LEADING STRATEGIES

Working Across the Aisle: Connecting Enrollment Management to Financial Aid to Re-Enroll College Students with Satisfactory Academic Progress Concerns

By Zachary W. Taylor, Sarah Pauter, and Karla Weber Wandel

Students who leave higher education before earning a credential ("stop outs") often do so for failing to maintain satisfactory academic progress, or SAP. This article details why enrollment managers must work with their financial aid counterparts to smooth students' re-entry to higher education, focusing on SAP alleviation strategies.

By now, many enrollment managers in the United States are well aware of the impending "enrollment cliff" in 2025 that will likely result in a precipitous decline in traditional-age college students (18–24) attending higher education straight from high school (Kline 2019). As a result, enrollment managers have begun aggressively recruiting students as early as sixth grade, with entire offices and departments dedicated to creating pre-college access programs for pre-secondary students (University of Colorado Boulder 2022). In short, competition for enrollment will remain fierce in the coming years and decades.

However, every year, thousands of college students across the country leave higher education before earning a credential, known as dropping out (or more optimistically "stopping out") (Kirp 2019). The COVID-19 pandemic accelerated typical drop out numbers, as recent estimates suggest the pandemic has been responsible for nearly one million college dropouts (Krupnick 2022). From here, enrollment managers will need to focus on two very different strategic enrollment management initiatives: competing for traditional age college students and reaching back to drop outs and re-engaging these students in higher education. Such initiatives will require considerable campus collaboration between enrollment management and financial aid offices, as college students of all backgrounds have become acutely aware of the rising costs of college and the potential burden of student loan debt, especially low-income students who often have to choose between eating and paying tuition (Quintana 2022). Decades ago, enrollment management scholars such as Don Hossler wrote at length about how—for better or worse—financial aid is an enrollment management tactic to influence student enrollment decisions (Hossler 2000), with affordability being at the forefront of many students' minds. Little has changed in recent years, and perhaps students' awareness of college affordability is higher than it has ever been. Despite this abundant doom and gloom, another overlooked obstacle exists, quite literally.

An "Overlooked Obstacle" of Re-Enrollment

In the late 2010s, the John Burton Advocates for Youth (JBAY), a nonprofit advocacy organization for foster care and homeless youth, began learning that many low-income and people of color in California were being systemically excluded from higher education due to SAP policies (John Burton Advocates for Youth 2021a). After years of research and policy advocacy, JBAY began working directly with institutions of higher education in California to learn more about their SAP policies and how to better support marginalized college students. Their work culminated with a July 2021 report entitled, *The Overlooked Obstacle: How Satisfactory Academic Progress Policies Impede Student Success and Equity*. The findings were jarring.

Analyzing data from the largest higher education system in the United States—the California Community Colleges—JBAY found that one in four Pell Grant recipients who enrolled in fall 2017 would not make SAP within their first two consecutive terms, disqualifying them for financial aid. Although socioeconomic equity concerns were apparent, the findings were stark regarding race and other marginalized student populations. JBAY detailed that Black college students were 21 percent more likely to fail SAP than white peers, while 34 percent of foster youth failed SAP in their first year, the highest percentage of any student cohort (John Burton Advocates for Youth 2021b). Moreover, 42 percent of Black foster youth failed SAP in their first year (John Burton Advocates for Youth 2021b). To make a difficult situation even more so, more than 75 percent of students who failed SAP also lost their Pell Grant, forcing many low-income students to take on other forms of educational debt, such as moving their educational expenses to credit cards or predatory private loans (John Burton Advocates for Youth 2021b). As a result, many students not only take on educational debt, but they do so without earning a degree.

Of the students who did not meet SAP, only 13 percent remained enrolled and continued to receive financial aid in their third term, indicating the enormous impact of SAP standards on students who struggle academically during their first year. The California Community College system is currently facing an enrollment crisis, with enrollment dropping by 19 percent between 2018–19 and 2021–22 and persistence rates also declining during this same period. More than half of previously enrolled students surveyed reported that financial barriers or the need to work prevented them from reenrolling (Assembly Budget Subcommittee No. 2 on Education Finance 2022).

Despite the massive impact that SAP has had on California's lowest income and most marginalized student population, almost no research or policy advocacy has addressed many of SAP's inequities and inconsistencies. For instance, JBAY found that although institutions must adhere to federal policy, many of California's institutions of higher education enforced SAP standards that were stricter than required, including higher GPA and course completion thresholds and a shorter maximum timeframe to degree completion (Assembly Budget Subcommittee No. 2 on Education Finance 2022). In summary, JBAY asserted that SAP has been, and will likely continue, to be a major filtering mechanism for college students on their path to a postsecondary credential, especially students of color, low-income students, and foster youth.

Seeing Re-Enrollment Through Students' Eyes

Potentially hundreds of thousands of students attempting to re-enter higher education in the coming years—a population that may number in the hundreds of thousands—will likely need assistance both understanding how to re-enroll in an academic program and access financial aid, either through institutional aid or regaining federal financial aid eligibility through SAP appeals and academic remediation. However, many institutions may not offer institutional aid to students not making SAP, as many institutional scholarships may also have GPA or course completion requirements. As a tenet of strong enrollment management, researchers and practitioners have consistently asserted that communication and collaboration between enrollment management and financial aid is essential (Bontrager 2004; Hossler 2000)—the peculiarities produced by the COVID-19 pandemic and the confusing nature of SAP only reinforces this tenet. From here, both enrollment managers and financial aid professionals then need to understand several aspects of the re-enrollment experience through the eyes of students:

- Pandemic-era pass/fail grading policies are no longer being widely practiced. As a result, students may be unaware that they are ineligible for federal aid or be unsure of their progress toward their credential, depending on how their institution calculated GPA using pass/fail grades. In addition, if a student has not been enrolled for a long time, they may not have access to their student portal or information system and have no way of checking their GPA.
- Students move and transfer frequently, and institutions have different SAP policies. Prior to dropping out, a student may not have been making satisfactory academic progress at one institution, but now they are making SAP at their new institution. However, if students returned to their prior institution, they may again be ineligible for aid, even though they were eligible for aid at another institution. Here, students may be confused as to how to access federal student aid if they return to their original institution or why they are placed on financial aid probation at their original institution before taking any courses.
- If a student successfully re-enrolls at a new institution, many institutions will review their prior college transcripts and assign a student a GPA from their former institution. In this case, students may not understand that their prior academic performance at their former institution may negatively affect their aid eligibility at their new institution. Depending on how long a student has been stopped out, a student may struggle to procure transcripts from their prior institution or have little to no knowledge of their prior GPA or course completion percentages. If a student does successfully re-enroll after transferring, a student may not understand the time they have remaining within their maximum timeframe to degree, requiring academic advising to put students on a path to timely graduation to avoid aid ineligibility.
- Students failing SAP may have had their SAP appeal process interrupted in early 2020 when the pandemic emerged and institutions of higher education were forced to close. As a result, students may need to re-appeal for federal aid while also navigating the academic re-enrollment process. This situation may be difficult for students seeking re-enrollment, as students may need to complete an admissions application, the FAFSA, and additional documents to appeal for federal aid.
- Some institutions do not allow federal financial aid appeals, even though they are allowed by federal policy. Depending on where a student was previously enrolled, students who were not making SAP during the pandemic and subsequently dropped out may not be eligible for an appeal at their institution. If a student does not have other enrollment options, a student in this scenario may never be able to re-enroll without considerable assistance, both academically and financially.
- If institutions do allow SAP appeals, institutions often require documentation of extenuating circumstances, yet these circumstances are narrowly tailored. Usually, institutions require students to document a serious medical emergency or health issues, severe personal or financial issues, or the rationale for returning for a second credential. However, this documentation can often be burdensome and traumatic, as students are often asked to relive their experiences and provide details that may require email records, phone records, medical paperwork, or other forms of verifying documentation that can be unreasonable to acquire. In short, documenting extenuating circumstances may be a strong deterrent for a student to re-enroll.
- Institutions evaluate SAP on different schedules and frequencies. Although institutions are aware of

their SAP auditing schedules, students may not be aware. If students are in danger of federal aid ineligibility, students may work toward re-enrollment but lack the financial resources to return affordably. Students may also experience anxiety waiting for their appeal to be decided, as institutions can often notify a student of a SAP appeal outcome within 30 days, but this period can last longer depending on the staffing levels and workloads of financial aid offices. From here, students may miss critical enrollment deadlines while waiting for their SAP appeal decision, placing students in a precarious situation.

- SAP policies are complex in the first place. Prior research has suggested that financial aid information is written above the 14th grade English reading level, and financial aid information is rarely translated beyond English (Hossler and Bontrager 2014). In these cases, SAP policy information and appeals processes are likely written in a complex language and not translated beyond English, rendering it difficult for students to be self-efficacious and navigate the SAP appeals process on their own.
- Failing to maintain SAP marginalizes the lowest-income students. When a student fails to make SAP, low-income students lose eligibility for federal aid, which means they lose Pell Grants and the ability to participate in federal work study programs. For many Pell Grant recipients, earning Pell and holding an on-campus federal work study job may be the only affordable way to participate in higher education. Drop outs who were formerly Pell or federal work study students may believe that they are eligible for these programs upon re-enrollment. Yet, if institutions determine that these students did not make SAP before they left, the lowest-income students may have no pathway to re-enrollment and question why they are not eligible for the same funds they received before they dropped out.

Although enrollment managers and financial aid professionals may feel that many of these concerns stem from a single issue—poor academic performance—many college students may simply be unaware of how complex re-enrollment and federal aid eligibility can be. This may be especially true for first-generation college students who may not have a person in their household or community to help them navigate these processes. Moreover, many members of a student's support network may not have encountered a SAP-related issue and cannot offer their student much assistance (Ocean 2021).

This complexity is precisely why communication and collaboration between enrollment management and financial aid is so critical. Enrollment managers cannot simply liaise dropped-out students through the re-admission process and hand them off to financial aid offices. Students will likely have questions and encounter difficulty that requires a bouncing back and forth between enrollment management and financial aid, especially knowing that affordability and timely degree completion is likely at the forefront of students' minds.

How Enrollment Managers Can Work with Financial Aid

At many institutions, enrollment managers generate prospective student lists from major testing companies such as the College Board, through college access systems such as EAB, and through organic contacts, such as students and their support network signing up for a campus tour and providing contact information in the process (Hossler 2000). However, generating lists for re-enrollment is much more complex, requiring precision (recruiting students who can re-enroll), ethics (recruiting students who are not currently affiliated with any institution), fiscal responsibility (recruiting students who can be financially supported), and alignment (recruiting students through helping them understand academic and financial aid information). As a result, enrollment managers need to first work through a checklist to create targeted re-enrollment student lists to best position the student and the institution for success. Below is a checklist for enrollment managers to explore when working with financial aid to recruit stopped-out or dropped-out college students:

- Explore all avenues for creating "come back" student scholarships. These scholarships do not need to be tied to academic achievement like federal student aid, and these funds can be used to incentivize student re-enrollment or remedy past due balances. Many institutions strategically allocated COVID-19 relief funds (Higher Education Emergency Relief Funds [HEERF], etc.) for paying outstanding student balances and encouraging re-enrollment of students who stopped out due to the pandemic. Now that HEERF and other funds are being spent down and may be exhausted, enrollment managers need to work with financial aid professionals to create attractive financial aid packages to incentivize student re-enrollment. This is especially true for low-income students whose only source of financial support may be federal student aid without having to resort to more predatory sources of aid, such as private loans.

- Request lists of former Pell Grant recipients from financial aid to understand who your lowest-income students are. As previously mentioned, many low-income students rely on Pell Grants, federal work study, or a combination of the two to access higher education. Understanding which students an institution is re-recruiting and attempting to re-enroll can provide a clearer picture as to what resources need to be arranged and communicated to these students.
- Connect with the financial aid office's primary destination point administrator (PDPA) of NSLDS to review stopped-out student information to understand how to support stopped-out students with student loan debt. Many stopped out students may not want to re-enroll for fear of debt. Assuage these students' concerns by proactively understanding their debt load and providing resources to return to school affordably.
- Prepare communication plans that connect students with both re-enrollment academic advising and financial aid counseling. Stopped-out students will likely need to envision a clear academic pathway and adequate financial aid to be willing to re-enroll. Enrollment management communication should then incorporate both academic and financial aid information, as well as connections to professionals in these units, to facilitate smooth re-enrollment.
- Craft communication with financial aid offices that adheres to SAP policies but clearly and plainly outlines appeal processes and pathways toward re-enrolling. Many SAP policies may be confusing for students to understand, and appeal processes may be equally as challenging. Work with financial aid offices to craft communication that explains—in simple language—what students need to do to re-enroll and regain federal financial aid eligibility.
- Provide students who did make SAP with clear timelines in terms of SAP appeals documentation requirements and appeals decisions. On most campuses, financial aid offices are responsible for reviewing SAP appeals, but re-enrolled students may have a point of contact who they are familiar with on the enrollment management/admissions team. Here, it is critical for enrollment management to communicate frequently with financial aid to understand where students are in the SAP appeal process, notifying the student of their anticipated timeline and next steps should the student be deemed eligible or ineligible for federal student aid.
- Offer students the opportunity to immediately appeal their financial aid status upon re-enrollment. Some campuses enforce arbitrary policies that require students to first demonstrate academic progress before appealing their financial aid status (*i.e.*, perform well academically while not receiving financial aid) (Maricopa Community Colleges 2022). However, institutions may want to consider a "time away+" policy where a stopped-out student has time away plus one other factor (*e.g.*, an updated academic plan, extenuating circumstance, academic counseling, etc.) that allows them to submit an appeal. This is type of policy may be both allowed by the federal government and necessary for students, as "time away" alone is not sufficient per federal regulations.
- Review financial aid documentation to understand which stopped-out students had their federal financial aid SAP appeal interrupted by the pandemic or are not eligible for federal financial aid. If enrollment managers can understand which stopped-out students they need to target with institutional funds

to encourage re-enrollment, communication can be much clearer and persuasive for these students.

- Communicate regularly with financial aid offices to understand when student aid can be disbursed… and then communicate this to stopped-out students. Many students struggle with affording their basic needs as they wait for financial aid disbursements, often times on a set schedule that students may not be aware of. As a result, enrollment management communication should set expectations with stopped-out students, and financial aid communication should clearly outline when students can anticipate aid to minimize student anxiety and encourage students to feel that they can affordably re-enroll.
- When students do re-enroll, calculate a students' maximum timeframe and integrate this information into all financial aid communication related to a student's aid package. Depending on how long a student has been stopped out and whether they bring transfer credits into their re-enrollment, students may be unaware of their timeline. Work with financial aid to clearly understand students' maximum timeframe and facilitate targeted academic advising to students who need to graduate quickly to avoid surpassing the federal 150 percent requirement or the institution's self-mandated requirement.

Future Considerations Related to Student Re-Engagement and SAP

In response to the COVID-19 pandemic and the marginalization of students not making SAP and subsequently dropping out of college, Senator Cory Booker introduced the *Satisfactory Academic Progress Reset and Reform Act* in the 116th session of Congress in late 2020. Therein, Booker argued that SAP had become "increasingly strict and inflexible for students over the last 40 years," and that "[t]he increase in SAP requirements has made the need-based Federal Pell Grant resemble a performance-based scholarship, despite the disproportionately negative impact on students and families who are low-income" (Satisfactory Academic Progress Reset and Reform Act, S.5033, 116th Cong. 2020). To remedy many SAP issues for stopped-out students, Booker suggested a SAP reset, meaning that if a student has been stopped out for the preceding two years or longer, any previous failure to make SAP would not be used to determine federal financial aid eligibility (Satisfactory Academic Progress Reset and Reform Act, S.5033, 116th Cong. 2020). Although this bill has been officially introduced but not advanced as of November 2022, enrollment managers should be aware of how federal legislation may force institutions to adjust their re-enrollment strategies as they pertain to students with SAP-related issues.

Moreover, many institutional enrollment management offices may be tempted to recruit stopped-out students without SAP-related issues or avoid communicating financial aid information to students from the outset. Here, there is a careful balancing act that enrollment managers must navigate: Ethical obligations to serve stopped out students and the resource limitations of lesser-resourced institutions. Recruiting students can be expensive and allocating extra resources to re-engage stopped-out students can be even more burdensome. As a result, enrollment managers must always work to re-engage stopped-out students while ensuring a high level of staff support. This has been an increasingly difficult challenge for many enrollment managers, especially during a time of record-high "burnout" of higher education staff, (Lederman 2022). with some calling it a turnover "tsunami" (The Change Leader, Inc. 2022). Given shrinking enrollment management budgets across many institutions of higher education, resource allocation will remain a critical question to which there are no easy answers.

However, cross communication among enrollment management and financial aid professionals will likely serve many institutions in a cost-effective manner. If such communication and collaboration can occur, re-engagement of stopped-out students will likely be more efficient for all parties involved, with students receiving substantive and comprehensive information, and institutions allocating resources effectively. Above all, during the pandemic, stopped-out students reported that finances were one of the main reasons for their decision to leave higher education (Krupnick 2022). Now, enrollment managers need to decide to increase communication with financial aid offices to alleviate student anxiety and provide the highest quality of student support and communication during re-enrollment initiatives.

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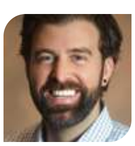

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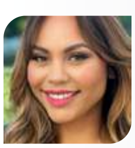

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