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## **Broken Promises: Resolving Financial Aid Dilemmas that Further Marginalize Students in Need**

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## **BROKEN PROMISES: RESOLVING FINANCIAL AID DILEMMAS THAT FURTHER MARGINALIZE STUDENTS IN NEED**

### **Abstract**

Many engineering colleges around the country have made significant effort to recruit and enroll underrepresented minority (URM) engineering students in an effort to broaden participation in engineering [1]. Access to financial resources is essential for many of these students in their pursuit of higher education since they are disproportionately represented in lower income brackets and are more likely to be Pell eligible [2]. In an attempt to recruit these students, the University of Colorado Boulder (UCB) developed a campus-wide “CU Promise” program to assist Pell Grant eligible students with college tuition and fees.

The CU Promise program committed to provide enough grants to Pell Grant eligible students to cover the student portion of tuition and fees. However, after students committed to attend the university for the fall semester, they faced many barriers to access the grant including, complicated financial aid requirements, confusing language, and inadequate communication which confused students about their eligibility. Additional information was required from students during the end of their senior year in high school when they were focused on final exams, AP exams and graduation. If students did not comply with submitting additional information by the early summer deadline, the CU Promise award was revoked.

These issues were uncovered during an engineering student summer bridge program attended by a subset of eligible students who were participating in an engineering access program. During the summer bridge program, incoming students participated in course scheduling and advising sessions to discuss their financial status and resolve minor issues with financial aid. For those who were awarded the CU Promise and had it revoked, minor financial aid issues became a huge roadblock; their likelihood of attending the university in the fall looked bleak since they had no other financial resources to pay tuition. After being told that they would not receive the CU Promise, some students realized that fall enrollment would not be an option. This paper will reveal barriers with the financial aid process which present stumbling blocks for these students; it will discuss the strategies used to restore the CU Promise when possible and negotiate additional financial resources.

This paper seeks to illuminate the financial aid issues, which are largely external to the recruitment and retention process of engineering students, but have major implications. The paper will also detail student case studies and real scenarios that students experienced that could have jeopardized their enrollment in the engineering college. Future strategies and interventions are being developed to mitigate these experiences and remove financial barriers. The case studies discussed in this paper are for students who attended the summer bridge program that included a “financial check” component in the schedule. These students were provided navigational support in restoring the CU Promise. However, further investigation is warranted for those students who did not have this support.

## **Broadening Participation**

Broadening participation in engineering colleges across the country focuses on increasing enrollment of underrepresented minority (URM), women, low-income and first-generation students. For many URM, low-income and first-generation students, financial support is key in accessing a college education. Therefore, financial aid, including Pell Grants, scholarships, work-study and loans are essential in assisting students with meeting their college financial obligations. Many scholarship programs and funding agencies use Pell Grant eligibility, including the NSF, when determining a student's eligibility to receive funding. This includes the CU Promise Program. Though engineering colleges strategize to increase diversity, the financial aid process may hinder colleges' ability to retain students if these students are not diligent in meeting the requirements and timeline of the financial aid process.

## **Pell Grant Eligibility**

The Federal Pell Grant is a need-based award that is given to students by the Department of Education, based on their expected family contribution (EFC). The EFC is an index number that is calculated based on information from the Free Application for Federal Student Aid (FAFSA) which takes into consideration family income, family size, and information from parents' income tax returns, student dependent status, residency and other indicators. For the 2017-2018 school year, the Pell Grant was awarded to students who have an EFC between 0 and 5328.

## **CU Promise Program**

The CU Promise award covers the student's portion of tuition and fees and work-study. To be eligible for the CU Promise, students must complete the FAFSA and be awarded a financial aid package by the institution's deadline. Additionally, students must meet certain criteria based on their residency status and expected family contribution to be eligible for the award. The CU Promise award does not cover food and housing, books and supplies, health insurance or personal expenses. Thus, students must allocate other financial resources when paying for these expenses.

## **CU Promise Program Breakdown**

The execution of the CU Promise Program had several breakdowns in awarding eligible students. These breakdowns risked students losing funding for the upcoming fall semester even after they had committed to enrolling in the UCB in the upcoming fall semester. Once the student lost the CU Promise Program for their first semester of enrollment, they were not eligible to apply nor to receive the CU Promise funding in future years.

Some students experienced issues with overcoming barriers while navigating their financial aid and the CU Promise award. These barriers related to language, timing, deadlines, and the communication the students received about requirements and eligibility. These barriers added confusion for students and often resulted in students losing eligibility for the CU Promise award and/or receiving less financial aid overall.

## **Communicating to Students**

The primary method of communicating to students about all requirements was through university email and through an online student portal. As students transition from high school to college, many did not access their university email accounts until close to the beginning of the fall semester. As a result, students did not know that the Financial Aid office communicated with them about deadlines and additional information needed. In addition to email communication, the financial aid requirements were listed on the online student portal. However, the student portal had two separate checklists. One checklist was for general university to-do items on the main page of the portal, and the other checklist was for financial aid purposes only. Many of the students were not aware of the second checklist for financial aid and assumed they completed all requirements when the main checklist was completed.

## **Language, Timing, and Deadlines**

Some students had the CU Promise award listed on their award letter sent to them in the mail. However, the award letter that they received was not finalized and was unofficial until additional documentation was submitted and verified. Many students did not know that their eligibility was contingent on further documentation that needed to be submitted before the final award date. Many of the students were graduating from high school in May to early June, so the one month timeline to submit the required documentation was not enough, and the requirements to complete additional documentation was not explicit.

## **Meeting Requirements**

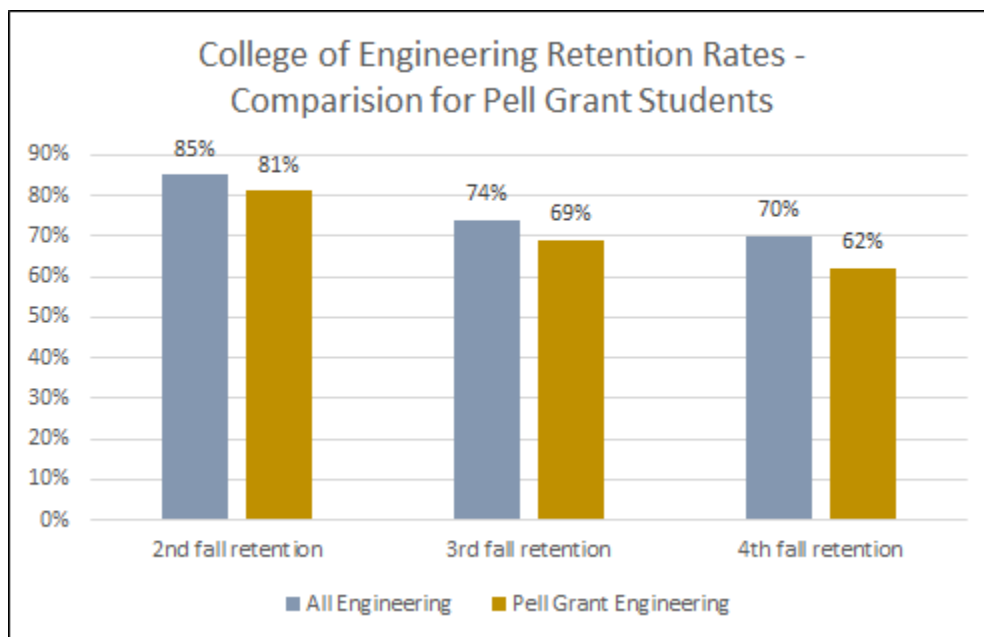
In order to be eligible for the CU Promise award, students must be eligible for the federal Pell Grant. Since the Department of Education funds the Federal Pell Grant and all federal student aid, schools must verify the student's Pell Grant eligibility. The verification process was thorough, tedious and could require students and parents to submit additional information about household size, income and assets, and tax documentation from the IRS. The additional documentation could take time to retrieve depending on the student's financial situation and was often intimidating for families who were not familiar with higher education and the financial aid process (e.g. first-generation students). This process was often confusing, time-intensive, and did not lend well to any family who did not fit within the guidelines. Furthermore, students must adhere to strict deadlines in order to continue to be considered for the CU Promise award.

## **Losing CU Promise Award**

Each of the factors discussed above resulted in students losing eligibility for the CU Promise award. Since students could only receive the CU Promise award if they initially received it during their first year of college, their eligibility would be canceled for their entire undergraduate career. Additionally, since the UCB awards other types of aid on a first-come, first-served basis, students also were at risk of losing these awards.

## Possible Impact on Retention

The engineering college set a goal of having a high percentage of students graduating in four years and a high first-year to second-year retention rate. Average retention rates in engineering for students who are Pell-eligible are shown in Table 1, with Pell Grant eligible students showing lower retention rates for 2nd - 4th fall. Pell Grant eligible students represented 14% of the total engineering undergraduate population during this time. It should be noted that first-generation students had the lowest retention rates of any group, with an average 4th fall retention in engineering of only 59%. First-generation students represented about 15% of the total engineering cohort and in our most recent cohort, 57% of first generation students were also Pell Grant eligible showing that our Pell Grant students were more likely to be first-generation than the typical engineering student.



**Figure 1: Retention Rates - Comparison of Pell Grant Students**

## Discovering Issues with CU Promise Program: Case Studies

Two case students are provided to illuminate the intricacies and complexity of the financial aid process and the CU Promise program. Both cases were discovered in July during the two week summer bridge program.

### Student A

Student A received an award letter with the CU Promise award listed contingent upon the completion and submission of his verification documents. The student was selected for household size verification, parent tax verification, and student tax verification. In order to receive the CU Promise award, the student needed to submit all documentation before the final award deadline.

Student A served as an interpreter for their parents, so all conversations about the parents' tax information were facilitated through the student. This caused confusion about what documentation was needed and how to submit it because the student was not knowledgeable about tax forms. Student A's parents were required to complete a separate, non-standard income verification process because of their tax filing status, which the student later realized.

Additionally, the student was required to submit a household verification form signed by his parents. Student A was at school for a summer program, so he relied on his younger brother to explain the form to his parents, have them sign it, and then send it to the school. The student was not able to get this process completed on time, so he lost eligibility for the CU Promise award. Additionally, since he completed his documentation mid-summer, he risked losing other need-based aid.

Student A was unaware that his award letter was not finalized when he initially received it and had to communicate to his family that he no longer would receive the CU Promise award to cover his tuition and fees. In this example, the language barrier, complicated system, and short deadline, unfortunately, resulted in student A losing eligibility for the CU Promise award.

## **Student B**

Student B was an in-state resident but was incorrectly classified and awarded as a non-resident student. Because of the incorrect classification, he was only awarded the Pell Grant and loans, instead of the CU Promise award. Student B was born in a different country, but is now a US citizen, had been living in the state for several years, and attended and graduated from an in-state high school. To correct the classification error, student B consulted with the residency classification office who communicated that he needed to complete a new form to get re-classified. While completing the form, student B realized that the residency office gave him the incorrect form: the one for non-resident students who wanted to petition for residency. Student B returned to the residency office and clarified that he already met the qualifications for residency and that he stated that on the initial admissions application. The residency office insisted that he did not, but they would contact the Admissions office to check.

After a few days, the residency office verified that he had answered the correct information about residency on his admissions application, and they would make the correction. After a week passed, the correction was made and sent to the Financial Aid office where a new award package was generated for him. Student B was given a correct award package after another 2 weeks, but because the Financial Aid office received his information past the deadline, he was no longer eligible for the CU Promise award. In this example, an error made by the UCB residency office, the complicated system, and the long processing time resulted in student B losing eligibility for the CU Promise award.

## **Other University Financial Breakdowns**

First-generation grants were awarded to some students whose parents have not earned a bachelor's degree. Students were also required to submit required documentation by specific deadlines to receive their award. This fall, a second year student who was awarded a first-

generation grant in his first year met all of the requirements in submitting the required documentation by the deadline for his second year award; however, the Financial Aid office lost the student's paperwork, so he was classified as ineligible to receive the grant. Although the student met the requirement, because of a mistake in the Financial Aid office, he lost his first-generation grant, money he needed to pay his college expenses. Furthermore, no appeal process existed for disputing this issue. After being on a waitlist, the student was finally awarded midway through the second semester.

Additionally, the Pre-Collegiate Program awards scholarships to students who met their program requirements, participated in their program during high school and attended their on campus summer bridge program before their senior year of high school. Several students were awarded the Pre-Collegiate scholarship and were promised to receive \$2000 per year for four years. This fall, several students did not receive their scholarships, and when investigated further, were told that their engineering scholarship covered their Pre-Collegiate scholarship. The engineering program director confirmed with the college's scholarship coordinator that this statement was false.

While the program director and others worked to resolve the issue, these students worked to find additional resources to cover the balance due on their student accounts, including applying for student loans. This issue placed an additional burden on students throughout the semester. Students raised the issue in September, and the issue was finally resolved in late November after being escalated several administrative levels at the UCB. Again, although the student met their obligation, they were required to overcome additional barriers erected by the Pre-Collegiate Program.

### **Financial Aid processes and efficiency**

The focus on efficiency in the Financial Aid office also contributed to the barriers that students face with the CU Promise award as well as other grants and university scholarships. With the large number of students and the financial aid awards that the UCB Financial Aid office processes, the emphasis was on getting award letters to students quickly. The Financial Aid office did not have the capacity to walk through the process and remind students to complete required tasks.

Other diversity programs at the university also reported students who missed deadlines associated with the CU Promise award and lost this significant financial assistance as a result. The UCB Financial Aid office decided to move to an earlier deadline due to the change to the Free Application for Federal Student Aid's (FAFSA's) earlier application opening. We have provided feedback to the Office of Financial Aid about the impact to students, especially first-generation students, of the early deadline and the confusion that students have in navigating the process.

### **Proactive Interventions**

Assisting families with the tedious task of meeting deadlines and submitting the correct documentation to the Financial Aid office are proactive interventions that are in progress.

During spring semester, the engineering program scheduled financial aid help sessions for students and their families to come to campus to learn about the financial aid process and to the complete required forms and documentation. Additionally, during the school year staff from the Financial Aid office facilitated workshops for current students to complete financial aid applications. We initiated discussions to create a structured relationship with the Financial Aid office, designating a point person to address student questions and to aid in resolving student financial dilemmas. Ideally, the office will assist the engineering college proactively to communicate with students about outstanding requirements (in a number of languages) and have a direct connection to be able to troubleshoot issues as they arise.

Other possible interventions include investigating emergency funding for last minute issues that occur because of systemic issues in financial aid or the UCB system. Very little emergency funding is available at this time.

## **Conclusion**

Financial aid and scholarship issues that are created by the university's Financial Aid office and other university administrative offices impact students with the greatest financial need. These issues created an unnecessary burden and additional worries for these students. Universities must examine processes and handle students more delicately when it comes to financial aid. Mishandling student information, documentation, and communication could lead to these students leaving the university, which reduces retention rates in engineering for these students. Many engineering colleges around the country work hard to recruit, enroll and graduate underrepresented students; however, university systems, beyond the college's control, could have a large impact on retention and graduation rates of engineering students. Engineering colleges must look outside of the walls of the college to identify these and other issues that are impacting student retention and work collaboratively to fix them.



## References

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