



CGS Workshop on Graduate School's Role in Financial Aid

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Institutional Profile

- Large, public, regional-serving institution located in Greenville, NC
 - Surrounding area is rural eastern North Carolina
- Fall 2012 enrollment - 26,947 total
 - 23% ethnic minorities
 - 55% graduate students online only
 - 20% graduate students



Institutional Profile (cont.)

- 76 Master's programs
- 2 intermediate programs
- 16 Doctoral programs
- 5 Professional programs



ECU's graduate student body – Fall 2012

Headcount	Description	Percentage
5,330	Graduate students	20% of total
2,379 / 2,951	On campus / distance	45% / 55%
2,201/ 3,129	Full-time / part-time	41% / 59%
4,691/ 639	In / out-of-state	88% / 12%
1,821/ 3509	Male / female	34% / 66%
4,250 / 869	White / minority	77% / 16%
4,898 / 432	Master's / doctoral	84% / 8%



ECU's largest graduate programs are online

Headcount	College	Degrees
1294 (23%)	Education / others	MAEd / MAT / EdD
909 (16%)	Business	MBA / MSA
562 (10%)	Nursing	MSN / PhD
2765 (50%)	TOTAL	

- Most are working professionals full-time jobs
- Most are part-time on-line students seeking career advancement opportunities, many are raising young families
- The College of Business is developing best practices to reduce attrition and increase degree completion rates



Cost of Attendance, 2012-2013

	Resident on Campus	Non Resident on Campus	Resident Distance Education	Non Resident Distance Education
Tuition & Fees	\$6,120	\$17,951	\$3,800	\$14,237
Room & Board	\$10,193	\$10,193	\$10,193	\$10,193
Books & Supplies	\$862	\$862	\$862	\$862
Personal	\$2,125	\$2,125	\$2,125	\$2,125
Transportation	\$1,126	\$1,126	\$1,126	\$1,126
Medical Insurance	\$1,418	\$1,418	\$0	\$0
Loan Fee	\$128	\$128	\$128	\$128
Total	\$21,972	\$33,803	\$18,234	\$28,671



Financial Aid to ECU Graduate Students

	Grants and Scholarships			Loans			Assistantships		
Year	No.	Amount	Avg	No.	Amount	Avg	No.	Amount	Avg
2006-07	889	\$4,007,141	\$4,507	3533	\$22,731,702	\$6,434	940	\$12,308,018	\$13,094
2007-08	1340	\$4,125,329	\$3,079	3617	\$25,298,550	\$6,994	943	\$12,024,820	\$12,752
2008-09	852	\$3,449,784	\$4,049	3861	\$27,797,619	\$7,200	928	\$13,600,318	\$14,656
2009-10	1130	\$3,816,472	\$3,377	4262	\$30,631,291	\$7,187	781	\$12,703,812	\$16,266
2010-11	1291	\$4,524,646	\$3,505	4573	\$35,525,246	\$7,768	844	\$15,104,960	\$17,897



Graduate student debt load – Fall 2009

Years enrolled	Total	Recipients	Average per recipient
1	\$9,115,530	763	\$11,947
2	\$26,962,322	1614	\$16,705
4	\$38,932,777	2116	\$18,399
All years	\$42,823,441	2317	\$18,482



Accountability, Coordination and Communication

- Inherited a strained working relationship with the Office of Financial Aid in 2008
 - Retroactive actions approved by the Graduate School sometimes had dire financial implications for students and adverse reputational consequences for the institution
 - Transition to new Electronic Records Management (ERM) system in 2007 exacerbated the problem



Problems caused by granting exceptions to policies and processes – an example

- Retroactive withdrawal to the start of a term or start of prior term
 - Student is required to pay back disbursed federal financial aid
 - After exhausting local payment collection strategies, the inability to pay back results in the student's bill being sent to the State Attorney General's Office for collection
- Solution
 - Medical & psychological withdrawals only authorized by professional medical or counseling staff
 - Statue of limitation = one year
 - Exceptions granted only in cases of institutional error
 - Standards clearly defined AND communicated to students and Graduate Program Directors



Process improvements

- Incorrect adjustments to admission codes had implications for financial aid and required extensive manual checks
 - Residency changes
 - UG Degree to GR non-degree
- Solution:
 - Admission codes revised and improved
 - Electronic workflow implemented
 - Improved communication with the Office of FA



Process improvements

- Late awards of assistantships or tuition scholarships (after packaging of federal financial aid)
 - Late awarding of funds can lead to recall of disbursed federal aid
 - Students may have already spent the aid
- Solution
 - Tuition scholarship and assistantship commitments at the department / college level are collected early and provided to Office of Financial Aid
 - Automated process and electronic workflow for collecting this information is under development



Process improvements

- Provisional admissions – awaiting final transcript
 - Office of Financial Aid concern: awarding of federal aid to an unqualified student
- Solution
 - Special admission codes created and implemented to “hold” disbursement of aid in current term and prevent pre-registration in future terms
 - Automation used to trigger removal of “holds”
 - Automated reports developed to monitor this population of students
 - Reminders sent to students regarding missing transcripts



Training & education for program directors

- Many graduate program directors unaware of federal regulations related to financial aid eligibility
 - Full-time status = at least 5 credits per semester
- Satisfactory academic progress (SAP)
 - Course completion = at least 80% of attempted credits
 - Grade point average = at least 3.0
 - Robust probation notification process developed and implemented by Graduate School
 - Maximum time frame = credit hours attempted < 150% required for completion
- Consequences
 - Financial Aid Warnings
 - Financial Aid Suspension (appealable)



Training & education (cont.)

- Graduate Program Directors
 - Extensive section on financial aid issues added to Handbook
 - Director of Office of Financial Aid makes periodic presentations at meetings
 - Information about student debt load included in presentations
- Graduate Council
 - Financial aid impact of policy changes are given full and appropriate consideration
- Students
 - Financial aid issues addressed in orientation sessions and workshops



Long-term outcomes

- The Graduate School and Office of Financial Aid have established an effective working relationship based on trust
- Office of Financial Aid is a partner and advocate for graduate students
 - Facilitates rapid resolution of problems when they occur
 - Increased awareness of graduate student financial need in an office accustomed to helping undergraduate students
 - Increased faculty awareness of graduate student financial need



Better partnership

- Office of Financial Aid asked for help to improve tracking of Satisfactory Academic Progress (course completion)
- Necessitated a change in grading scheme for thesis and dissertation courses
 - Old Q/R scheme postponed awarding of credit until the thesis or dissertation was successfully completed = poor SAP (course completion)
 - New S/U scheme awards credit at the end of each term
 - Director of Financial Aid helped present this problem to the Graduate Council & Graduate Program Directors
- New grading scheme approved by Graduate Council



Take home message

- Academic decisions have financial consequences for students
- Graduate Schools must play a central role to ensure all parties involved (students, faculty, graduate program directors, administrative staff) know and understand policies, rules and consequences
- Engaging OFA in policy development discussions and process improvements increases trust and improves quality of services for students