NASFAA’s “Off The Cuff” – Episode 143 Transcript

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Justin Draeger: Hey everybody. Welcome to another edition of “Off The Cuff.” I'm Justin Draeger and I'm here today with three aid directors who are going to be talking to us about how they're using their emergency stabilization funds. Wayne, Francisco, Lauren, thank you for joining us. Let's do a round of introductions. We'll start with you Wayne, and go to Lauren and then Francisco.

Wayne Kruger: Good afternoon. My name is Wayne Kruger. I'm the executive director of financial aid operations at St. Petersburg College in Florida.

Lauren Jackson: I'm Lauren Jackson. I am the director of financial aid from Northwestern State University.

Francisco Valines: And I'm Francisco Valines. I'm the director of financial aid at Florida International University in Miami.

Justin Draeger: So we have two four-year schools and we have primarily a two-year. Wayne, you guys expanded a little bit in the last several years, but two four-years and a two-year with us. So the perspectives, the things you're looking at might be similar, but there also might be areas where you all are looking at things a little bit differently. Let me just start because last week it felt like a mad scramble to me.

Justin Draeger: The Department announced that emergency stabilization funds were being made available. They announced the allocations and then it felt like a mad dash for everybody to get their certification and agreement form submitted. So let me just start with that. Have you submitted and when did you submit?

Justin Draeger: Wayne, how about you?

Wayne Kruger: Yeah we submitted over the weekend. Our grants person had already pulled it down and was already starting to fill it out and get it submitted before we even reached out to them. So they'd already jumped on it, which was okay by us because the faster we get it done, the faster we get our money.

Justin Draeger: And let me ask, who signed the certification agreement form?

Wayne Kruger: I believe it was just the grants person that did it, who has the signatory ability on the grants website.
Justin Draeger: All right. Lauren, how about you? Did you guys submit and if so, when?

Lauren Jackson: We did submit on Friday and our president is the one who signed our document.

Justin Draeger: Okay. How about you Francisco?

Francisco Valines: We were like Wayne, our grants person did it and he had access, so he signed it.

Justin Draeger: Yeah, I think this is one of the common questions we're getting because I think this is going to be an important distinction every time we have a conversation around these funds, which is, these are not Title IV funds, the certification agreement was not a PPA and so your president could sign it, but whoever is authorized to obligate your institution for these funds, and that's an internal institutional decision, would be authorized to sign the certification agreement form.

Justin Draeger: I would just advise, and it doesn't sound like any of you did, I would advise that perhaps that person is not the aid director and it doesn't sound like at your schools it was the aid director. So I'm curious, let's start here, Wayne. What conversations have you guys already had on campus about how you're going to distribute these funds? Are you far along or are you at the beginning stages?

Wayne Kruger: I would say we're fairly far along. The moment the CARES Act was signed, we started brainstorming and coming together with not just financial aid people, but the business office and some of the areas talking about what could be the shape of the funding. Once we got those projected numbers a week or so ago, we started thinking about, okay, what's the 50% and how we're going to spend it. So we had a pretty good presentation and slide show ready to go for when the president got that email from Secretary Devos this past week.

Wayne Kruger: We immediately fired off, here's what we think, here's what we suggest, let's have that conversation. And our senior management met this morning with the financial aid office and others from around the college to discuss it. So I think we're fairly far along as far as what we intend to do with the money. There's just some of those sort of lingering outlier questions that might clarify some of the more fringe examples that we get.

Justin Draeger: So give us just very briefly, what is your thinking? If you had the briefing already, who's going to get the money and how much are they going to get?

Wayne Kruger: Yeah, well it's all students. It's not Title IV money, so it's not just financial aid applicants. We're trying to get it to as many students as possible, as quickly as possible. Because of the size of our institution, close to 40,000 plus students, there's no way we can individually determine amounts per students. So we're going to go more of a block grant amount to as many students as we can. We're
leaving some funding aside for individual cases where it may go beyond that block amount.

Justin Draeger: How about you Lauren? Are you guys doing something similar or do you have an application? Have you determined who and how much?

Lauren Jackson: Well, we're still in the beginning stages of trying to come up with our plan. As of right now, we are not leaning toward an application process. We are pulling all of our different groups of students to try to determine how we can get the most amount of funding to each of our students. We are looking at all students and not just Title IV recipients because we do have a large number of international students enrolled in our universities, so those are not going to be Title IV, but we don't want to exclude them because a lot of those students are still having to stay here at our local campus.

Lauren Jackson: We are looking at groups of students based on their per credit hour, how many hours they're actually enrolled in. We are looking at full time versus online, on campus versus off campus. We have explored a flat rate to all students, but unfortunately with the limit on the amount of funding that we received, it would only give a flat rate, a small amount to each of our students. So we're still looking at every scenario to try to get the most amount to each of our students.

Justin Draeger: Well it sounds like Lauren, you guys are taking then groups of students that you can put in different categories and then you'll determine some grant amount for each of those categories based on credit hours that they're attending. Is that the general idea?

Lauren Jackson: Yes, we are looking at that scenario.

Justin Draeger: Okay. Francisco, how about you guys?

Francisco Valines: So we've been tracking early on and once it was signed, our president asked for a task force, our VP for government relations that has been the chair or provost and CFO, and senior vice president have been part of that, along with myself and a few other folks. Our scholarship office directors, especially.

Francisco Valines: Since we went remote, which was like the 16th of March, we have a very well-established emergency aid program on process, not very well funded. And so we're at about 1,500 E-aid applications. We funded about 200 of them and ran out of money. So one of our first thoughts is that we need to help those folks. We are going to create a separate COVID request application for students to go through. We're going to move all of our emergency aid requests, it's about 1.4 million right now, to that process and then invite everyone else to apply.

Francisco Valines: Like many of you, we're getting a really big amount of money, but I have 20,000 Pell recipients, so even $19 million does not go very far. So we really need to look at students with who really have been impacted and have need right away.
The other interesting thing we've talked about is looking at this as a month-to-month basis. So because we have so many students who've already applied on our E-app, we see what their needs are and a lot of it is very basic.

Francisco Valines: "I lost my job, I need to pay rent, I need food," right? So we said, well if we look at a month-to-month basis and we just look at our standard COA and break that down by month, if they're requesting that within the COA, we'll just give it to them. We don't need any documentation. It's within what we would normally do.

Francisco Valines: So that's one of the things we're really looking hard at to do. We know we're going to get inundated. I have 58,000 students, so it's going to be real difficult, but we have that commitment to go through and do it. The other thing we're really looking at that's a little different I think, is we have about 1,200 students who work on campus on our work-study. And while we've done a pretty good job with giving for the ones who can work remotely, we have a core group that can't work.

Francisco Valines: They worked in the student union, they worked in the recreation center, they worked for dining services, and they don't have any work. I need to help those students. We're helping our work-study students and we're paying them for lost hours. I need to help the students who worked on campus, who have a lot of lost hours too. So that's kind of where we're at right now. We're working today to get that application developed and push it out, and then we're waiting for the funds to come.

Justin Draeger: So Francisco, of the three of you, it sounds like you're the one who's looking at an application right now. Lauren, are you guys thinking of an application or no?

Lauren Jackson: At this time, we are not looking at application, but as conversations evolve, we could be looking at that.

Justin Draeger: Okay.

Lauren Jackson: And at this point, we want to try to get funding to students as quick as possible.

Justin Draeger: Okay. So let me... Go ahead Wayne.

Wayne Kruger: I was just going to say, we are going to do some kind of application as well. It's going to be a very simple e-form where the student says what their basic needs are, so we can identify and as far as reporting, we can see if they needed it for housing or electric bill, or cable bill, internet bills, things like that. But very simple, we're not looking to collect a ton of documentation or any documentation really, just the form. And then we're going to give the grants based upon what their need is, sort of like what Francisco talked about with regards to what they need to spend in that month to keep their life going until this is over.
Justin Draeger: So that brings up a question I had for you because if you are looking, Wayne, at giving it to all students, one of my questions was going to be, how would you know that each student had need?

Justin Draeger: And it sounds like you will have a very basic application. So if somebody doesn't complete the application then they wouldn't be a recipient?

Wayne Kruger: That's correct. We're not going to give it to all students. Even if the money that we got, even if we spent 100% of it, I couldn't give it to all students based on our size and because of the FTE formula, we just didn't get as much as you would think with our high-needs population because most of them are part-time students.

Wayne Kruger: But we're going to give it to those that request it first. And we're going to go back to our foundation that had an emergency aid program that has been tapped out as well. They awarded 200 students and there are over a thousand requests just like Francisco.

Wayne Kruger: So we're going to go back and target those kids to start and then invite the rest of the college if they need it to apply. I think both Francisco and I being in Florida, being tourist areas, high service industry, we did a quick poll of our student population where they log in and they can answer a quick poll and 6,500 of our students responded and over 74% of them had responded that either they or a family member lost their job or significant hour cut since we went online in the last month.

Wayne Kruger: So if we projected that out amongst our entire student population, it's pretty devastating.

Justin Draeger: So let me ask then, because I think I heard the inklings of this Wayne and Francisco, and then I'll follow up with you Lauren. So I don't know where you all are in your terms, but will this money be spent on 2019-20 students or 2020-21 students, or both? So Francisco, why don't we start with you and then go to Wayne, then Lauren.

Francisco Valines: So we've had a spirited discussion about that. We're a trailer school for summer. We expect the vast majority of it's going to get spent for 2019-20 between now, immediate needs and the students who have summer needs. About 65% of our students come to summer school. Right now, our long session and our first session, our first six week session are going to be remote and there's no housing, although we don't house that many students.

Francisco Valines: So we think the vast majority of it will be spent. Thinking now and I have to talk with the task force about trying to save a little bit for PJ's for next year. So many of our students are so needy that a zero EFC who files a PJ because they're out of work, doesn't really make any difference, but they also have a huge gap because they have a zero EFC.
Francisco Valines: So I'm thinking about maybe I could use some of this money for those students also and then I've got to figure out how do I do a PJ for someone who's not a Title IV recipient or applicant.

Justin Draeger: How about you Wayne?

Wayne Kruger: Yeah, similar. We're going to spend probably most of it in spring and summer and then we're going to save some for fall. What that breakdown is, we're still trying to figure out, but it's probably going to be like a 60/40 or 70/30 split where we want to get most of the aid out front now because right now is when they need it most.

Wayne Kruger: And but like Frank also we have, 50% of our aid applicants are zero EFC, 74% are on Pell. So most of them, even with the PJ because of loss of income, they're not going to get that much more aid. But we're hoping that with the new aid year, because we're a summer trailer, fall, we get new state grant money, new institutional grant money. We can maybe play with some of those funds to help offset not having as much of these funds in fall and spend it more in spring and summer to maintain this, get the students to the fall term.

Justin Draeger: All right. How about you Lauren? What are you guys looking at in terms of timing?

Lauren Jackson: We're looking at the same thing as Francisco and Wayne that we're going to spend the majority of it during our current 2019-20 year and then see if we have anything available left after that for next year.

Justin Draeger: You all mentioned or touched on or around this idea of professional judgment. So I'm curious just on that topic. Are you holding back some of this aid for professional judgment, a request that would come in or as I think Wayne and Francisco said that your populations are such that a PJ is not going to lower anybody's EFC beyond a zero but they might already have. So are you encouraging families to do professional judgments? Are you holding some of these funds for professional judgments or do you think it will be spent before you even get to that point? Lauren, why don't we start with you?

Lauren Jackson: Well, I'm afraid that our funding would be spent by the time 2021 gets here. But for as far as professional judgment, we have not really seen any requests at this point, but we have already started putting out information to our student population about options for professional judgment. We are also going to be in the same boat as Wayne and Francisco that we have a large number of Pell eligible students that are already going to have that zero EFC.

Justin Draeger: Okay. Wayne, Francisco, anything different there or are you doing the same thing as Lauren?
Wayne Kruger: Pretty much the same. I think we're going to try to save some, but we're just going try to use institutional or state funding to fund any PJ gap that we get for fall. And I think the big thing that we're trying to do is just maintain the students so that they don't drop out because once they're gone, they may not come back.

Wayne Kruger: When the students submit the CARES Act request form with us if they're not a current aid applicant. For that 30, 40% of our students that aren't aid applicants, we can use it as an opportunity to have a conversation about applying for aid and that might then drive some PJs for students that apply for aid that didn't need it before now, then we get their FAFSA in and all of a sudden their EFC's too high, we can do the PJ to bring it down.

Wayne Kruger: So I think that's where our PJ's are going to be is getting the new aid applicants that just lost their job to apply for aid and get them to adjust down.

Justin Draeger: Let me follow up with another question because it sounds like all three of you are saying that you are looking for ways to open this up beyond Title IV recipients so that would presume, that means like DACA students, potentially people haven't filed the FAFSA. Is that right? So they won't have to have completed a FAFSA on your campuses. I'm getting nodding heads. What about maybe a bit of a dicier issue and maybe we'll start with you Wayne, since you're at a two-year here.

Justin Draeger: What about students that might be attending but not for credit, like they're doing job training programs or something else. What conversations are you having around that?

Wayne Kruger: Yeah, that question that came up today in our seniorship about non-credit, what about PSAV students? We have two year, four year, we have non-credit and our viewpoint is at this point without any further clarifications, it's open to all students. Whether they're working on a certificate or credential or something like that or a degree, they're still a student and we need to help them.

Wayne Kruger: So certainly the issue would be then is, we know that with non-credit they don't go through maybe some of the same citizenship requirement checks that we do for the credit side. If there was a restriction on whether DACA or undocumented students or international students could get the funding, then we'd have to figure something out for those students that we may not have that documentation on, but our hope is that it's open to all students regardless of where they came from or who they are.

Justin Draeger: Francisco, Lauren, any conversations on your campus about those non-credit attending students?
Lauren Jackson: It's the same thing as Francisco. We don't really have many non-credit programs. We have a few that would be like photography courses or things like that, but we have very few students in that population.

Justin Draeger: Yeah, I imagine that's probably more prevalent at the two-year institution, so in our read of it, Wayne, to your point, it talks about students and this provision is not in Title IV, and so it appears to us that it's the institution that is determining who its enrolled student population is. And it wouldn't necessarily be following along Title IV guidelines. We do have that as just a point of clarification with the Department of Education, but we're looking at it the same way you guys look at it, it sounds like.

Justin Draeger: Let's talk about points of confusion on campus. So Francisco, when you guys delve into these conversations, where do you think the highest points of confusion seem to be about these funds or the use of funds?

Francisco Valines: One of the highest points I think is, well is this for needy students only? How do we pay them is an issue. I think fortunately we got a lot of clarification at the end of last week. We had already refunded our housing students and so whereas some folks might have been looking to use that, that got really cleared up very quickly and everyone understands, that's the other 50%.

Justin Draeger: Just so anybody who's listening understands, the certification agreement says that the institution shall not refund itself. The school should not use the advanced funds to reimburse itself for any costs or expenses. And I would put that at like full stop. And then there's a second clause. So it's not about whether you did it in the past or whether you're doing it in the future. It is the institution shall not use the advanced funds to reimburse itself for any costs or expenses.

Justin Draeger: That's the second half of the emergency stabilization funds. So I know this does keep coming up in various iterations, but do you feel like that message is understood on your campus now Francisco?

Francisco Valines: I do. I think they got it loud and clear.

Justin Draeger: Okay. All right. Lauren, how about you? Any points of confusion? Where do you think a lot of the questions are on your campus about use of these funds?

Lauren Jackson: Right now our biggest question is, we have a large population of students that are going to be enrolled at our institution plus an additional institution, especially our nursing students who are trying to get into clinical sooner. So our confusion right now is whether or not we need to include those students that are not receiving Title IV in our calculations for grant funding, or if the other schools are going to be including those students in their funding.
Justin Draeger: And so you're part of a system. So are you guys looking at using these funds as anything like in a shared pot or are you going to have separate eligibility criteria? Are you guys still figuring that out as a system?

Lauren Jackson: At this time, there is no discussion to putting things in a pot for the system usage across the schools. We are going to want to continue just to fund our students with the funding that we receive.

Justin Draeger: Okay. How about you Wayne? Points of confusion?

Wayne Kruger: I think a lot of them have been cleared up since we've been following since the beginning. I think right now, the big question is who's just going to administer the funding? Is it going to be the grants office? It is going to be the foundation? Is it going to be the financial aid office? Who's going to be doing the dispersing and awarding of the funds? It'll probably be some kind of hybridization of the three offices working together to do it internally.

Wayne Kruger: Externally, you're all on listservs and talking to other directors or talking on Facebook with other people and it feels like hopefully last week's email and clarification really settled financial aid directors down, but I feel like a lot of us were kind of going down a rabbit hole of do we need to move faster and all these other questions.

Wayne Kruger: So hopefully a lot of people around the country are now just focusing doing what's right and getting the funds out as quickly as possible. I think Francisco and I have the benefit of being in Florida, having had to deal with natural disasters and emergencies being shut for hurricanes and having emergency funds for those types of events and understanding that you have to treat it different than your normal Title IV process. It's a completely separate process because it's a national emergency.

Francisco Valines: I was going to say, the record keeping is going to be very important on this. The note that the first report is due 30 days after you get the funds, that's going to be really important. We know from doing the getting disaster funding that that's a big key about, okay, you need to report it because that's going to be looked at.

Justin Draeger: Yeah and just so people who are listening recall, things that schools will have to report here are how grants were distributed to students, the amount each grant awarded to each student. That doesn't necessarily mean that you're reporting the student's information or doing like here's the student's demographic, or who the student is even, but how much each student was receiving, how the amount of each grant was calculated. So this gets down to the policies and procedures you're using to determine the need and any instructions or directions given to students about the grants.

Justin Draeger: So there's this other piece that I'm wondering if any of your schools have talked about in this certification agreement, which is that the school has to document
that it has continued to pay all of its employees and contractors during the period of any disruptions or closures to the greatest extent possible. Has this come up at all in any of your conversations? Wayne, how about you guys?

Wayne Kruger: It's not that it's come up, it's just we've lived it before with hurricanes and so we've always had a policy of, if the school is closed and people can work remote, they can work remote, those that can't will continue to get paid. So our student workers, our ops workers that were hourly, have been continued to get paid just like we been continuing to pay our work students who we're able to work. So it's sort of a non-issue for us because we've just always had that stance as an institution to take care of everyone as a community of care.

Justin Draeger: Awesome. How about you Lauren? Has this come up in any of your conversations?

Lauren Jackson: It has, but we're the same with Wayne. There is no discussion of our employees or contractors not continuing to receive payments.

Justin Draeger: Okay. And Francisco, I assume it's the same for you guys?

Francisco Valines: It is. I think the finesse thing that we've had is for our hourly student workers and trying to get them work. We've been doing some professional development and our student success office has created this whole series of badges and so they're kind of having students who don't have remote work to do, putting them through these badging programs.

Justin Draeger: And it does say in there to the greatest extent practicable. So there is sort of an out clause. It's not necessarily binding, but certainly a good faith effort here. Let me ask, because the certification agreement also talks about that these funds shall not be used for any purpose other than the direct payment of grants to students for their expenses related to the disruption of campus or operations due to coronavirus. Food, housing course materials, technology, healthcare and child care.

Justin Draeger: Those are examples that it's not an exhaustive list. What conversations, and we know schools can't reimburse themselves for refunds and whatnot, but what conversations have you all had, if any, about whether students would be able to use these funds for tuition balances?

Francisco Valines: Yeah, I pushed really hard that these are going to go. Even if students asked us that they needed to use it for their tuition, the money's going to them directly. We're not paying any charges on their account. If they want to turn around and pay, that's up to them. But we're not giving them the money to pay their bills, to pay their bill on the student account. We're giving them the money to pay their other expenses.
Justin Draeger: The student turns around and says, "I don't want a check. I don't want a deposit. I want you to credit to my account." Will you do that? No?

Francisco Valines: No, we're not going to do that.

Justin Draeger: How about you guys, Wayne?

Wayne Kruger: I can't say that we've made a final decision on that yet, but I would be more in line with Francisco as the money goes to the students hopefully. And then if they choose to turn around and pay the school for tuition and fees or something like that, that would be acceptable. But I can't say that we wouldn't, maybe if the student requests it or the big thing is we allow students to charge books and have a charge to their student account.

Wayne Kruger: So if they need the money to pay for their school supplies, well that's on their student account already because we've already paid the bookstore on their behalf and charged it to our student account. So there may be some area where if the students requesting for books and supplies, that we credit it toward that.

Justin Draeger: So just to be clear, the idea here though is that you're giving the money to the student. If they want you to do something with it, you might facilitate that but the default option is not going to be, "We're going to hold it on campus and pay the bill down for you."

Wayne Kruger: Correct. Yeah we've already talked. Our business officers already said that they're going to bypass any charges on the student account when we disperse those funds.

Justin Draeger: How about you Lauren?

Lauren Jackson: We're the same as Francisco. We will give the funds directly to the student but they will go through their student account but it's going to bypass paying any charges.

Justin Draeger: Okay.

Lauren Jackson: One thing that I see there are a lot of schools that are questioning on whether or not withdrawn students should be used in their calculation. One thing that we are looking at and this is based on our state grants that we receive that have academic progress requirements around them. They're saying that if a student was enrolled as of March 13, then they don't have to meet the satisfactory academic requirements around that grant for the state. So that's one of the things that we're kind of looking at also with this funding is if they were still enrolled as of that March 13 date.

Justin Draeger: Right. So the idea here is they were enrolled, you're looking at some sort of census date, maybe one that aligns with your state grant program and whether
they’re still in financial distress, they were students, should you use them in your calculations?

Lauren Jackson: Correct.

Justin Draeger: That’s a good one. Thank you, Lauren. I assume you guys haven’t landed on a decision there or have you?

Lauren Jackson: No, we have not.

Justin Draeger: All right.

Wayne Kruger: I was going to bring up a similar point to Lauren that we’re trying to decide. Those students that we know that withdrew after we went to spring break, which was right when we decided to go online, which is mid-March, if we know the student withdrew after, more than likely they were withdrawing because of the COVID-19 issue.

Wayne Kruger: Would we fund them with some of this money as well, even though they’re not technically currently enrolled, but they were at a certain point in the spring semester, or we would only fund them if they enroll for summer? So there’s discussion on that. We haven’t quite, I guess come to a conclusion on that yet, but the thought process is even if they withdrew, if we help them now, they may be able to come back in the summer or come back in the fall.

Wayne Kruger: So it’s all about trying to keep their progression going. And I know that some schools have discussed whether they’re going to let students retake courses for free or give them waivers for certain courses. And I think one of the things that I think a lot of the states are still lagging behind in clarification on state rules and how those may interact with what we’ve gotten clarification from the Department and from the feds.

Wayne Kruger: So I think especially in Florida, we’re still waiting to hear what the state’s going to do with regards to the state grants, state scholarships and those kinds of things and how that might work into all of this.

Justin Draeger: Let me ask two final questions. The second to last question I want to ask is on your campuses, who came up with your proposal to spend these emergency stabilization funds? Who on campus was it? And then my final question will be, what advice would you have for other schools, one piece of advice that you’d have for other schools that are trying to think through this, whether it’s process-related or how they’ll actually give out the funds? Who came up with the proposal on your campus? Wayne?

Wayne Kruger: Well, the initial proposal was by our office. Mike and I in our team and the whole team came together with their proposal and that projected a two senior leadership. Whether that is ultimately accepted fully or not, or modified, will
change from there, but I think the initial proposal came out of our office with here's what we should do with the 50% that goes to students and here's some suggestions on how we might utilize the 50% that the school can use to reimburse itself for costs because of the COVID-19 crisis.

Justin Draeger: You came up with the proposal, but now it's at the cabinet level and I just wonder how many other offices want to have some control over who is receiving the funds or is everybody on board with the idea of the one that you talked about earlier, the financial aid office is going to send out this form?

Wayne Kruger: Yeah, I think that's to be determined. Hopefully, there's more likely to be some kind of hybridization or working together to do it, but ultimately, we're the office that's probably best set to post and disperse the funding to students because of our expertise in our student system.

Wayne Kruger: So even if the foundation office or even if the grants office or other offices got involved with helping determine who gets the money, we would ultimately be the ones that will be doing the process and working with the business office to get the money out the door.

Justin Draeger: Thank you. Same question to you Lauren, who came up with the proposal or who's really owning it and maybe at a university, this is even more acute, are there colleges on campus that would like to get ahold of some of these funds to identify needy students or will it all be done through the financial aid office?

Lauren Jackson: We actually came up with a task force of various individuals and it includes those from the financial aid office, our student accounting, our institutional research and some from our academic departments. And so far, it's worked out pretty well so that way we can try to identify the neediest students as a group.

Justin Draeger: Okay. And Francisco, you've talked about the task force you guys set up. What's been the interplay there between colleges on campus wanting some part of this funding to help the acute needs they see in their own departments?

Francisco Valines: Fortunately, our provost is part of this, so it's much more of him dictating to the colleges what we're doing. So that's been helpful. And then the process that we've gone through to kind of come where we're at has been really good with all the different voices. We started with kind of like Wayne, I had a series of proposals of things we could do and then we've modified from that and that's been very helpful.

Francisco Valines: And so really the financial aid office and the scholarship office or the two offices that are going to have the commitment to process all the applications to determine who's getting what through that process, whether the best equipped to do that. So we'll see how that goes and what that volume looks like as we move along.
Justin Draeger: When I listened to all of this, it feels like there's a couple lessons summing up what I'm hearing from you three, lessons that schools need to maybe take to heart here. One is, because these are not Title IV funds, schools have to be comfortable coloring a little outside the normal lines at least in terms of eligibility and be a little more comfortable with ambiguity. So that would be one lesson I'm taking away from this conversation.

Justin Draeger: Another is that it's helpful I think to work with peers and across campus. So this idea of reaching out to other aid offices, to other aid directors in the system and then within the campus, a broad sort of tackling of this so that there are lines of communication that are open that you guys can centralize, decision making and processing.

Justin Draeger: And then three, there is this balance where I sort of feel like none of you said this specifically, so you can correct me, but there's a tendency on campus to want to move very, very quickly on these types of things. Sometimes though, there's this balance between moving quick and making sure that we've done a good enough job to disperse funds in a fair and equitable way and keeping ourselves within compliance.

Justin Draeger: And with this, there's a lot of flexibility given to schools. I don't know if it makes sense to have every single question answered before schools start moving, but it sounds like you guys are comfortable moving forward with what you've got and then you'll adjust as needed, as you move forward.

Justin Draeger: So those are the three things that I hear you saying. What piece of advice would you give to schools out there who are going through the same things, the same struggles, decision making that you're going through? Wayne, let's start with you then we'll go to Lauren and Francisco.

Wayne Kruger: The three that you said were the ones that I would stress on. It's funny, as I think back to when Jeff Baker used to talk about the year-round Pell and schools would grumble about how to implement crossroad grants. He said it's about getting Pell Grants to needy students. And so I think that the focus on this is, it's about getting the funds to students that are needy right now and we're going to be extremely needy in the next couple of months.

Wayne Kruger: And so the primary focus is about getting it out the door. But like you said, sometimes you've got to go slow to go fast to plan it out, but don't get so far in the weeds that you're not going to start sending out the funds until you've got every question answered. If you know you've got a group of students that have already submitted an emergency aid application, you've got the money, start getting it out to those students first and then you could always ramp up as you get more questions answered.

Justin Draeger: Great. Thanks Wayne. Lauren, how about you? Piece of advice for schools?
Lauren Jackson: I think Wayne hit the nail on the head with exactly what he said. That’s the perfect explanation.

Justin Draeger: All right, Francisco, what do you have to add?

Francisco Valines: Just that we’re all going through this together and as you know, Justin, we don’t compete in financial aid. We cooperate and a lot of your colleagues are going through this. So take advantage of what NASFAA’s putting out. Look at your listservs, all those different things to see what everyone’s doing. And I think you’ll see that you’ll feel more comfortable with your own decisions. And just again, to have your administration remember. Yeah, we want to go fast, but we do need to take it a step at a time.

Justin Draeger: Thank you all three. I know you’re very, very busy, so I appreciate you carving out a little bit of time on short notice to give some advice and talk through what you’re going through on campus so that your colleagues can learn. This will wrap up this special edition of “Off The Cuff.” We’re planning on doing a couple more in the coming days and weeks. So folks, should remember to listen, subscribe, tell a friend, send this around on your various listservs and we will be back in touch soon.