









**IUPUI and Lumina Partner on
Beyond Financial Aid (BFA) Initiatives**

BUILDS ON THREE GUIDING PRINCIPLES...

1. A LARGE AND GROWING NUMBER OF POSTSECONDARY STUDENTS FACE THE CHALLENGES CREATED BY LIMITED RESOURCES. IN FACT APPROXIMATELY ONE IN THREE AMERICAN UNDERGRADUATES RECEIVES A PELL GRANT AND IS THEREFORE CONSIDERED A LOW INCOME STUDENT.
2. WHEN INSTITUTIONS STRUCTURE AND OFFER ALL TYPES OF FINANCIAL AID (INCLUDING NONTRADITIONAL SUPPORTS) IN A COHERENT, CONSUMABLE WAY, STUDENTS WILL PERSIST LONGER, GENERATE ADDITIONAL REVENUE FOR THE INSTITUTION, AND GRADUATE AT HIGHER RATES.
3. PROVIDING THESE SUPPORTS IN AN INTENTIONAL WAY IS NOT AN IMPOSSIBLE DREAM. COLLEGES ACROSS THE COUNTRY ARE ALREADY DOING IT AND DOING IT WELL.

WWW.LUMINAFOUNDATION.ORG/BEYOND-FINANCIAL-AID

Beyond Financial Aid Challenge

1. HOW DO WE DO MORE WITH LESS AND FACILITATE STUDENT SUCCESS?
2. HOW CAN WE PROVIDE STUDENTS MORE AFFORDABLE HOUSING, FOOD, TRANSPORTATION, HEALTHCARE, CHILDCARE, LEGAL SERVICES, AND ACADEMIC SUPPORT SERVICES?
3. HOW CAN COMMUNITY PARTNERS HELP?
4. HOW CAN WE CONNECT NEEDY STUDENTS WITH AVAILABLE RESOURCES?

Who Takes Lead of Beyond Financial Aid Initiatives?

- FINANCIAL AID OFFICERS DO NOT USUALLY HAVE THE TIME
- FINANCIAL AID OFFICERS DO NOT USUALLY HAVE ANY CAMPUS INFLUENCE
- FINANCIAL AID OFFICERS ARE MISUNDERSTOOD—OR IGNORED
- QUOTABLE: "ONCE CAMPUS LEADERSHIP FIGURES OUT WHAT WE ARE EVEN DOING, FINANCIAL AID OFFICES ARE GOING TO KEEP GETTING ATTENTION"
- MY TAKE: DON'T PUT FINANCIAL AID IN CHARGE OF EFFORTS, BUT DON'T LEAVE US OUT!
- WHAT CAN YOU DO? ADVOCATE FOR OUR OFFICES, OUR STUDENTS, OUR PROFESSION



Five Strategies To Increase Support Of Low-Income Students

STRATEGY 1: KNOW YOUR LOW-INCOME STUDENTS.

STRATEGY 2: REVIEW INTERNAL PROCESSES AND ORGANIZE SUPPORTS.

STRATEGY 3: BUILD INTERNAL AND EXTERNAL PARTNERSHIPS.

STRATEGY 4: OPTIMIZE STUDENTS' USE OF SERVICES.

STRATEGY 5: CREATE A CULTURE OF SUPPORT.



Five Strategies To Increase Support Of Low-Income Students

STRATEGY 1: KNOW YOUR LOW-INCOME STUDENTS.

EACH INSTITUTION VARIES IN THE SPECIFIC MAKEUP OF ITS LOW-INCOME STUDENTS AND IN THE SUPPORTS IT OFFERS THOSE STUDENTS. REVIEWING QUANTITATIVE AND QUALITATIVE INSTITUTIONAL DATA CAN HELP DETERMINE ACCURATE NUMBERS AND CHARACTERISTICS OF LOW-INCOME STUDENTS, HOW THEY EXPERIENCE THE INSTITUTION, AND WHICH FACTORS AFFECT THEIR ABILITY TO SUCCEED.



National Research Context: Money Not ONLY Problem

"EVEN WHEN STUDENTS MANAGE TO COBBLE TOGETHER SCHOLARSHIPS, LOANS OR GIFTS FROM RELATIVES OR CHURCHES, ONCE THEY ACTUALLY GET INTO COLLEGE, THEY TYPICALLY FIND THEY HAVE A WHOLE NEW SET OF UNANTICIPATED BARRIERS: ACADEMIC, SOCIAL AND CULTURAL, AS WELL AS THEIR OWN INTERNAL SELF-DOUBT."



Cardona, R. (2016). First-generation college students are not succeeding in college, and money isn't the problem. Social and cultural factors are working against many students who are the first in their family to pursue higher education. [@Workforce2021](#)



DEFINING THE FINANCIAL CHALLENGE

THE NATIONAL COMMON DATA SET PROVIDES A FRAMEWORK FOR CALCULATING A STUDENT'S ACADEMIC YEAR FINANCIAL NEED THAT IS "MET" BY DIFFERENT SOURCES OF FINANCIAL SUPPORT. UNMET NEED IS THE PORTION OF A STUDENT'S ACADEMIC YEAR FINANCIAL NEED THAT EXCEEDS THESE FORMS OF FINANCIAL SUPPORT.

CALCULATION EXAMPLE

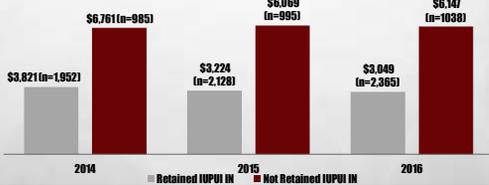
COST OF ATTENDANCE (COA)	
* TUITION FEES, HOUSING/MEALS, BOOKS/SUPPLIES, TRAVEL, AND PERSONAL EXPENSES	= \$24,000
EXPECTED FAMILY CONTRIBUTION (EFC)	
* A FAFSA-DRIVEN EXPECTATION OF FAMILY FINANCIAL SUPPORT	= \$10,000
GET AID	
* SCHOLARSHIPS, GRANTS, ETC. FROM FEDERAL, STATE, IUPUI, AND PRIVATE SOURCES	= \$1,000
SELF-HELP AID	
* SUBSIDIZED FEDERAL LOANS AND FEDERAL WORK STUDY EARNINGS	= \$8,000
DIFFERENCE IS UNMET NEED	
	= \$5,000*

* STUDENTS MUST TAKE OUT UNSUBSIDIZED LOANS, PRIVATE LOANS, OR WORK TO SUPPORT UNMET NEED



IUPUI Annual Unmet Financial Need and One-Year Retention FT, FT Beginners

Total Unmet Financial Need (Academic Year)



IUPUI Business Process Enhancements

- STUDENTS WITH DEMONSTRATED LEVEL OF FINANCIAL NEED CAN PROVIDE A [FINANCIAL AID NEED SUMMARY](#) TO THE STUDENT HEALTH CENTER TO HAVE THEIR PROVIDER VISIT CHARGE REDUCED TO \$25.
- DEVELOPED WAY FOR LOW INCOME STUDENTS TO ACCEPT INSTITUTIONAL GRANTS AND ACCEPT ADMISSIONS DEPOSIT WAIVER
- ENCOURAGE EARLIER ORIENTATION SIGN UP FOR LOW INCOME PLEDGE GRANT RECIPIENTS AS A "REQUIREMENT" OF GRANT TO ENSURE STUDENTS GET INTO BRIDGE AND ASSIGNED TO SUPPORT PROGRAMMING



Five Strategies To Increase Support Of Low-Income Students

STRATEGY 3: BUILD INTERNAL AND EXTERNAL PARTNERSHIPS.

INSTITUTIONS CAN LEVERAGE AND EXPAND THEIR CAPACITY TO MEET THE NEEDS OF LOW-INCOME STUDENTS BY BUILDING PARTNERSHIPS TO INCLUDE INTERNAL GROUPS— FACULTY, ADMINISTRATORS, STAFF, STUDENTS, AND ALUMNI; AND EXTERNAL ORGANIZATIONS WITH SHARED MISSIONS AND COMMITMENTS. STRENGTHENING THESE PARTNERSHIPS CAN BENEFIT STUDENTS, INSTITUTIONS, AND THE EXTERNAL ORGANIZATIONS.



Partnerships and Activities

- SCHOOL OF SOCIAL WORK PARTNERSHIPS
- SOCIAL WORK GETTING STUDENT INTERNS INTO STUDENT FINANCIAL SERVICES, 21ST CENTURY SCHOLAR SUPPORT PROGRAMS, DESIRE FOR OTHER AREAS DOWN THE ROAD
- SOCIAL WORK CLASS ASSISTED IN [HTTPS://HELPMEROAR.IUPUI.EDU](https://helpmeroar.iupui.edu) WEBSITE DEVELOPMENT
- OFFICE OF STUDENT ADVOCACY AND SUPPORT ENHANCEMENTS (FOCUS ON FOOD, HOUSING, CLOTHING INSECURITY)
- CAMPUS-WIDE BEYOND FINANCIAL AID COMMITTEE
- AWARENESS PRESENTATIONS FOR FACULTY AND STAFF
- NEWER FOCUS ON FACULTY/STAFF/EXTERNAL PARTNERS TRAINING AND WEBSITE: [HTTP://ASSIST.IUPUI.EDU](http://assist.iupui.edu)
- CITY OF INDIANAPOLIS PARTNERSHIP
- OTHER COMMUNITY PARTNERSHIPS (WE NEED TO DO MORE!)



DATA WE CAN'T IGNORE

The infographic features a photograph of a person in a blue shirt and a line graph titled "Student Support by Enrollment Milestone". The graph plots data from 2010 to 2017. The infographic also contains several paragraphs of text discussing the importance of data in understanding student needs and the role of support services.

'Indy Achieves' Partners with IUPUI and Ivy Tech

The infographic features logos for Ivy Tech and IUPUI. It includes text about the partnership and a list of bullet points.

- *Marion County residents attending Ivy Tech and IUPUI qualify for additional financial assistance and wrap-around services*
- *Indianapolis City-County Council appropriates \$2 million for program*

Five Strategies To Increase Support Of Low-Income Students

STRATEGY 4: OPTIMIZE STUDENTS' USE OF SERVICES.

WHILE SOME STUDENTS PROACTIVELY SEEK OUT SERVICES AND RESOURCES, MANY OTHERS DO NOT. IMPROVING THE ACCESSIBILITY OF FINANCIAL SUPPORTS BY REDUCING HASSLE FACTORS, SIMPLIFYING STUDENTS' CHOICE-MAKING, AND PROVIDING CLEAR MESSAGES AND REMINDERS TO STUDENTS ABOUT FINANCIAL SUPPORT SERVICES CAN INCREASE THEIR USE.

Make Information More Accessible

- HELP ME R.O.A.R WEBSITE
- EMERGENCY GRANT WEBSITE
- DECENTRALIZED FINANCIAL SUPPORT SERVICES
- GOING INTO CLASSROOMS
- ENCOURAGING DECENTRALIZED ADVOCACY SUPPORT



IUPUI Financial Services Delivery Coordination

- IUPUI PLEDGE GRANT EXPECTATIONS
- JAGUAR PERSISTENCE GRANTS/SCHOLARSHIPS
- EMERGENCY GRANT PROGRAMS IN STUDENT FINANCIAL SERVICES AND IN SCHOOLS
- EXPANDED APPROACH TO EMERGENCY FINANCIAL AID PROGRAMS TO MORE WIDELY ADVERTISE AND NORMALIZE THE FACT THAT IUPUI STUDENT FACE VARIOUS FINANCIAL CHALLENGES
- EVEN IF A STUDENT DOES NOT QUALIFY FOR A PARTICULAR PROGRAM, WE HAVE FOUND THE COUNSELING WE CAN PROVIDE IS EFFECTIVE IN HELPING THE STUDENT WEIGH AND EXPLORE DIFFERENT AID OPTIONS
- ADVICE ON FITTING EMERGENCY AID INTO FINANCIAL AID PACKAGES



Five Strategies To Increase Support Of Low-Income Students

STRATEGY 5: CREATE A CULTURE OF SUPPORT.

MANY INSTITUTIONS ARE EXPLORING PRACTICES KNOWN TO ENCOURAGE THE PROGRESSION AND ACHIEVEMENT OF ALL STUDENTS. HOWEVER, WITHOUT SUSTAINABLE, INTEGRATED INSTITUTIONAL STRATEGIES THAT STABILIZE THEIR FINANCES AND SHORE UP THEIR ACADEMIC EXPERIENCES, LOW-INCOME STUDENTS ARE AT PARTICULARLY HIGH RISK OF NOT REACHING THEIR GOALS FOR POSTSECONDARY EDUCATION



Faculty Advice: "Show Them They Belong"

1. NON-TRADITIONAL STUDENTS SHOULD HAVE ALTERNATIVE OPTIONS REGARDING TRADITIONAL ORIENTATIONS AND SERVICES
2. FACULTY SHOULD REACH OUT TO THOSE STUDENTS WHO ARE TARDY AND MISSING – PERSONALLY CONNECT, ASK WHAT IS GOING ON
3. NORMALIZE OUTREACH FOR ADDITIONAL BASIC NEEDS BENEFITS
4. UNDERSTAND THAT THERE IS A "HIDDEN LANGUAGE" THAT PREVENTS MANY FIRST GENERATION STUDENTS FROM FEELING LIKE THEY FIT IN OR BELONG (LEADING TO "IMPOSTOR SYNDROME")



Faculty Advice: "Personal Stories Can Create Bonds"

- Create a narrative that allows your students to see you as someone they can relate to and connect with.
- Provide nontraditional contact options as typical office hours are often inaccessible to nontraditional students due to tight class schedules
- Coach students as opposed to "telling" them
- Do more listening and less speaking



IUPUI Student Experience Council Financial Strategies Taskforce Recommendations

Ten Ideas With Assigned
Campus "Champions"

Reports Due in Spring

Regarding Cost Issues...

1. TUITION AND FEES: OFFER MORE FLEXIBLE PAYMENT PLAN OPTIONS AND EVALUATE THE ASSESSMENT OF EXTRA FEES THAT MAY UNFAIRLY PENALIZE UNDER RESOURCED STUDENTS
2. HOUSING AND MEALS: EXPLORE MORE AFFORDABLE CAMPUS HOUSING STRATEGIES AND CONSIDER WAYS TO MAKE CAMPUS FOOD PLANS MORE AFFORDABLE AND TIERED
3. BOOKS AND SUPPLIES: PROMOTE WAYS TO LOWER THE COSTS OF TEXTBOOKS THROUGH OPEN EDUCATION RESOURCES (OER)
4. TRANSPORTATION: CONSIDER WHETHER THE COSTS OF STUDENT PARKING COULD BE REDUCED OR TIERED AND TAKE A NEW LOOK AT PUBLIC TRANSPORTATION INFRASTRUCTURE



Regarding Resource Issues...

5. DEVOTE MORE RESOURCES TO NEED-BASED SCHOLARSHIPS AND GRANTS
6. DEVOTE MORE RESOURCES FOR EMERGENCY SITUATIONS (FOOD, SHELTER, BASIC NEEDS)
7. CONSIDER WAYS TO OFFER STUDENTS HIGHER PAY FOR ON-CAMPUS JOBS



Regarding Financial Education...

8. DEVELOP MORE INTRUSIVE, EARLY, AND ONGOING FINANCIAL EDUCATION PLANNING AND COMMUNICATION
9. IMPROVE FINANCIAL EDUCATION EFFORTS BEFORE ENROLLMENT, NOTING THAT LOW INCOME NONRESIDENT STUDENTS ARE A SPECIAL TIME CONSUMING CONCERN
10. EXPAND THE SERVICES OF THE STUDENT ADVOCATE'S OFFICE TO CONNECT NEEDY STUDENTS WITH AVAILABLE IUPUI AND COMMUNITY RESOURCES



Feedback?
Questions?

What Strategies Are Working at Your Institution?

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