Integrating Digital Tools into Financial Aid Outreach and Support

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INTRODUCTION. Over the last decade, practitioners in college access and success fields have responded to a rapidly evolving digital landscape by incorporating technology into outreach and service. Researchers have responded by turning attention to technology use, digital literacy, and specific technology tools, such as Massive Open Online Courses (MOOC's) and texting. Current practice has to contend with new technologies emerging at lightning speed, fewer college resources available off-line, and persistent digital equity issues. Furthermore, as evidenced in a very short time, COVID-19 is having a dramatic and unpredictable effect on the relationship between technology and educational practice.

The current cohort of high school and college students—Generation Z—has grown up with digital tools in every facet of their lives, including in their education. Yet, we are still learning about what works to engage this population and how to assess tangible outcomes.

In 2009, the Pullias Center for Higher Education embarked on a journey to see if we could design college access tools that were scalable (through online technology) and highly engaging. We have worked closely with game designers, at-promise students (i.e. students from low-income and/or minoritized backgrounds) and practitioners to find innovative ways to increase college-going for historically marginalized students. In conjunction with developing digital tools, we have conducted research on their efficacy and the contexts in which they are used. Our largest project in this space, implemented in partnership with the non-profit Get Schooled and funded by the U.S. Department of Education [#P116F140097], sought to increase Free Application for Federal Student Aid (FAFSA) completion rates at high schools across California. The research-practice approach was designed to improve the college-going cultures of participating high schools through a variety of digital tools including online games, gamification strategies, and social media. Findings from a randomized control trial illustrated a positive impact on FAFSA completion at schools who made use of the tools. A second project, funded by ECMC Foundation and the James Irvine Foundation, expanded our collaboration with Get Schooled into the postsecondary space. Research connected to both projects inform the recommendations below.

This brief outlines approaches for incorporating digital tools into practice and is intended to stimulate discussion about how to better serve at-promise students in securing financial aid for postsecondary education through the use of technology.

The financial aid process follows a familiar rhythm each year, with standardized processes, procedures, and deadlines set in place. Key milestones exist that are a combination of necessary procedural tasks (such as creating an account on a website or submitting an application) and critical points of reflection (such as understanding the difference between grants and loans and what it means to accept one or the other). The milestones are high-stakes. Missing one can easily derail a student's ability to apply for financial aid. For a list of milestones and related technology resources, please see p. 6.

For a first-time applicant or even for returning students, securing financial aid is a unique and highly personal activity. Research tells us that not all students meet these milestones or arrive at the same milestones with similar knowledge and skills.[1] In some cases, not meeting the milestones deters students from applying to or enrolling in college. Checklists of key deadlines can help students stay organized, but they do not address the stress and vulnerability attached to asking for help or relying on people for support with complex application processes. Simply following a checklist assumes that students (and support personnel) know all the granular details associated with each checklist item, such as "Determine your EFC (Expected Family Contribution)."

Digital tools and online resources related to time-sensitive milestones abound. Yet there is little consensus over which tools are most effective. Furthermore, resources are not coordinated. As a result, students and practitioners do not have a quick, centralized location to refer to when seeking digital support to supplement their on-the-ground efforts.

Below we discuss **six recommendations** to bolster financial aid outreach and service provision through the use of digital tools. The recommendations are not exhaustive and can be implemented in phases. It is also critical to recognize that many students face challenges in affording devices and/or Broadband and/or do not have strong digital literacy skills. Consequently, the below recommendations should be considered with sensitivity to digital equity issues.[2]

I. Capitalize on the ability of technology to respond to changing needs, trends, and preferences.

At-promise students have historically faced challenges in accessing college and financial aid guidance and support. Over the last decade, a variety of digital tools and interventions have evolved to meet the needs of at-promise students, some more effective than others. The digital FAFSA provides an example of a financial aid tool that has evolved significantly in response to changing trends and demands, and in doing so, affected how thousands of students access financial aid.

Over the years, the FAFSA process changed in order to make submitting household income information easier for both students and parents. In 2015, the FAFSA replaced their Federal Student Aid (FSA) Pin Number system with FSA ID login credentials to ensure both students and parents could securely sign their applications electronically.[3] Then in 2017—the same year that the opening date of the FAFSA filing period was moved forward by three months—the FSA launched the IRS Data Retrieval Tool to help students and parents connect their tax information to the FAFSA without having to depend on physical copies.[4] Although this collaboration with the IRS was meant to help students

submit their information, the service faced multiple glitches due to technological problems. In 2018, the Data Retrieval Tool was revamped to improve connectivity issues and secure tax information. Additional updates included streamlining tax information displayed, changing terminology, and clarifying the definition of "homeless youth."[5]

In 2019, the FAFSA became available as a smartphone application (i.e. myStudentAid) through the U.S. Department of Education. The digital tool was designed to help students and parents complete the FAFSA on their smartphones and consequently increase accessibility for families without access to a computer or home internet. Users are now able to access applications, sign electronically, locate loan information, and learn how to manage money.[6] Despite the intention of the FAFSA mobile app to support all students, it is currently only available in English.

Regular updates to the backend technology and applicant-facing interface underscore the flexibility of a digital tool to tailor resources to students and parents in response to feedback, changes in policies or practices, and/or current events.

II. Embed high quality, timely content in financial aid communications and tools.

Many schools, counseling professionals, and college access organizations understand the need to tailor financial aid information to students from diverse backgrounds. While face-to-face communication is still the gold standard, competing priorities for time, lack of funding, and/or an overwhelming caseload of students present real challenges to what practitioners are meaningfully able to accomplish through their in-person service provision. Technology offers the potential to bolster current on-the-ground efforts and is well-suited for engaging students, amplifying college and financial aid messages, facilitating access to information, holding students accountable, tracking progress, and offering consistent and continuous reminders.[7]

The nature of digital tools allows organizations to nimbly update messaging to guide students through critical periods and/or to disseminate specialized information and support for specific populations of students (e.g., DACA/Dreamer students, students with experiences in foster care, and unhoused youth). For example, a common source of confusion among students at the beginning of their financial aid journey is the difference between sources of federal financial aid, such as loans, grants, and work study. Many students do not learn about the nuances of each type of aid until they receive their offer letter—a high-stakes and emotion-laden situation associated with a heightened sense of urgency. Confusion among students and parents in interpreting federal and college/university-issued financial aid letters is a common phenomenon.[8] Digital tools have the potential to expose students to high-quality resources that can help clarify the financial aid process; they can also facilitate opportunities for students' specific questions to be addressed in real time, such as through texting applications.

Many nonprofit organizations have created tools to support Gen Z throughout the college and financial aid application processes (see Pullias Center report *How is Technology Addressing the College Access Challenge?*). Non-profit organizations such as *Frank* offer students a mobile-optimized site to get free assistance when completing the FAFSA application. *Mapping Your Future* and *My Intuition* offer students an opportunity to expand their financial literacy via mobile-optimized websites. Other non-profit organizations like *DACA Scholars* and *DREAMer's Roadmap* offer undocumented students free mobile apps with scholarship opportunities.

III. Coordinate communication about financial aid across multiple channels.

If technology is deployed without adequate planning, schools run the risk of not effectively capitalizing on efforts and/or failing to ensure that all students have equitable access to devices, Broadband, and support when using technology.

Furthermore, Gen Z is far from homogenous in their technology preferences. One student might prefer to communicate via social media, another via email, and another via text. Each channel offers a different way to communicate. For example, emails can transmit longer and more in-depth messages with multimedia elements and hyperlinks. Text messages tend to be low-stakes and a familiar way to initiate a two-way conversation. A well-designed web component can be interactive and adaptive in a way an email cannot. Social media communication can reach individuals in online social spaces and serves to foster relational connections.

Texting is a relatively new channel of communication that grew quickly in popularity due to the ubiquity of cell phones and smartphones,[9] and is well-suited to provide individualized feedback to users. For many students, smartphones are a portal to all channels: social networks, text, email, and web through connectivity with the internet.[10] Recent research in text-based communication towards a goal (i.e. nudging), has revealed nuances to effective use. A study examining two large-scale nudging campaigns designed to boost FAFSA completion found that regardless of the type of text nudging (e.g., variations on framing and offers of one-to-one advising), none of these considerations made an impact at a large-scale. Instead, researchers discuss the potential of smaller, local nudging campaigns where students recognize and value the source of the information.[11] Personalized and synchronous communications facilitated through texting can be helpful in building trust across relatively unknown parties. A key element to effective texting entails informed and trained text responders to facilitate two-way communication.[12]

When piloting and implementing digital tools, schools and non-profits should consider diversity of student-level preferences, particular strengths of specific digital interventions, and varying levels of digital access (including digital literacy)—and coordinate services accordingly.

IV. Integrate feedback.

Another critical component for an effective technology-integrated approach taps into validation and motivation. At its core, validation is the acknowledgement and recognition that a person and their experiences matter. Therefore, approaches that seek to serve students are well-positioned to use the data to provide progress recognition and useful feedback for the student along the way. In education, formative assessments give students an opportunity to check their understanding and generate intermediate feed-back in a way that can alter future instruction and student expectations about their performance. In the fields of persuasive technology and behavioral economics, just-in-time feedback can be used as a trigger to spark a behavior.[13] Gen Z students tend to motivate in response to achieving milestones, such as when they unlock levels and earn rewards.[14]

Journey mapping is a technique for articulating and understanding both the physical and emotional steps individuals take to reach a goal. Originally used for customer experience and marketing purposes, journey mapping has also been used in advocacy

work.[15] One recommendation for pacing and personalizing students' completion of financial aid milestones is to place them in the context of a journey of financial aid—and to provide guidance, support, and acknowledgment to students as they navigate their financial aid.[16]

V. Explore playful approaches.

Applying to college and for financial aid can cause anxiety, especially for first-generation students. Digital games and gamification strategies have been shown to tap into students' intrinsic and extrinsic motivation and positively impact behavior. Games are particularly good at teaching strategies because they offer a safe space to explore new concepts and identities; players fail at a task, try a new approach, then improve on successful strategies.[17] Examples of game-based strategies that have been utilized to increase engagement with financial aid content are digital scavenger hunts, points and badge systems, and role-playing games. For more details about the potential of game-based approaches in improving financial aid outcomes, please visit the Pullias Center's *Digital Equity in Education* website, and specifically, the report entitled *Improving College Access through Digital Tools*.

VI. Employ hybrid approaches.

Technology is a tool. An effective technology platform can streamline information tracking, increase opportunities for connection, or help individuals reach short-term and long-term goals. Technology, however, cannot replace high quality face-to-face interactions with knowledgeable adults and peers. In addition, how technology is implemented in support of students can have a significant impact on the effectiveness of using digital tools to promote financial aid literacy and behaviors.

Combining technology with "on-the-ground" efforts holds promise in amplifying existing resources. Technology can drive students to campus resources and practitioners can direct students to digital tools conducive to keeping students informed and on track to complete milestones. Practitioners are in a unique position to highlight useful resources that exist and help decipher online content.

Concluding thoughts

Making use of digital tools to promote financial aid invokes interesting tensions. Engaging students can be seamless and effective when the approach resonates with the target audience. Yet students are often overwhelmed by digital messages. Consequently, user interface, content, timing of messaging, introduction of new tools, and feedback loop merit consideration.

Implementing digital tools to serve large numbers of students has the potential to amplify work being done by practitioners. Yet digital approaches that seek to scale up effective practices run this risk of overlooking nuances in service provision and can lead to failure. Recognizing that "one-size-doesn't-fit-all" is important—practitioners can mitigate the difficulties of bringing practices to scale by evaluating their needs and their students' needs, and reflecting systematically on what works and under which conditions.

Financial aid milestones

Preparing for college
» Practitioners
  * *Organize workshops* to cover important topics such as *financial literacy* and *financial aid*
  * Gather resources to distribute physically and electronically
  * Find community resource events to share with students and families with various backgrounds
    · *Undocumented*
    · *Unhoused*
    · *Foster care*
  * Create a scholarship binder for students to reference anytime

» Students
  * *Learn about the costs of college (including hidden costs)*
  * *Learn what financial aid is and what it is used for*
  * *Learn about financial aid application process*
  * Keep track of *milestones and deadlines*

» Parents/Guardians
  * *Gather documents needed to submit successfully—personal information, prior-prior year tax information, income and assets*
  * Attend parent workshops at high schools or within your community

During the college application process
» Practitioners
  * Host *workshops* on campus afterschool or on the weekends for students and families to attend, if possible
  * Collaborate with nearby high schools to *host large financial aid application submission work shops*, if possible
  * Share scholarships with students and teachers

» Students
  * Apply for federal financial aid by stated deadline (e.g., *FAFSA*, CSS Profile)
  * Create an account (*FSA ID*)
  * Check your *EFC* (1-3 days after completed FAFSA submission)
  * Meet with a college counselor to discuss what you *types of financial aid you qualify for*
    · Apply for state grants (*CA Dream Act, Cal grants*)
    · *Apply for Chafee grant, if you are or were in foster care*
    · *Seek financial and academic resources, if you are considered an unhoused student*
    · Apply for state aid and scholarships, if you are undocumented and don't qualify for federal aid
  * *Apply for scholarships*
  * Communicate with prospective colleges *in case of verification*

» Parents/Guardians
  * Learn about the college costs and talk with your child what you may or may not *be able to contribute*

After being accepted to college
» Practitioners
  * *Meet with students and families to understand financial aid award packages*
  * Encourage students to continue applying for scholarships

» Students
  * Review Student Aid Report (SAR); seek assistance
  * Understand your financial aid and what you qualify for
  * Build financial literacy—learn the importance of loans, grants, scholarships, etc.
  * *Analyze financial offers* and factor into college options
  * Monitor student portals to see what documentation is missing

» Parents/Guardians
  * *Review financial aid award packages* with your child and their counselor, if possible
  * Figure out and understand what you may or may not be able to pay for

Prior to enrolling in college
» Practitioners
  * Ensure students have submitted required documentation to their college choice
  * *Submit student GPA's to the California Student Aid Commission* to ensure funds are successfully delivered

» Students
  * Submit Intent to Register (*SIR*)
  * *Accept financial aid offers*
  * Update financial aid applications to reflect college choice of attendance (e.g. *California Student Aid Commission*)
  * *If taking out student loans, ensure to complete necessary steps before releasing funds to your college*

» Parents/Guardians
  * Ensure your child has processed their educational costs
  * If paying out of pocket, ensure you figure out *payment plan that works best for you*
  * If taking out *parent loans*, ensure you have completed correct steps needed before releasing funds to your child's college

While in college
» Practitioners
  * Remind students to submit financial applications every year they are enrolled in college

» Students
  * Submit your financial aid application every year you are enrolled in college
  * If taking out loans, ensure to complete necessary steps before releasing funds to your college

» Parents/Guardians
  * Update your child with updated financial documents
  * If taking out loans, ensure to complete necessary steps before releasing funds to your child's college

Endnotes

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11 Bird, K. A., Castleman, B. L., Denning, J. T., Goodman, J., Lamberton, C., & Rosinger, K. O. (2019, August). *Nudging at scale: Experimental evidence from FAFSA completion campaigns* (NBER Working Paper No. 26158). National Bureau of Economic Research. http://nber.org/papers/w26158

12 See *Texting to increase college access and success: Lessons from the field* companion brief for more detailed recommendations about texting.

13 Caraban, A., Karapanos, E., Gonçalves, D., & Campos, P. (2019). 23 ways to nudge: A review of technology-mediated nudging in human-computer interaction. *Proceedings of the 2019 CHI Conference on Human Factors in Computing Systems*, 1-15.

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