

NASFAA's "Off the Cuff" Podcast – Episode 214 Transcript

OTC From the Field: Developing Your Career in the Financial Aid Profession

Justin Draeger:

Hey, everyone. Welcome to another edition of Off the Cuff. I'm Justin Draeger.

Dana Kelly:

Hi, I'm Dana Kelly, Vice President of Professional Development and Institutional Compliance.

Shannon Crossland:

Hi, everyone. Shannon Crossland, Texas Tech University, Senior Director Compliance and Administration and Chair of the FAAC Commission.

Justin Draeger:

Thank you very much Dana and Shannon for joining us today. Really glad to have you. We want to talk a little bit about professional development. I especially think coming out of the pandemic, this is a really important topic. One that people are probably thinking about top of mind as they think about institutional budgets. So when they think about new normals on the other side of the pandemic. Let's jump right into this. Shannon, you're at Texas Tech. I wonder, could you just give us a brief profile of your institution? How big you are, financial aid recipients, number of staff, that sort of thing.

Shannon Crossland:

Absolutely, Justin. We have reached a milestone. We reached over 40,000 students enrollments we're at 40,666 students. We have about 73% of our students that receive financial aid. 59% of that is grants and scholarships. Very proud of our robust financial aid program. We have about 30 staff, that range from processing to front end to call center to scholarship specialists up all the way over to the back end of processing. We are continuing to grow.

Justin Draeger:

Yeah, a large institution thinking about professional development and climbing the ladder at Texas Tech. You started here and came all the way up to the director role. Dana, how about you? Before NASFAA, BN, give us a little bit of your institutional background history.

Dana Kelly:

I like many started as a work study student way back when I am approaching my 30th year in the profession overall. So I went from work study student to counselor to director, then shifted, went into the student loan world for a little while, and then the servicing world where I got a lot of training experience. And now NASFAA, so 30 years went really quick.

Justin Draeger:

Let's talk about professional development for both of you broadly. And then we'll talk a little bit more about some of the designations and specific training that you've pursued and are now spearheading in your respective roles. Shannon for you, when we talk about professional development, you put yourself in the shoes of a younger professional right now, who's just starting in financial aid, or they've just

started in the last few years. They want to move up, they want to do what you've done. They want to climb that ladder and become a director. What are some of the most important things, two or three of the most important things you would tell that financial aid administrator?

Shannon Crossland:

Yes. Justin, thinking about this, I think as professionals, that is part of our duty is to mentor these young rookies as we call them. And I think the number one thing is start the conversation, ask questions. Find out what other schools are doing or other colleagues in your profession are doing. Step out of your comfort zone. Try something, volunteer for a committee, maybe that's completely out of your realm. If you're not good with planning conference planning, volunteer for the conference committee with your association. Step outside of that comfort zone and then network, get to know people, put your name out there. The more people see your name, the more you're going to get involved in network and learn and have mentors that will lead you up the ladder to where you want to go. And by stepping out of that comfort zone, by trying new things, you're going to find your sweet spot. You're going to find your passion, if you're big into compliance or outreach.

Justin Draeger:

I really like what you said here, they all dovetail together. So if you want to step outside your comfort zone, expand your network, that all comes with volunteering. That's a good way to be put into it, if you're an introverted person it's uncomfortable to do a... I feel like at admissions, it's very easy to network because if you're in admissions, you're very much about networking. Financial aid's a little bit different, and so if you're a little more introverted, you put yourself into a volunteer experience, it's a structured environment where you are meeting new people and then you can ask questions. I once heard somebody say their objective in moving up is ask smart people stupid questions. The idea of attach yourself to people who know things and they'll become your advocates too. How about you, Dana, as you've moved up in your profession, what are the two or three most important things you would tell a new financial aid administrator?

Dana Kelly:

I agree completely with volunteerism, that's a great way to start. The other thing that I think is really important is the stretch and that is even within your own position, stretch. Just because it's not in your job description doesn't mean you can't learn about it, doesn't mean you can't do it. So having that inquisitive nature within your current position to say, "Hey, can you teach me about how that fizz up? What is that work? How does that work every year?" So just going beyond doing the stretch and being open and having the attitude that lets your supervisor know you're willing. That you have that can do attitude and it's not, "Oh, no, I've got to do this." You're excited about it and you're looking toward new challenges, not putting up a barrier against having them.

Justin Draeger:

Yeah. It's sort of a "yes", sort of approach to what you're doing. If you want to climb professionally it's that, I'm open to new opportunities, it's giving off that vibe, it's saying, yes. Shannon, let's focus for a second on the soft skills. So what are the top soft skills people ought to be honing if they want to develop themselves professionally?

Shannon Crossland:

Listening, truly listening. Technology today makes that hard, with the different platforms that we have to communicate with. But listening is so important, especially in our profession. Dealing with students and families and listening and trying to truly get to the root of how we can help that student. Organization. I am all about organization. I Don't know how you could do financial aid and not have organizational skills. And your integrity and commitment. Going back to what Dana said, that stretch, you have to commit yourself. To be at the top of your game, you have to commit yourself to that and dedicate yourself to that. And so I think that that's important with moving up the ladder and having those soft skills to be a leader.

Justin Draeger:

Yeah. I think those are all important. I've always said that whether this happens purposefully or mentally. Managers, supervisors, directors, I think they categorize staff, not just competent or not yet competent if I'm going to be generous, but it's like people I know will get things done when they say they're going to do them. They heard me, they listened, they asked follow up questions, they're organized, they're going to get it done. This middle group of people that mostly get it done, and then there's this third group that you know you're going to have to follow up with. Nobody who's moving up in their profession wants to be in the third group. You probably don't want to be in the second group. You want to be in the first group. You want to be the people that are listening, that are organized and that will execute the things that you do. Sort of the soft skills that some training might help, but this is more about I'm hearing, I'm doing. How about you Dana, soft skills that you think are the most important for our professionals?

Dana Kelly:

Within financial aid in particular, critical thinking. You have to be able to see nuance. You have to be able to definitely read between the lines when you're working with students to get at what is it they're really trying to ask me? So critical thinking, analytical thinking, and working actively toward getting to a resolution. Even though it may not be a popular resolution or something the individual wants, but being able to get that for someone and help them accept it. There is a good way to say, no, that's a skill. And in financial aid, that's a skill you need to embrace while at the same time looking for outside the box ways you might help.

Justin Draeger:

Yeah. I hear two things in there really. One is that this aid office sometimes get the reputation of being the know people. Whether that's with students and families or the institution's administration, like the president. When the truth is the aid office or the people that are there to make sure you can do everything innovatively that you want to do on campus, but also do it within the confines of risk management and compliance. And so how do you indicate that soft skill of indicating that you are supportive of new initiatives, but are also interested in making sure the school stays complied? That is definitely a skill set. The other thing that I heard you say was this idea of the critical thinking. Of coming, not only identifying problems, that's level one, but level two folks are people that identify problems and come with solutions or possible solutions.

Justin Draeger:

And Shannon I'm sure in your career what you found is as you move up, identifying problems is really only part of the equation. It's how do you then also say, "We've identified a challenge. This is what the

challenge is, but now I'm also going to bring a couple different options for my administration to think about in solving these problems."

Shannon Crossland:

And that's why I love about what we do. And that's why I'm so passionate about what we do. We have so many professionals from one end of the spectrum to the other that bring all these skills that we need to be successful, for our offices to be successful. And learning how when you go to solve a problem, you may need person A, B and C, but it's that person D, that brings a completely different set of eyes or a fresh perspective and changes the whole outcome of what you intended to do. And so I think that that's why I value our profession so much and why we have so much flexibility while still being compliant, of course, with following regulations.

Justin Draeger:

So I don't want to say that NASFAA has a corner on the market, unlike soft skills, but Dana, I wonder, there's a twist at NASFAA. When we're doing soft skills type training, we're also positioning this as a way that it fits within the job description, the day to day duties and strategies that aid administrators would be tackling. Can we just talk really briefly about, where can people get soft skills training through their professional associations?

Dana Kelly:

Part of it, I think is, well, for those of you listening that have been around a while, certainly you're modeling the behavior that you want to see in those that are coming after you. Training in soft skills is difficult because it's almost like competency based. You have to put it into practice, and that's a difficult thing to do in a training environment. As it happens, our certification commission is going to be meeting in the next six weeks to actually identify the soft skills that we think are the most important to the financial aid profession. And then it's going to be my job and the job of my team to think about that and figure out, "Okay, what else can we do?" We've done the webinars on customer service.

Dana Kelly:

We've identified implicit bias as something that's out there that needs to be looked at and considered when you're making policy and when you're working with your students and when you're hiring your employees. So it's really an area where I think you're going to see an expanded focus from NASFAA in the months ahead. And I certainly welcome any insight and feedback any of our audience can lend to this. And again, happy to take it to that conversation we're going to be having in just a few weeks.

Justin Draeger:

Shannon, you're serving as the chair of our certification board, which ensures that the curriculum is meeting all the psychometric standards that we've set forth for this program to be recognized and accredited. I'm curious what led you down the road of seeking a certification yourself in financial aid administration?

Shannon Crossland:

When this started being talked about, it attracted me. Mainly because I wanted to be able to start a conversation with colleagues, friends about how important financial aid is and the standards that go along with that to be able to administer Title IV programs. And what a better way to do this and I think our national chair, Brent said it best, "When you're in the military, you have the acronyms before your

name. When you're in higher education, you have the acronyms after your name." And having that along with behind your name, just solidifies what we do and puts a higher value on it. And not to mention, being able to give back and it's a great conversation starter. I've had so many people come in the office and say, "What does that mean?" Or I'll send an email and have that FAAC designation on it. "What does that mean? How'd you get that?"

Justin Draeger:

When you're looking Shannon for training for your staff, as they're thinking about sharpening their saw. Maybe it's to professionally move forward, maybe it's just to do a better job and in the job that they have. What sort of training are you looking for and is the credentials that they might be pursuing at the regional or state or national level or certification, how does that tie in into that? What sort of training programs are you all supporting?

Shannon Crossland:

When we had the pandemic, we saw this as an opportunity. We were really at that point before the pandemic, trying to get our staff very involved in the associations, getting them the training that they needed. And then we had the pandemic. So we turned that around. We have the value package, we got the credentials and we used that as an opportunity for our staff who were already credentialed in these specific topics to create their own training program and teach other staff. So that they could take the credential certifications and then lead off of that in different ways. What that did for us was that created a very robust training program for our staff. They were able to have the conversations, learn from each other. They did case studies. They actually sit down and did a needs analysis together. And it was a great opportunity at the time, sometimes we were standstill, because we didn't know how we were going to keep our staff abreast of all of the federal regulations and the programs during the pandemic.

Justin Draeger:

Yeah. It strikes me as institutions are looking at how do I know... Or how do I create a robust training program? How do I know that my staff are keeping up on the latest and greatest regulations and changes? One of the best ways they can do that is as you pointed out, there is a curriculum that they can just get from NASFAA. We have all of these self-study guides and curriculum, then by participating in your state or regional conferences or in some of the NASFAA U courses, it's basically just saying, here's a curriculum already for you. And Dana, Shannon's coming from a really large school and I do wonder, there might be much smaller schools out there who are saying, "Yeah, but can we really get our hands on all of those resources?" Your team works with all sorts of schools, what are you seeing some of the smaller schools doing? How do they pursue this?

Dana Kelly:

I think for a smaller school, it's just a smaller bite. They may not be taking on an unlimited credential voucher because there's only two or three people in the office. So I think what's important is that an office is intentional and that you're doing something. I attribute it to like exercise, it's good to do something. You may not be able to run a marathon, but you can go take a walk around the block. And the way our materials are structured we provide that option. So really, we can be all things to all people in this environment. You can do as much or as little as you have time for, but the engagement is what is important. That you're doing something, that it is uppermost in your mind as an administrator and that you are continuing to develop yourself as a financial aid professional.

Shannon Crossland:

Dana, when you talk about developing as a financial aid professional, it was so neat and empowering to see the staff who were very hesitant on giving a presentation and giving a training. And now they want to volunteer to train and do that. So it's very rewarding.

Justin Draeger:

Shannon, what strategies have you found successful? Because I think this is one of the challenges that aid offices have in extracting really competitive resources at an institution. I don't envy college presidents who have limited budgets, who have to decide where to spend money, but there is an administrative capability. Part of all of this. I'm curious, what strategies have you used to emphasize the point that aid office is... This is not an office that you would want a short change?

Shannon Crossland:

The value that comes from the student, the families, to the staff, to the faculty, it's a value to the institution. It's a win-win either way. And that's how we spin it to get that support. But our institution has always been supportive. I would suggest inviting your upper administration to actually come visit your offices and see what you do for a day. And what goes on behind the scenes and the students and families that you impact every day, because you do every single student and are impacted by what we do.

Justin Draeger:

Dana, how about you? From the time you were on a campus advocating for resources for your aid office or even now as you work with institutions who are trying to fight for funding to get access to some of the training tools. Much of it's freely available to NASFAA members, but some of it has an added cost. As we try to create sustainability in our programs, what strategies have you seen schools use?

Dana Kelly:

I think it's always helpful for, especially an upper administrator at a campus to see that value. So when you can show the amount of money that funnels through the financial aid office, it suddenly makes that office significant because for most schools, 60, 70 plus percent of dollars are going to go through the financial aid office. So when you can show your president the importance of that and you can get their attention with that figure, then you can take it to the next step. And you can say, this is more complex than you might think. There is a lot of regulation and we really need the support and training to ensure everything is working as it should on our campus. So it does become that win-win that Shannon mentioned.

Shannon Crossland:

And then we get support from our auditor's office. They always acknowledge our training and the time that we commit to that. And that's always helpful for your upper administration to see on an audit report.

Justin Draeger:

Shannon, when you look at your career and maybe where you might be heading, there are always bumps in the road. Challenges that we have to then pull in our network, as you've talked about our

professional development, our training, our soft skills. I wonder if you wouldn't mind sharing some of the biggest challenges that you've faced over your career and how you tackled those.

Shannon Crossland:

The biggest challenge is how to communicate with students when everything is changing every day, it's either Twitter or Instagram, or I don't even know what else is out there and I don't know how to use them all. And that has been the biggest struggle, because once we think, "Oh, we have it. We're communicating, they're communicating that." It completely changes the next day. We just can't keep up with it. And so finding that means, that mode of communication, if somebody develops that, they're going to be able to retire, but that has been one of the biggest struggles I've had.

Justin Draeger:

Yeah. On the one hand, I could see. That keeps you young, because you have to go where all the students, the traditional age students at least are at. On the other hand, the other trend with going in that direction is students want things really punchy. They want them bulleted. And in financial aid with all the consumer disclosures that come along with everything, the caveats, the additional explanation, it's really hard to put that into formats that work for them. And I have to admit, at NASFAA, whenever we do sessions on communicating with students and to find where they are and communicate with them in effective ways that get them to take action. Those are always really popular sessions. People are always interested and that's a great example. Dana, I wonder if you are giving advice to anybody, an aid director, a seasoned aid director, who's sharpening their saw. A compliance officer, a new aid director. How do they approach training so that they're getting the most out of it? Any tips or tricks that you've seen, that work for people?

Dana Kelly:

I think it's really important to go into any training or professional development environment with the attitude that you're going to be engaged. The last, what? Going on two years now, we have been in a visual world and it's very easy to have a webinar on, but then you're doing five other things while that webinar is happening. So you're participating, but you're not engaged. So it's critical from my view that you seek the engagement, you want to be an active participant, not just a participant. So that would be my biggest advice is don't go into professional development training, if you're just planning to go through the motions, you really need to get out of it, what you put into it.

Justin Draeger:

Yeah. I think that's a great point and requires two things really. One is some self-discipline to really sort of, "I'm going to be focused on this. I'm going to engage with the content in front of me." And two, hopefully as we're learning to deal with the pandemic and getting back to some in-person events at the state regional and national level. We're offering different modalities. Some people have flourished in a virtual environment, others are really struggling. Hopefully we're getting back to a point where people are going to be able to select the modality of learning that works best for them. And we're looking forward certainly to engaging with folks back in person environment. Shannon and Dana, really glad that you too could join us today. Thank you very much for talking about your professional development and growth and sharing some tips and tricks with others.

Justin Draeger:

For people who want to learn more about our financial aid certification designation, they can do that on the NASFAA website and we'll include that in the show notes. And certainly check out all of the training and professional development opportunities that are being offered at NASFAA. Again, we'll leave you a link in the show notes and at your region and state level. Shannon and Dana, thanks very much.

Shannon Crossland:

Thank you Justin.

Dana Kelly:

Happy holidays, everyone.

Justin Draeger:

Let's bring Owen back into this conversation. Owen, good to see you again. Thanks for coming.

Owen Daugherty:

Yeah. Thanks for having me. Good to see you.

Justin Draeger:

Let's catch up real quick. What's going on in the news? What are you guys looking at this week?

Owen Daugherty:

Yeah, so it's December holidays are approaching and as part of a flurry of action before Congress leaves. Congress this week passed the REMOTE Act, which contains some really important technical improvements to the Isakson-Roe Veterans Health Care and Benefits Improvement Act. This is something that we've been following for a while, since the Isakson-Roe bill passed. We got updates in today's news and we're doing some back and forth with the Department of Education on this and trying to better understand it. The REMOTE Act includes changes to help institutions satisfy consumer information requirements in the Isakson-Roe bill by using the college financing plan and ensuring student veterans can continue to receive their education benefits. And it also extends some important coronavirus related flexibility to student veterans. So like I said, a bit of a journey on this one, so we're excited to see the REMOTE Act pass.

Justin Draeger:

That's great news Owen. I know that some of the consumer disclosure requirements they had in here just weren't really feasible in putting together multi-year estimates in the college financing plan. Great news there we'll leave a link to our article where people can check that out. What else are we watching in the news?

Owen Daugherty:

Yeah, one more thing. Just a quick plug for our coverage of the negotiated rule making committee that wrapped up last week. Our team had daily recaps from neg reg and ultimately the committee reached consensus on four of 12 topics. So we were happy to see that. They reached consensus on total and permanent disability discharge, eliminating interest capitalization, false certification discharge, and Pell Grant eligibility for prison education programs. However, negotiators failed to come to an agreement on

eight of the 12 remaining topics, including some key issues like the department's proposal for a new income driven repayment plan and their new rules for the Public Service Loan Forgiveness program.

Justin Draeger:

So without consensus on those items, the department will be able to regulate how they'd like. They'll still be comment periods on all this when we have a proposed rule. And then a final rule, these won't take effect until at the earliest July 1st, 2023, although there may be some early implementation provisions in here. People can check out the show notes. Owen, I assume we'll have some link to our coverage. People catch up with the latest and greatest from negotiated rule making. Thanks very much Owen. Appreciate it.

Owen Daugherty:

Yeah. Thanks for having me.

Justin Draeger:

All right. Happy holidays, everyone. Thank you very much. This is our last episode of 2021. We'll be back in January with new episodes. We look forward to hearing from you then. Have a great holiday season, if we don't hear from you before. Remember to subscribe tell a friend and we will talk to you again very, very soon.