A Focus on Language

Increasing Student Success Through Readability

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ISAC FAFSA SYMPOSIUM

Introduction

- Current State of Financial Aid Communications

- FAFSA Simplification

- What can you do/Practical Takeaways

Current State of Financial Aid Communications

- Embedded in a large bureaucratic system of rules and regulations
- Notoriously Jargon Heavy
- Tend to favor completeness in favor of understandability
- Not centralized or standardized
  - Being addressed through initiatives like the CCTI and the "Shopping Sheet"/CFP
- 40% of adults surveyed reported at least 1 unfamiliar jargon term, with the average being 4 unfamiliar terms in a sample FA communication
- 41% of FAFSA filing instructions from a sample of 300 were written at a 14th grade reading level or higher (college sophomore).

FAFSA Simplification

- Copious New Jargon
  - FTI
  - DRT -> DDX
  - EFC -> SAI
  - Max, Min Pell Grant and the new Pell calculations
- The process is new
  - Introduction of "contributors" needing to be "invited"
  - FA Offices can no longer submit an initial FAFSA for a student.
  - FAFSA is delayed
  - Schools have had little "hands on" time with the new system
  - Questions are missing, how will schools supplement?

What Can You Do?

- Collaborate with FA Professionals and ISAC
  - Where are your students going? What is the language those schools are using?
    - One of the biggest problems we face in financial aid is different sources using different language to describe the same thing
    - Burd et. al. (2018) found in their sample schools identified federal direct unsubsidized loans in 136 different ways on aid offers.
- Run a readability test on the instructions you are using
  - There are a number of free sites online that will allow you to upload text and will "score" the text on multiple different scales.
  - Keep in mind the average U.S. adult reads at an 8th grade level
  - Avoid the "6 easy steps" trap
- Talk with your students
  - We will all be learning together where the new "pain points" are, students going through the process will give us the best data.

RE: Readability

o Use short, simple, familiar words.

o Avoid jargon.

o Use culture-and-gender-neutral language.

o Use correct grammar, punctuation, and spelling.

o Use simple sentences, active voice, and present tense.

o Begin instructions in the imperative mode by starting sentences with an action verb.

o Use simple graphic elements such as bulleted lists and numbered steps to make information visually accessible (Dubay, 2004)

Examples

Because of all the changes, the FAFSA won't be available until a little later than in past years. The Department of Education estimates that it will be available in mid-December.

Good news! The number of questions has been cut by more than half and the application will be available in 11 languages, rather than just the current two. Some of the income questions will use a direct data load from the IRS of your and your spouse's or parent's tax return information. Asset questions are more streamlined than before The application is also smarter in using skip logic, which gives applicants a simpler, easy-to-understand process.

In the past when you submitted your FAFSA, the result was a Student Aid Report (SAR). Now, that document is called a FAFSA Submission Summary (FSS). Make sure to review this document for accuracy. If you need to make a correction, you will need to use your FSA ID to log back in. The FSS will include Comment section with information on your next steps, Pell Grant eligibility and other important information.

More information is available at [insert link] and 2024-25 Major FAFSA Changes.

We understand that the financial aid process can be confusing and complex and we are here to help. Contact us by going to [insert link] and choose from our chatbot, Online, Virtual, On Campus or By Phone.

Analysis
- Written at a 10th grade level
- Defines jargon terms
- Helps define acronyms students may see in other places (FSS, SAR)

Examples

- The term "EFC" (expected family contribution) is changing
  - With the 2024-2025 FAFSA, the term Expected Family Contribution (EFC) will be replaced with the Student Aid Index (SAI) – this is a new need analysis formula that we will use when awarding need-based grants and scholarships.

Analysis
- What is a "needs-analysis formula"?
- What are "need-based grants"?
- Reading this, what does this mean for me as a student?

Examples

Student Aid Index (SAI): replaces the Expected Family Contribution (EFC) as a formal evaluation of a student's approximate financial resources to contribute toward their postsecondary education for a specific award year.

Analysis
- Getting better
- Readability is still difficult (22 readability score)
- Attempts to define what the SAI means in relation to a student

Examples

- Federal Pell Grant - The Pell Grant is the largest federal grant program offered to undergraduates. It is designed to assist students from low-income households. To qualify for a Pell Grant, a student must demonstrate financial need by completing and submitting the FAFSA® form.
  - Fails to define what a "grant" is.
  - Most importantly does not indicate that the Pell grant doesn't need to be repaid

- Loan Origination Fee- A fee charged by the federal government and deducted from loan proceeds before disbursement to partially offset administrative costs incurred by the government.
  - Written at a 19th grade reading level
  - Full of technical jargon
  - Does not explain how it relates to the student in practical terms
    - Borrow 1000 you receive 99

- Refunds - pay back (money), typically to a customer who is not satisfied with goods or services bought.
  - Appears they just took the definition from the dictionary
  - Does not relate at all to what a "financial aid" refund is
  - This is one of the most commonly misunderstood concepts by students.

Thank you!

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