

Justin Draeger:

Hey everybody. Welcome to another edition of "Off the Cuff." I'm Justin Draeger.

Samantha Hicks:

I'm Samantha Hicks, assistant vice president for financial aid and scholarships at Coastal Carolina University.

Justin Draeger:

Sam, we are very excited to have you. You are joining us for one of our newer series Voices From The Aid Office. We're inviting folks from the financial aid office to come and join us on the podcast. Talk to us a little bit about their background and how that background sort of positively impacts how they work in financial aid, how they work with students, how it positively impacts their ability to do what they do. And I was really intrigued by your submission when you submitted to come on the podcast because you hit on a lot of really good, what I think are points and in some ways sort of things that we struggle with, some of the controversies in financial aid that we sort of struggle with. So tell us just quickly a little bit about yourself and the school that you come from.

Samantha Hicks:

Sure. So I am an alum of Coastal Carolina University where I work. So I actually graduated the institution I've been at for 13 years. I am a product of a low income family and I know a lot of people say that sometimes, but we were, when I say we were dirt poor, we had holes in our floor and didn't have, some of my college students are surprised when I tell them we didn't have central heat and air. A large family, I had five brothers and sisters. My parents never graduated college. My dad dropped out of middle school so he never even went to high school. So we were pretty low income and when I told them that I wanted to go to college, they kind of laughed and said good luck. And so I made it kind of my mission to do well in school and actually was able to get enough scholarship money to go to the university in my town, which was Coastal.

And so I came and got a lot of help from financial aid. So a lot of grants, a lot of scholarships. Thankfully I actually did most of my undergraduate debt-free, which I know not everybody can say that. But I worked in financial aid as a student worker, a student assistant. And so my degree was in elementary education. When I graduated I taught for a little bit in first grade. Quickly realized I didn't want to do that and so the school called me and said they had an opening for a financial aid counselor position. So I came and did a terrible interview, but they knew who I was, they knew what I was capable of and they hired me and I've been here ever since. I will tell you Ron Day was actually my first financial aid director at Coastal.

Justin Draeger:

Oh, is that right?

Samantha Hicks:

Yeah, when I was a student.

Justin Draeger:

So folks don't know Ron Day is a former national chair, former SASFAA president and a mentor to a lot of people in financial aid and sounds like a former mentor of yours.

Samantha Hicks:

Yeah, Ron Day, I will never forget him and he wore these Hawaiian shirts to work, so.

Justin Draeger:

So when you tell students you were dirt poor, you're not speaking necessarily figuratively, you are speaking, literally. Tell people a little bit about Coastal Carolina.

Samantha Hicks:

Yeah. So we're a four-year public institution in Conway, South Carolina, but we're very close to Myrtle Beach and you may have heard kind of about us a little bit more recently. Our sports teams have kind of taken off. We were in baseball national champions in 2016. Our football program has really taken off recently. And so about 10,000 students total if you do undergrad and graduate. It's a great place.

Justin Draeger:

You have been in the financial aid office now for how many years?

Samantha Hicks:

13 years full time. If you count my student experience it would be about 16.

Justin Draeger:

So you grew up in real poverty,

Samantha Hicks:

Yes.

Justin Draeger:

In a rather large family. You went through your undergrad, you went on to earn a graduate degree, you went on even to get your doctorate degree. Why was it so important for you to keep going in higher education? What drove you to keep pursuing more and more education?

Samantha Hicks:

Yeah, my parents were a big part of that. My dad, growing up his rule was we had to graduate high school. He didn't really care what we did after that, but we had to graduate high school because he never did. And so they really pushed us when we were little to try to do that. Now my brothers and sisters will tell you that they were not as good at that as I was. School was the one thing I was good at. And so once I graduated high school, I wanted to be a teacher. That was kind of just my lifelong dream and college was the means to do that. And so I knew I wanted to go to college. My mom kind of pushed me there. Throughout that time, I mean she would even, I was a college student still having to send my grades to her to make sure I was doing well.

She was very interested and very involved. She didn't quite understand that process. I did a lot of that on my own, but she was still very interested in that. When I started working here full time, that's when I decided to go to get my master's, I thought I was working in college. I had a little bit of education background with my education degree and so then I decided, let me see what this business stuff is about. They talked about college being a business and so went and got my MBA while I was working full

time. That was a lot, but did it. And then honestly some of it, I was just afraid to stop because I felt like if I took a break I would not come back. I did not have children at the time, so it was just kind of pushed through and do it.

My institution offered tuition remission, so was able to do it low cost. And then the doctorate was really marrying education and the business together into some higher education stuff. So I love learning. I am a nerd when it comes to learning, especially when it comes to financial wellness, my staff jokes, but that's what I wrote my dissertation on. So I just love learning.

Justin Draeger:

Well, congratulations on earning your doctorate and your MBA. And growing up in sort of poverty, that obviously provides some coloring around how you experience everything including I'm sure, and as you wrote in your submission, your experience with financial aid.

Samantha Hicks:

Yes.

Justin Draeger:

So I'm sort of curious, can you talk a little bit about how your personal experience growing up in poverty, how's that influenced your approach to financial aid and your role as an AVP for financial aid and scholarships?

Samantha Hicks:

Yeah, so it's so easy when we're doing this work to forget what it's like. We do it every day. But when you are a student who has had no support, my father until probably 2015, 2016, didn't even know how to write a check, he did not have to do that and so that was not something that he knew how to do. So to talk about money in the amounts that you're talking about and college was not as expensive as it is now when I went. But to even talk about handing over \$6,000, that process to get that money, it's just unfathomable if you've never been exposed to it. I really can't say that I had a whole lot of conversations about financial aid when I was going through school. Really it was the people in the financial aid office at the institution that helped me.

Some of them still work here now and some of them have retired and gone on. But I had a couple of people that really connected with me and helped me get through doing, filling out the FAFSA, submitting verification forms, the nightmare of financial aid as I sometimes call it. When you're asking a student to submit a tax document and they don't know what a W-2 is because they've just never had to do anything with it. They don't talk about those things at home. And so just the role that the folks in the financial aid office played in that, I mean it meant the world to me. I can remember I came to my final semester of college, ended up going to college for four and a half years, I don't really remember why now, but an extra semester. And all of my scholarships ran out after the four years.

And so I was faced with a decision, how am I going to afford this last semester? And I remember coming into the financial aid office, I had worked there for several years, and sat down with some of the staff members and said, Hey, what are my options here? I don't have money. What do I do? So just the process of that and the role that financial aid can play in that I think is you can't play that down too enough. I mean it's just so meaningful. And sometimes I forget because now I do it a lot and we do it every day. So when I say, oh, you're going to borrow \$10,000. That's just everyday conversation for us. But to somebody coming from a low income background, it's just unbelievable and,

Justin Draeger:

A shocking amount of money.

Samantha Hicks:

Yes, that sticker shock is just crazy, that you would do that. So in that realm. And then there's also outside of just the financial aid process, you talk about things like, I didn't have a car. My parents could not buy me a car. How was I going to get back and forth to campus? What was I going to eat? Where was I going to live? Those kinds of things. So that side of it too I think is something that we kind of forget about sometimes.

Justin Draeger:

And I'm sure that resonates with your students.

Samantha Hicks:

Yes.

Justin Draeger:

As you keep that in mind. Do you find that students respond to that, like they can connect with you and others who are sort of looking across the table or and connecting with them in a way that says, "I know where you're coming from?"

Samantha Hicks:

Yeah.

Justin Draeger:

"I understand the shock that you're experiencing right now."

Samantha Hicks:

Yeah. And I think sometimes when they come in our doors they are almost surprised to hear that somebody else may have had a similar background to them. And so when they do hear it, they're like, oh my goodness, well you made it. Maybe I can make it too. And I think that means a lot to them.

Justin Draeger:

Let's turn to your profession as you moved up for just a second. Can you discuss some of the, maybe the unique challenges you faced while working your way up in your career and in the financial aid office and how you kind of overcame those?

Samantha Hicks:

Sure. So I was 23 when I started as a financial aid counselor. We had some student workers who were older than me. So being the youngest person in the staff, that was fun. But I've had some students who try to relate with me and I would be out places where students are and they would say, Hey, there's the refund check lady. Because I was so close to their age. But then as I progress, it's been interesting because moving from peer to supervisor and then even further to director, navigating those relationships has been, it can be challenging sometimes. I've got a great team here though that really

rallied behind and kind of said, Hey, we're in full support. But it can be challenging, just the nature of relationships changing.

Justin Draeger:

Yeah. Talk to me a little bit about one of the things that you mentioned to us off-air, which is survivor's guilt,

Samantha Hicks:

Yeah.

Justin Draeger:

Which is just this concept of, you came from poverty. You've worked obviously really hard on yourself, working through education and then putting a lot into your profession, working hard to move up in your profession and then rising up out of poverty and some of the feelings that you are grappling with as you rise up professionally and move out of poverty into success.

Samantha Hicks:

Yeah. This is something that recently I'm really trying to navigate within myself because growing up, I have these views and these things and this environment. I've got family members who still live under the poverty line now. And so when I'm talking about my successes and I'm at a higher education conference traveling for this and they're having a hard time relating to that and it's people that are very near and dear to me. And that can be a little difficult. But it also makes me think too, and I've probably experienced this in college, I just didn't really have language to put behind it. There are a lot of students that their family does everything they can to get and send them to a college because they are going to be almost, they're going to be the success story. And that's a lot of pressure on a student.

But not to mention, we moved a lot. I will say we moved a lot, but I've heard students talk about, I'm very stressed out because my mom is being evicted this week because she didn't have money for rent. And so I'm sending some of my money back home to help my mom out, or I'm paying my mom's bills. And even being a young professional, I had that experience where I helped my parents out some with their bills. And so learning how to manage my own money has just been a lifelong journey. And I think that's true of everyone. But not having any groundwork for that and it made it very difficult for me.

Thankfully I did learn some tools and some tips and have been able to kind of carry that in my life, but I've still got the family members that are experiencing those hardships. And just the stress from that I think can be a lot. You always feel kind of, I mean, you're proud of your successes. I'm proud of what I've done. I wish, and I do think it is part of my responsibility to kind of reach back to them and help bring them up. But it can be stressful.

Justin Draeger:

Do you find that you're sort of holding back on some of the experiences that you share, on some of the successes that you'll share because they're either not relatable to some of your family or friends that might still be struggling or that it might feel as if it's too braggadocious or it might be feel too egotistical or in some way that you might be disparaging others who are still struggling?

Samantha Hicks:

I think so. I think it's kind of twofold. It's that you don't want to make it seem like you're better than them because in their eyes, you came from the same place they did. And I'll use a very colloquial term. You don't want to get too big for your britches, so you don't want to come off as better than them. But then also there's some things that are, I consider pride points that they don't mean anything to them. And I'll use my title as an example. So when I called a family member and I said, I am being promoted to assistant vice president. And he was like, that is amazing. You're second in charge at the institution. And I said, no, it doesn't quite work like that. And he said, so there's a vice president? And I said, yes. And he's like, yeah, but that would make you number three. And I said, well, we've got four vice presidents. And they just couldn't wrap their head around the hierarchy of how higher ed works and because it just doesn't mean anything so.

Justin Draeger:
Different worlds.

Samantha Hicks:
Different worlds, different worlds so.

Justin Draeger:
It's sort of interesting. I mean, I can relate a little bit to this because sometimes I'll be sitting in circles in Washington DC and I'll be in certain circles where I'm surrounded by certain people. They'll be using a certain type of language that you're familiar with at academics. And I'll sort of roll my eyes and be like the vernacular, the type of words we're using. And I'll just be like, give me a break.

Samantha Hicks:
Yeah. Yeah.

Justin Draeger:
And then I'll go home and I'll be speaking what I think is just normal speak and I will be made fun of endlessly for the vocabulary that I'm using. And so it's all relative.

Samantha Hicks:
Right. Right.

Justin Draeger:
You know what I mean. So well talk to me a little bit more about, given your perspective, your past, the circles you're moving in now, you must have some perspective on some of the debates we have in higher education and financial aid. One of the sort of perennial debates we have around need versus merit aid and how some of that fits in modern enrollment management systems. So give me some perspective on that based on where you come from. And then of course you have an MBA, you have a doctorate, you must understand the fiscal pressures institutions face.

Samantha Hicks:
Yeah.

Justin Draeger:

How does this all fit together in your mind?

Samantha Hicks:

Yeah, it is a balancing act for sure. Whenever I'm in these conversations, I kind of chuckle because I don't go around saying, oh, I'm a low income student. It's not something that I constantly carry with me, although I do constantly carry it with me because it's who I am. And sometimes when I'm in these conversations, it's almost a surreal moment to be like, they're talking about low income students as if they're a population. That's me. I was a low income student, it's me. And we do the same thing with first gen and all that. So it's pretty surreal to have some of these conversations on campus, but it is a balance because I was both high need and high merit. And so when I have donors or institutional folks that say, we want to give students scholarship funding for high merit, they have to have this GPA, they have to jump through these hoops, write this essay, get this letter of recommendation, I am able to go and say, yeah, but there is a group of students that are considered needy that may not have the 3.5 GPA, that they're still solid students.

And actually in some ways they're needier than our 3.5 students because those students are getting a lot of funding. So it's trying to figure out how to best take that pot of money that you've got and kind of spread the wealth and help the most amount of people that you can. But at the same time, I also know that those students that are high merit students have worked very hard to get there in some cases. Now I do think that privileged backgrounds and things like that can play into it, so you have to kind of be careful there.

But I struggle with this one a little bit because I was both, and so I can say I understand both perspectives. And we get a lot at our institution, there's a lot of conversation about what that need looks like. Is it just paying for tuition and fees and housing or should it be allowed for other expenses? Now obviously we have cost of attendance and all that, but I feel like I spend a lot of time saying, just because a student's getting a refund check, it's not like we're throwing that money away. They do have financial need. They're able to use that for additional things. And so I'm constantly having that conversation on campus.

Justin Draeger:

It sounds like one of the perspectives that you can provide is that there is more than one definition of equity. There might be more than one definition of the ideal scholarship recipient, which a lot of donors I think come in and say, well, this would be my ideal student or recipient. And we say, well, let's think about another category of student, or there might be this category of student, we can sort of open their eyes. What I'm hearing you say is, well, I represent from my background this student, I come across these students who are underfunded. And as we know in financial aid, there are lots of deserving, underfunded students.

Samantha Hicks:

Yeah.

Justin Draeger:

There's no shortage of those. Can you share maybe some insights? You lead a financial aid office. What are some insights on how you manage to navigate sort of the personal challenges, your office challenges? How do you kind of coming out of the pandemic, what are some ways that offices might be balancing all of these things as we sort of have returned and are returning to normal operations?

Samantha Hicks:

Yeah, we have really struggled just like many other offices, not just in financial aid, but higher education period with staffing, staffing levels. So I have a team of 19 when we're fully staffed. We have consistently been down six team members. So to go from 19 to 13 and kind of be there consistently has been a little hard over the past couple years. So keeping people kind of motivated and retain the good staff that we do have has been a challenge. And then managing that constant, what feels like a constant overturn of, especially in the counseling staff, I feel like that's hard work. And trying to find ways to motivate them. We all joke that we eat a lot and we do, but I've also been interested to see the shift in how people look at work, how I don't think work-life balance is the word anymore.

I read somewhere recently about a work-life rhythm and how the two work together. And so our institution's been somewhat slow on flexibility. So we are piloting a remote program, but it's only one day a week and not everyone is allowed to take part. There's only certain departments that can do it at this time. They haven't opened up to the entire campus. They've also piloted a flexible work schedule. So we are more flexible than we've ever been. But I see the need, especially because we've been hiring so much for more flexibility because people are now since the pandemic looking and saying, I don't want to spend all my time at work. My family life or whatever, my interests outside of work are so important to me. And so trying to balance that out in a staff and then trying to find ways to motivate them, we've had to do it a little bit differently.

So I've been reframing a lot of the positions that we have to kind of say, this position is a position where you don't take work home. I mean, you come in, you do your job, you go home. And in the past that would not have been attractive to people, I don't think. But now I'm able to say, Hey, this is something that you can do. You can really work into your work-life rhythm because you're not taking work home. You're not taking the stresses home. So trying to reframe some positions like that, that's been important.

Justin Draeger:

I like that. Work-life balance used to be sort of this idea of an equation. You had work on one side of the equal sign and your home life on the other, and you were trying to balance an equation. Work-life rhythm is sort of this idea of, as I understand it, and Sam, you'll correct me if I'm wrong here, but work-life rhythm is more of you have life and life is full of work and it's full of your family life and you've got your personal life. And there are times when your professional life is really geared up. And sometimes that then quiets down and you have times when your personal life is really geared up and there are these different rhythms to your life. So sometimes it sounds like in your life, there was this time when education was really ramped up and there were times when you were working on your dissertation and then that quiets down and this other part of your life really gears up. And then in the academic calendar, there are times when financial aid is going to be really, really busy.

Samantha Hicks:

Right.

Justin Draeger:

And maybe that's all the time, but hopefully there are times when that starts to tamp down. And there are times when our campuses just closed down.

Samantha Hicks:

Sure.

Justin Draeger:

So the rhythm is less about in any given week, we have to have this equal equation and instead looking for those rhythms.

Samantha Hicks:

Yes. Yeah. I really like that, when I read that because I felt like I was failing constantly at work-life balance at certain times. But when you understand that it is, it can change and there are some times where your job may be more demanding. There are some times when your family may be more demanding. I'm a new working mom, and right now my daughter's at an age that taking care of her is a lot more demanding than it may be in the future. And so trying to navigate that rhythm is something I'm learning and something I'm trying to help pass on to our team.

Justin Draeger:

Right. Times and seasons, everything in life is times and seasons. I get that.

Samantha Hicks:

Yeah.

Justin Draeger:

Okay. All right. Sam, one final question for you. Anything from your past or any students you've worked with, a particularly inspiring or impactful story that really highlights the transformative power of what we do, financial aid for students or we're changing the trajectory of someone's life?

Samantha Hicks:

Yeah. So I had a student recently. To be honest, I feel like after all that went through with COVID, I had somewhat kind of lost my joy in the work. We had a lot to deal with during that time and had a student that came in our office, she had asked for a face-to-face meeting, and she was a very solid student. She was doing very well, but she was sleeping in her car. And that was a result, she was in a relationship. That relationship ended and she had to do what she could, which was sleeping in her car. And when she came to me, she was asking me about financial aid for the next year. She did not even realize that she was in a situation that was considered a needy situation because she just thought she was doing what she had to do to make it work.

And so I was able to kind of walk her through. She actually had some eligibility for additional grant funding that we were able to give her and was able to get her emergency housing. So that kind of goes into that basic needs discussion too. That's a big thing happen on campus and it is so important. But we were able to get her into some emergency housing on campus and provide her some additional grant funding. And she is actually graduating in a couple of weeks. And so that means a lot to me.

Actually, she was asking about doing a job on campus and was like, Hey, financial aid's hiring. So if she comes to work, maybe that'll be a great story, but it's just so impactful when you have a student that you're able to help kind of get out of those kinds of situations. Unfortunately, they are common on higher education campuses, and I think somewhat, some institutions don't necessarily take the time to look at what's happening in those regards. They are more now, but I think it's been kind of eye-opening

for them to see that there are homeless students, there are hungry students on their own campuses and financial aid, and the entire campus has a role in helping them with that so.

Justin Draeger:

I love it.

Samantha Hicks:

Yeah.

Justin Draeger:

Thank you.

Samantha Hicks:

Yeah.

Justin Draeger:

All right. Now we're going to get to our rapid fire questions to learn deep down, who is Sam Hicks? Okay. When you're not working, favorite hobby or pastime? What are you doing?

Samantha Hicks:

Pinterest chefinfing. I love cooking, so.

Justin Draeger:

Oh, all right. Favorite comfort food?

Samantha Hicks:

Ooh, fried chicken. I should have asked you, Justin, a couple of years or maybe months ago, you said that you've never had Bojangles. And I said, I think I tweeted back that SASFAA has failed you. Have you had it? Do you know?

Justin Draeger:

I don't know that I've had it.

Samantha Hicks:

We have failed you. SASFAA and SCASFAA have failed you.

Justin Draeger:

I don't know.

Samantha Hicks:

We're going to have to get you some Bojangles.

Justin Draeger:

I don't know that I've ever had it. Do they have Bojangles in the airport?

Maria Carrasco:

They used to have one in Union Station in DC but it closed down.

Justin Draeger:

No, I've never, I for sure have not had it,

Samantha Hicks:

No. I don't know if there's any other one.

Justin Draeger:

At DC's. I've only had coffee at Union Station so, but I feel like maybe, I don't know, Sam. I just want to, I really like Popeye's.

Samantha Hicks:

Oh.

Justin Draeger:

So I don't know. Have you had Popeye's?

Samantha Hicks:

Yeah. It's different. I don't feel like one is better than the other. I think they're just different.

Justin Draeger:

Morning person or night out?

Samantha Hicks:

I am a morning person. I like my 5:00 AM coffee.

Justin Draeger:

I'm right there with you. Well, five AM's a little early, but I'm right there with you. The one thing you can't live without?

Samantha Hicks:

Oh, my husband, the correct answer is my husband and my daughter. But coffee's pretty,

Justin Draeger:

But the real answer is.

Samantha Hicks:

Coffee is pretty important.

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Justin Draeger:

Okay. All right. Coffee or tea? We already have the answer on that one. A favorite TV show?

Samantha Hicks:

I am a sucker for Gray's Anatomy. It's been on forever.

Justin Draeger:

Okay. The last book you just read?

Samantha Hicks:

The last book that I just read,

Justin Draeger:

Or the current book you're reading?

Samantha Hicks:

Yeah. A Different Type of Diversity by Tim Elmore. Talking about,

Justin Draeger:

Okay, what's it about?

Samantha Hicks:

The multi-generations that are available in workspaces, so managing that.

Justin Draeger:

Okay. If you could travel anywhere, where would you go?

Samantha Hicks:

Spain.

Justin Draeger:

Favorite season?

Samantha Hicks:

Fall.

Justin Draeger:

City or Countryside?

Samantha Hicks:

Countryside. I'm a country girl.

Justin Draeger:

More introverted or extroverted?

Samantha Hicks:

Extroverted. I love people.

Justin Draeger:

Favorite type of music?

Samantha Hicks:

Hip hop.

Justin Draeger:

I would not have picked that for you, but I'm right there with you. And favorite NASFAA product or tool?

Samantha Hicks:

Hmm. I am really loving the Slack communities right now. I know that's not a NASFAA product, but I'm really loving those, that networking.

Justin Draeger:

Oh, Tim Maggio's going to love that answer. All right. Good for you. Which communities are you in?

Samantha Hicks:

The Off the Cuff, I did the new director group and then just the general financial aid one. So yeah.

Justin Draeger:

All right. Good for you. Okay. Thanks very much. Sam, it's been a pleasure to talk to you. I'm really glad that you submitted. For other people who are interested in submitting and being on a Future Voices feature, they can do that through the notes section of the podcasts, the show notes. We'll go ahead and put the link in there and they can submit. We go through those periodically. Thanks very much, Sam, for being on this week. Really appreciate you.

Samantha Hicks:

Yeah, it was a pleasure. Anytime.

Justin Draeger:

Thanks everybody for joining us for another edition of "Off the Cuff." Remember to subscribe, tell a friend, leave us a rating on your podcast of choice, that helps other people find the podcast. And we'll talk to you again very soon.