if student opts for and is assigned to Seasonal Commons.	
Music Fee	\$ 0
Students registering for music lessons only. One credit-\$202/term, each additional credit per term is \$100 (i.e. 2 credits per term=\$411 term, 3 credits per term=\$606 term).	
Total Direct Costs	\$ 40,212 Total Direct Costs

FINANCIAL ASSISTANCE (from Award Notification)

Gift Assistance	\$ 34,385
Includes scholarships and grants from all sources (institutional, federal, state, other).	
Federal Direct Loan (in the student's name)	\$ 5,440
Currently a 1.07% federal origination fee is deducted from the Federal Direct Loan. If you choose to reduce or reject the Federal Direct Loan, you will need to adjust your cost to attend accordingly.	
Federal Perkins Loan	\$ 1,000
Tuition Deposit Credit	\$ 300
Total Assistance/Credits	\$ 41,385 Total Assistance

* Payment options include:
 - Direct payment to the college each term (August, November, March)
 - Monthly payment plan through TMS (12 months after beginning July 1)
 - Federal Direct Parent PLUS Loan (application and approval required)
 - Private student loan (credit worthy or co-signer needed)
 - Combination of any of the above

For more information about available payment options, please refer to the "Putting the Financial Pieces Together" brochure included with your Financial Assistance Award Notification.

The Federal Work Study Award is not used in calculating the estimated cost to attend. Most students use earnings for personal expenses. Students may contact the Business Office if they choose to apply their earnings to the billing account.

Office use - 4/22/15

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LOBBY SIGN-IN



- Students can swipe MSU ID or type to sign-in
- Provides names of advisors on-duty
- Provides list of others who are waiting and what order
- Can see what time others signed-in

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LOBBY SIGN-IN

MICHIGAN STATE UNIVERSITY | Office of Financial Aid

Student Sign-In

If you have an MSU Student ID, you may swipe it in the card reader to fill out most of this form automatically. If you are not an active student, you may leave the PID field blank.

Your first name:

Your last name:

Your student PID: (9-digit MSU identifier, looks like A12345678)

Reason for visiting:

Current Waiting List

There are no students on the waiting list.

Today's Advising Staff

- Carol Albert
- Derek Anderson
- Tyler Arens
- Charles Williams

LOBBY SIGN-IN

MICHIGAN STATE UNIVERSITY | Office of Financial Aid

Student Sign-In

If you have an MSU Student ID, you may swipe it in the card reader to fill out most of this form automatically. If you are not an active student, you may leave the PID field blank.

Your first name:

Your last name:

Your student PID: (9-digit MSU identifier, looks like A12345678)

Reason for visiting:

Current Waiting List

There are no students on the waiting list.

Today's Advising Staff

- Carol Albert
- Derek Anderson
- Tyler Arens
- Charles Williams

LOBBY SIGN-IN

Current Waiting List (1)

1. Suzy S. (11:12 AM)

Today's Advising Staff

- Carol Albert
- Derek Anderson
- Tyler Arens
- Charles Williams

September 22nd, 2014 / 11:13 AM

LOBBY SIGN-IN

[Home](#) » [Helpful Links](#) » [Student Sign-In Admin](#) [Logout](#)

Student Sign-In Admin

[Advisor View](#)

✓ You are currently on duty. ([Change](#)) | ✓ Sound is on. ([Change](#))

Your Students

There are no students in session with you.

Current Waiting List (1)

1. **Suzy Spartan** (11:12 AM)
Purpose: Loan Questions
Actions: ([Start Session](#)) ([Mark As Walk-Off](#))

Advisors On Duty

- Carol Albert
- Derek Anderson
- Tyler Arens
- Charles Williams

LOBBY SIGN-IN

The screenshot shows the 'Student Sign-In Admin' interface. At the top, there are links for 'Home', 'Helpful Links', and 'Student Sign-In Admin', along with a 'Logout' button. The main title is 'Student Sign-In Admin'. Below this, there is a section for 'Advisor View' with a status bar indicating 'You are currently on duty. (Change)' and 'Sound is on. (Change)'. The 'Your Students' section displays information for a student named 'Suzy Spartan' with PID 'A12345678' (Not found in SIS). The purpose is 'Loan Questions'. Actions include '(End Session)', '(Mark As Walk-Off)', and '(Return To Waiting List)'. A dropdown menu shows '2015' and a text input field contains 'OFA25/qs about aid for next year, grad loans' with a '(Done)' button. The 'Current Waiting List' section states 'There are no students on the waiting list.' The 'Advisors On Duty' section lists: Carol Albert, Derek Anderson (In Session), Tyler Arens, and Charles Williams. The Academic Impressions logo is in the bottom right corner.

BENEFITS OF LOBBY SIGN-IN

For students

- Sign-in process is quick and intuitive
- Increased transparency
 - How many people are ahead of me?
 - How long have others been waiting?
 - How many advisors are seeing students right now?

BENEFITS OF LOBBY SIGN-IN

For advisors

- More information at a glance
 - How many students are in the lobby right now?
 - How many other advisors are on duty or in session with a student?
- Sound alerts let them work on something else while still seeing students - no need to actively monitor the lobby

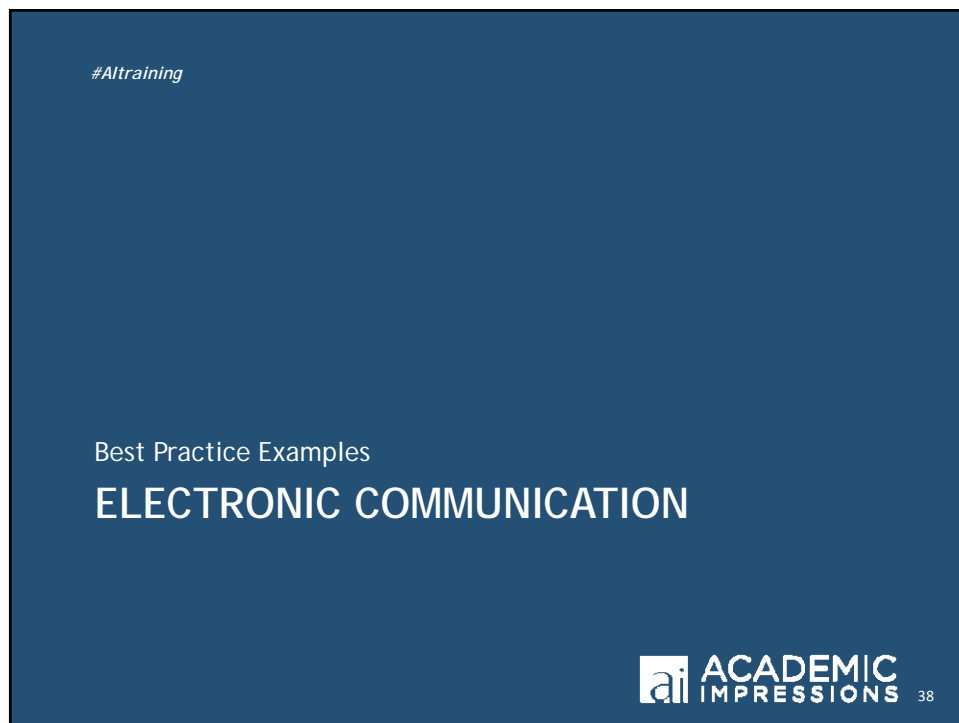


BENEFITS OF LOBBY SIGN-IN

For supervisors

- Note-keeping is enforced by the system - always “leaving a trail” for the next advisor
- Metrics by hour, day, week, month, etc.
 - Total number of students seen
 - Average wait time of students seen





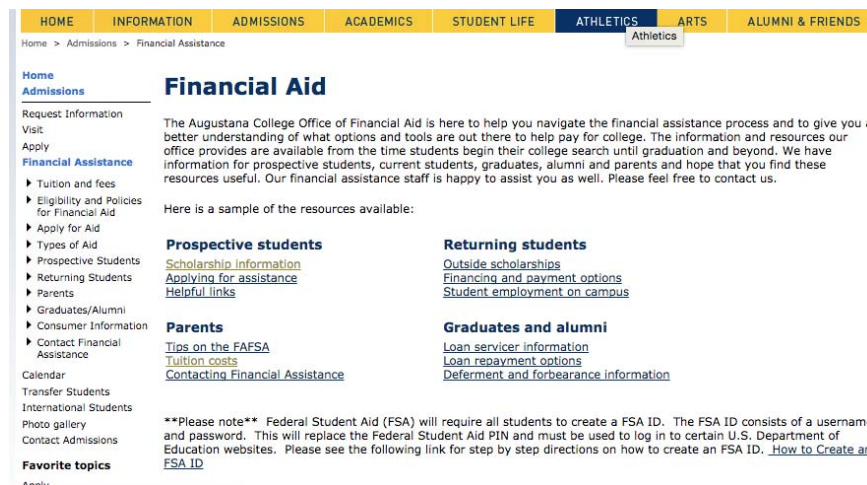
Communicating Financial Aid and Affordability to Admitted Students

ADMISSIONS PRESENCE



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SIMPLE NAVIGATION



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ADD VALUE

[HOME](#)
[INFORMATION](#)
[ADMISSIONS](#)
[ACADEMICS](#)
[STUDENT LIFE](#)
[ATHLETICS](#)
[ARTS](#)
[ALUMNI & FRIENDS](#)

[Home](#)
[Prospective Students](#)

[Scholarship Information](#)
[Scholarship Estimator](#)
[Net Price Calculator](#)
[Financing and payment options](#)
[Links](#)
[Forms](#)

[Favorite topics](#)
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[Library](#)
[Course Registration](#)
[CampusNet](#)
[A - Z Index](#)
[Events Calendar](#)
[Academic Calendar](#)
[Contact Us](#)

Home > Admissions > Financial Assistance > Prospective Students > Net Price Calculator

Estimating net price and merit scholarships

Augustana College provides two online tools meant to help families talk with us about the cost and value of an education at Augustana. We encourage you to read the information below before completing the Merit Scholarship Estimator or the federally mandated Net Price Calculator.

1. The [Merit Scholarship Estimator](#) is a tool for students and families to estimate academic scholarships.
2. The federally mandated [Net Price Calculator](#) is a tool for students and families which provides an early estimate of what they may expect to pay to attend Augustana. This tool provides estimates for both merit scholarships and need-based assistance.

Neither calculator is an official application for financial aid, and both are only estimates.

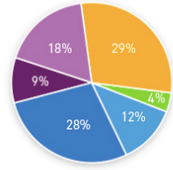
The federally mandated [Net Price Calculator \(NPC\)](#) can be useful for initial cost comparisons. It is divided into two parts: one to estimate scholarships and another to estimate financial need. Student test scores, high school class rank and GPA are needed for the first part. The financial aid section requires information about family income and assets. Students must be eligible to file the [Free Application for Federal Student Aid \(FAFSA\)](#) to use the NPC.

The NPC is only an early estimate of possible assistance and results cannot present a complete picture. The best way to determine the college education for you and your goals is to visit campus and speak with counselors from admissions and financial aid.

NPC drawbacks

- Cannot describe the overall value of that education to a student's personal and professional goals

Related reading



- Grants & Scholarships
- Relatives & Friends
- Student Income & Savings
- Parent Income & Savings
- Parent Borrowing
- Student Borrowing

[How America Pays for College 2012: A national study by Sallie Mae and Ipsos](#)

[Net Price vs. Net Worth](#)

[A Tough Act to Follow](#)

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A FAVORITE TOOL

- Deep engagement
- Appeals to younger students
- Simple
- Non-needy and needy alike

[HOME](#)
[INFORMATION](#)
[ADMISSIONS](#)
[ACADEMICS](#)
[STUDENT LIFE](#)
[ATHLETICS](#)
[ARTS](#)
[ALUMNI & FRIENDS](#)

[Home](#)
[Prospective Students](#)

[Scholarship Information](#)
[Scholarship Estimator](#)
[Net Price Calculator](#)
[Financing and payment options](#)
[Links](#)
[Forms](#)

[Favorite topics](#)
[Apply](#)
[Employment](#)
[Bookstore](#)
[Webmail Log-In](#)
[Library](#)
[Course Registration](#)
[CampusNet](#)
[A - Z Index](#)
[Events Calendar](#)
[Academic Calendar](#)
[Contact Us](#)

Home > Admissions > Financial Assistance > Prospective Students > Scholarship Estimator

Merit Scholarship Estimate Form

After you submit this form, it will be reviewed by admissions staff who will then contact you to discuss your scholarship estimate. The information returned by the reviewer is in no way a guarantee or final value for a scholarship.

Name*

First Name Initial Last Name

Gender

☐ Male

☐ Female

Ethnic background

☐ African-American

☐ Asian/Pacific Islander

☐ Caucasian

☐ Hispanic

☐ Native American

☐ Multiracial

☐ Other

☐ Optional

☐ Check if you live outside the United States.

Address*

City State Zip Code

Phone*

Email*

Confirm email*

Communicating Financial Aid and Affordability to Admitted Students

PROVIDE SERVICE

ON-CAMPUS
If your award letter says "On-Campus," we have awarded aid based on you living on campus. If you are living in the residence halls, you will be assessed a full meal plan charge.

GIFT ASSISTANCE
"Gift assistance" is financial assistance you do not need to pay back. Read all materials included with your award letter. There may be criteria or deadlines you need to meet to keep the awards in future years.

Gift Assistance	Full	Winter	Spring	Total	Average	Reject
President's Award	5,000	5,000	5,000	15,000	5,000	
Early Entry Award	200	200	200	600	200	
Early Entry	200	200	200	600	200	
U. S. MAF Grant (Gift)	5,275	5,275	5,275	15,825	5,275	
Augustana Grant	500	500	500	1,500	500	
Work Eligibility						
Public Work Study	800	800	800	2,400	800	
Loan/Other						
Est Direct Loan Lx	5,000	5,000	5,000	15,000	5,000	
Est Direct Loan Lx	800	800	800	2,400	800	
Award Total	21,000	21,000	21,000	63,000	21,000	

AWARD TOTAL =
If you have filed the FAFSA, your student federal loan eligibility will be included in your award letter. You have the option of accepting or rejecting all or a portion of your federal loan.

WHAT YOU WILL PAY

DIRECT COSTS

LOTS OF VIDEOS OUT THERE TO USE TO COUNSEL

<https://www.youtube.com/watch?v=Pn4QECMTh5w>

FINANCIAL AID

<https://www.youtube.com/watch?v=VRyXfUStHO0>

THE FAFSA

<https://www.youtube.com/watch?v=KoiBrTvggJU>

DATA RETRIEVAL

<https://www.youtube.com/watch?v=Pn4QECMTh5w>

TYPES OF AID

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Academic Impressions

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MAKE IT EASY FOR THEM TO REACH YOU ON THEIR TERMS AT THEIR TIMES



Dear Kellen,

On Monday and Tuesday, our knowledgeable counselors will be available by phone to answer questions about your specific financial aid award.

Call 309-794-7207 from 6:30-8 p.m. either night and get the answers to your questions about:

- scholarship requirements
- loan paperwork
- notifying the college of outside scholarship
- bill payment timeline and plans
- renewal process
- FAFSA updates
- special circumstances

If you're unable to call during these times, the financial assistance office can also be reached at the same number, 309-794-7207 from 8 a.m.-4:30 p.m. Monday-Friday.

Sincerely,

W. Kent Barnds

Vice President of Enrollment

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TAKE YOUR FINANCIAL AID STAFF ON THE ROAD

Dear Kayla,

You've been admitted. You're ready to commit... but you're concerned about financial aid. Augustana is here to help. We'd like to get together with you and your parents to discuss your financial aid award.

Chicagoland appointments with financial assistance staff available

Augustana College Financial Assistance staff are traveling to Chicagoland to answer your questions! Appointments will be scheduled in 30 minute increments.

Thursday, March 20th from 4 pm -- 8pm
[Augustana Chicagoland Office, Lombard, IL](#)

OR

Saturday, April 5th from 10am -- 2pm
[Augustana Chicagoland Office, Lombard, IL](#)

Visit [augustana.edu/chicagoland](#) for further details on dates, locations, and times.

Chicagoland appointments with admissions counselors

If you are unable to attend on March 20th or April 5th, we invite you to chat individually with an Admissions Counselor in the Chicagoland Area. Spend time with an Augustana professional discussing your individual financial aid package. Appointments will be scheduled in 30 minute increments.

Appointments will be offered during March and April in: Algonquin, Bolingbrook, Chicago, Evanston, Libertyville, Naperville, Orland Park, and Schaumburg.

Visit [augustana.edu/chicagoland](#) for further details on dates, locations, and times.

If you have yet to receive your award notification, please know the Office of Financial Assistance is currently in the process of reviewing and packaging student awards. If you have questions about whether you have all your necessary paperwork submitted or are interested to know how soon you will be receiving your financial award letter, please call the Office of Financial Assistance at [309-794-7207](#).

Hope to see you soon!

Your Chicagoland Augie Admissions Team,

Courtney and Jenna

Courtney E. Wallace
Director of Admissions - Chicago Region
[309-794-7320](#)
[c.wallace@augustana.edu](#)

TAKE YOUR SHOW ON THE ROAD

Chicagoland appointments with financial assistance staff available

Augustana College Financial assistance staff are traveling to Chicagoland to answer your questions! Appointments will be scheduled in 30 minute increments. Please bring your Award Notification with you to the appointment.

Email with your choice date and 3 preferred times for an appointment.

Saturday, March 21st from 10 am - 2 pm

Augustana Chicagoland Office
377 E. Butterfield Rd Suite 201E
Lombard, IL

Please email appointment request by jenna.murch@augustana.edu

Wednesday, March 18th by emailing Jenna Murch at jenna.murch@augustana.edu

OR

Saturday, April 11th from 10am - 2pm

Augustana Chicagoland Office
377 E. Butterfield Rd Suite 201E
Lombard, IL

Please email appointment request by courtney.wallace@augustana.edu
by emailing Courtney Wallace at courtney.wallace@augustana.edu

Chicagoland appointments with admissions counselors

If you are unable to attend on **Saturday**

Wednesday, March 25th, we invite you to chat individually with an Admissions Counselor in the Chicagoland Area. Spend time with an Augustana professional discussing your individual financial aid package. Appointments will be scheduled in 30 minute increments. Please bring your Award Notification with you to the appointment.

Email us directly with your choice location and 3 preferred times for an appointment.

Lombard - Tuesday, March 24th from 1pm - 6 pm

Augustana Lombard Office: 377 E. Butterfield Rd, Lombard, IL

Email jenna.murch@augustana.edu to schedule an appointment.

Schaumburg - Wednesday, March 25th 3 pm - 6pm

Parera Bread: 2415 W. Schaumburg Rd, Schaumburg, IL

Email courtney.wallace@augustana.edu to schedule an appointment.

Orland Park - Monday, March 26th from 3pm - 6 pm

Parera Bread: 15201 S. LaGrange Road, Orland Park, IL

Email jenna.murch@augustana.edu to schedule an appointment.

Park Ridge - Monday, March 26th 3 pm - 6pm

Parera Bread: 39 S. Northwest Hwy, Park Ridge, IL

Email courtney.wallace@augustana.edu to schedule an appointment.

Algonquin - Tuesday, March 27th 3pm - 6pm

Parera Bread: 401 S. Randall Rd, Algonquin, IL

Email courtney.wallace@augustana.edu to schedule an appointment.

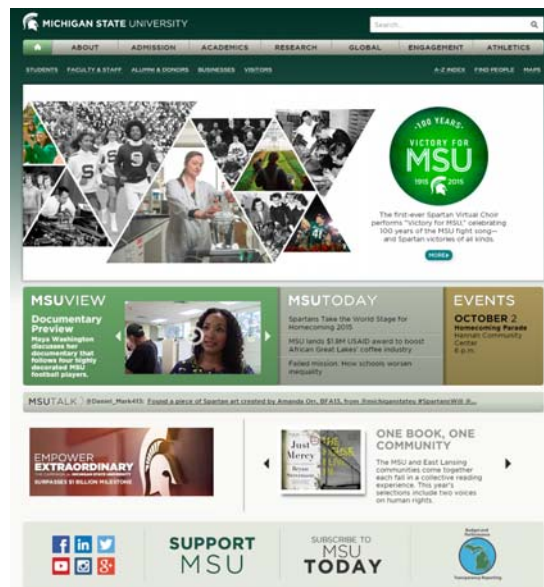
Naperville - Monday, April 6th from 3 pm - 6 pm

Parera Bread: 2775 Showplace Drive, Suite 123, Naperville, IL

Email jenna.murch@augustana.edu to schedule an appointment.

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MSU: How We Communicate with Students



MSU.EDU

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MSU: How We Communicate with Students

MICHIGAN STATE UNIVERSITY | Office of Financial Aid

FINAID.MSU.EDU

Special Information

Academic Advisors
Executive MBA/SC Mgmt
Graduate Students
High School Students
International Students
Law Students
Medical Students
Non-Resident Students
Parents
Resident Assistants
Student-Athletes
Students with Children
Students with Disabilities
Study Abroad
Teaching Internships
Veterans

As of today, October 2nd 2015, MSU has offered
47,917 students
a total amount of over
\$1,302,806,249
in financial aid for Fall 2015 and Spring 2016

If you completed the [2015-16 FAFSA](#), you may view your awards in [Student Info](#). Just click on the "Financial Aid (check your aid)" link and choose the 2015-16 aid year.

Loan Fee Decreases
Beginning October 1st, 2015, the loan origination fee for federal student loans will decrease as a result of the federal budget sequestration in 2013. This change impacts new loans that are first disbursed on or after October 1st. The origination fee for [Direct Subsidized and Unsubsidized Loans](#) will decrease from 1.073% to 1.066%. The origination fee for [Parent PLUS](#) and [Grad PLUS](#) loans will decrease from 4.292% to 4.272%.

Net Price Calculator
The Office of Financial Aid provides a [net price calculator](#) for prospective freshmen to help them estimate the actual "price" of MSU after subtracting any grants and scholarships for which they may be eligible.

Security Reminder
You must setup your [security questions in Student Info](#) if you wish to discuss your financial aid over the phone with our staff.

Student Links
Complete a new FAFSA every year after January 1
Check your aid in [Student Info](#)
Search for scholarships
Use our cost and financial aid calculators
Watch our videos about the financial aid process
View your personal messages from our office
Access financial aid forms
Contact IT Services for computer assistance
Browse our FAQ

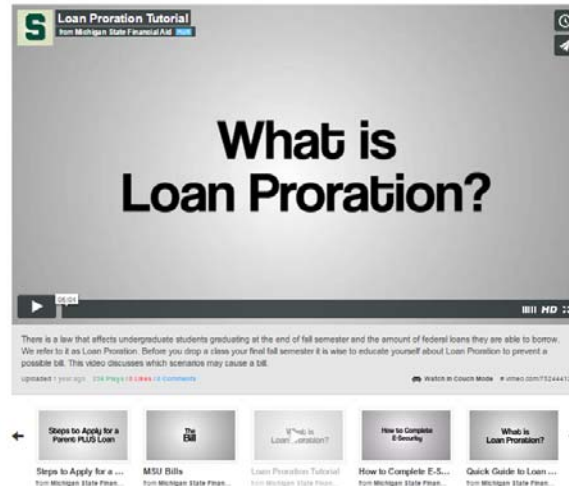
ai ACADEMIC IMPRESSIONS 49

MSU: How We Communicate with Students

- Website
- Instructional Videos - vimeo.com/channels/msufinaid
- Social Media
 - Twitter - @msufinaid
 - Facebook - MSU Office of Financial Aid
- Email/eMessaging
- StuInfo (Student Portal)
- Challenges/Goals
 - What is the best tool for reaching students?
 - How can we encourage proactive action rather than reactive?
 - Can we reduce volume of general questions to have time for in-depth counseling?

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INSTRUCTIONAL VIDEOS



SOCIAL MEDIA - TWITTER

Deadlines and Directing to Self-Help Resources

S MSU Financial Aid @msufinaid · Mar 11
You can check your financial aid status for 2015-2016 now in StuInfo under Financial Aid (Check Your Aid).

🔄 3 ⭐ 2 📊 ...

S MSU Financial Aid @msufinaid · Feb 4
While you are filing your taxes, don't forget to file your FAFSA for 2015-2016!



🔄 2 ⭐ 1 📊 ... View more photos and videos

SOCIAL MEDIA - TWITTER

Media - Videos, Photos, Infographics

S **MSU Financial Aid** @msufinaid · Mar 19
Ever wonder how we determine who receives need-based financial aid?
Here is a quick video:
vimeo.com/69566351?ref=t... #msufinancialaid
Vimeo



1 1 View more photos and videos 53

SOCIAL MEDIA - TWITTER

Communicating Directly with Students

A screenshot of a Twitter thread showing three tweets. The first tweet is from Erica (@ericamt_) asking about a pell grant. The second tweet is a reply from MSU Financial Aid (@msufinaid) explaining the process. The third tweet is from Gabby (@gabbypaige15) asking about a scholarship. The fourth tweet is a reply from MSU Financial Aid (@msufinaid) providing information on how to check the aid status.

Erica @ericamt_ · Mar 18
@msufinaid if I come into the office, would the staff be able to explain why I didn't receive a pell grant this year?

MSU Financial Aid @msufinaid · Mar 18
@ericamt_ Absolutely. We can compare your FAFSA info from this year to last to see what changes occurred.

Erica @ericamt_ · Mar 18
@msufinaid awesome thanks!
10:28 AM - 18 Mar 2015 · Details

Gabby @gabbypaige15 · Apr 1
@msufinaid I applied for the AT&T Housing Scholarship. Is that why I haven't received my financial aid letter yet? If so, when can I expect it

MSU Financial Aid @msufinaid · Apr 1
@gabbypaige15 Hi Gabby, I put the letter in the mail. You can view your aid at stuinfo.msu.edu under Financial Aid (Check Your Aid).

SOCIAL MEDIA - FACEBOOK



- Share events
- Financial Literacy Tips
- Post news articles
- Links to self-help resources
- Communicate deadlines
- Answer student questions

SOCIAL MEDIA

Fall Photo Contest



EMAIL

FAFSA Filing Reminder for 2015-2016

Now is the time to apply for financial aid for Fall 2015/Spring 2016/Summer 2016. You must reapply for financial aid each year to be considered.

Why You Should Apply

Most students are eligible for federal student loans. In addition, many students also qualify for need-based grants from MSU and/or federal sources.

How to Apply

Applying is free and simple!

Step 1

Apply for a Personal Identification Number (PIN) from the Department of Education at www.ed.gov. If you do not already have one, if you are a dependent student, or least one parent should also obtain a PIN.

Step 2 Complete the FAFSA (Free Application for Federal Student Aid) for 2015-2016 at www.fafsa.gov.

Deadline

At MSU there is no application deadline, but aid is awarded until resources are exhausted, so it is best to apply early. The State of Michigan recommends to file by March 1st.

If you have already completed the 2015-2016 FAFSA, please disregard this notification.

- Run queries to send targeted emails/e-messages
- Topics include:
 - FAFSA filing reminder
 - Accept or Decline Student Loans
 - Enroll with your servicer online (default management)
 - Satisfactory Academic Progress
 - Actions needed (MPN, Missing Signature)
 - Gilman Scholarship for Study Abroad (Pell eligible, study abroad application on file)

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eMESSAGING

The screenshot shows the 'eMessaging Admin' interface for the Michigan State University Office of Financial Aid. The header includes the university name and a search bar. A navigation menu contains links for Home, The Process, Types of Aid, Costs, References, Special Info, and Contact Us. The main content area lists several administrative actions: 'Send eMessage to MSU students', 'Search eMessaging database by student MSUNetID or PID', 'View eMessages sent by Systems Staff', 'View eMessages sent by Date Range', and 'View all eMessages sent'.

StuInfo

Check Your Aid Select a different aid year:

Fall 2014 - Spring 2015 - Summer 2015

Overview

- 1. FAFSA status ☒
- 2. Required documents ☒
- 3. Review status ☒
- 4. Loan actions
 - Stafford (Direct) Loans ☒
 - Perkins Loan ☒
- 5. Report your other aid
- 6. View your financial aid
- 7. Disbursement and refunds

Overview

Your Financial Aid To-Do List

1. ☒ [FAFSA status](#)
2. ☒ [Required documents](#)
3. ☒ [Review status](#)
4. [Loan actions](#)
 - ☒ [Stafford \(Direct\) Loans](#)
 - ☒ [Perkins Loan](#)
5. [Report your other aid](#)
6. [View your financial aid](#)
7. [Disbursement and refunds](#)

Summer Aid Application and Status

Application: Received
Processing: Complete

Additional Links

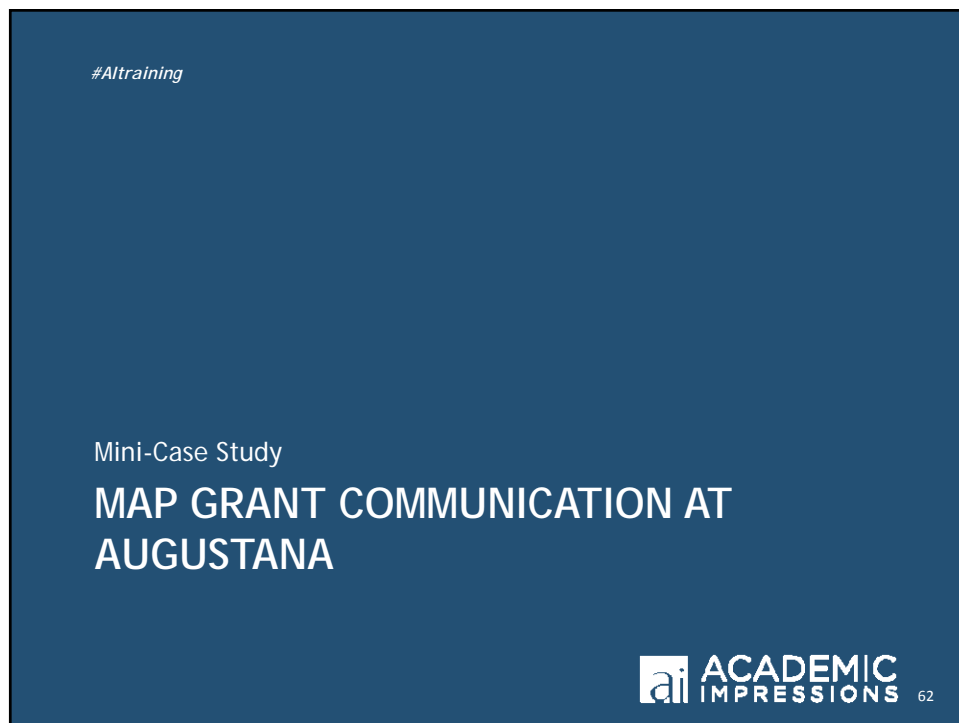
- [MSU Financial Aid Home](#)
- [Cost Calculator](#)
- [Short Term Loans](#)
- View your federal loan history in [NSLDS](#)
- Follow us on [Twitter](#)
- Like us on [Facebook](#)

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MEASUREMENT

- Instructional Videos
 - Vimeo.com analytic tools
 - How many views?
 - Which is most watched?
- Twitter
 - How many followers?
 - Top Tweets
- Facebook
 - How many likes?
 - Which posts have high reach and engagement?
- Email/eMessaging
 - eMessaging - can see how many were read
- StuInfo
 - Google Analytics

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■

URGENT

MAP Grant
Communication

Three days to suspension date for \$4,700 need-based grant requiring submission of FAFSA

- Email
- Letter
- Robocalls
 - Current recipients
 - Parents of current recipients
 - Prospective students
- Personal phone calls


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#Altraining

Moving Forward

KEYS TO CONCISE FINANCIAL AID
COMMUNICATION

ACADEMIC
IMPRESSIONS

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CAMPUS COLLABORATION

Get Involved

Find out what resources are available:

- Campus Branding/Marketing/Communications
- Student Groups - MSU Financial 4.0
- Community - Financial Literacy
- Join a listserv
- Follow a blog



CAMPUS COLLABORATION: TRAINING OTHER DEPARTMENTS

- Financial Aid 101
- What is considered “financial aid”?
- Impacts new student awards have on existing financial aid
- Options to assist students
- What type of payment is correct (fellowship, scholarship, payroll)?
- Maintaining Eligibility
- Tools for balancing your scholarship accounts
- Who to contact/Liaison List
- For more info visit finaid.msu.edu

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■ THE ROLE OF THE OFFICE OF ADMISSIONS

Must have the ability to:

- Explain which items are required to apply and why;
- Quickly and accurately calculate out-of-pocket costs;
- Identify “real cost” difference between institutions; and,
- Fully explain an award letter



■ PRIOR-PRIOR YEAR

Prior-Prior will change what we’ve done for years.

- New timetable for communications
- New production timetable for changes and planning
- New timetable for establishing cost
- Need for sustained communication over a longer period of time
- More opportunity for counseling
- More “negotiation,” over a longer period of time
- More “special circumstances” to consider
- A need to adapt to more nimble institutions who view this as an opportunity

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TAKEAWAYS

1. Provide one-on-one counseling whenever possible and expand the circle of pros who can
2. Define terms with clarity
3. Develop a worksheet that clearly defines what a student pays
4. Develop resources and tools that allow students and families to understand your award letter
5. Host specific hours when students and families can call with questions and financial aid

Source: Hechinger Report, "College financial aid letters can get complicated, but are rarely trickery" (May 14, 2015)




TAKEAWAYS

1. Keep It Simple
2. Provide Links to Fine Print to Minimize Text
3. Target populations rather than mass e-mail to all
4. Keep notifications to a minimum
5. Use different media/visuals when appropriate (although think about accessibility and how it may load on other devices)
6. Use campus branding throughout



 QUESTIONS






 EVALUATION

Thank you!

Please remember to complete the event evaluation.
Your comments will help us continually improve the
quality of our programs.

<https://www.surveymonkey.com/r/9W7XPBJ>



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