

Recognizing and Addressing Bias in the Student Aid Experience

A Research-to-Practice
Conversation

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Chair



Workshop =
participation!

Small group discussions

Problem-solving &
brainstorming

Sharing out

About Today's Session

- Introductions
- Research perspective
- Roundtable introductions, discussion, group sharing
- Roundtable problem-solving, group sharing
- Applying our learning: next steps



Goals of this session

- Encourage Review of Relevant Data
- Challenge Status Quo
- Consider Different Ways to Think About Implicit and Explicit Bias
- Consider Ways to Say Yes, Especially for Vulnerable Populations
- Encourage Policy and Practice Discussions When You Return to Office
- Consider next steps as student advocates

What the Research Tells Us About Bias in Student Aid



Bias & Where it Can Exist

1)Applying for Aid –

Financial Aid Info, FAFSA, State Aid Applications

2)Securing Aid –

Accepting Terms & Conditions, Verification

3)Managing Aid –

SAP, Reapplying for Aid

Financial Aid & Racism

White and Dache (2019)

Racism exists and influences financial aid at both the levels of the individual (students and staff) and the institutional (financial aid policies).

Hyploite and Tichavakunda (2019)

Find that racism took the form in a racial stereotype and microaggression, added labor in searching for scholarships, and a factor in reinforcing the racial wealth divide.

Financial Aid Income Verification & Bias

Financial Aid Offices spend an estimated 22% of operating budget on conducting verification (Guzman-Alvarez & Page, 2021)

Students selected more likely to be female, Black or first generation and less likely to enroll in higher education the fall immediately following high school graduation (Lee et al., 2021)

Case Study

Objective:

Gather student and staff perspectives about the financial aid verification process.

Guiding Question:

How do community college students experience financial aid verification policies and practices?



Site

Community College located in California

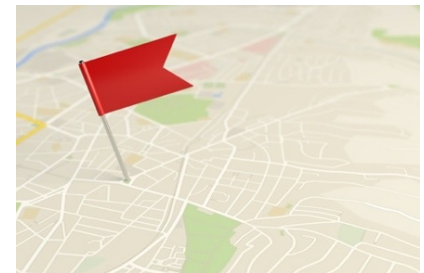
Approximately 20,000 students in attendance

77% Hispanic; 6% Asian or Pacific Islander; 6% White, 2% Black

5,300 students selected for financial aid verification

64% of students do not complete the FAFSA application

Out of the students who complete a FAFSA application, 73% do not complete verification



Financial Aid Staff Demographic Information

Pseudonym	Age	Gender	Ethnicity/Race	Highest Degree Earned	Years Employed at Institution
Hector	43	Male	Hispanic	High School Diploma	2.5 years
Sonia	43	Female	Hispanic	High School	3 years
Stephanie	30	Female	Latina (Mexican)	Masters of Arts	3 years
Yesenia	29	Female	Hispanic	Bachelors of Arts	3 years

Staff Bias in the Verification Process

I'm just making sure that we're staying in compliance so that as a school we can keep getting money.

–Stephanie

Not trying to take advantage because taking advantage actually takes away from another student who does need it.

-Yesenia

Staff Bias in the Verification Process

Interviewer: Okay. And you mentioned the potential for fraud, and that's why verification exists, which, that makes sense. In your experience, have you ever encountered students being fraudulent and trying to game the system?

***Yesenia:* No.**

Interviewer: And have you heard of stories or any numbers or statistics about students committing fraud?

***Yesenia:* Stats, no, but I have heard stories.**

Interviewer: And do you hear those stories from colleagues, from . . .?

***Yesenia:* Some colleagues who had worked at other institutions, but hardly any from here.**

Verification Selection by Race/Ethnicity

	Total Enrollment	Verification
Race/Ethnicity	%	%
African-American	1.94	0.88
American Indian	0.21	0.2
Asian or Pacific Islander	6.52	4.9
Hispanic	77.35	87.6
Multi Ethnicity	0.86	2.9
White	6.61	1.6
Unknown	6.51	2

The Student Experience

Notification about selection for income verification

- Initial confusion and lack of support

Completing verification requirements

- Difficulty completing campus internal documents and locating requested support materials.

Waiting for financial aid office review of verification forms

- Lengthy review time delays receipt of aid

Scholarship Selection Bias Research

- UW-Madison's intervention for scholarship administrators on implicit bias and holistic review of applications includes three parts:
 - Web pages on inclusive scholarship review practices
<https://financialaid.wisc.edu/types-of-aid/scholarships/inclusive-practices/>
 - Holistic training modules
 - Annual meeting with a session on implicit bias, best practices chat, website & training module review
- Journal of Student Financial Aid article:

["Strategies for Addressing Implicit Bias in Scholarships" by Lauren Moser Klink \(louisville.edu\)](#)

Satisfactory Academic Progress Bias Research

The Student Success Through Applied Research (SSTAR) Lab at UW-Madison analyzed SAP data from 2014-2021

Several factors correlated with increased likelihood of not meeting SAP:

- Black students, Hispanic students, older students, Asian students, those who identify with two or more racial groups, Wisconsin residents, and Pell recipients
- Some factors had no significant correlation with SAP: Dependency status, transfer status, first-generation status

Future Research & Practitioner Focus

Advocacy-

Financial aid professional associations should focus on policy changes at state and federal levels regarding reforming verification process and requirements.

Communication is key-

Continue to revise and strengthen industry standards about how to engage with students in the financial aid process.

Study the data-

Be intentional about studying students of color and other minoritized backgrounds to better understand how they experience the financial aid process.

NASFAA Implicit Bias Toolkit

- Examined implicit bias in financial aid policies and procedures
- As individuals, we all have implicit or unconscious biases which are the assumptions, stereotypes, and unintentional beliefs about others based on their perceivable characteristics
- The toolkit recognizes the biases and provides recommendations to eliminate them

NASFAA Toolkit Topics

- Awareness and Individual Development Policy
- Cost of Attendance Policy
- Scholarship Policy
- Institutional Forms Policy
- Professional Judgment
- School Selected Verification Policy
- Communication Policy
- Student Worker Program Policy



The background of the slide is a mosaic of small, square tiles. The tiles are primarily blue, with some yellow and brown tiles interspersed. The mosaic is arranged in a grid-like pattern, with some tiles missing or broken, creating a textured and somewhat irregular appearance. The colors are vibrant and the overall effect is that of a traditional mosaic artwork.

Confronting and Removing Bias in the Aid Office: Practitioner Views

Practitioner's View: Helen Faith

- Professional Background
- Personal Biases

Practitioner's View: Personal Biases

- Table Discussions
- Assign Scribe
- Share Some of Your Personal Biases That Impact You as a Financial Aid Practitioner
- Report Out



Addressing Bias in Aid Offices

- ☐ Communications
- ☐ Office Staffing
- ☐ Verification
- ☐ Nuclear Family Assumptions
- ☐ Professional Judgment
- ☐ Deadlines & Packaging Models
- ☐ Transfer Students
- ☐ Scholarship Processes
- ☐ Disbursement Dates & Past Due Balances
- ☐ Satisfactory Academic Progress

Communications

- Easy to access info on your website and publications?
- Outreach for incomplete files?
- Forms to help guide applicants?
- Text/email info?
- Who works on your communication language?
- Engaging student feedback on communication efforts?

**Don't use a big word
when a singularly
unloquacious and
diminutive linguistic
expression will
satisfactorily
accomplish the
contemporary
necessity.**

Office Staffing

- How are you evaluating new staff hires?
- What are the qualities you are looking for in hiring?
- What experience are you expecting in hiring?
- How are you adapting office expectations with remote work realities?



Verification

- How aware is your office of issues of bias in verification?
- What impacts have you observed?
- What voluntary practices might exacerbate these issues?
- What steps might your office consider to mitigate bias baked into verification selection and the disproportionate impact on disadvantaged populations?

Nuclear Family Assumptions

- How do you manage dependency status appeals and family estrangement?
- How do you assist students living with grandparents, relatives, friends, etc.?
- How do you view non-custodial parents and spouses who won't support student?
- How do you assist undocumented students or those with undocumented parents?

Professional Judgment

- How do you publicize the types of PJ students can access (i.e., EFC, COA, Dependency Overrides, SAP, etc.)?
- How difficult are your processes to navigate successfully and how do you assess difficulty?
- What assistance do you or could you provide to mitigate barriers?
- What challenges does your office face in improving students' and families' experiences and outcomes?

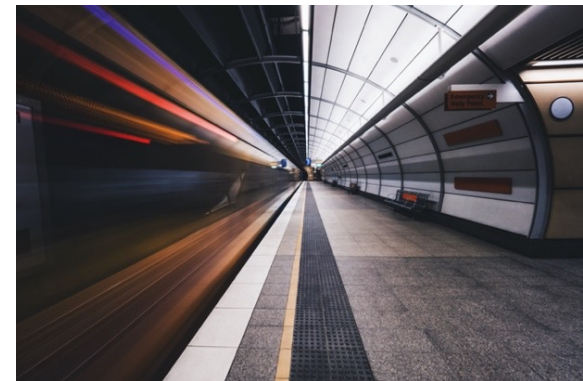
Deadlines & Packaging Policies

- Which students do not meet deadlines?
- How are you using priority deadlines?
- Do your deadlines serve your staff, the institution, or your students?
- How are you limiting self-help aid?
- Are you packaging parent PLUS loans?
- How are scarce institutional resources distributed?
- How do you balance need-based aid with merit-based aid?
- How are you advocating for more aid, and if so, for which groups of students and why?



Transfer Students

- How do you assist transfer students facing higher costs at 4-year institutions?
- How do your aid policies impact transfer students?
- How does the timing of admissions decisions impact institutional aid and scholarship awarding?



Scholarship Processes

- Who receives the most scholarships on your campus?
- How are more affluent students able to win more scholarships?
- How are test scores now used in scholarship selection processes?
- How is volunteer work evaluated in scholarship selection processes?
- How does GPA renewal criteria and one-year awards impact scholarship recipients?
- Has your campus engaged in addressing implicit bias in scholarship selection?

Disbursement Dates, Past Due Balances

- Do you disburse all aid 10 days before beginning of terms?
- Do you disburse aid differently for different populations (athletes, parenting students, borrowers, SAP probation students, etc.)?
- How does your school deal with balances when a student wants to re-enter?
- Do you cancel course registration for unpaid bills?
- Do you hold academic transcripts?

Satisfactory Academic Progress

- Have you reviewed your SAP statistics?
- Have you taken steps to mitigate SAP appeal biases?
- How do you manage different appeal processes?
- Do you worry about federal scrutiny of SAP appeal exceptions?
- Do you worry about campus scrutiny of allowing struggling students to progress?
- How do you ensure consistent appeal decisions in large offices?
- How do you present students ALL appeal options?



Questions?

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Thank you!

