NASFAA

NATIONAL ASSOCIATION OF STUDENT FINANCIAL AID ADMINISTRATORS

SURVEY ON PROFESSIONAL JUDGMENT AND COVID-19

OCTOBER 2020

Survey on Professional Judgment and COVID-19

October 2020

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KEY FINDINGS

The September 2020 survey results show that schools are seeing notable increases in professional judgment (PJ) requests, with 59% of respondents reporting a somewhat or great increase in PJ requests received between March 1, 2020 and September 21, 2020 when compared to the same time last year. This is a larger share of respondents reporting a rise in PJ requests than seen in the June 2020 survey results, where 47% of respondents reported a somewhat or great increase in PJ requests between March 1, 2020 and May 26, 2020.

The growth in PJ requests between March 1 and September 21 varies across sectors, with nonprofit institutions reporting the greatest increases.
- 68% of respondents from nonprofit institutions reported a somewhat or great increase, including 35% that experienced an increase of 50% or more.
- 65% of respondents from public four-year institutions reported a somewhat or great increase, including 25% that experienced an increase of 50% or more.
- 50% of respondents from community colleges reported a somewhat or great increase, including 29% that experienced an increase of 50% or more.
- 35% of respondents from for-profit institutions reported a somewhat or great increase, including 21% that experienced an increase of 50% or more.

While institutions of all sizes experienced a growth in PJ requests, larger schools saw more dramatic increases. For example, 84% of respondents from schools with full-time equivalent enrollment (FTE) above 20,000 reported a somewhat or great increase, including 28% that experienced an increase of 50% or more, while only 57% of respondents from schools with FTE between 1,000 and 4,999 reported a somewhat or great increase, including just 25% that experienced an increase of 50% or more.

Schools have been anticipating this increase in PJ requests and are anticipating further increases this fall.
- 29% of September 2020 respondents said their number of PJ requests was somewhat or significantly higher than anticipated, and 35% said the number was what they anticipated.
- 58% of September 2020 respondents anticipate their PJ requests will somewhat or greatly increase between October 1 and December 31, compared to last year.

Schools have been making adjustments to their internal processes to accommodate the increase in PJ requests (see chart on page 5 for various ways in which this is happening).
- Since the onset of COVID-19, 23% of September 2020 respondents said they have begun reaching out to students proactively about PJ, and 15% are considering doing so. With another 23% of respondents reporting that they were already doing such outreach before COVID-19, a total of 46% of respondents are currently proactively reaching out to students about PJ, and an additional 15% are considering doing so.
- Since COVID-19 emerged, 26% of respondents reported increasing the frequency of meetings of their financial aid appeal committee and 36% reported expanding the types of circumstances they were considering for PJ.
- The majority of September 2020 respondents (68%) were offering staff training on implicit/unconscious bias as it applies to PJ decisions *before* COVID-19. With an additional 15% of respondents reporting that they have either begun doing so after COVID-19 emerged or are considering doing so, 83% of respondents are either currently doing or considering doing implicit bias training as it applies to PJ decisions.

Schools are still in need of additional action from either Congress or the Department of Education (ED) to manage the increase and support students making PJ requests. While under 50% of respondents began zeroing out income and/or unemployment benefits during COVID-19 or are considering doing it, 80% of respondents said their office would do this if Congress and/or ED explicitly permitted it, as they did with the 2009 GEN-09-05 guidance in the wake of the Great Recession

Below are the results from NASFAA's September 2020 survey. The appendices contain the results disaggregated by sector and full-time enrollment ranges, along with the corresponding results from the June 2020 survey where applicable.

METHODOLOGY

On May 26, 2020 NASFAA distributed a survey to 2,613 primary contacts at our member institutions. The survey closed on Friday, June 5, 2020 at 5:00 p.m. ET. There were 293 surveys submitted, resulting in an 11% response rate. Below are the aggregate level results.

On September 21, 2020 NASFAA distributed a survey to 2,524 primary contacts at our member institutions. The survey closed on Friday, October 2, 2020 at 5:00 p.m. ET. There were 212 surveys submitted, resulting in an 8% response rate. Below are the aggregate level results.

OVERALL RESULTS FROM SEPTEMBER 2020 SURVEY

What is the total number of PJ requests your office has received since March 1, 2020?
Directions: If you do not track this data, leave this question blank.

Minimum	Maximum	Mean	Count
0.00	5419.00	152.24	165

How does that number compare to the total number of PJ requests your office received between March 1, 2019 - September 21, 2019.

Greatly increased (increase of 50% or more)	29%
Somewhat increased (0 - 49% increase)	30%
About the same	27%
Somewhat decreased (0 - 49% decrease)	8%
Greatly decreased (decrease of 50% or more)	1%
We do not track this data	5%
n	212

How does the number of PJ requests your office has received since March 1, 2020 compare to the number of PJ requests your office anticipated receiving?

Significantly higher (> 50% higher than anticipated)	11%
Somewhat higher (0-49% higher than anticipated)	18%
About the same as anticipated	35%
Somewhat decreased (0-49% lower than anticipated)	21%
Greatly decreased (> 50% lower than anticipated)	8%
We do not track this data	7%
n	209

Do you anticipate an increase to the total number of PJ requests your office will receive between October 1 and December 31, 2020 as compared to the same date range last year?

Anticipate PJ requests will greatly increase (increase of 50% or more)	16%
Anticipate PJ requests will increase somewhat (0 - 49% increase)	42%
Anticipate about the same number of PJ requests	36%
Anticipate PJ requests will decrease somewhat (0 - 49% decrease)	2%
Anticipate PJ requests will greatly decrease (decrease of 50% or more)	1%
We do not track this data	3%
n	211

What actions is your financial aid office or institution taking to manage this increase (if you are already experiencing an increase in PJ requests); or to prepare for this increase (if you are not already experiencing an increase in PJ requests, but anticipate that you might experience an increase in the future)?

	My office was doing this before COVID-19	My office began doing this after COVID-19 emerged	My office is considering doing this	My office does not do this and is not considering doing this	n
Reaching out to students proactively to inform them about the PJ process	23%	23%	15%	38%	211
Using a standardized form for students to submit PJ requests	83%	5%	5%	7%	210
Training financial aid staff on PJ	74%	7%	8%	10%	211
Providing students with time frames in which to expect their PJ requests to be completed	77%	5%	7%	11%	209
Updating consumer information (website, etc.) with information about your institution's PJ policies and procedures	49%	9%	21%	21%	209
Cross-linking PJ resources on financial aid webpage to other campus offices' webpages	19%	9%	21%	51%	209
Training non-financial aid staff to recognize when to refer students to financial aid office for a PJ request	43%	12%	17%	28%	210

What actions is your financial aid office or institution taking to manage this increase (if you are already experiencing an increase in PJ requests); or to prepare for this increase (if you are not already experiencing an increase in PJ requests but anticipate that you might experience an increase in the future)?

	My office began doing this after COVID-19 emerged	My office is considering doing this	My office does not do this and is not considering doing this	n
Increasing frequency of meetings of your financial aid appeal committee	26%	10%	65%	206
Altering student documentation requirements	29%	12%	60%	207
Altering staff review policies and procedures	27%	13%	60%	207
Awarding emergency funding proactively as an attempt to reduce the number of PJ requests	32%	15%	53%	206
Offering refunds for expenses already paid to reduce the number of PJ requests	12%	5%	84%	208
Offering discounts on future tuition, room, board, or books to reduce the number of PJ requests	6%	5%	89%	208
Expanding the types of circumstances that you will consider for PJ (for instance, using estimated income instead of base income for the EFC calculation or permitting private elementary and secondary school costs in the COA)	36%	17%	47%	207
Using estimated income of zero in place of base year income in the EFC calculation for a family member based on documentation of receipt of unemployment benefits	23%	20%	57%	204
Not including unemployment benefits as part of estimated income for a family member based on documentation of receipt of unemployment benefits	17%	23%	61%	203

What is your institution doing to ensure equitable and unbiased PJ decisions are made?

	My office was doing this before COVID-19	My office began doing this after COVID-19 emerged	My office is considering doing this	My office does not do this and is not considering doing this	n
Providing staff training on implicit/unconscious bias as it applies to PJ decisions	68%	4%	11%	17%	210
Requiring PJ decisions to be made by committee vs. individuals	33%	5%	11%	52%	209
Masking student identifiers like name, race/ethnicity, gender identity, etc. during PJ request consideration	19%	0%	10%	71%	209
Reviewing PJ policies for potential bias (for instance, allowing some expenses to increase COA but not others, and how that might disproportionately impact certain students)	34%	3%	20%	42%	209

Does your office require any of the following conditions to be met before it will consider a PJ request?

	My office was doing this before COVID-19	My office began doing this after COVID-19 emerged	My office is considering doing this	My office was doing this before COVID-19 and is no longer doing this	My office does not do this and is not considering doing this	n
Minimum length of unemployment duration before PJ request is considered	30%	3%	4%	11%	52%	209
Minimum dollar amount or percentage of family income lost due to unemployment before PJ request is considered	21%	2%	5%	3%	69%	210
Uninsured medical expenses must meet a minimum dollar amount or percentage of family income, or must exceed the percentage of the IPA that is established for medical expenses before PJ request is considered	53%	1%	6%	3%	36%	209
Other standard(s) or minimum(s) must be met before PJ request is considered (excluding statutory/regulatory requirements)	31%	1%	5%	1%	62%	209

Would your office zero out income and/or unemployment benefits if Congress and/or the Department of Education explicitly permitted it?

Yes	80%
No	20%
n	173

Is your office considering diversifying representation on the PJ committee (e.g. ensuring individuals from marginalized groups and/or a multitude of campus offices are represented)?

Yes	34%
No	66%
n	99

What resources would be most helpful to you and your staff in preparing for an increase in PJ requests? (Check all that apply.)

On-demand training workshops/webinars	53%
Facilitated discussion with other financial aid administrators	43%
Downloadable/printable training materials	62%
List of best practices for PJ requests	85%
Sample PJ forms	65%
Legislative/regulatory relief	67%
n	207

APPENDIX A: RESULTS BY SECTOR FROM SEPTEMBER 2020 SURVEY

What is the total number of PJ requests your office has received since March 1, 2020?
Directions: If you do not track this data, leave this question blank.

	Minimum	Maximum	Mean	Count
Nonprofit	0.00	2015.00	134.00	73
Community Colleges	0.00	250.00	41.89	37
Public 4-Year	5.00	5419.00	330.88	41
For-Profit	0.00	118.00	21.50	10
Graduate/Professional	-	-	-	3

How does that number compare to the total number of PJ requests your office received between March 1, 2019 - September 21, 2019?

	Nonprofit	Community Colleges	Public 4-Year	For-Profit	Graduate/Professional
Greatly increased (increase of 50% or more)	35%	29%	25%	21%	0%
Somewhat increased (0 - 49% increase)	33%	21%	40%	14%	20%
About the same	21%	32%	21%	43%	80%
Somewhat decreased (0 - 49% decrease)	7%	11%	8%	7%	0%
Greatly decreased (decrease of 50% or more)	1%	0%	2%	0%	0%
We do not track this data	3%	7%	4%	14%	0%
n	89	56	48	14	5

How does the number of PJ requests your office has received since March 1, 2020 compare to the number of PJ requests your office anticipated receiving?

	Nonprofit	Community Colleges	Public 4-Year	For-Profit	Graduate/Professional
Significantly higher (> 50% higher than anticipated)	16%	9%	6%	7%	0%
Somewhat higher (0-49% higher than anticipated)	16%	20%	19%	14%	20%
About the same as anticipated	35%	33%	30%	50%	80%
Somewhat decreased (0-49% lower than anticipated)	19%	25%	26%	7%	0%
Greatly decreased (> 50% lower than anticipated)	9%	7%	6%	7%	0%
We do not track this data	5%	5%	13%	14%	0%
n	88	55	47	14	5

Do you anticipate an increase to the total number of PJ requests your office will receive between October 1, 2020 - December 31, 2020 as compared to the same date range last year?

	Nonprofit	Community Colleges	Public 4-Year	For-Profit	Graduate/Professional
Anticipate PJ requests will greatly increase (increase of 50% or more)	16%	22%	15%	7%	0%
Anticipate PJ requests will increase somewhat (0 - 49% increase)	46%	36%	50%	29%	0%
Anticipate about the same number of PJ requests	34%	35%	29%	50%	100%
Anticipate PJ requests will decrease somewhat (0 - 49% decrease)	0%	4%	4%	0%	0%
Anticipate PJ requests will greatly decrease (decrease of 50% or more)	2%	0%	0%	0%	0%
We do not track this data	2%	4%	2%	14%	0%
n	89	55	48	14	5

What actions is your financial aid office or institution taking to manage this increase (if you are already experiencing an increase in PJ requests); or to prepare for this increase (if you are not already experiencing an increase in PJ requests but anticipate that you might experience an increase in the future)?

Reaching out to students proactively to inform them about the PJ process

	Nonprofit	Community Colleges	Public 4-Year	For-Profit	Graduate/Professional
My office was doing this before COVID-19	26%	14%	23%	31%	60%
My office began doing this after COVID-19 emerged	23%	21%	31%	8%	0%
My office is considering doing this	13%	21%	15%	15%	0%
My office does not do this and is not considering doing this	39%	43%	31%	46%	40%
n	88	56	48	13	5

Using a standardized form for students to submit PJ requests

	Nonprofit	Community Colleges	Public 4-Year	For-Profit	Graduate/Professional
My office was doing this before COVID-19	81%	87%	85%	85%	60%
My office began doing this after COVID-19 emerged	3%	5%	10%	0%	0%
My office is considering doing this	7%	4%	2%	8%	0%
My office does not do this and is not considering doing this	9%	4%	2%	8%	40%
n	88	55	48	13	5

Training financial aid staff on PJ

	Nonprofit	Community Colleges	Public 4-Year	For-Profit	Graduate/Professional
My office was doing this before COVID-19	82%	66%	75%	71%	60%
My office began doing this after COVID-19 emerged	3%	7%	13%	7%	0%
My office is considering doing this	6%	11%	10%	7%	0%
My office does not do this and is not considering doing this	9%	16%	2%	14%	40%
n	87	56	48	14	5

Providing students with time frames in which to expect their PJ requests to be completed

	Nonprofit	Community Colleges	Public 4-Year	For-Profit	Graduate/Professional
My office was doing this before COVID-19	77%	80%	77%	77%	40%
My office began doing this after COVID-19 emerged	2%	6%	8%	8%	0%
My office is considering doing this	9%	4%	6%	8%	0%
My office does not do this and is not considering doing this	11%	11%	8%	8%	60%
n	88	54	48	13	5

Updating consumer information (website, etc.) with information about your institution's PJ policies and procedures

	Nonprofit	Community Colleges	Public 4-Year	For-Profit	Graduate/Professional
My office was doing this before COVID-19	55%	35%	60%	31%	60%
My office began doing this after COVID-19 emerged	3%	19%	10%	0%	0%
My office is considering doing this	20%	22%	19%	38%	0%
My office does not do this and is not considering doing this	22%	24%	10%	31%	40%
n	88	54	48	13	5

Cross-linking PJ resources on financial aid webpage to other campus offices' webpages

	Nonprofit	Community Colleges	Public 4-Year	For-Profit	Graduate/Professional
My office was doing this before COVID-19	22%	13%	21%	23%	20%
My office began doing this after COVID-19 emerged	5%	13%	17%	0%	0%
My office is considering doing this	18%	20%	23%	23%	20%
My office does not do this and is not considering doing this	56%	54%	40%	54%	60%
n	88	54	48	13	5

Training non-financial aid staff to recognize when to refer students to financial aid office for a PJ request

	Nonprofit	Community Colleges	Public 4-Year	For-Profit	Graduate/Professional
My office was doing this before COVID-19	50%	33%	44%	46%	40%
My office began doing this after COVID-19 emerged	11%	15%	15%	0%	0%
My office is considering doing this	15%	27%	10%	15%	0%
My office does not do this and is not considering doing this	24%	25%	31%	38%	60%
n	88	55	48	13	5

What actions is your financial aid office or institution taking to manage this increase (if you are already experiencing an increase in PJ requests); or to prepare for this increase (if you are not already experiencing an increase in PJ requests but anticipate that you might experience an increase in the future)?

Increasing frequency of meetings of your financial aid appeal committee

	Nonprofit	Community Colleges	Public 4-Year	For-Profit	Graduate/Professional
My office began doing this after COVID-19 emerged	24%	24%	33%	8%	40%
My office is considering doing this	6%	15%	10%	17%	0%
My office does not do this and is not considering doing this	70%	62%	56%	75%	60%
n	86	55	48	12	5

Altering student documentation requirements

	Nonprofit	Community Colleges	Public 4-Year	For-Profit	Graduate/Professional
My office began doing this after COVID-19 emerged	29%	29%	27%	25%	40%
My office is considering doing this	14%	16%	4%	8%	0%
My office does not do this and is not considering doing this	57%	55%	69%	67%	60%
n	87	55	48	12	5

Altering staff review policies and procedures

	Nonprofit	Community Colleges	Public 4-Year	For-Profit	Graduate/Professional
My office began doing this after COVID-19 emerged	28%	22%	27%	31%	40%
My office is considering doing this	16%	13%	10%	8%	0%
My office does not do this and is not considering doing this	56%	65%	63%	62%	60%
n	86	55	48	13	5

Awarding emergency funding proactively as an attempt to reduce the number of PJ requests

	Nonprofit	Community Colleges	Public 4-Year	For-Profit	Graduate/Professional
My office began doing this after COVID-19 emerged	31%	30%	42%	8%	40%
My office is considering doing this	15%	19%	8%	25%	0%
My office does not do this and is not considering doing this	54%	52%	50%	67%	60%
n	87	54	48	12	5

Offering refunds for expenses already paid to reduce the number of PJ requests

	Nonprofit	Community Colleges	Public 4-Year	For-Profit	Graduate/Professional
My office began doing this after COVID-19 emerged	13%	11%	10%	0%	40%
My office is considering doing this	7%	7%	0%	0%	0%
My office does not do this and is not considering doing this	80%	82%	90%	100%	60%
n	87	56	48	12	5

Offering discounts on future tuition, room, board, or books to reduce the number of PJ requests

	Nonprofit	Community Colleges	Public 4-Year	For-Profit	Graduate/Professional
My office began doing this after COVID-19 emerged	7%	5%	4%	0%	40%
My office is considering doing this	3%	7%	6%	0%	0%
My office does not do this and is not considering doing this	90%	88%	90%	100%	60%
n	87	56	48	12	5

Expanding the types of circumstances that you will consider for PJ (for instance, using estimated income instead of base income for the EFC calculation or permitting private elementary and secondary school costs in the COA)

	Nonprofit	Community Colleges	Public 4-Year	For-Profit	Graduate/Professional
My office began doing this after COVID-19 emerged	41%	27%	40%	17%	40%
My office is considering doing this	14%	29%	8%	25%	0%
My office does not do this and is not considering doing this	45%	44%	52%	58%	60%
n	87	55	48	12	5

Using estimated income of zero in place of base year income in the EFC calculation for a family member based on documentation of receipt of unemployment benefits

	Nonprofit	Community Colleges	Public 4-Year	For-Profit	Graduate/Professional
My office began doing this after COVID-19 emerged	15%	29%	28%	42%	0%
My office is considering doing this	23%	20%	21%	0%	0%
My office does not do this and is not considering doing this	62%	52%	51%	58%	100%
n	84	56	47	12	5

Not including unemployment benefits as part of estimated income for a family member based on documentation of receipt of unemployment benefits

	Nonprofit	Community Colleges	Public 4-Year	For-Profit	Graduate/Professional
My office began doing this after COVID-19 emerged	12%	22%	19%	25%	0%
My office is considering doing this	30%	22%	17%	8%	0%
My office does not do this and is not considering doing this	58%	56%	64%	67%	100%
n	84	55	47	12	5

What is your institution doing to ensure equitable and unbiased PJ decisions are made?

Providing staff training on implicit/unconscious bias as it applies to PJ decisions

	Nonprofit	Community Colleges	Public 4-Year	For-Profit	Graduate/Professional
My office was doing this before COVID-19	70%	64%	67%	79%	60%
My office began doing this after COVID-19 emerged	5%	2%	4%	7%	0%
My office is considering doing this	11%	11%	15%	7%	0%
My office does not do this and is not considering doing this	14%	23%	15%	7%	40%
n	87	56	48	14	5

Requiring PJ decisions to be made by committee vs. individuals

	Nonprofit	Community Colleges	Public 4-Year	For-Profit	Graduate/Professional
My office was doing this before COVID-19	36%	29%	33%	15%	60%
My office began doing this after COVID-19 emerged	5%	4%	6%	8%	0%
My office is considering doing this	8%	15%	10%	15%	0%
My office does not do this and is not considering doing this	51%	53%	50%	62%	40%
n	88	55	48	13	5

Masking student identifiers like name, race/ethnicity, gender identity, etc. during PJ request consideration

	Nonprofit	Community Colleges	Public 4-Year	For-Profit	Graduate/Professional
My office was doing this before COVID-19	20%	13%	21%	31%	0%
My office began doing this after COVID-19 emerged	0%	0%	0%	8%	0%
My office is considering doing this	7%	13%	11%	8%	40%
My office does not do this and is not considering doing this	73%	75%	68%	54%	60%
n	88	56	47	13	5

Reviewing PJ policies for potential bias (for instance, allowing some expenses to increase COA but not others, and how that might disproportionately impact certain students)

	Nonprofit	Community Colleges	Public 4-Year	For-Profit	Graduate/Professional
My office was doing this before COVID-19	44%	24%	25%	38%	60%
My office began doing this after COVID-19 emerged	1%	7%	4%	0%	0%
My office is considering doing this	16%	20%	27%	31%	0%
My office does not do this and is not considering doing this	39%	49%	44%	31%	40%
n	88	55	48	13	5

Does your office require any of the following conditions to be met before it will consider a PJ request?

Minimum length of unemployment duration before PJ request is considered

	Nonprofit	Community Colleges	Public 4-Year	For-Profit	Graduate/Professional
My office was doing this before COVID-19	34%	20%	40%	15%	0%
My office began doing this after COVID-19 emerged	3%	5%	2%	0%	0%
My office is considering doing this	2%	4%	8%	8%	0%
My office was doing this before COVID-19 and is no longer doing this	10%	5%	23%	0%	0%
My office does not do this and is not considering doing this	50%	65%	27%	77%	100%
n	88	55	48	13	5

Minimum dollar amount or percentage of family income lost due to unemployment before PJ request is considered

	Nonprofit	Community Colleges	Public 4-Year	For-Profit	Graduate/Professional
My office was doing this before COVID-19	17%	25%	27%	14%	0%
My office began doing this after COVID-19 emerged	2%	0%	4%	0%	0%
My office is considering doing this	5%	4%	6%	7%	0%
My office was doing this before COVID-19 and is no longer doing this	3%	0%	8%	0%	0%
My office does not do this and is not considering doing this	73%	71%	54%	79%	100%
n	88	55	48	14	5

Uninsured medical expenses must meet a minimum dollar amount or percentage of family income, or must exceed the percentage of the IPA that is established for medical expenses before PJ request is considered

	Nonprofit	Community Colleges	Public 4-Year	For-Profit	Graduate/Professional
My office was doing this before COVID-19	58%	51%	58%	23%	20%
My office began doing this after COVID-19 emerged	1%	2%	2%	0%	0%
My office is considering doing this	6%	7%	6%	8%	0%
My office was doing this before COVID-19 and is no longer doing this	1%	5%	6%	0%	0%
My office does not do this and is not considering doing this	34%	35%	27%	69%	80%
n	88	55	48	13	5

Other standard(s) or minimum(s) must be met before PJ request is considered (excluding statutory/regulatory requirements)

	Nonprofit	Community Colleges	Public 4-Year	For-Profit	Graduate/Professional
My office was doing this before COVID-19	38%	18%	35%	23%	20%
My office began doing this after COVID-19 emerged	0%	2%	2%	0%	0%
My office is considering doing this	3%	7%	4%	8%	0%
My office was doing this before COVID-19 and is no longer doing this	1%	2%	2%	0%	0%
My office does not do this and is not considering doing this	58%	71%	56%	69%	80%
n	88	55	48	13	5

Would your office zero out income and/or unemployment benefits if Congress and/or the Department of Education explicitly permitted it?

	Nonprofit	Community Colleges	Public 4-Year	For-Profit	Graduate/Professional
Yes	78%	83%	87%	70%	60%
No	22%	17%	13%	30%	40%
n	74	46	38	10	5

Is your office considering diversifying representation on the PJ committee (e.g. ensuring individuals from marginalized groups and/or a multitude of campus offices are represented)?

	Nonprofit	Community Colleges	Public 4-Year	For-Profit	Graduate/Professional
Yes	28%	42%	38%	20%	-
No	72%	58%	63%	80%	-
n	43	24	24	5	3

What resources would be most helpful to you and your staff in preparing for an increase in PJ requests? (Check all that apply.)

	Nonprofit	Community Colleges	Public 4-Year	For-Profit	Graduate/Professional
On-demand training workshops/webinars	52%	54%	51%	54%	-
Facilitated discussion with other financial aid administrators	39%	45%	51%	31%	-
Downloadable/printable training materials	62%	68%	57%	62%	-
List of best practices for PJ requests	83%	86%	91%	69%	-
Sample PJ forms	68%	63%	64%	62%	-
Legislative/regulatory relief	67%	66%	77%	38%	-
n	87	56	47	13	4

APPENDIX B: RESULTS BY FULL-TIME ENROLLMENT FROM SEPTEMBER 2020 SURVEY

What is the total number of PJ requests your office has received since March 1, 2020?
Directions: If you do not track this data, leave this question blank.

Field	Minimum	Maximum	Mean	n
Under 1,000	0.00	113.00	13.30	40
1,000-4,999	0.00	206.00	48.10	70
5,000-9,999	3.00	595.00	106.65	20
10,000-19,999	69.00	1200.00	349.28	18
20,000 and above	46.00	5419.00	800.00	16

How does that number compare to the total number of PJ requests your office received between March 1, 2019 - September 21, 2019.

	Under 1,000	1,000-4,999	5,000-9,999	10,000-19,999	20,000 and above
Greatly increased (increase of 50% or more)	36%	25%	30%	29%	28%
Somewhat increased (0 - 49% increase)	13%	32%	26%	46%	56%
About the same	35%	29%	35%	13%	0%
Somewhat decreased (0 - 49% decrease)	4%	11%	9%	4%	11%
Greatly decreased (decrease of 50% or more)	0%	1%	0%	0%	6%
We do not track this data	13%	2%	0%	8%	0%
n	55	92	23	24	18

How does the number of PJ requests your office has received since March 1, 2020 compare to the number of PJ requests your office anticipated receiving?

	Under 1,000	1,000-4,999	5,000-9,999	10,000-19,999	20,000 and above
Significantly higher (> 50% higher than anticipated)	9%	9%	13%	17%	17%
Somewhat higher (0-49% higher than anticipated)	13%	17%	22%	25%	22%
About the same as anticipated	46%	33%	35%	29%	22%
Somewhat decreased (0-49% lower than anticipated)	13%	26%	17%	21%	28%
Greatly decreased (> 50% lower than anticipated)	7%	11%	4%	0%	6%
We do not track this data	11%	4%	9%	8%	6%
n	54	90	23	24	18

Do you anticipate an increase to the total number of PJ requests your office will receive between October 1, 2020 - December 31, 2020 as compared to the same date range last year?

	Under 1,000	1,000-4,999	5,000-9,999	10,000-19,999	20,000 and above
Anticipate PJ requests will greatly increase (increase of 50% or more)	9%	18%	17%	30%	6%
Anticipate PJ requests will increase somewhat (0 - 49% increase)	35%	40%	52%	39%	67%
Anticipate about the same number of PJ requests	45%	38%	22%	26%	22%
Anticipate PJ requests will decrease somewhat (0 - 49% decrease)	2%	1%	4%	0%	6%
Anticipate PJ requests will greatly decrease (decrease of 50% or more)	2%	1%	0%	0%	0%
We do not track this data	7%	1%	4%	4%	0%
n	55	92	23	23	18

What actions is your financial aid office or institution taking to manage this increase (if you are already experiencing an increase in PJ requests); or to prepare for this increase (if you are not already experiencing an increase in PJ requests but anticipate that you might experience an increase in the future)?

Reaching out to students proactively to inform them about the PJ process

	Under 1,000	1,000-4,999	5,000-9,999	10,000-19,999	20,000 and above
My office was doing this before COVID-19	32%	23%	26%	17%	6%
My office began doing this after COVID-19 emerged	15%	18%	22%	42%	44%
My office is considering doing this	11%	21%	9%	17%	6%
My office does not do this and is not considering doing this	42%	38%	43%	25%	44%
n	53	92	23	24	18

Using a standardized form for students to submit PJ requests

	Under 1,000	1,000-4,999	5,000-9,999	10,000-19,999	20,000 and above
My office was doing this before COVID-19	72%	85%	87%	92%	94%
My office began doing this after COVID-19 emerged	6%	5%	9%	4%	0%
My office is considering doing this	11%	3%	4%	0%	0%
My office does not do this and is not considering doing this	11%	7%	0%	4%	6%
n	53	91	23	24	18

Training financial aid staff on PJ

	Under 1,000	1,000-4,999	5,000-9,999	10,000-19,999	20,000 and above
My office was doing this before COVID-19	70%	74%	74%	83%	83%
My office began doing this after COVID-19 emerged	8%	4%	4%	8%	17%
My office is considering doing this	6%	9%	17%	8%	0%
My office does not do this and is not considering doing this	17%	13%	4%	0%	0%
n	53	92	23	24	18

Providing students with time frames in which to expect their PJ requests to be completed

	Under 1,000	1,000-4,999	5,000-9,999	10,000-19,999	20,000 and above
My office was doing this before COVID-19	62%	79%	95%	88%	72%
My office began doing this after COVID-19 emerged	8%	3%	0%	4%	11%
My office is considering doing this	11%	7%	5%	0%	6%
My office does not do this and is not considering doing this	19%	11%	0%	8%	11%
n	53	91	22	24	18

Updating consumer information (website, etc.) with information about your institution's PJ policies and procedures

	Under 1,000	1,000-4,999	5,000-9,999	10,000-19,999	20,000 and above
My office was doing this before COVID-19	37%	51%	48%	58%	72%
My office began doing this after COVID-19 emerged	6%	8%	13%	8%	17%
My office is considering doing this	33%	22%	22%	8%	0%
My office does not do this and is not considering doing this	25%	20%	17%	25%	11%
n	52	91	23	24	18

Cross-linking PJ resources on financial aid webpage to other campus offices' webpages

	Under 1,000	1,000-4,999	5,000-9,999	10,000-19,999	20,000 and above
My office was doing this before COVID-19	15%	18%	13%	33%	28%
My office began doing this after COVID-19 emerged	8%	7%	13%	13%	17%
My office is considering doing this	21%	19%	22%	21%	22%
My office does not do this and is not considering doing this	56%	57%	52%	33%	33%
n	52	91	23	24	18

Training non-financial aid staff to recognize when to refer students to financial aid office for a PJ request

	Under 1,000	1,000-4,999	5,000-9,999	10,000-19,999	20,000 and above
My office was doing this before COVID-19	44%	46%	43%	29%	50%
My office began doing this after COVID-19 emerged	6%	17%	13%	13%	0%
My office is considering doing this	21%	12%	13%	29%	17%
My office does not do this and is not considering doing this	29%	25%	30%	29%	33%
n	52	92	23	24	18

What actions is your financial aid office or institution taking to manage this increase (if you are already experiencing an increase in PJ requests); or to prepare for this increase (if you are not already experiencing an increase in PJ requests but anticipate that you might experience an increase in the future)?

Increasing frequency of meetings of your financial aid appeal committee

	Under 1,000	1,000-4,999	5,000-9,999	10,000-19,999	20,000 and above
My office began doing this after COVID-19 emerged	17%	27%	18%	38%	39%
My office is considering doing this	13%	8%	14%	4%	11%
My office does not do this and is not considering doing this	69%	66%	68%	58%	50%
Total	52	90	22	24	18

Altering student documentation requirements

	Under 1,000	1,000-4,999	5,000-9,999	10,000-19,999	20,000 and above
My office began doing this after COVID-19 emerged	25%	27%	17%	38%	44%
My office is considering doing this	20%	10%	17%	4%	0%
My office does not do this and is not considering doing this	55%	63%	65%	58%	56%
Total	51	91	23	24	18

Altering staff review policies and procedures

	Under 1,000	1,000-4,999	5,000-9,999	10,000-19,999	20,000 and above
My office began doing this after COVID-19 emerged	20%	25%	13%	42%	50%
My office is considering doing this	25%	9%	17%	4%	6%
My office does not do this and is not considering doing this	55%	66%	70%	54%	44%
Total	51	91	23	24	18

Awarding emergency funding proactively as an attempt to reduce the number of PJ requests

	Under 1,000	1,000-4,999	5,000-9,999	10,000-19,999	20,000 and above
My office began doing this after COVID-19 emerged	15%	32%	45%	54%	33%
My office is considering doing this	13%	17%	14%	8%	17%
My office does not do this and is not considering doing this	71%	51%	41%	38%	50%
n	52	90	22	24	18

Offering refunds for expenses already paid to reduce the number of PJ requests

	Under 1,000	1,000-4,999	5,000-9,999	10,000-19,999	20,000 and above
My office began doing this after COVID-19 emerged	12%	14%	13%	4%	6%
My office is considering doing this	6%	4%	4%	4%	6%
My office does not do this and is not considering doing this	83%	81%	83%	92%	89%
n	52	91	23	24	18

Offering discounts on future tuition, room, board, or books to reduce the number of PJ requests

	Under 1,000	1,000-4,999	5,000-9,999	10,000-19,999	20,000 and above
My office began doing this after COVID-19 emerged	6%	8%	4%	4%	6%
My office is considering doing this	4%	4%	0%	8%	11%
My office does not do this and is not considering doing this	90%	88%	96%	88%	83%
n	52	91	23	24	18

Expanding the types of circumstances that you will consider for PJ (for instance, using estimated income instead of base income for the EFC calculation or permitting private elementary and secondary school costs in the COA)

	Under 1,000	1,000-4,999	5,000-9,999	10,000-19,999	20,000 and above
My office began doing this after COVID-19 emerged	24%	37%	39%	54%	33%
My office is considering doing this	25%	18%	22%	0%	6%
My office does not do this and is not considering doing this	51%	45%	39%	46%	61%
n	51	91	23	24	18

Using estimated income of zero in place of base year income in the EFC calculation for a family member based on documentation of receipt of unemployment benefits

	Under 1,000	1,000-4,999	5,000-9,999	10,000-19,999	20,000 and above
My office began doing this after COVID-19 emerged	12%	24%	30%	35%	28%
My office is considering doing this	25%	19%	13%	17%	17%
My office does not do this and is not considering doing this	63%	57%	57%	48%	56%
n	51	89	23	23	18

Not including unemployment benefits as part of estimated income for a family member based on documentation of receipt of unemployment benefits

	Under 1,000	1,000-4,999	5,000-9,999	10,000-19,999	20,000 and above
My office began doing this after COVID-19 emerged	6%	15%	26%	30%	28%
My office is considering doing this	28%	22%	22%	30%	0%
My office does not do this and is not considering doing this	66%	63%	52%	39%	72%
n	50	89	23	23	18

Providing staff training on implicit/unconscious bias as it applies to PJ decisions

	Under 1,000	1,000-4,999	5,000-9,999	10,000-19,999	20,000 and above
My office was doing this before COVID-19	64%	68%	78%	67%	67%
My office began doing this after COVID-19 emerged	4%	4%	0%	4%	6%
My office is considering doing this	13%	8%	17%	17%	11%
My office does not do this and is not considering doing this	19%	20%	4%	13%	17%
n	53	92	23	24	18

Requiring PJ decisions to be made by committee vs. individuals

	Under 1,000	1,000-4,999	5,000-9,999	10,000-19,999	20,000 and above
My office was doing this before COVID-19	25%	35%	36%	38%	39%
My office began doing this after COVID-19 emerged	6%	3%	0%	13%	6%
My office is considering doing this	17%	9%	9%	13%	0%
My office does not do this and is not considering doing this	53%	53%	55%	38%	56%
n	53	92	22	24	18

Masking student identifiers like name, race/ethnicity, gender identity, etc. during PJ request consideration

	Under 1,000	1,000-4,999	5,000-9,999	10,000-19,999	20,000 and above
My office was doing this before COVID-19	17%	21%	22%	13%	17%
My office began doing this after COVID-19 emerged	2%	0%	0%	0%	0%
My office is considering doing this	13%	8%	17%	8%	6%
My office does not do this and is not considering doing this	68%	71%	61%	79%	78%
n	53	91	23	24	18

Reviewing PJ policies for potential bias (for instance, allowing some expenses to increase COA but not others, and how that might disproportionately impact certain students)

	Under 1,000	1,000-4,999	5,000-9,999	10,000-19,999	20,000 and above
My office was doing this before COVID-19	33%	38%	30%	33%	28%
My office began doing this after COVID-19 emerged	2%	4%	0%	4%	6%
My office is considering doing this	21%	12%	30%	33%	28%
My office does not do this and is not considering doing this	44%	46%	39%	29%	39%
n	52	92	23	24	18

Does your office require any of the following conditions to be met before it will consider a PJ request?

Minimum length of unemployment duration before PJ request is considered

	Under 1,000	1,000-4,999	5,000-9,999	10,000-19,999	20,000 and above
My office was doing this before COVID-19	11%	33%	39%	43%	39%
My office began doing this after COVID-19 emerged	4%	3%	0%	9%	0%
My office is considering doing this	11%	3%	0%	0%	0%
My office was doing this before COVID-19 and is no longer doing this	2%	8%	22%	22%	28%
My office does not do this and is not considering doing this	72%	53%	39%	26%	33%
n	53	92	23	23	18

Minimum dollar amount or percentage of family income lost due to unemployment before PJ request is considered

	Under 1,000	1,000-4,999	5,000-9,999	10,000-19,999	20,000 and above
My office was doing this before COVID-19	15%	18%	39%	30%	17%
My office began doing this after COVID-19 emerged	2%	1%	0%	4%	6%
My office is considering doing this	11%	4%	0%	0%	0%
My office was doing this before COVID-19 and is no longer doing this	0%	1%	4%	9%	17%
My office does not do this and is not considering doing this	72%	75%	57%	57%	61%
n	54	92	23	23	18

Uninsured medical expenses must meet a minimum dollar amount or percentage of family income, or must exceed the percentage of the IPA that is established for medical expenses before PJ request is considered

	Under 1,000	1,000-4,999	5,000-9,999	10,000-19,999	20,000 and above
My office was doing this before COVID-19	32%	54%	70%	83%	50%
My office began doing this after COVID-19 emerged	2%	1%	0%	4%	0%
My office is considering doing this	15%	4%	4%	0%	0%
My office was doing this before COVID-19 and is no longer doing this	2%	3%	0%	4%	11%
My office does not do this and is not considering doing this	49%	37%	26%	9%	39%
n	53	92	23	23	18

Other standard(s) or minimum(s) must be met before PJ request is considered (excluding statutory/regulatory requirements)

	Under 1,000	1,000-4,999	5,000-9,999	10,000-19,999	20,000 and above
My office was doing this before COVID-19	25%	32%	30%	39%	33%
My office began doing this after COVID-19 emerged	0%	1%	0%	4%	0%
My office is considering doing this	11%	4%	0%	0%	0%
My office was doing this before COVID-19 and is no longer doing this	0%	1%	0%	9%	0%
My office does not do this and is not considering doing this	64%	62%	70%	48%	67%
n	53	92	23	23	18

Would your office zero out income and/or unemployment benefits if Congress and/or the Department of Education explicitly permitted it?

	Under 1,000	1,000-4,999	5,000-9,999	10,000-19,999	20,000 and above
Yes	75%	82%	75%	94%	79%
No	25%	18%	25%	6%	21%
n	48	78	16	17	14

Is your office considering diversifying representation on the PJ committee (e.g. ensuring individuals from marginalized groups and/or a multitude of campus offices are represented)?

	Under 1,000	1,000-4,999	5,000-9,999	10,000-19,999	20,000 and above
Yes	56%	27%	30%	33%	13%
No	44%	73%	70%	67%	88%
n	25	41	10	15	8

What resources would be most helpful to you and your staff in preparing for an increase in PJ requests? (Check all that apply.)

	Under 1,000	1,000-4,999	5,000-9,999	10,000-19,999	20,000 and above
On-demand training workshops/webinars	57%	52%	39%	70%	39%
Facilitated discussion with other financial aid administrators	36%	41%	43%	52%	61%
Downloadable/printable training materials	70%	62%	61%	61%	44%
List of best practices for PJ requests	83%	82%	87%	91%	94%
Sample PJ forms	74%	67%	61%	57%	50%
Legislative/regulatory relief	58%	73%	43%	78%	72%
n	53	90	23	23	18

APPENDIX C: RESULTS FROM JUNE 2020 AND SEPTEMBER 2020 SURVEY

June 2020 Question: What is the total number of PJ requests your office has received since March 1, 2020?

Minimum	Maximum	Mean	n
0	847	65	221

September 2020 Question: What is the total number of PJ requests your office has received since March 1, 2020?
Directions: If you do not track this data, leave this question blank.

Minimum	Maximum	Mean	Count
0.00	5419.00	152.24	165

June 2020 Question: How does that number compare to the total number of PJ requests your office received between March 1, 2019 - May 26, 2019?

September 2020 Question: How does that number compare to the total number of PJ requests your office received between March 1, 2019 - September 21, 2019?

	6.2020	9.2020
Greatly increased (increase of 50% or more)	21%	29%
Somewhat increased (0 - 49% increase)	26%	30%
About the same	32%	27%
Somewhat decreased (0 - 49% decrease)	5%	8%
Greatly decreased (decrease of 50% or more)	2%	1%
We do not track this data	14%	5%
n	287	212

June 2020 Question: Not on survey

September 2020 Question: How does the number of PJ requests your office has received since March 1, 2020 compare to the number of PJ requests your office anticipated receiving?

	9.2020
Significantly higher (> 50% higher than anticipated)	11%
Somewhat higher (0-49% higher than anticipated)	18%
About the same as anticipated	35%
Somewhat decreased (0-49% lower than anticipated)	21%
Greatly decreased (> 50% lower than anticipated)	8%
We do not track this data	7%
n	209

June 2020 Question: Do you anticipate an increase to the total number of PJ requests your office will receive between May 26, 2020 - October 1, 2020 as compared to the same date range last year?

September 2020 Question: Do you anticipate an increase to the total number of PJ requests your office will receive between October 1 - December 31, 2020 as compared to the same date range last year?

	6.2020	9.2020
Anticipate PJ requests will greatly increase (increase of 50% or more)	42%	16%
Anticipate PJ requests will increase somewhat (0 - 49% increase)	48%	42%
Anticipate about the same number of PJ requests	6%	36%
Anticipate PJ requests will decrease somewhat (0 - 49% decrease)	0%	2%
Anticipate PJ requests will greatly decrease (decrease of 50% or more)	0%	1%
We do not track this data	4%	3%
n	293	211

June 2020 Question: What actions is your financial aid office or institution taking to manage this increase (if you are already experiencing an increase in PJ requests); or to prepare for this increase (if you are not already experiencing an increase in PJ requests but anticipate that you might experience an increase in the future)?

September 2020 Question: What actions is your financial aid office or institution taking to manage this increase (if you are already experiencing an increase in PJ requests); or to prepare for this increase (if you are not already experiencing an increase in PJ requests but anticipate that you might experience an increase in the future)?

	My office was doing this before COVID-19		My office began doing this after COVID-19 emerged		My office is considering doing this		My office does not do this and is not considering doing this		n	
	June 2020	September 2020	June 2020	September 2020	June 2020	September 2020	June 2020	September 2020	June 2020	September 2020
Reaching out to students proactively to inform them about the PJ process	21%	23%	22%	23%	28%	15%	29%	38%	278	211
Using a standardized form for students to submit PJ requests	84%	83%	2%	5%	9%	5%	6%	7%	288	210
Training financial aid staff on PJ	76%	74%	4%	7%	15%	8%	5%	10%	282	211
Providing students with time frames in which to expect their PJ requests to be completed	73%	77%	4%	5%	12%	7%	12%	11%	281	209
Updating consumer information (website, etc.) with information about your institution's PJ policies and procedures	47%	49%	9%	9%	27%	21%	17%	21%	276	209
Cross-linking PJ resources on financial aid webpage	15%	19%	5%	9%	23%	21%	57%	51%	276	209

to other campus offices' webpages									
Training non-financial aid staff to recognize when to refer students to financial aid office for a PJ request	53%	43%	7%	12%	20%	17%	21%	28%	278	210

June 2020 Question: What actions is your financial aid office or institution taking to manage this increase (if you are already experiencing an increase in PJ requests); or to prepare for this increase (if you are not already experiencing an increase in PJ requests but anticipate that you might experience an increase in the future)?[1]

September 2020 Question: What actions is your financial aid office or institution taking to manage this increase (if you are already experiencing an increase in PJ requests); or to prepare for this increase (if you are not already experiencing an increase in PJ requests but anticipate that you might experience an increase in the future)?

	My office began doing this after COVID-19 emerged		My office is considering doing this		My office does not do this and is not considering doing this		n	
	June 2020	September 2020	June 2020	September 2020	June 2020	September 2020	June 2020	September 2020
Increasing frequency of meetings of your financial aid appeal committee	26%	26%	27%	10%	47%	65%	272	206
Altering student documentation requirements	23%	29%	32%	12%	45%	60%	275	207
Altering staff review policies and procedures	25%	27%	37%	13%	38%	60%	271	207
Awarding emergency funding proactively as an attempt to reduce the number of PJ requests	35%	32%	21%	15%	44%	53%	273	206
Offering refunds for expenses already paid to reduce the number of PJ requests	27%	12%	10%	5%	63%	84%	271	208
Offering discounts on future tuition, room, board, or books to reduce the number of PJ requests	9%	6%	12%	5%	78%	89%	268	208
Expanding the types of circumstances that you will consider for PJ (for instance, using	N/A	36%	N/A	17%	N/A	47%	N/A	207

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[1] The September 2020 Survey added choices to the question that were not included in the June 2020 survey. These new answers are marked with "N/A" on the June 2020 column.

estimated income instead of base income for the EFC calculation or permitting private elementary and secondary school costs in the COA)								
Using estimated income of zero in place of base year income in the EFC calculation for a family member based on documentation of receipt of unemployment benefits	N/A	23%	N/A	20%	N/A	57%	N/A	204
Not including unemployment benefits as part of estimated income for a family member based on documentation of receipt of unemployment benefits	N/A	17%	N/A	23%	N/A	61%	N/A	203

June 2020 Question: Not on survey

September 2020 Question: What is your institution doing to ensure equitable and unbiased PJ decisions are made?

	My office was doing this before COVID-19	My office began doing this after COVID-19 emerged	My office is considering doing this	My office does not do this and is not considering doing this	n
Providing staff training on implicit/unconscious bias as it applies to PJ decisions	68%	4%	11%	17%	210
Requiring PJ decisions to be made by committee vs. individuals	33%	5%	11%	52%	209
Masking student identifiers like name, race/ethnicity, gender identity, etc. during PJ request consideration	19%	0%	10%	71%	209
Reviewing PJ policies for potential bias (for instance, allowing some expenses to increase COA but not others, and how that might disproportionately impact certain students)	34%	3%	20%	42%	209

June 2020 Question: Not on survey

September 2020 Question: Does your office require any of the following conditions to be met before it will consider a PJ request?

	My office was doing this before COVID-19	My office began doing this after COVID-19 emerged	My office is considering doing this	My office was doing this before COVID-19 and is no longer doing this	My office does not do this and is not considering doing this	n
Minimum length of unemployment duration before PJ request is considered	30%	3%	4%	11%	52%	209
Minimum dollar amount or percentage of family income lost due to unemployment before PJ request is considered	21%	2%	5%	3%	69%	210
Uninsured medical expenses must meet a minimum dollar amount or percentage of family income, or must exceed the percentage of the IPA that is established for medical expenses before PJ request is considered	53%	1%	6%	3%	36%	209
Other standard(s) or minimum(s) must be met before PJ request is considered (excluding statutory/regulatory requirements)	31%	1%	5%	1%	62%	209

June 2020 Question: Not on survey

September 2020 Question: Would your office zero out income and/or unemployment benefits if Congress and/or the Department of Education explicitly permitted it?

Yes	80%
No	20%
n	173

June 2020 Question: Not on survey

September 2020 Question: Is your office considering diversifying representation on the PJ committee (e.g. ensuring individuals from marginalized groups and/or a multitude of campus offices are represented)?

Yes	34%
No	66%
n	99

June 2020 Question: What resources would be most helpful to you and your staff in preparing for an increase in PJ requests? (Check all that apply.)

September 2020 Question: What resources would be most helpful to you and your staff in preparing for an increase in PJ requests? (Check all that apply.)

	June 2020	September 2020
On-demand training workshops/webinars	74%	53%
Facilitated discussion with other financial aid administrators	53%	43%
Downloadable/printable training materials	77%	62%
List of best practices for PJ requests	85%	85%
Sample PJ forms	69%	65%
Legislative/regulatory relief	73%	67%
n	284	207

The National Association of Student Financial Aid Administrators (NASFAA) provides professional development for financial aid administrators; advocates for public policies that increase student access and success; serves as a forum on student financial aid issues; and is committed to diversity throughout all activities.

NASFAA

NATIONAL ASSOCIATION OF STUDENT FINANCIAL AID ADMINISTRATORS