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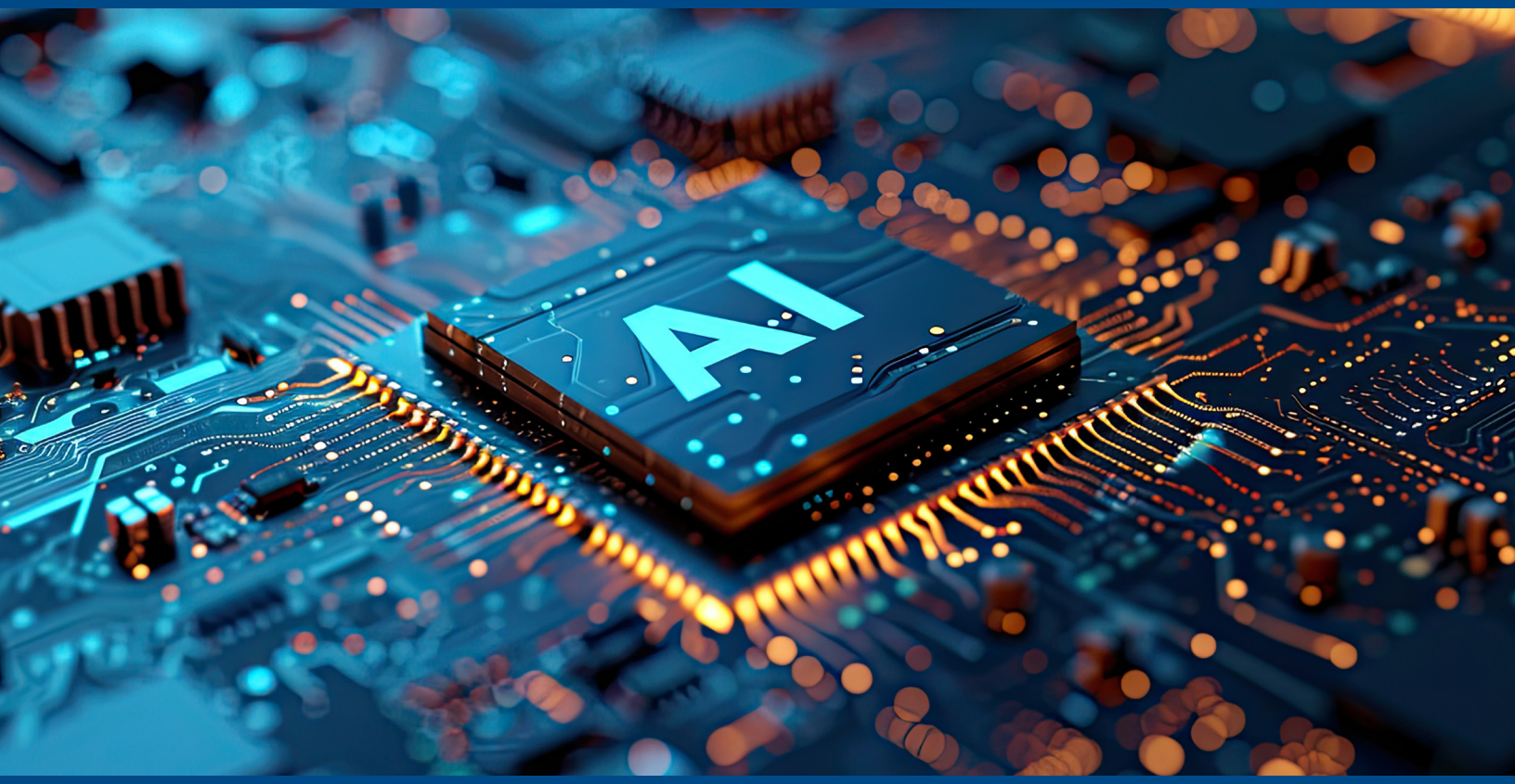
NATIONAL ASSOCIATION OF STUDENT FINANCIAL AID ADMINISTRATORS



Use of Artificial Intelligence in Financial Aid Offices:

Findings From a Survey of Financial Aid Professionals

NASFAA Research and Technology Departments

NASFAA Use of AI in the Financial Aid Office Task Force

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- Task force chair, Samantha Hicks, Coastal Carolina University
- NASFAA Board of Directors Observer, Celena Tulloss, Auburn University

Task force members:

- Robin Adamson, Coffeyville Community College
- Carly Blagg, Southeast Missouri State University
- Gena Boling, Cornell University
- Crystal Crank, Butler Community College
- Sarah Everitt, Gonzaga University
- Noemi Garcia Tagorda, University of Southern California
- Delia Gomez, Texas A&M University-San Antonio
- Andrew Harvey, Garrett College
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Definition of Artificial Intelligence

For the purposes of this report, and all work from NASFAA's Use of AI in the Financial Aid Office Task Force, the following definition of AI is used: Artificial Intelligence (AI) is software that simulates human intelligence by interpreting language, recognizing patterns, and generating or analyzing data.

Executive Summary

In late 2025, National Association of Student Financial Aid Administrators (NASFAA) convened the Task Force on the Use of Artificial Intelligence in Financial Aid Offices to examine how the profession is engaging with artificial intelligence (AI) and to develop recommendations for how NASFAA can best support members as this technology evolves. The task force's work is organized in three phases: a review of relevant literature and reports from peer associations, a national member survey that included an institutional policy scan and listening sessions with financial aid professionals, and a final report to the NASFAA Board of Directors with recommendations. This report presents findings from the member survey, the first publication from the task force's work, and reflects the perspectives of 1,233 financial aid professionals from 834 institutions nationwide. It is the first report in this task force's series. Findings from a review of institutional AI policies and findings from NASFAA member listening sessions will be published later in 2026. The task force will use the information gathered across these three reports to inform their final report, which will be submitted to the NASFAA Board of Directors. The final report will be published after it has been reviewed and approved by the NASFAA board in the summer of 2026.

The findings from this report highlight that 54% of financial aid administrators in this survey have been using AI for financial aid work in the past six months, which is lower than the 94% reported recently by higher education professionals in other offices[1]. That gap does not seem to be a measure of reluctance, but rather a matter of context. Financial aid professionals operate in a highly regulatory environment defined by federal aid compliance, federal tax information (FTI) requirements, and a professional obligation to students whose access to higher education depends on the accuracy of their work. The caution is evident throughout this survey: 62% who described their personal attitude toward financial aid-specific AI use as cautious, 58% of non-AI users cited compliance or accuracy concerns as their primary barrier, and there was near-universal recognition of data privacy and inaccurate outputs as significant risks — all reflective that context, not resistance, is key.

The data also tells us that the barriers may be structural. Only 9% of respondents were aware of any institutional policy guiding AI use in their office. Nearly half (45%) of respondents had received no AI training of any kind, and among those who had, only 23% described it as specifically focused on financial aid or enrollment management. Thirty-seven percent reported that their institution provides no AI tools at all.

Underneath the quantitative findings, open-ended responses offer a fuller picture of where the profession actually stands. The largest single theme in final comments, across 141 responses, was cautious optimism: practitioners who described real value in AI tools they are already using, genuine interest in learning more, and a readiness to engage seriously given the right support and guardrails. At the same time, the survey also surfaced a meaningful constituency of members who hold principled reservations about AI, including ethical, relational, and environmental concerns that go beyond compliance uncertainty, and whose perspective the task force takes seriously as it moves into listening sessions and develops its recommendations.

1. The Impact of AI on Work in Higher Education.

Key Findings

Attitudes Toward AI

- Staff are more cautious about AI than their leadership. 62% of respondents described their FA-specific attitude as cautious; 51% characterized their leadership as enthusiastic.
- Many staff don't know how their leadership feels. Approximately 19% of NASFAA Division Contacts (DCONs) and Other Contacts[2] (OCONs) could not characterize their leadership's attitude toward AI.

Policies, Guidance, and Expectations

- Formal AI policies are rare. Only 9% were aware of any policy; 27% didn't know if one existed. By comparison, 54% of higher education professionals in other offices[3] reported awareness of policy.
- Confidence in appropriate AI use is moderate at best. 40% reported being not at all or only slightly confident.

Use of AI Tools

- Adoption is growing but uneven. 54% of respondents used AI for financial aid work, 68% of directors, and just under half of other staff, compared to 94% reported by higher education professionals in other offices[4].
- Use is concentrated in writing and communications. Top internal tasks: drafting emails (68%), brainstorming (51%), proofreading (49%). Student-facing: drafting emails to students (84%).
- Staff is using AI for a wider range of tasks than the closed-ended questions captured. Write-ins described Structured Query Language (SQL) coding, FSA Handbook queries, fraud detection, predictive modeling, and HR tasks.

Reasons for Limited or Non-Use

- Compliance concerns are the primary barrier. 58% of non-users cited compliance or accuracy concerns, the top reason by a wide margin.
- FTI compliance is a distinct concern beyond the Family Educational Rights and Privacy Act (FERPA). Write-ins identified FTI requirements as a separate, operationally significant barrier not captured in closed-ended options.

Access to AI Tools and Training

- Most staff are learning on their own. 45% received no AI training; of those who had, self-directed learning (43%) far outpaced formal institutional training (15%).
- Existing training is rarely tailored to financial aid. Only 23% of those trained described it as specific to financial aid or enrollment management.

2. More details on the types of NASFAA members that fall into the category of PCON, DCON, and OCON can be found in the methodology section.
3. The Impact of AI on Work in Higher Education.
4. The Impact of AI on Work in Higher Education.

Risks and Challenges

- Data privacy and accuracy dominate perceived risks. 79% cited privacy/data security; 67% cited FERPA compliance.
- The top challenges seem to be structural. Policy gaps (58%), lack of training and expertise (70%), and a lack of time (30%) were most often cited.
- FERPA and FTI restrictions prevent the most operationally useful applications. The data that would make AI genuinely helpful in processing often cannot be safely entered into the tools available.

Leadership, Oversight, and Staff Experience

- Formal oversight of AI-assisted work is largely absent. With 41% reporting no review process at all and only 5% having a formal policy, despite 58% naming concerns about trust or accuracy as the top reason for lack of AI use.
- Staff reports unclear expectations and ambiguous leadership signals. With 43% of DCONs/OCONs saying expectations were unclear, 22% couldn't characterize their leadership's support.
- Directors are not considering AI as a replacement for staffing. 73% said their institution had not at all considered using AI to fill vacancies.

Equity Considerations

- Equity considerations are present but underdeveloped. 39% said bias is a significant risk to AI use in financial aid, while 31% didn't know whether equity concerns influence AI decisions in their office at all.

Member Voice: Qualitative Findings

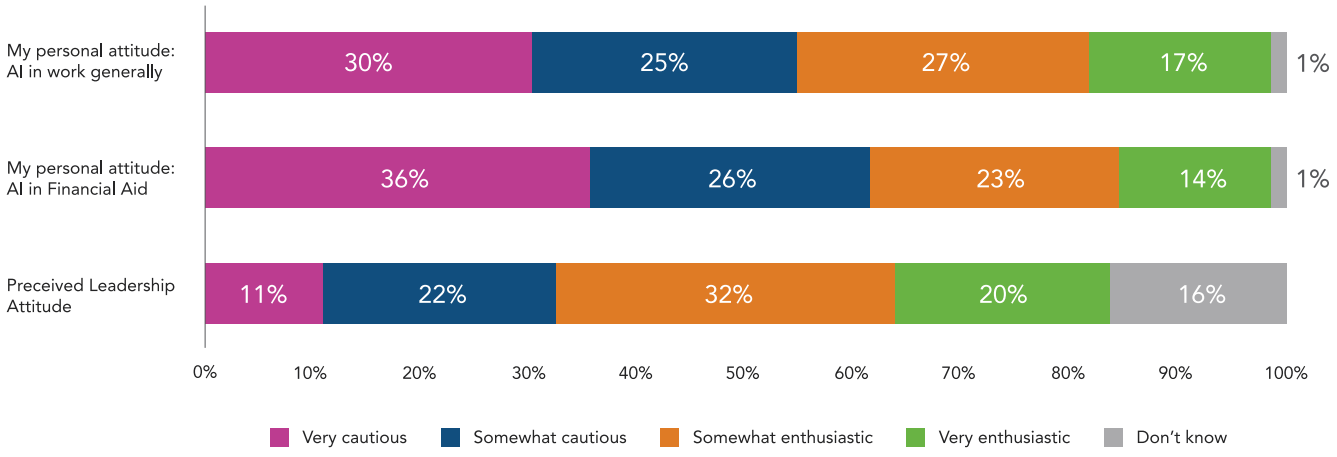
- A principled opposition to AI is a distinct, coherent constituency. In qualitative findings, a consistent group, concentrated among OCONs, described categorical opposition to AI on ethical, relational, and environmental grounds. Their views are largely invisible in closed-ended data.
- Students using AI to write appeals is an emerging challenge with no clear resolution in sight. AI-generated Satisfactory Academic Progress (SAP) appeals seemed technically polished but often lacked the specificity staff need for professional judgment determinations.
- Environmental concerns are a recurring theme among frontline staff. Energy and water demands of AI data centers appeared consistently across multiple questions, concentrated almost entirely among OCONs and DCONs.

Survey Findings

General Attitudes Toward AI

Financial aid professionals expressed more caution about AI when specifically asked about its use in the financial aid office (62% cautious) than when asked about AI in work contexts generally (55% cautious), as shown in Figure 1, a difference that could reflect the profession's regulatory sensitivity and compliance demands. Perceived leadership attitudes were strikingly different: respondents characterized their institutional leadership as enthusiastic about AI by a wide margin (52%), while fewer than 4 in 10 described their own attitude that way. Nearly one in five DCONs and OCONs (18-19%) did not know how their institutional leadership felt about AI — itself a meaningful finding about communication within financial aid offices (see Appendix A).

Figure 1. Attitudes Toward AI: Personal (General and FA-Specific) and Perceived Leadership



Policies, Guidance, and Confidence

Most financial aid professionals are navigating AI without formal policy guidance. As shown in Figure 2, only 9% of respondents were aware of any institutional or unit-level policy intended to guide or restrict AI use in financial aid work, and 27% did not know whether one existed — a figure that rises to 34% among OCONs (see Appendix A). Among the small share whose offices had an existing policy (n=104), orientations were nearly evenly split: 46% described their policy as restrictive and 48% as permissive (see Appendix A). Confidence in knowing how to use AI appropriately was mixed, as shown in Figure 3: while 55% of respondents described themselves as moderately or very confident, 40% said they were not at all or only slightly confident (see Appendix A).

Figure 2. Awareness of AI Policies or Guidelines for Financial Aid Work

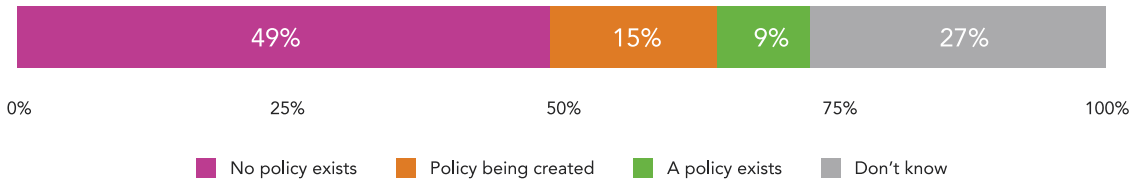
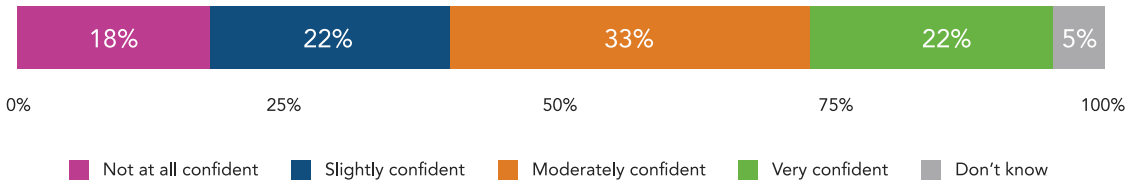


Figure 3. Confidence in Knowing How to Use AI Appropiately in Work

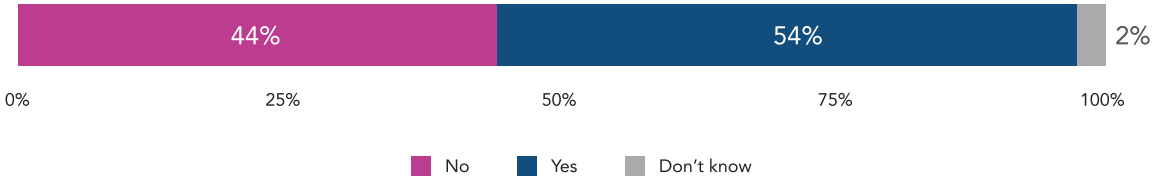


Use of AI Tools

AI Adoption

As shown in Figure 4, 54% of respondents reported using AI tools for financial aid work in the past six months. Adoption varied considerably by role: 68% of PCONs reported using AI, compared to 49% of OCONs and 46% of DCONs (see Appendix A). This gap likely reflects a combination of factors, including differences in awareness of available tools, variations in the types of tasks each role performs, and the degree to which individual staff feel empowered to experiment with new tools in the absence of clear institutional guidance. In a separate survey of higher education professionals in other offices[5], 94% reported using AI, a contrast that underscores the distinct environment in which financial aid professionals operate.

Figure 4. Used AI Tools for Financial Aid Work in the Past Six Months

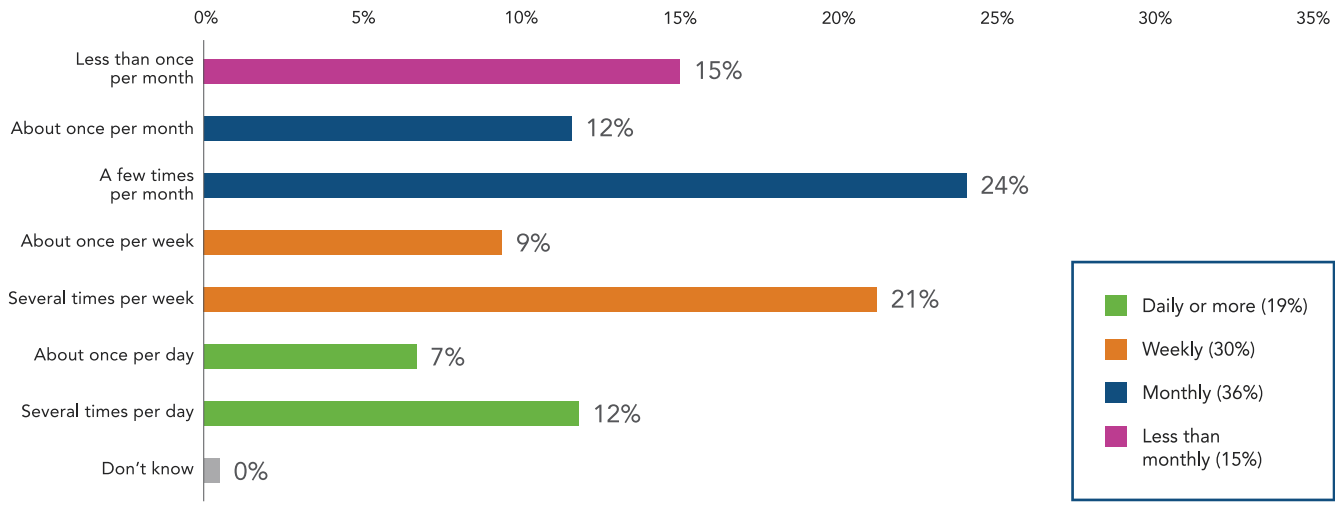


Among those who reported using AI, frequency of use was nearly evenly split, as shown in Figure 5: 49% used AI tools weekly or more, while 51% used them less frequently. Daily or more frequent AI users accounted for 19% of respondents.

5. The Impact of AI on Work in Higher Education

Figure 5. Frequency of AI Tool Use Among Users

Percentage of AI Users

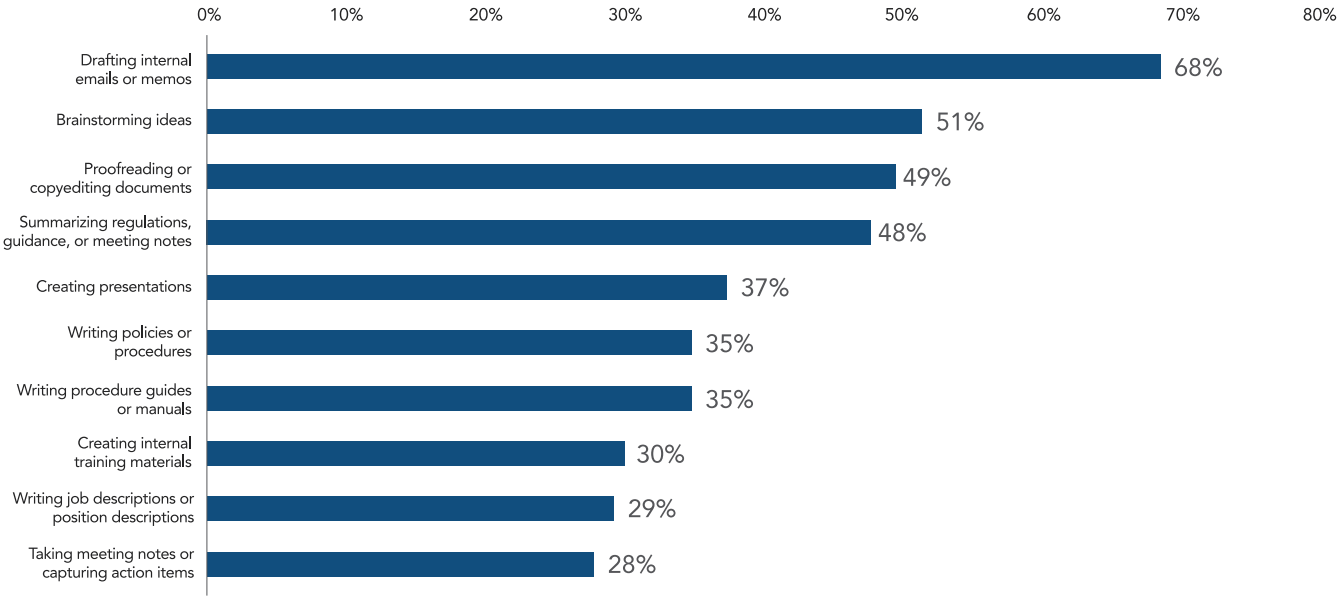


How AI Is Being Used

AI is primarily used for writing and communication tasks, both for internal work and student-facing activities. As shown in Figure 6, the most common internal application was drafting emails or memos (68%), followed by brainstorming (51How %), proofreading (49%), and summarizing regulations, guidance, or meeting notes (48%). Directors were more likely than other staff to use AI across nearly all internal task categories, particularly for writing job descriptions (46% of PCONs vs. 29% overall) and writing policies and procedures (40% of PCONs vs. 35% overall; see Appendix A).

Figure 6. Internal Financial Aid Tasks for Which AI Was Used

Top Ten Select Choices

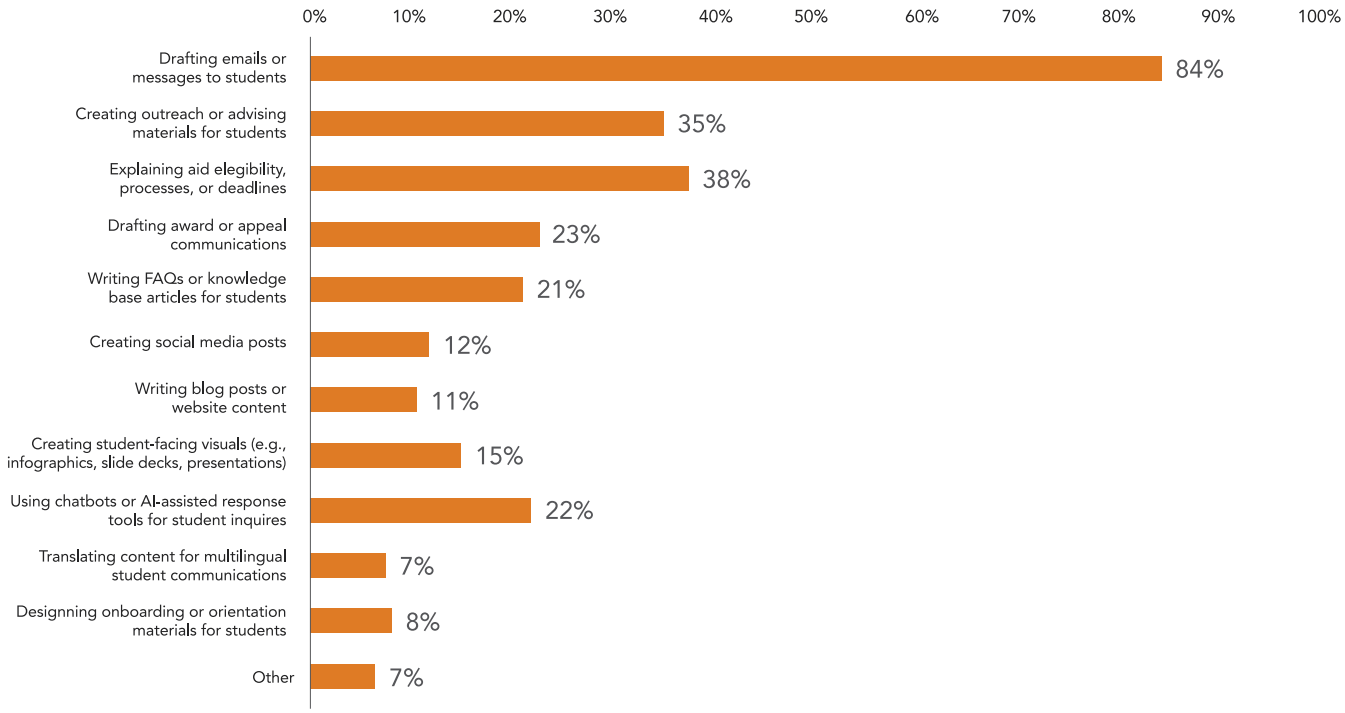


Write-in responses in this section revealed several task categories not captured in the original response options. A notable cluster of respondents described using AI for technical tasks, including writing and debugging SQL queries and code. This use case points to AI as a productivity tool for staff who work with reporting systems but lack formal IT backgrounds. Others described using AI to look up and interpret federal regulations, noting that they still verify outputs against primary sources such as the Federal Student Aid (FSA) Handbook. Additional uses included HR-related tasks such as drafting performance reviews and preparing interview questions, translating foreign financial documents, and predictive modeling for budget and award methodology simulations. A small number of respondents described using AI for professional navigation, running workplace scenarios through AI tools to think through leadership challenges or staff conflicts. While these uses are outside the typical scope of financial aid operations, they reflect the breadth of ways staff are independently finding value in these tools.

The pattern from Figure 6 holds for student-facing work, as shown in Figure 7. Drafting emails to students was by far the most common student-facing application, reported by 84% of AI users who performed student-facing tasks. This finding reflects both the volume of student communication in financial aid offices and the relatively low-risk nature of drafting assistance compared to more consequential uses. Explaining aid eligibility and processes (38%), creating outreach and advising materials (35%), and drafting award or appeal communications (23%) also ranked highly.

Figure 7. Student-Facing Tasks for Which AI Was Used

(Select all that apply, percentages will not sum to 100%)



Write-in responses identified additional student-facing applications not captured in the original options. Several respondents described using AI agents for proactive outreach, including automated outbound contact with students to encourage FAFSA completion, and using AI tools for fraud detection. Some described AI-assisted live chat systems in which students interact with an AI tool (ChatBot) before being connected to a staff member, to handle routine questions and free up staff time for more complex cases. Others noted using AI for quality assurance of student

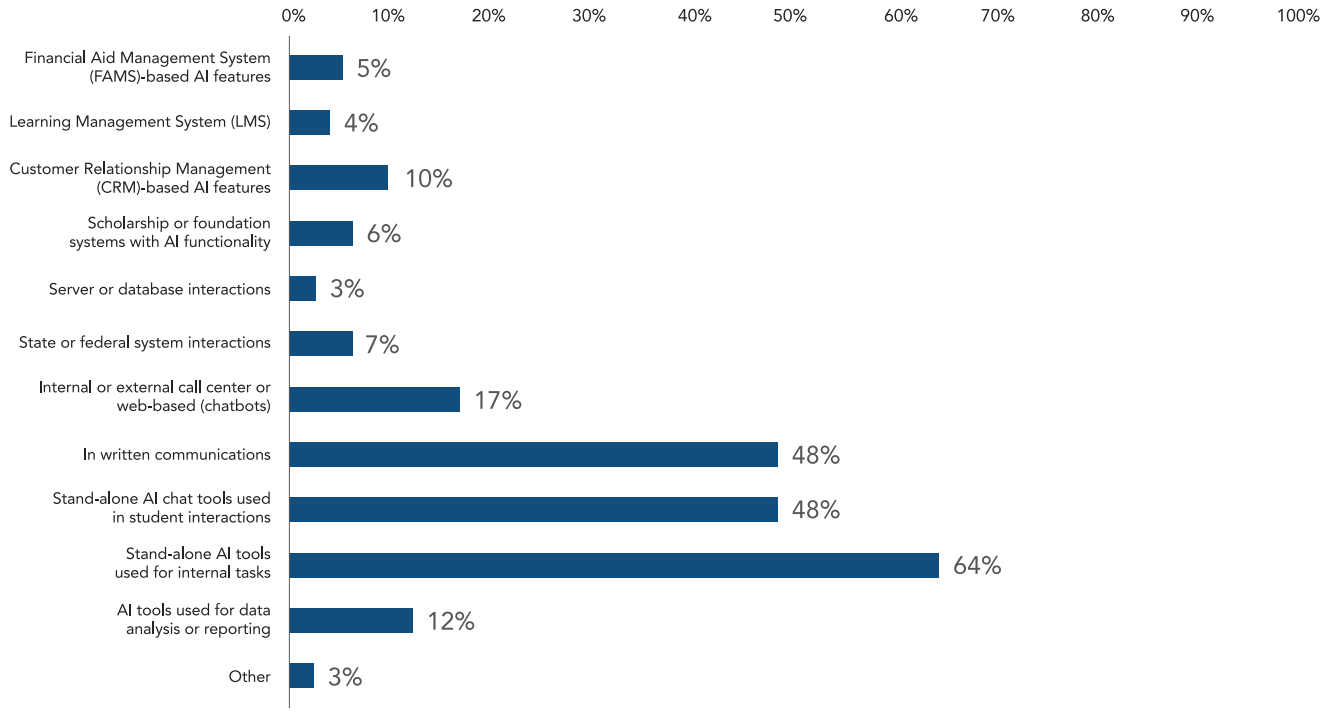
communications and for role-playing customer service scenarios in staff training contexts. These uses suggest that in some offices, AI is already functioning as an operational layer in student service delivery, even where formal policies have not yet been established.

Tools in Use

As shown in Figure 8, stand-alone AI tools used for internal tasks, such as general-purpose AI chat assistants, were the most widely used tool type (64%), followed closely by AI-assisted written communications tools (48%) and stand-alone AI tools used for student interactions (48%). The equal prevalence of internal and student-facing stand-alone tool use is noteworthy, given respondents' greater caution about AI in the financial aid context. Integration of AI into existing financial aid systems remains limited: Financial Aid Management Systems (FAMS)-based AI was reported by only 5% of users, and Customer Relationship Management (CRM)-based AI by 10%.

Figure 8. AI Tools Types Used for Financial Aid Work

(Select all that apply, percentages will not sum to 100%)



Write-in responses named specific tools and use cases beyond the original categories. Several respondents described using AI tools to summarize the FSA Handbook and other federal guidance documents, demonstrating targeted applications that meet the profession's information management needs. Others described institutionally deployed tools that restrict AI responses to locally defined policies and procedures, effectively creating a closed knowledge base rather than relying on general-purpose AI. Fraud detection tools with AI components were also mentioned, as were AI-assisted tools for SQL development. These write-ins suggest a range of sophistication in how offices are deploying AI, ranging from general-purpose chat assistants used informally to purpose-built, policy-restricted tools developed or procured with specific compliance considerations in mind.

Student Experience

The early stage of adoption limits respondents' ability to assess AI's impact on students. When asked about the basis for their responses to questions about student perceptions, 61% said they had insufficient information to assess, which is a critical context for interpreting the findings below. Among those who did offer a perspective, informal student or family feedback (22%), professional judgment based on experience (20%), and frontline staff feedback (19%) were the most common bases; only 2% cited having formal data (see Appendix A).

With that context in mind, 21% of respondents believed AI had improved student interactions to some degree, while 5% said it had worsened them. The largest shares selected "not applicable" (32%) or "don't know" (19%), reflecting how few offices have yet implemented AI in ways that directly affect student experience (see Appendix A). When asked about specific student perceptions, the most commonly selected responses were "don't know" (29%) and "not applicable" (28%). Among those who offered a view, concerns about interactions feeling less personalized (23%) and perceptions of faster responses (19%) were most often cited (see Appendix A).

Write-in responses added important context to the quantitative findings on student experience. Concerns about chatbot accuracy were prominent: several respondents reported that chatbots provided incorrect or outdated information to students, in some cases actively contradicting what financial aid staff had told them, leading to escalations to senior leadership and, in some cases, to the U.S. Department of Education (ED) (by the student or their family). Low student uptake was also noted, with some offices reporting that chatbots were rarely used or had been decommissioned due to limited engagement. The preference for human interaction emerged repeatedly, as respondents described students calling the office to confirm or challenge AI-generated answers they had received from external sources. One respondent noted receiving a complaint from a student who believed a staff-written email had been generated by AI, reflecting emerging perception challenges on both sides of the interaction. Respondents also described a pattern running in the opposite direction: an increase in student emails that appear to have been written with AI assistance, sometimes lacking the specificity and context that staff rely on to assess a student's situation and respond effectively.

Reasons for Limited or Non-Use

This section was presented only to respondents who indicated they had not used AI tools for financial aid work in the past six months, or who were unsure. As shown in Figure 9, concerns about compliance or accuracy were the leading barrier, cited by 58% of non-users, the most common reason by a wide margin. No perceived need (42%), lack of training or knowledge (32%), and unclear policies (30%) also ranked highly. Only 1% of non-users reported that their institution had explicitly prohibited AI use, suggesting that the absence of policy, rather than prohibition, is the more common context for non-use.

Role differences are notable. Compliance and accuracy concerns were cited more frequently by OCONs (60%) than PCONs (53%). In comparison, PCONs were more likely to cite lack of training (41% vs. 31% for OCONs) — a pattern that suggests directors recognize the preparation gap even when they are less personally deterred by compliance uncertainty. No perceived need was cited by 45% of OCONs but only 23% of PCONs, which may reflect differences in how each group perceives the relevance of AI to their day-to-day responsibilities (see Appendix A).

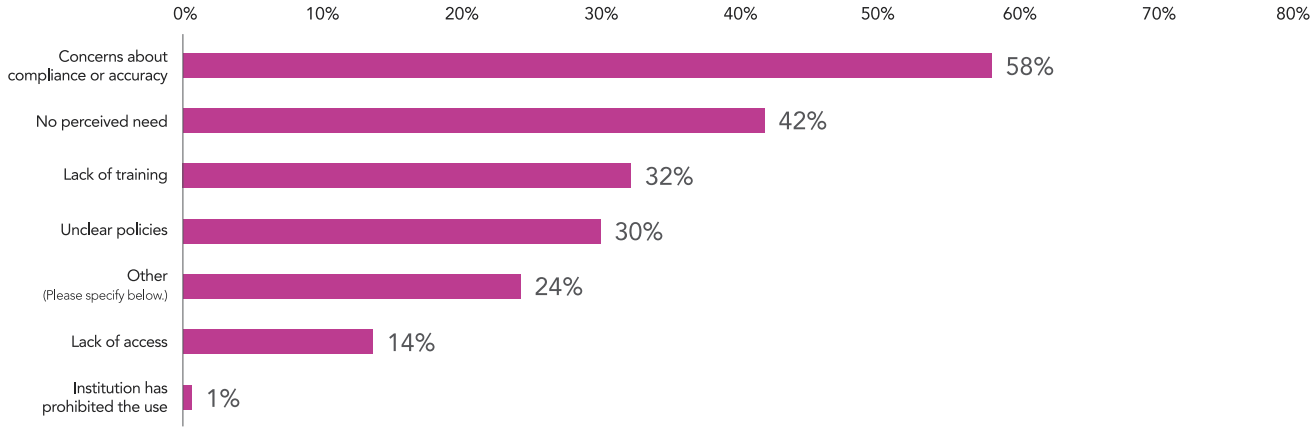
Write-in responses surfaced several themes not represented in the original options. Cost and resource constraints were cited by a meaningful number of respondents, including both direct tool costs and the staff time required to evaluate and implement new technologies. Federal Tax Information (FTI) compliance was specifically identified as a concern, with respondents noting this is operationally significant for financial aid offices handling federal tax

data. A smaller but notable share of respondents, approximately 5% of write-in responses to this question, cited environmental concerns as a reason for non-use, referencing the energy and water demands of AI data centers; this is a theme that surfaced across multiple questions in this survey and appears more prominently in fully open-ended responses. Finally, a distinct group of respondents expressed categorical opposition to AI, not as a compliance or accuracy concern, but as a matter of professional or ethical principle. This position is substantively different from caution or uncertainty, and respondents articulating it were clear that their non-use reflects a considered stance rather than a lack of awareness or access.

Figure 9. Primary Reasons for Not Using AI Tools for Financial Aid Work

Percentage of non-AI Users

(Select all that apply, percentages will not sum to 100%)



When non-users were asked whether their institution was monitoring AI use and providing feedback on acceptable use, 48% said they did not know — a figure that rises to 51% among OCONs compared to 39% among PCONs. Only 20% reported that their institution was actively monitoring AI use, while 31% said it was not. The wide gap in awareness between directors and other staff mirrors the pattern seen in Section 3 around policy awareness.

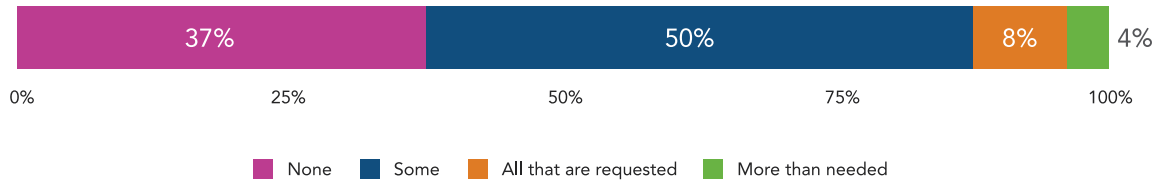
Access to AI Tools and Training

Institutional Access to AI Tools

As shown in Figure 10, 37% of respondents reported that their institution provides no AI tools for financial aid work. This figure rises to 41% among OCONs compared to 27% among PCONs (see Appendix A). This stands in contrast to the 2026 survey of higher education professionals in other offices[6], in which only 10% reported having no institutional access to AI tools, and 39% said their institution provided "all the tools they wanted, plus some." The gap is consistent with the broader pattern in this survey: financial aid offices are operating in a more constrained, cautious technology environment than higher education institutions as a whole.

6. The Impact of AI on Work in Higher Education

Figure 10. Institutional Access to AI Tools for Financial Aid Work

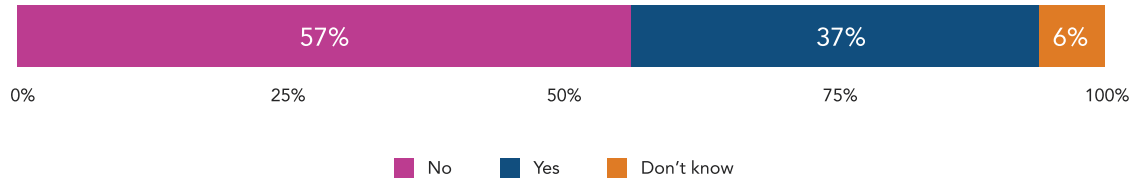


Shadow Adoption

Shadow adoption, defined as the use of AI tools that have not been formally provided or approved by an institution, is an emerging concern in higher education technology governance[7 8 9]. As shown in Figure 11, 37% of financial aid professionals in this survey reported using non-institutionally provided AI tools, compared to 56% of higher education professionals in other offices[10]. While shadow adoption is present in financial aid offices, its comparatively lower rate is consistent with the compliance-oriented culture of the profession: staff who handle sensitive student financial data under federal aid regulations are acutely aware of the risks associated with using unapproved tools, and may be more likely than other higher education professionals to self-regulate their technology use even absent explicit institutional guidance.

Role differences are notable. Shadow adoption was reported by nearly half of all PCONs (49%) compared to 33% of OCONs (see Appendix A). This pattern may reflect greater awareness among directors of the tools available, greater discretion in how they use technology, or simply more latitude in their roles to experiment. Regardless of motivation, the finding underscores that AI use in financial aid offices is not confined to institutionally sanctioned channels and that governance frameworks will need to account for tools staff are already bringing to their work.

Figure 11. Used AI Tools Not Formally Provided by Institution



Training and Guidance

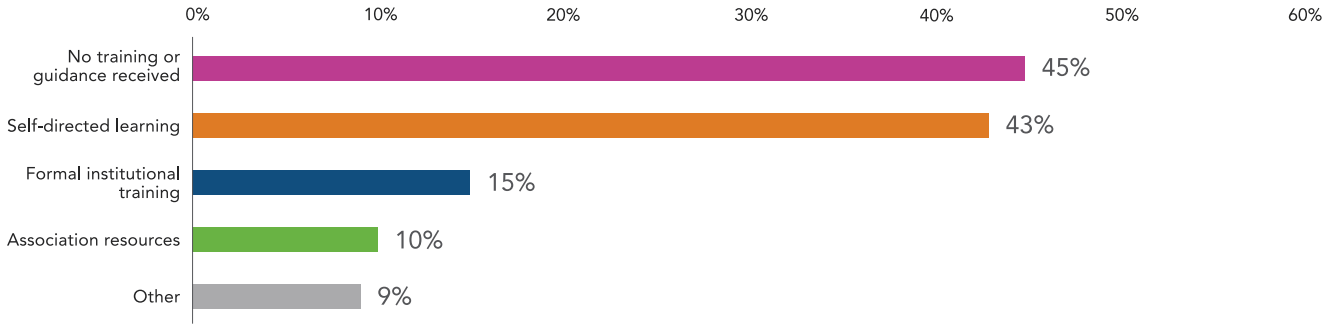
As shown in Figure 12, 45% of respondents reported receiving no AI training or guidance of any kind. This finding directly contextualizes the Section 5 finding that 32% of non-users cited lack of training as a barrier to adoption (see Figure 9). Among those who had received some form of guidance, self-directed learning was the most common pathway (43%), far outpacing formal institutional training (15%) and association resources (10%). The reliance on self-directed learning was most pronounced among PCONs (51%), while OCONs and DCONs were the most likely to have received no training at all (47% and 50%, respectively; see Appendix A).

7. Balogun, A. Y., O. C. Metibemu, A. T. Olutimehin, A. J. Ajayi, D. C. Babarinde, and O. O. Olaniyi. 2025. The ethical and legal implications of shadow AI in sensitive industries: A focus on healthcare, finance, and education. *Journal of Engineering Research and Reports* 27(3): 1–22.
8. Silic, M., & Lowry, P. B. (2025). From shadow IT to shadow AI: Threats, risks and opportunities for organizations. *Strategic Change*, *34*(2).
9. Spiller, L. (2025, October 13). Ending the arms race: Addressing shadow AI use in higher education. *EdTech Digest*.
10. The Impact of AI on Work in Higher Education

Write-in responses provided detail about the nature and quality of training received. The most common descriptions were of brief, general sessions, a single hour-long institutional overview, a professional development day presentation, or an email from IT outlining what types of data should not be entered into AI tools. Several respondents described self-directed learning through online platforms and professional development courses. A handful of respondents cited sessions at regional association conferences as a source of AI-related guidance. A small number of respondents described AI tool-based training provided directly by a vendor. A recurring theme was unequal access within institutions: several respondents noted that training was offered primarily to faculty or upper management, while student services staff received little or no direct instruction. One respondent observed that training geared toward academic departments rarely addresses the operational and compliance context of support offices — a pattern consistent with the finding that only 15% of those who received training described it as specific to financial aid or enrollment management (Appendix A).

Figure 12. Types of AI Training or Guidance Received

(Select all that apply, percentages will not sum to 100%)



Among the 478 respondents who had received some form of AI training, most described it as institution-wide rather than tailored to financial aid work: 41% said training was open to all staff and faculty, and 38% said it was led by institutional IT or another campus office. Only 15% reported receiving training designed specifically for financial aid offices, and 9% received training scoped to enrollment management more broadly (Appendix A). Given the regulatory complexity and data sensitivity of financial aid work, the near-absence of role-specific AI training is a significant gap.

Risks and Challenges

Perceived Risks of AI Use

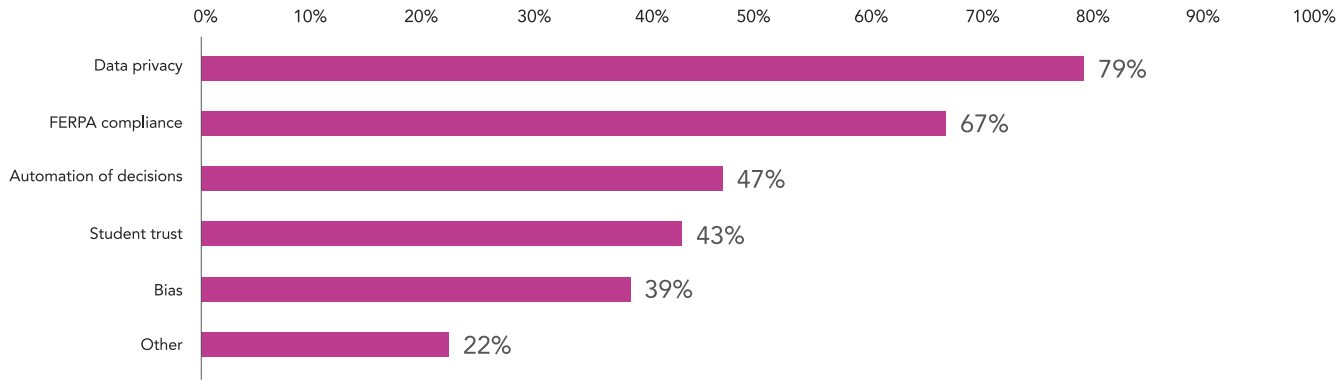
Financial aid professionals identified a clear and consistent set of concerns about AI, as shown in Figure 13. Data privacy risks were the most widely cited (79%), followed closely by concerns about FERPA compliance (67%). Both findings are unsurprising in a profession that routinely handles sensitive student financial data under federal aid regulations and where errors in aid determinations can have serious consequences for students. Automation of decisions (47%) and student trust (43%) rounded out the top four concerns specific to financial aid, and help explain the heightened caution seen throughout this survey.

"Other, please specify" write-in responses to this question were the most numerous in the survey (n=259), and accuracy dominated: the large majority named inaccurate, incorrect, or outdated information as a primary risk. Many respondents described the nuance-specific nature of financial aid as a reason general-purpose AI tools are poorly suited to direct student advising. FTI compliance was identified as a risk due to the separate handling requirements for federal tax data. Accountability emerged as a cross-cutting concern: respondents questioned who

bears responsibility when AI provides incorrect guidance that affects a student's aid. Fraud was identified as an emerging risk, including a concern specific to this setting: students' use of AI to generate or enhance financial aid appeals, producing submissions that may lack the genuine specificity that staff rely on for professional judgment. Environmental impact was cited by approximately 6% of write-in respondents, consistent with the pattern seen in respondents when asked about their primary reason for non-use if AI tools. A distinct group of respondents expressed categorical opposition to AI, viewing the technology itself, rather than any specific application, as the fundamental risk.

Figure 13. Most Significant Risks of Using AI FInancial Aid Work

(Select all that apply, percentages will not sum to 100%)



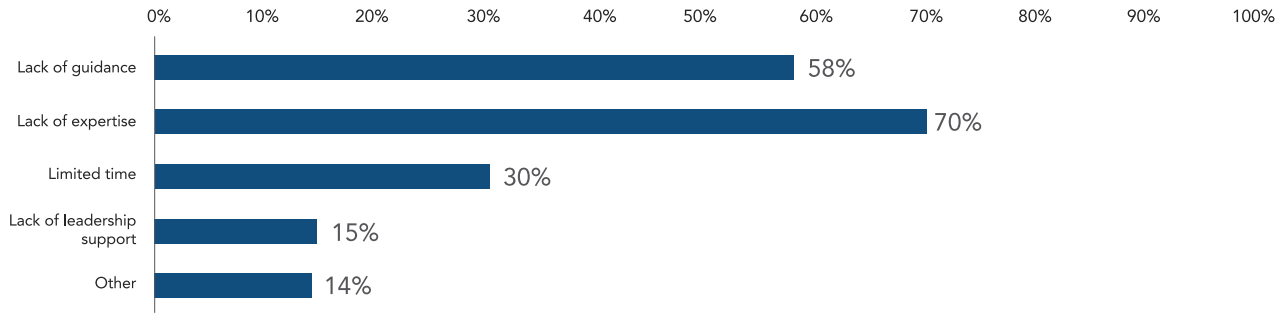
Challenges to Responsible AI Use

When asked about the challenges their offices face in using AI responsibly, the top four challenges, as seen in Figure 14, were a lack of staff training or expertise (70%), lack of clear guidance (58%), limited time (30%), and a lack of leadership support (15%). Each of these challenges connects directly to findings elsewhere in this report. The policy gap (58%) mirrors the Section 3 finding that only 9% of respondents were aware of an existing AI policy in their office. The training deficit (70%) echoes the Section 6 finding that 45% of respondents had received no AI training of any kind, and that 32% of non-users cited lack of training as a reason for not adopting AI tools (see Figure 9).

Write-in responses identified challenges not represented in the original options. A recurring theme was the practical constraint that FERPA and FTI data restrictions prevent staff from using AI in the ways that would be most operationally useful, since the data required to make AI genuinely helpful in financial aid processing often cannot be safely entered into available tools. Staff capacity was named as a challenge independent of training: several respondents noted that offices are already short-staffed and managing major system transitions, leaving little bandwidth to evaluate and integrate new technologies responsibly. Chatbot maintenance was described as an underestimated burden, requiring ongoing updates to knowledge bases as regulations and policies change, and creating a workload that falls on already-stretched staff. AI-generated student appeals were identified as an emerging operational challenge, with respondents noting that AI-assisted submissions often lack the specificity and context needed for professional judgment determinations. Several respondents described the absence of any institutional discussion about AI as itself a challenge, noting that without a starting point, individual staff are left to navigate these questions on their own.

Figure 14. Most Significant Challenges in Responsibility Using AI

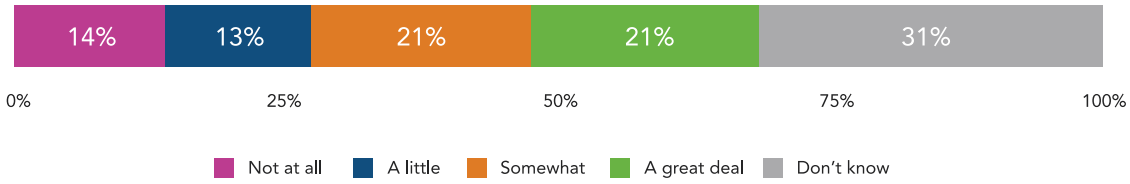
(Select all that apply, percentages will not sum to 100%)



Equity Considerations

As shown in Figure 15, a majority of respondents (55%) indicated that equity, bias, and differential student impact are considerations in how their office approaches AI use. An additional 14% said equity concerns have not at all influenced their AI-related decisions (Figure 15). These findings should be interpreted in the context of the low overall AI adoption rate documented in Section 4. For many offices, equity considerations may be more anticipatory than operational at this stage, given that AI use in student-facing work remains limited. As adoption grows, the profession's attention to equity will become increasingly important, particularly given that 39% of respondents in Section 7 identified bias concerns for students as a significant risk of AI use (see Figure 13).

Figure 15. Extent to Which Equity Concerns Influence AI Decisions



Governance and Oversight

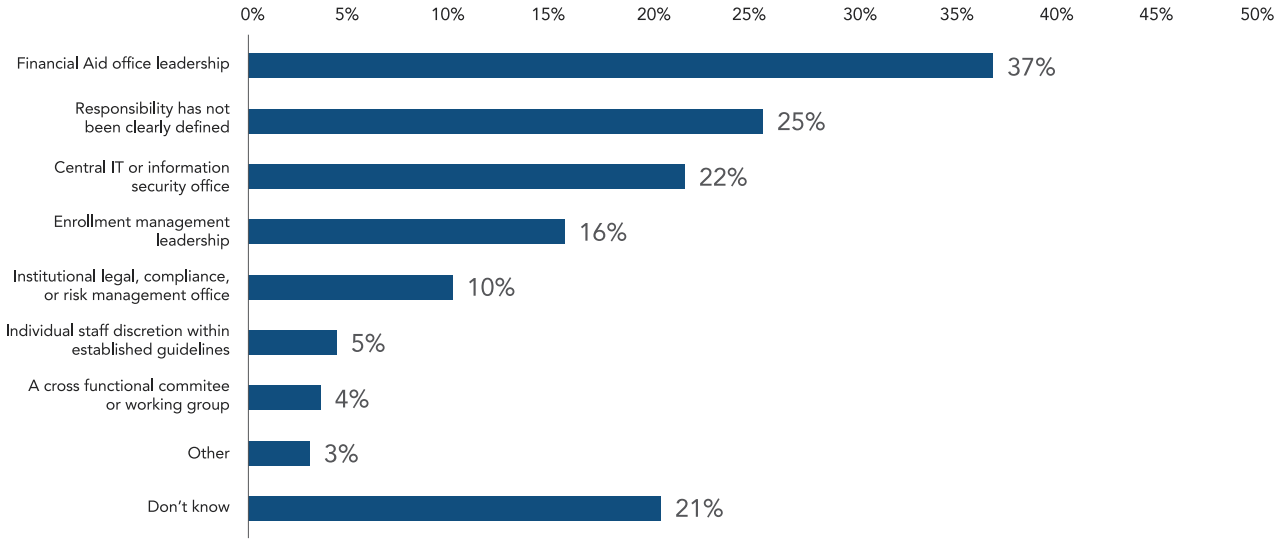
Responsibility for AI Decisions

As shown in Figure 16, responsibility for AI-related decisions in financial aid offices most commonly rests with the financial aid leadership (37%). However, the remaining responses reveal a potentially fragmented governance landscape: 22% said it resides with an institution-wide IT or technology committee, and 16% said it is the Enrollment Management leadership. Most notably, 25% said no one has been designated. Taken together, these findings suggest that clear, office-level AI governance is the exception rather than the rule, a pattern that connects directly to the 58% of respondents who cited a lack of clear policies or guidelines as a significant challenge in Section 7 (see Figure 14).

Write-in responses clarified that where responsibility is not designated within the financial aid office, it is assumed to reside with senior institutional leadership, including presidents, chancellors, provosts, or cabinet-level officers. This pattern suggests that AI governance in financial aid is often treated as a top-down institutional matter rather than an office-level one, which may help explain both the awareness gaps seen throughout this survey and the limited

translation of institutional AI policy into operational guidance for financial aid staff. Several respondents noted that no discussion of AI governance had taken place at any level of their institution. A small number described informal arrangements in which directors personally encouraged staff to use AI tools within self-defined guardrails, without any formal policy.

Figure 16. Primary Responsibility for AI Decisions in Financial Aid Office



Prohibited and Limited Uses

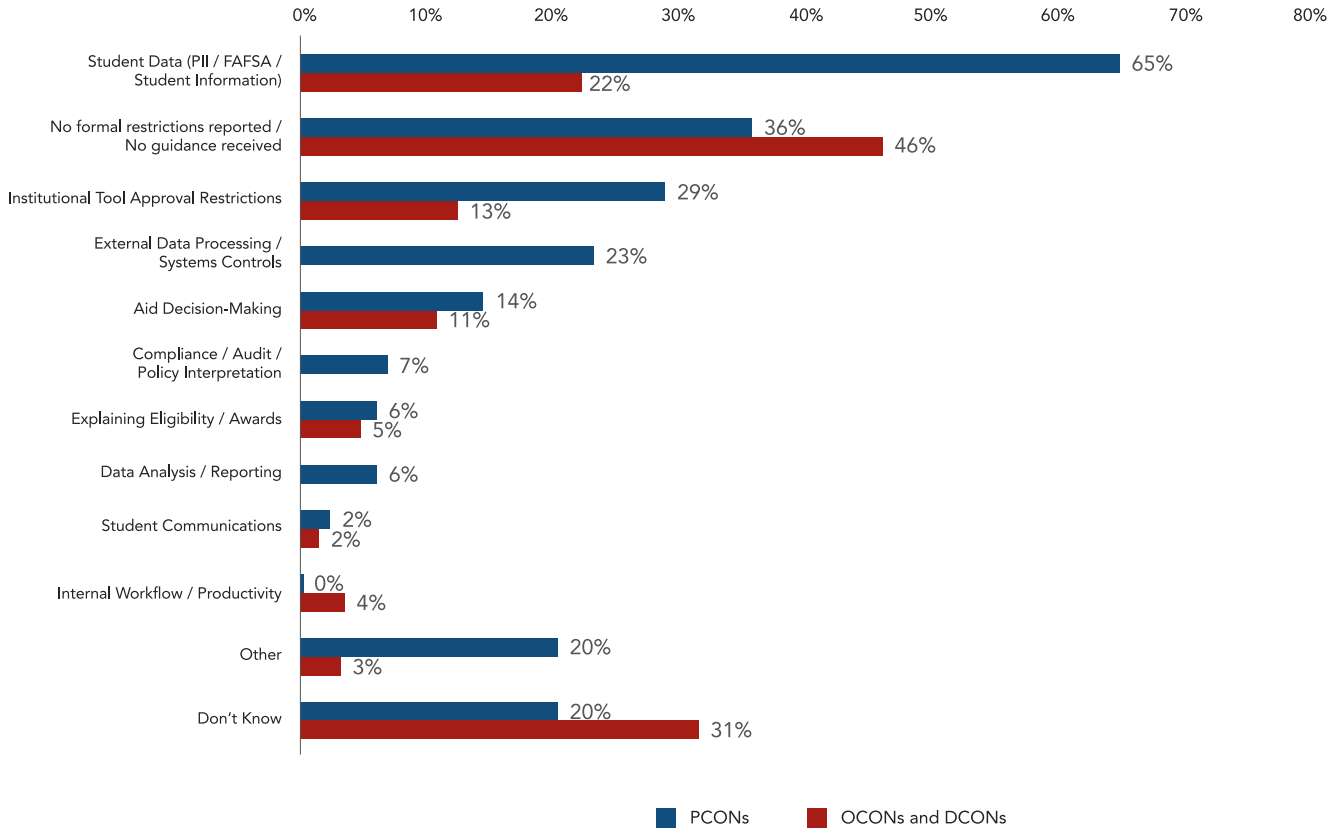
The survey asked all respondents about areas where AI use is prohibited or restricted in their office, but the question was worded differently by role to reflect differences in perspective and access to information. PCONs (Question 43, Appendix A) were asked about restrictions their office has established, while DCONs and OCONs (Question 44, Appendix A) were asked about restrictions they are personally aware of. Because both questions asked about the same underlying phenomenon using equivalent response options, the results have been combined in Figure 17 to provide an overall picture. Results for each question separately, as well as breakdowns by role and exact choice combinations, are available in Appendix A. As shown in Figure 17, the most commonly restricted areas were student data (PCONs, 65%, DCONs and OCONs, 22%), but the next most commonly selected choice was no formal restrictions reported or no formal guidance was received (PCONs, 36%, DCONs and OCONs, 46%).

Write-in responses revealed that the most common form of restriction in practice is an informal prohibition on entering personally identifiable information into AI tools, a rule that in many offices has been communicated verbally or by convention rather than through formal policy. Several respondents noted that this norm exists even where no written policy does, reflecting staff awareness of FERPA and data privacy risks in the absence of institutional guidance. A small number of respondents described more formal governance structures, including tiered data classification systems that prohibit AI use with higher-sensitivity data, and at least one state-level requirement that content created with AI assistance be labeled as such, a compliance dimension that extends beyond the financial aid office and may affect how offices document and disclose AI use going forward.

Figure 17. Areas Where AI Use Is Prohibited or Limited

(Select all that apply, percentages will not sum to 100%)

Note: Figure is a combination of two survey questions, please refer to the notes in the report.



Human Review of AI-Assisted Work

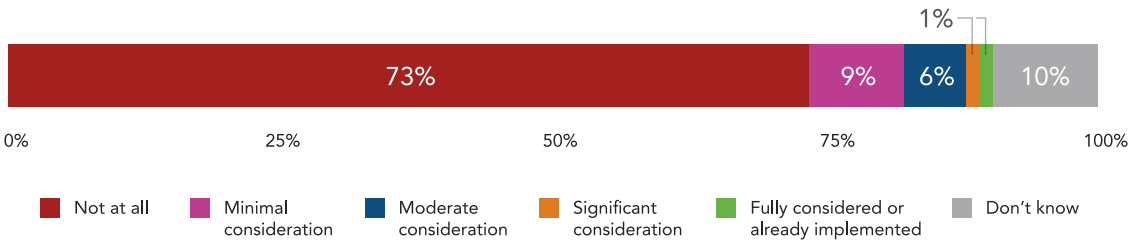
Automation of decisions was identified as the third most significant risk of AI use in Section 7 (47%; see Figure 13), underscoring the importance of how offices ensure human review. The most common approach was personal review: 15% of respondents said they rely on a supervisor or designated staff member for review before using AI-assisted work products, and 10% utilize peer review by another staff member before finalizing. Only 5% reported that their office has written policies or guidelines that require human review. Most concerning, 41% said no formal or informal review process exists at all, meaning AI outputs may be used without any structured oversight. The gap between the widespread recognition of over-reliance as a risk and the limited presence of formal review structures is one of the more significant governance disconnects in this survey (see Appendix A).

Write-in responses describing human review practices were largely consistent with the quantitative findings: individual staff review of their own AI-assisted work before use is the dominant approach. A small number of respondents described more structured practices, including IT-monitored processes for automated tasks and running the same prompt through multiple AI tools to compare outputs for consistency. One respondent raised a tension worth noting: that if human review must be thorough enough to catch AI errors, the time required may offset the efficiency gain, a practical challenge that will likely shape how offices develop sustainable AI workflows going forward.

AI and Staff Vacancies

This question was asked only of PCONs (n=298), as directors are best positioned to speak to institutional staffing decisions. As shown in Figure 18, 73% of directors said their institution has not at all considered using AI as an alternative to filling financial aid staff vacancies.

Figure 18. Extent to Which Institution Has Considered AI Instead of Filling Vacancies Question asked only to PCONs



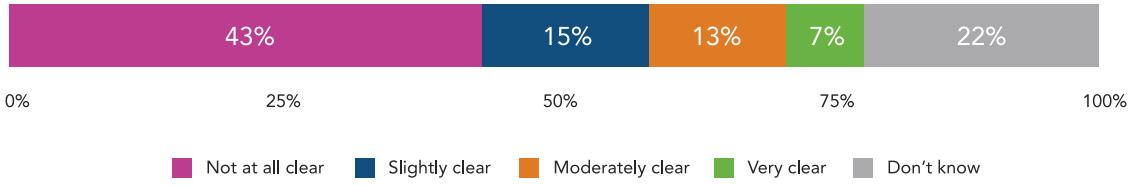
Staff Experience

The questions in this section were asked of DCONs and OCONs only (n=approximately 900), and together they offer a ground-level view of what it feels like to be a financial aid staff member navigating AI in the workplace today.

Clarity of Expectations

As shown in Figure 19, only 35% of DCONs and OCONs said their expectations regarding whether and how they may use AI tools in their roles are clear. By contrast, 43% said expectations are not at all clear, and 22% did not know how to characterize them.

Figure 19. Clarity of Expectations Regarding AI Use in Role

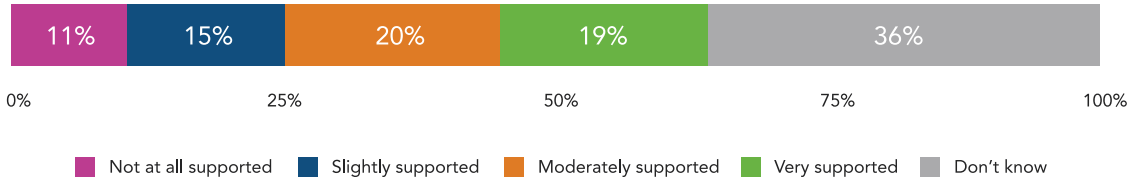


Leadership Support

As shown in Figure 20, 54% of DCONs and OCONs reported feeling supported by leadership when experimenting with or learning about AI. However, 36% were unsure how they felt about their leadership support. It echoes the Section 2 finding that approximately 19% of DCONs and OCONs did not know how their institutional leadership felt about AI generally (see Figure 1) and suggests that, for a substantial share of financial aid staff, leadership's position on AI may have simply not been communicated clearly enough to be felt.

Figure 20. Extent to Which Staff Feel Supported by Leadership on AI

Question asked only to OCONs and DCONs



Open-Ended Responses on AI in Financial Aid

Four fully open-ended questions invited respondents to describe, in their own words, the tools they use, the guardrails their offices have in place to protect underrepresented students, the guidance and training they need to use AI responsibly, and any additional insights, concerns, or examples they wish to share with the task force. Together, these responses offer a qualitative dimension that the closed-ended questions cannot fully capture, including the full range of enthusiasm, caution, and principled opposition that characterizes the profession's current relationship with AI.

Note on response counts: The figures reported in this section reflect the number of respondents who provided substantive responses to each question, after excluding blank, N/A, and non-substantive entries. Because respondents described multiple tools or themes in a single response, category-level counts exceed the total number of respondents in several questions. Role breakdowns are provided for each question where meaningful differences exist between PCONs and the combined OCON/DCON group.

Tools in Use

Respondents were asked to name the specific AI tools their offices are using and to describe how those tools are being applied, noting whether each is officially supported by their institution or adopted independently. Of the 515 respondents who encountered this question, 381 provided substantive responses (134 PCONs; 248 OCONs/DCONs). Because many respondents described using multiple tools, category totals exceed the respondent count.

Stand-alone AI chat tools used for internal tasks, such as general-purpose AI tools for drafting communications, summarizing regulations, writing policies, and supporting data workflows, were by far the most commonly cited, mentioned across 464 tool references. This finding closely mirrors the quantitative results from question 27 and Figure 8, and confirms that general-purpose AI chat tools dominate current practice, including both generative AI tools and chatbots. Stand-alone tools used explicitly in student-facing interactions were mentioned 48 times, and written communications assistants (spelling, grammar, and tone tools) appeared in 84 references. Data analysis and reporting tools appeared in 15 references, chatbots (web-based or call center) in 35, and server- or database-interaction tools, including SQL automation, in 7. CRM-based AI tools appeared in 10 references; FAMS-integrated AI, scholarship system AI, and state or federal system AI tools appeared rarely, together accounting for fewer than 15 total references.

PCON responses reflected a broader and more varied tool portfolio than OCON/DCON responses. PCONs are more frequently described using multiple tools simultaneously, combining general-purpose AI tools with writing assistants, data tools, and chatbot platforms. OCON/DCON respondents more commonly named a single tool, most often a general-purpose AI tool or a written communications assistant, used primarily for email drafting and proofreading.

Descriptions of how tools are being used added important context beyond the quantitative findings. Several respondents described purpose-built applications: loading the FSA Handbook into an AI tool to create a closed, searchable reference; building institutionally restricted AI tools that respond only to local policy; and using AI to write and debug SQL queries for reporting systems. A small number of PCONs described more advanced applications, including automated student outreach for FAFSA completion, AI-assisted fraud detection, and predictive modeling for packaging and budgeting.

The question of institutional support versus independent adoption was a recurring thread. Roughly 51 respondents explicitly noted that at least one of their tools was officially supported by their institution; 29 described using tools independently or without formal authorization. A number of respondents described a mixed environment, using one institutionally sanctioned tool alongside one or more tools adopted on their own, often because they found the institutionally provided tool less capable or less suited to their needs. One respondent noted that an institutional enterprise-managed large language model was officially available but found another tool better for student-facing communication, a pattern that illustrates why shadow adoption rates in the quantitative findings may not fully capture the actual diversity of tools in use.

Guardrails for Underrepresented Students

Respondents were asked what guardrails, if any, their offices use to ensure AI tools do not negatively affect low-income, first-generation, or otherwise underrepresented students. Of the 420 respondents who encountered this question, approximately 285 provided substantive responses (81 PCONs; 204 OCONs/DCONs).

The most common response, among nearly half of respondents, was that the question is not yet applicable because AI is not currently used in ways that affect students directly. This finding reinforces the Section 8 context: that equity considerations are being raised largely in the abstract, by a profession that has not yet widely deployed AI in student-facing or decision-making applications. Among those who did describe active guardrails, the most common practices were: restricting AI to communication drafting rather than eligibility or award decisions; requiring human review of all AI-assisted outputs before they reach students; and prohibiting the entry of personally identifiable information into AI tools.

A notable gap emerged between PCONs and OCONs/DCONs on awareness of existing guardrails. Among OCON/DCON respondents, 41 indicated they simply did not know whether any guardrails were in place, compared to only 1 PCON who expressed the same uncertainty. This gap is consistent with the governance awareness pattern observed across the quantitative findings and suggests that, even where equity considerations are actively managed, that work is not always visible to frontline staff.

A smaller group of respondents, primarily OCONs, expressed concern that no guardrails exist despite growing AI use at their institutions. Several described a disconnect between the pace at which leadership is adopting or encouraging AI and the absence of any equity-focused oversight. One respondent specifically noted that this question being asked at all is evidence of a real risk, and that, in the absence of thoughtful intervention, AI tools that reflect existing societal biases could disadvantage the very students whose financial aid offices are designed to serve. A few respondents went further, arguing that non-use is itself the most reliable guardrail, a position consistent with the principled opposition documented elsewhere in this survey.

Among respondents who described active equity practices, several described testing AI outputs for bias before deployment, building equity considerations into prompting strategies, using student focus groups to evaluate chatbot responses, and specifically restricting AI from involvement in professional judgment, SAP determinations, or other

discretionary decisions that affect individual students. These practices represent an emerging set of equity-conscious approaches, though they remain the exception rather than the rule in current descriptions.

Guidance, Training, and Support Needs

Respondents were asked what types of guidance, training, resources, or support would help them or their offices use AI tools more effectively and responsibly. This was the highest-response open-ended question in the survey, with 566 substantive responses out of 603 total (147 PCONs; 417 OCONs/DCONs).

The single most common theme across 292 responses was simply openness to any guidance. Many respondents described operating without direction: no institutional policy, no training, no list of approved tools, and no office-level discussion about AI. For a large share of the profession, the question of what guidance would help is less about specific content than about the absence of a starting point.

Within the substantive responses, policy and governance guidance was the most specifically requested category (160 responses), encompassing requests for institutional policy templates, clear parameters around acceptable use, written policies at the office level, and guidance from professional associations and federal agencies on what financial aid offices can and cannot do with AI. FERPA and FTI compliance guidance appeared in 44 responses, often as a distinct and urgent need; respondents sought to understand exactly where the line lies between permissible and impermissible uses of sensitive student data.

Case studies and examples from peer institutions were requested in 76 responses, particularly among PCONs. Directors described wanting concrete, real-world examples of how comparable offices are using AI, including what worked, what did not, what the implementation required in terms of time and resources, and the compliance considerations that arose. This request for peer learning was reinforced by 30 responses specifically requesting roundtables, cohort discussions, or other formats for cross-institutional sharing.

NASFAA was named directly in 29 responses as a preferred or expected source of guidance for webinars, published best practices, curated tool recommendations, and training specific to the financial aid context. Several respondents noted that most available AI training is designed for faculty, academic departments, or general business users, and that financial aid's combination of regulatory complexity, data sensitivity, and student service orientation requires guidance tailored to the profession.

Role-based differences were notable. PCONs requested case studies, tool comparison resources, and guidance on building institutional policy more frequently. OCON/DCON respondents more frequently requested basic AI literacy, what AI is, how it works, what it can and cannot do, and hands-on training in practical workplace applications. This pattern is consistent with a profession in which senior administrators may be further along in considering strategic AI use, while frontline staff are still waiting for permission to begin experimenting at all.

A subset of respondents (n=29) explicitly stated that they do not want AI guidance or training, and do not wish to use AI tools in their work. This group overlaps substantially with the respondents expressing categorical opposition documented in earlier sections and below.

Additional Insights, Concerns, and Examples

The final question invited respondents to share any additional insights, concerns, or examples they wished to contribute to the task force. Of the 375 respondents who encountered this question, 333 provided substantive responses (73 PCONs; 260 OCONs/DCONs). This question generated the most candid and wide-ranging commentary in the survey, and the themes below represent the full spectrum of perspectives offered.

The Call for NASFAA Leadership (n=18)

Some respondents specifically named NASFAA as a source of needed leadership on AI, asking for professional standards, published best practices, curated guidance specific to financial aid compliance, and public positioning on what responsible AI use in the profession looks like. Several respondents noted that guidance from the U.S. Department of Education or from NASFAA would carry more weight with their institutional leadership than internal advocacy, and that they were waiting for such signals before moving forward. The volume and specificity of these requests reflect a profession looking to its national association as a trusted voice for authoritative direction, but not yet receiving it.

Students Using AI (n=20)

Respondents raised a concern that ran counter to most AI-in-financial-aid discussions: the growing use of AI by students to communicate with financial aid offices. Respondents described an increase in AI-generated emails, inquiries, and especially SAP appeals, including submissions that are often technically polished but lack the specificity, personal context, and genuine situational detail that staff rely on to make professional judgment decisions. Several respondents noted the difficult position this creates: they cannot assume AI use is fraudulent, but they also cannot make accurate eligibility determinations from submissions that may not reflect a student's actual circumstances. This dynamic was described as an emerging operational challenge with no clear resolution.

Categorical Opposition to AI (n=20)

Responses here, and a consistent thread running through survey questions 32, 38, and 49, expressed not caution or concern about specific AI applications, but categorical opposition to AI use in financial aid or in professional life more broadly. These respondents described AI as inaccurate, unethical, environmentally harmful, and fundamentally incompatible with the relational and compliance-driven nature of financial aid work. Several were explicit that no amount of policy, training, or guardrails would change their position. This view was concentrated among OCONs and DCONs. This group is unlikely to be underrepresented in survey questions about AI use, tool adoption, or training needs, because those questions, by design, presuppose engagement with AI. Their perspective is most fully captured here, and it reflects a real constituency within the membership whose concerns the task force's work will need to acknowledge.

Accuracy and the Limits of AI (n=26)

Accuracy and reliability concerns referenced direct and personal experiences with AI errors, including cases in which AI provided incorrect regulatory information, gave students outdated eligibility guidance, or made confident errors in calculations. Several respondents described AI as poorly suited to financial aid, specifically because the profession is characterized by the phrase "it depends" — almost every meaningful question requires knowledge of a student's individual circumstances, which general-purpose AI tools are not designed to accommodate. The loss of professional

judgment and critical thinking, both among staff who over-rely on AI outputs and among students who receive them, was raised as a concern across multiple responses.

Job Security and Workforce Implications (n=30)

Respondents expressed anxiety that AI adoption, whether through automation of processing tasks or chatbot-driven student interactions, will reduce the need for financial aid staff, particularly at entry- and mid-level positions that form the career pipeline for the profession. This concern was more prominent among OCONs (25 responses) than PCONs (5), reflecting a role-based difference in who feels most directly at risk. Several respondents noted that institutions are already citing AI capability in decisions to absorb vacant positions rather than fill them, and at least one PCON confirmed having done so.

Environmental and Ethical Concerns (n=37)

Environmental concerns cited the energy and water demands of AI data centers, the location of data centers in communities with limited power and water infrastructure, and the broader environmental cost of routine AI use as reasons for personal non-use or institutional caution. As noted in earlier sections, this theme represents a distinct and coherent position that has appeared consistently throughout the survey. It is particularly concentrated among staff other than directors, and is likely to be represented more fully in these open-ended responses than the closed-ended questions could capture.

Current Policy Environment (n=41)

These respondents referenced the current federal policy environment, including the ongoing restructuring of the U.S. Department of Education and broader political uncertainty about the future of federal student aid programs. Respondents described difficulty planning for AI adoption in a context where the regulatory and institutional environment is itself in flux, and several noted that for their offices, navigating immediate compliance and program changes has displaced any capacity to think strategically about AI. A smaller number raised concerns about the potential for AI tools to be deployed in ways that reflect or reinforce federal policy directions they view as harmful to the students they serve.

The Human Element (n=67)

This theme concerned preserving the human element in financial aid work. Respondents described the profession as inherently relational: a space in which students disclose difficult personal circumstances, where a staff member's judgment about a student's situation often depends on context that is never written down, and where the stakes of a wrong answer are consequential in ways that differ from most administrative functions. Many respondents expressed that this relational quality is not a feature that AI can replicate or substitute for, and several described concern that institutional pressure to adopt AI will erode the personal touch that they view as central to their professional identity and to their students' outcomes.

Data Privacy and Compliance (n=79)

Data privacy emerged across all role types. Respondents expressed uncertainty about where AI-processed data is stored, how long it is retained, who has access to it, and whether companies that provide AI tools are bound by the same legal obligations as the institutions that use them. FERPA and FTI compliance were the most commonly named regulatory frameworks. Several respondents noted that even well-intentioned staff may not fully understand which

data interactions trigger compliance obligations, and that the absence of institutional guidance leaves individual staff to make these determinations on their own — a situation that creates both legal risk and compliance inconsistency across offices.

Cautious Optimism (n=141)

The largest thematic category was respondents who were cautiously positive or forward-looking: those who described current or potential uses of AI that have added value to their work, who expressed genuine interest in learning more, or who articulated a balanced view that AI has meaningful potential in financial aid if used thoughtfully and with appropriate safeguards. These respondents were not uncritical; most emphasized the importance of human oversight, policy clarity, and compliance guardrails. But they described a profession that is ready to engage with AI seriously, given the right support. The breadth of this response across both role types suggests that the caution evident throughout this survey reflects a desire for structure rather than resistance to change.

Methodology

NASFAA's Task Force on the Use of Artificial Intelligence in Financial Aid Offices commissioned a national survey of financial aid professionals to inform its work. The survey was developed collaboratively by task force members and NASFAA's Research Department, and administered via Qualtrics. Data collection was conducted in two waves: an initial distribution on January 22, 2026, and a supplemental distribution on January 29, 2026, with data collection closing on February 6, 2026. A total of 1,233 individuals from 834 unique institutions completed the survey, representing 31% of NASFAA's 2,683 member institutions. The survey was distributed to 32,207 individual NASFAA members; because multiple staff from the same institution were eligible to participate, the individual-level response rate of 4% understates the survey's institutional reach. The institutional participation rate of 30% is the more meaningful measure of coverage and reflects broad representation across the membership.

Survey Design: Several questions in this survey were adapted from a survey developed by EDUCAUSE in collaboration with the National Association of College and University Business Officers (NACUBO), the Association for Institutional Research (AIR), and the College and University Professional Association for Human Resources (CUPA-HR). That survey, administered in fall 2025, examined AI's impact on work across a broad range of higher education professionals, and its findings were published in January 2026[11]. NASFAA adapted relevant questions to enable comparison across practitioner populations while adding items specific to the financial aid context.

The survey was intentionally distributed to multiple individuals within the same financial aid office. Because the task force sought to understand how AI use and perspectives vary by role and level of responsibility, NASFAA encouraged institutions to share the survey broadly within their offices rather than designating a single respondent. Survey logic routed certain questions to specific role types, as described below.

Respondent Roles: Respondents were classified into three role categories based on their NASFAA membership designation:

- **Primary Contacts (PCONs; 25% of respondents)** are the most senior financial aid professional at an institution, typically a director or equivalent. PCONs received the full survey, including questions about office-level policy, decision-making authority, and institutional consideration of AI as a staffing alternative.
- **Divisional Contacts (DCONs; 4% of respondents)** are designated by institutions with multiple campuses as the senior financial aid contact at a campus other than the primary location. Like PCONs, DCONs hold leadership responsibility within their campus context.
- **Other Contacts (OCONs; 71% of respondents)** include all other financial aid staff (counselors, processors, compliance specialists, and other frontline and mid-level professionals). OCONs received questions tailored to the staff experience, including items about the clarity of workplace expectations and perceived leadership support for AI use.

Because certain questions were asked only of PCONs (e.g., office-level prohibitions, consideration of AI as a staffing alternative) or only of DCONs and OCONs (e.g., clarity of expectations, perceived support from leadership), response totals vary by question throughout this report. Where role-based differences are discussed, the relevant subgroup is identified. For the purposes of this survey, NASFAA only included members who worked within a financial aid office at a postsecondary institution.

11. The Impact of AI on Work in Higher Education

Sample and Response: The 1,233 completed responses represent financial aid offices across all six regional associations and a range of institution types. Because no survey questions were required, response totals for individual items fall below 1,233; the largest question-level N in this report is approximately 1,230. The mean number of years respondents had worked in the financial aid profession was 14.71, with PCONs averaging 21.24 years and other staff averaging 12.17 years, reflecting the professional depth of the sample.

Not all respondents had a regional association or institution type on file. The table below reflects the distribution of respondents for whom this information was available. Demographic variables were drawn from NASFAA's membership records and may be missing for some respondents.

Category	Group	% of respondents	% of NASFAA membership
Regional Association	EASFAA	21%	23%
	MASFAA	21%	23%
	WASFAA	19%	16%
	SASFAA	18%	18%
	SWASFAA	12%	12%
	RMASFAA	8%	7%
Institution Type	Public 4-Year	32%	19%
	Community College	30%	31%
	Private Nonprofit	29%	39%
	For-Profit	6%	8%
	Graduate/Professional	2%	4%
Role	PCON (Primary Contact)	25%	7%
	DCON (Divisional Contact)	4%	3%
	OCON (Other Staff)	71%	90

Analysis: Responses to closed-ended questions are reported as percentages of respondents who selected each option. For select-all-that-apply questions, percentages reflect the proportion of respondents who selected each item and will sum to more than 100%. Response totals vary by question due to item-level nonresponse and survey logic routing. Throughout this report, responses are analyzed overall and, where patterns are notable, by role (PCON vs. DCON/OCON), regional association, and institution type.

Several questions were routed based on prior responses. Section 4 (Use of AI Tools) was shown only to respondents who indicated they had used AI tools in the past six months. Section 5 (Reasons for Non-Use) was shown only to respondents who indicated they had not used AI tools or were unsure. Within Section 9, two questions about office-level policy and staffing were shown only to PCONs, while Section 10 staff experience questions were shown to DCONs and OCONs.

Open-ended responses were analyzed thematically. For each question, responses were reviewed to identify recurring themes, which were then categorized, counted, and summarized in narrative form. Generative AI tools supported this analysis, including thematic coding, categorization, frequency estimation, and drafting of the prose summaries that appear in this report. All AI-assisted work was reviewed and edited by the NASFAA Research Department and the task force prior to publication.

Limitations: As with all survey research, findings are subject to standard limitations, including self-selection and response bias. The voluntary nature of participation means that respondents may hold stronger or more developed opinions about AI than non-respondents.

Finally, the AI landscape is evolving rapidly. NASFAA's Research Department administered this survey in January-February 2026, and the profession's understanding of, access to, and use of AI tools continues to change. The task force encourages readers to consider these findings as a snapshot of a moment in time rather than a static picture of the profession.

Survey Instrument: Available upon request. Please email NASFAA's Research Department at Research@nasfaa.org.

Appendix A: Survey Tables

Section 1. Demographics

Q2: How many years have you worked in the financial aid profession?

	Overall	PCON	DCON	OCON
Mean	14.71	21.24	19.53	12.17
n	1227	301	50	874

Section 2. General Attitudes Toward Artificial Intelligence

Q13: How would you characterize your personal attitude toward the use of AI in work-related contexts?

	Overall	PCON	DCON	OCON
Very cautious	30%	16%	22%	36%
Somewhat cautious	25%	24%	24%	25%
Somewhat enthusiastic	27%	33%	30%	25%
Very enthusiastic	17%	27%	22%	13%
Don't know	1%	1%	2%	1%
n	1230	302	50	876

Q14: How would you characterize your personal attitude toward the use of AI in the financial aid office?

	Overall	PCON	DCON	OCON
Very cautious	36%	21%	34%	41%
Somewhat cautious	26%	25%	22%	27%
Somewhat enthusiastic	23%	32%	26%	20%
Very enthusiastic	14%	21%	18%	12%
Don't know	1%	1%	0%	1%
n	1230	302	50	876

Q15: How would you characterize your institution's overall leadership attitude toward the use of AI?

	Overall	PCON	DCON	OCON
Very cautious	11%	10%	4%	11%
Somewhat cautious	22%	25%	24%	20%
Somewhat enthusiastic	32%	32%	34%	31%
Very enthusiastic	20%	24%	20%	18%
Don't know	16%	9%	18%	19%
n	1228	301	50	875

Section 3. Policies, Guidance, and Expectations Around AI Use

Q16: Are you aware of any institutional or unit-level policies or guidelines that are intended to guide or restrict the use of AI in financial aid work?

	Overall	PCON	DCON	OCON
Yes, a policy exists	9%	10%	2%	8%
Policy is being created	15%	23%	16%	13%
No	49%	58%	74%	45%
Don't know	27%	10%	8%	34%
n	1230	302	50	876

Q17: How would you characterize the overall orientation of those policies or guidelines?

	Overall	PCON	DCON	OCON
Extremely restrictive	12%	7%	0%	14%
Somewhat restrictive	35%	31%	0%	36%
Somewhat permissive	41%	48%	0%	40%
Extremely permissive	7%	7%	100%	5%
Don't know	6%	7%	0%	5%
n	104	29	1	73

Q22: How confident are you that you understand how, and how not, to use AI tools appropriately in your work?

	Overall	PCON	DCON	OCON
Not at all confident	18%	15%	16%	19%
Slightly confident	22%	23%	22%	21%
Moderately confident	33%	38%	46%	31%
Very confident	22%	21%	14%	23%
Don't know	5%	3%	2%	6%
n	1228	302	50	874

Section 4. Use of AI Tools in Financial Aid Work

Q23: Have you used any AI-powered tools for financial aid related work in the past six months?

	Overall	PCON	DCON	OCON
Yes	54%	68%	46%	49%
No	44%	30%	54%	48%
Don't know	2%	1%	0%	3%
n	1229	302	50	875

Q24: On average, how frequently have you used AI tools for financial aid related work in the past six months?

	Overall	PCON	DCON	OCON
Less than once per month	15%	11%	9%	17%
About once per month	12%	12%	17%	11%
A few times per month	24%	27%	22%	23%
About once per week	9%	10%	9%	9%
Several times per week	21%	24%	30%	19%
About once per day	7%	6%	0%	7%
Several times per day	12%	10%	13%	13%
Don't know	0%	0%	0%	1%
n	661	206	23	431

Q25: For which of the following internal financial aid tasks have you used AI tools? (Select all that apply.)

	Overall	PCON	DCON	OCON
Brainstorming ideas	51%	57%	61%	48%
Drafting internal emails or memos	68%	77%	70%	64%
Summarizing regulations, guidance, or meeting notes	48%	61%	57%	41%
Proofreading or copyediting documents	49%	61%	65%	43%
Creating presentations	37%	45%	52%	33%
Writing policies or procedures	35%	50%	57%	26%
Writing procedure guides or manuals	35%	40%	65%	30%
Creating internal training materials	30%	34%	52%	27%
Taking meeting notes or capturing action items	28%	35%	43%	23%
Creating to-do lists or workflow plans	22%	22%	26%	21%
Writing grant proposals or internal funding requests	5%	11%	4%	2%
Automating repetitive tasks or workflows	10%	12%	17%	9%
Writing job descriptions or position descriptions	29%	46%	48%	20%
Screening job applications or resumes	3%	6%	0%	1%
Supporting quality assurance or audit prep	6%	8%	4%	5%
Workflow or process planning	19%	19%	22%	19%
Analyzing qualitative data (e.g., from focus groups or surveys)	9%	13%	22%	6%
Analyzing quantitative data (e.g., reports, dashboards)	13%	19%	35%	9%
Creating spreadsheet formulas or automations	25%	28%	30%	24%
Designing internal graphics or visual content	21%	26%	26%	18%
Creating learning activities or staff assessments	14%	15%	22%	13%
Reviewing research or professional literature	25%	34%	30%	21%
Scheduling meetings	6%	5%	0%	7%
Onboarding new employees	6%	6%	13%	5%
Other (Please specify below.)	10%	8%	0%	12%
n	649	203	23	422

Q26: For which of the following student-facing or external tasks, if any, have you used AI tools? (Select all that apply.)

	Overall	PCON	DCON	OCON
Drafting emails or messages to students	84%	90%	81%	81%
Creating outreach or advising materials for students	35%	41%	43%	32%
Explaining aid eligibility, processes, or deadlines	38%	43%	38%	35%
Drafting award or appeal communications	23%	31%	33%	18%
Writing FAQs or knowledge base articles for students	21%	27%	43%	17%
Creating social media posts	12%	14%	24%	10%
Writing blog posts or website content	11%	11%	24%	10%
Creating student-facing visuals (e.g., infographics, slide decks, presentations)	15%	19%	24%	13%
Using chatbots or AI-assisted response tools for student inquiries	22%	30%	33%	17%
Translating content for multilingual student communications	7%	12%	14%	5%
Designing onboarding or orientation materials for students	8%	9%	10%	8%
Other (Please specify below.)	7%	5%	0%	8%
n	585	188	21	376

Q27: What AI tools are you using for financial aid work? (Select all that apply.)

	Overall	PCON	DCON	OCON
Financial Aid Management System (FAMS)-based AI features (e.g., tools built into your financial aid platform that assist with task automation, predictive modeling, or communications)	5%	5%	5%	5%
Learning Management System (LMS)	4%	4%	5%	4%
Customer Relationship Management (CRM)-based AI features (e.g., tools within your CRM system that help segment audiences, draft emails, or suggest next steps based on student behavior)	10%	15%	18%	7%
Scholarship or foundation systems with AI functionality (e.g., platforms that match students to scholarships using AI, or generate outreach content or award recommendations)	6%	8%	9%	5%
Server or database interactions (e.g., predictive modeling, internal SQL-based bots, reporting automation)	3%	4%	5%	3%
State or federal system interactions (e.g., chatbots in state grant portals, federal system pilots)	7%	6%	0%	7%
Internal or external call center or web-based (chatbots)	17%	22%	18%	14%
In written communications (e.g., Grammarly, Wordtune, AI writing assistants)	48%	52%	45%	45%
Stand-alone AI chat tools used in student interactions (e.g., ChatGPT, Google Gemini, Claude, Microsoft Copilot)	48%	52%	45%	45%
Stand-alone AI tools used for internal tasks (e.g., ChatGPT, Claude, Google Bard/Gemini, Copilot, Jasper, etc., for summarizing rules, drafting procedures, or writing reports)	64%	73%	77%	59%
AI tools used for data analysis or reporting (e.g., Tableau AI features, Power BI with Copilot, or spreadsheet-integrated AI functions)	12%	18%	14%	9%
Other (Please specify below.)	3%	3%	0%	3%
n	599	190	22	387

Q29: Based on your experience, how has the use of AI-enabled tools (where students or families may interact with AI-assisted communications or systems) affected students' interactions with your financial aid office, if at all?

	Overall	PCON	DCON	OCON
Mostly improved the experience	9%	11%	10%	9%
Somewhat improved the experience	12%	16%	4%	11%
No noticeable change	11%	15%	22%	9%
Somewhat worsened the experience	3%	2%	4%	3%
Mostly worsened the experience	3%	0%	0%	4%
Too early to tell	12%	12%	20%	12%
Not applicable (we do not use AI in student-facing contexts)	32%	33%	32%	31%
Don't know	19%	12%	8%	22%
n	1219	300	50	868

Q30: In what ways, if any, do you believe students perceive AI-assisted interactions differently from interactions handled entirely by staff? (Select all that apply.)

	Overall	PCON	DCON	OCON
Faster responses	19%	24%	24%	18%
More consistent or standardized information	10%	13%	10%	9%
Less personalized interactions	23%	17%	30%	25%
Increased clarity of information	10%	12%	14%	9%
Increased confusion or frustration	11%	4%	14%	14%
Reduced trust or comfort	12%	7%	14%	13%
No perceived difference	6%	6%	6%	6%
Not applicable (we do not use AI in student-facing contexts)	28%	29%	26%	28%
Don't know	29%	29%	24%	30%
Other (please specify)	4%	3%	6%	4%
n	1220	300	50	869

Q31: Which of the following best describes the basis for your responses to the previous questions about student perceptions? (Select all that apply.)

	Overall	PCON	DCON	OCON
Informal feedback from students or families (e.g., emails, conversations)	22%	21%	39%	22%
Feedback from frontline staff who interact with students	19%	20%	24%	18%
Formal survey data or assessments	2%	3%	2%	2%
Analysis of service metrics (e.g., response times, volume, escalation rates)	6%	9%	6%	5%
Complaints or appeals data	5%	5%	10%	5%
Professional judgment based on role and experience	20%	17%	22%	22%
I do not have sufficient information to assess student perceptions	61%	63%	47%	61%
n	1192	291	49	851

Section 5. Reasons for Limited or Non-Use of AI

Q32: What are the primary reasons why you have not used AI tools for financial aid work? (Select all that apply.)

	Overall	PCON	DCON	OCON
Unclear policies	30%	28%	44%	29%
Lack of access	14%	17%	15%	13%
Lack of training	32%	41%	22%	31%
Concerns about compliance or accuracy	58%	53%	44%	60%
No perceived need	42%	23%	48%	45%
The institution has prohibited the use of AI	1%	0%	0%	1%
Other (Please specify below.)	24%	22%	11%	26%
n	539	90	27	421

Q33: Is your institution monitoring the use of AI and providing feedback on acceptable use policies?

	Overall	PCON	DCON	OCON
Yes, and I am concerned	9%	4%	0%	10%
Yes, but I am not concerned	12%	16%	15%	10%
No, to the best of my knowledge	31%	40%	44%	28%
Unknown	48%	39%	41%	51%
Total	542	92	27	422

Section 6. Access to AI Tools and Training

Q34: Which statement best describes your access to AI tools for financial aid work? My institution provides:

	Overall	PCON	DCON	OCON
None	37%	27%	40%	41%
Some	50%	59%	40%	48%
All that are requested	8%	11%	20%	7%
More than needed	4%	3%	0%	4%
n	1220	302	50	866

Q36: What types of training or guidance related to AI use have you received, if any? (Select all that apply.)

	Overall	PCON	DCON	OCON
Formal institutional training	15%	17%	16%	14%
Association resources	10%	11%	14%	9%
Self-directed learning	43%	51%	42%	40%
None	45%	41%	50%	47%
Other (Please specify below.)	9%	11%	0%	8%
n	1225	301	50	873

Q37: Tell us more about the type of training you received. (Select all that apply.)

	Overall	PCON	DCON	OCON
The training was led/co-led by an office at the institution	38%	43%	53%	36%
The training was led/co-led by an outside consultant	25%	28%	18%	24%
The training was led/co-led by a faculty member at our institution	21%	19%	12%	22%
The training was only for staff in the financial aid office	15%	14%	12%	15%
The training was only for staff on the enrollment management team	9%	9%	12%	8%
The training was open to all staff and faculty members at the institution	41%	40%	47%	41%
n	478	123	17	338

Section 7. Risks, Challenges, and Guardrails

Q38: In your opinion, what are the most significant risks associated with using AI in financial aid work? (Select all that apply.)

	Overall	PCON	DCON	OCON
Data privacy	79%	80%	82%	79%
FERPA compliance	67%	61%	70%	68%
Automation of decisions	47%	33%	28%	41%
Student trust	43%	30%	52%	52%
Bias	39%	33%	40%	47%
Other (Please specify below.)	22%	20%	12%	23%
n	1207	296	50	860

Q39: What are the most significant challenges your office faces in responsibly using AI? (Select all that apply.)

	Overall	PCON	DCON	OCON
Lack of guidance	58%	55%	67%	59%
Lack of expertise	70%	74%	79%	68%
Limited time	30%	41%	21%	27%
Lack of leadership support	15%	12%	19%	16%
Other (Please specify below.)	14%	11%	7%	16%
n	1107	287	42	778

Section 8. Equity, Ethics, and Student Impact

Q40: To what extent do concerns about equity, bias, or differential student impact influence decisions about AI use in your financial aid office?

	Overall	PCON	DCON	OCON
Not at all	14%	20%	10%	12%
A little	13%	20%	16%	11%
Somewhat	21%	24%	16%	20%
A great deal	21%	17%	26%	22%
Don't know	31%	19%	32%	35%
n	1220	301	50	868

Section 9. Leadership, Oversight, and Decision-Making

Q42: Who holds primary responsibility for decisions about AI use in your financial aid office? (Select only one.)

	Overall	PCON	DCON	OCON
Financial aid office leadership (e.g., director, associate/ assistant director)	37%	47%	30%	34%
Enrollment management leadership (outside the financial aid office)	16%	18%	22%	15%
Central IT or information security office	22%	20%	18%	22%
Institutional legal, compliance, or risk management office	10%	7%	12%	11%
A cross, functional committee or working group	4%	5%	0%	4%
Individual staff discretion within established guidelinesthe financial aid office)	5%	6%	2%	5%
Responsibility has not been clearly defined	25%	26%	20%	25%
Other (Please specify below.)	3%	3%	2%	3%
Don't know	31%	7%	18%	26%
n	1216	299	50	866

Q43: In which areas, if any, is the use of AI explicitly prohibited or limited within your office? (Select all that apply.)

	Overall	PCON	DCON	OCON
Student-facing communications or interactions	2%	2%		
Drafting or explaining aid eligibility, awards, or appeals	6%	6%		
Automating or assisting in financial aid decisions	14%	14%		
Use of AI with personally identifiable student information (PII)	36%	36%		
Use of AI with FAFSA or other federal/state aid data	29%	29%		
Compliance, audit, or policy interpretation tasks	7%	7%		
Data analysis, projections, or reporting	6%	6%		
Internal communications or staff productivity tasks	0%	0%		
Use of AI tools not formally approved by the institution	17%	17%		
Use of AI tools that store or process data outside institutional systems	23%	23%		
No explicit prohibitions or limitations	36%	36%		
Other (Please specify below.)	4%	4%		
Don't know	20%	20%		
n	298	298		

Q44: To your knowledge, in which areas, any,are you restricted from using AI tools in your work? (Select all that apply.)

	Overall	PCON	DCON	OCON
Communicating with students using AI (e.g., drafting messages or responses)	2%		0%	2%
Explaining aid eligibility or award decisions using AI	5%		4%	5%
Using AI to help make decisions about aid offers or appeals	11%		10%	11%
Entering student information into AI tools	22%		18%	23%
Using AI tools that haven't been approved by my institutionv	13%		12%	13%
Using AI for internal documents or workflow support	4%		0%	4%
I have not received any guidance or restrictions	46%		70%	45%
Other (Please specify below.)	3%		4%	3%
Don't know	31%		18%	32%
n	906		50	856

Q43 and Q44 Combined

	PCONs	OCONs and DCONs
Student Communications (Q43 (Primary Contacts): Student-facing communications or interactions, Q44 (Staff): Communicating with students using AI (e.g., drafting messages or responses))	2%	2%
Explaining Eligibility / Awards (Q43: Drafting or explaining aid eligibility, awards, or appeals, Q44: Explaining aid eligibility or award decisions using AI)	6%	5%
Aid Decision-Making (Q43: Automating or assisting in financial aid decisions, Q44: Using AI to help make decisions about aid offers or appeals)	14%	11%
Student Data (PII / FAFSA / Student Information) (Q43: Use of AI with personally identifiable student information (PII), Use of AI with FAFSA or other federal/state aid data, Q44: Entering student information into AI tools)	65%	22%
Institutional Tool Approval Restrictions (Q43: Use of AI tools not formally approved by the institution, Q44: Using AI tools that haven't been approved by my institution)	29%	13%
External Data Processing / Systems Controls (Q43: Use of AI tools that store or process data outside institutional systems, Q44: (No direct equivalent))	23%	No direct equivalent
Compliance / Audit / Policy Interpretation (Q43: Compliance, audit, or policy interpretation tasks, Q44: (No direct equivalent))	7%	No direct equivalent
Data Analysis / Reporting (Q43: Data analysis, projections, or reporting, Q44: (No direct equivalent))	6%	No direct equivalent
Internal Workflow / Productivity (Q43: Internal communications or staff productivity tasks, Q44: Using AI for internal documents or workflow support)	0%	4%
No formal restrictions reported / No guidance received (Q43: No explicit prohibitions or limitations, Q44: I have not received any guidance or restrictions) direct equivalent))	36%	46%
Other (Please specify below.)	20%	3%
Don't know	20%	31%
n	298	906

Q45: How do you ensure appropriate human review of AI-assisted work products?

	Overall	PCON	DCON	OCON
Manual review by a supervisor or designated staff member	15%	24%	21%	12%
Peer review by another staff member before finalizing	10%	15%	6%	8%
Spot checks or random audits of AI-generated content	6%	10%	6%	5%
Review is required only for certain types of work (e.g., student-facing communications, regulatory content)	5%	8%	6%	4%
We have written policies or guidelines that require human review	5%	4%	4%	5%
We rely on professional judgment; no formal process exists	13%	17%	8%	11%
No formal review process is in place	41%	40%	48%	42%
Other (Please specify below.)	6%	7%	0%	6%
Don't know	28%	15%	27%	33%
n	1177	292	48	836

Q46: To what extent has your institution considered AI solutions instead of filling financial aid staff vacancies?

	Overall	PCON	DCON	OCON
Not at all	73%	73%		
Minimal consideration	9%	9%		
Moderate consideration	6%	6%		
Significant consideration	1%	1%		
Fully considered or already implemented	1%	1%		
Don't know	10%	10%		
n	298	298		

Section 10. Staff Experience

Q47: How clear are expectations regarding whether and how you may use AI tools in your role?

	Overall	PCON	DCON	OCON
Not at all clear	43%		58%	43%
Slightly clear	15%		12%	15%
Moderately clear	13%		14%	13%
Very clear	7%		4%	7%
Don't know	22%		12%	22%
n	910		50	860

Q48: To what extent do you feel supported by leadership when experimenting with or learning about AI tools?

	Overall	PCON	DCON	OCON
Not at all supported	11%		18%	10%
Slightly supported	15%		14%	15%
Moderately supported	20%		12%	20%
Very supported	5%		24%	19%
Don't know	36%		31%	36%
n	906		49	857