CGS Workshop on Graduate School’s Role in Financial Aid

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Dean of Graduate Studies
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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

<table>
<thead>
<tr>
<th>Headcount</th>
<th>Description</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>5,330</td>
<td>Graduate students</td>
<td>20% of total</td>
</tr>
<tr>
<td>2,379 / 2,951</td>
<td>On campus / distance</td>
<td>45% / 55%</td>
</tr>
<tr>
<td>2,201 / 3,129</td>
<td>Full-time / part-time</td>
<td>41% / 59%</td>
</tr>
<tr>
<td>4,691 / 639</td>
<td>In / out-of-state</td>
<td>88% / 12%</td>
</tr>
<tr>
<td>1,821 / 3,509</td>
<td>Male / female</td>
<td>34% / 66%</td>
</tr>
<tr>
<td>4,250 / 869</td>
<td>White / minority</td>
<td>77% / 16%</td>
</tr>
<tr>
<td>4,898 / 432</td>
<td>Master’s / doctoral</td>
<td>84% / 8%</td>
</tr>
</tbody>
</table>
ECU’s largest graduate programs are online

<table>
<thead>
<tr>
<th>Headcount</th>
<th>College</th>
<th>Degrees</th>
</tr>
</thead>
<tbody>
<tr>
<td>1294 (23%)</td>
<td>Education / others</td>
<td>MAEd / MAT / EdD</td>
</tr>
<tr>
<td>909 (16%)</td>
<td>Business</td>
<td>MBA / MSA</td>
</tr>
<tr>
<td>562 (10%)</td>
<td>Nursing</td>
<td>MSN / PhD</td>
</tr>
<tr>
<td>2765 (50%)</td>
<td>TOTAL</td>
<td></td>
</tr>
</tbody>
</table>

- 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

<table>
<thead>
<tr>
<th>Category</th>
<th>Resident on Campus</th>
<th>Non Resident on Campus</th>
<th>Resident Distance Education</th>
<th>Non Resident Distance Education</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition &amp; Fees</td>
<td>$6,120</td>
<td>$17,951</td>
<td>$3,800</td>
<td>$14,237</td>
</tr>
<tr>
<td>Room &amp; Board</td>
<td>$10,193</td>
<td>$10,193</td>
<td>$10,193</td>
<td>$10,193</td>
</tr>
<tr>
<td>Books &amp; Supplies</td>
<td>$862</td>
<td>$862</td>
<td>$862</td>
<td>$862</td>
</tr>
<tr>
<td>Personal</td>
<td>$2,125</td>
<td>$2,125</td>
<td>$2,125</td>
<td>$2,125</td>
</tr>
<tr>
<td>Transportation</td>
<td>$1,126</td>
<td>$1,126</td>
<td>$1,126</td>
<td>$1,126</td>
</tr>
<tr>
<td>Medical Insurance</td>
<td>$1,418</td>
<td>$1,418</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Loan Fee</td>
<td>$128</td>
<td>$128</td>
<td>$128</td>
<td>$128</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$21,972</strong></td>
<td><strong>$33,803</strong></td>
<td><strong>$18,234</strong></td>
<td><strong>$28,671</strong></td>
</tr>
</tbody>
</table>
# Financial Aid to ECU Graduate Students

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

<table>
<thead>
<tr>
<th>Years enrolled</th>
<th>Total</th>
<th>Recipients</th>
<th>Average per recipient</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$9,115,530</td>
<td>763</td>
<td>$11,947</td>
</tr>
<tr>
<td>2</td>
<td>$26,962,322</td>
<td>1614</td>
<td>$16,705</td>
</tr>
<tr>
<td>4</td>
<td>$38,932,777</td>
<td>2116</td>
<td>$18,399</td>
</tr>
<tr>
<td>All years</td>
<td>$42,823,441</td>
<td>2317</td>
<td>$18,482</td>
</tr>
</tbody>
</table>
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