

# Financial Aid

## Award Letter Best Practices

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# Electronic Communications

## Time for a Change

Students see video content in more places for more brands than every before.

- Attention spans are shorter.
- Expectations are greater.

Ivy Tech wanted to create a holistic student journey incorporating information in a video format.



# Electronic Communications

## Time for a Change

Today's young students:

- Take technology for granted and want to be connected.
- Believe doing is more important than knowing.
- Learn through trial and error. No more rule-based approaches.
- Possess the skills necessary to use new communication avenues.



# Electronic Communications

## Video: How We Process

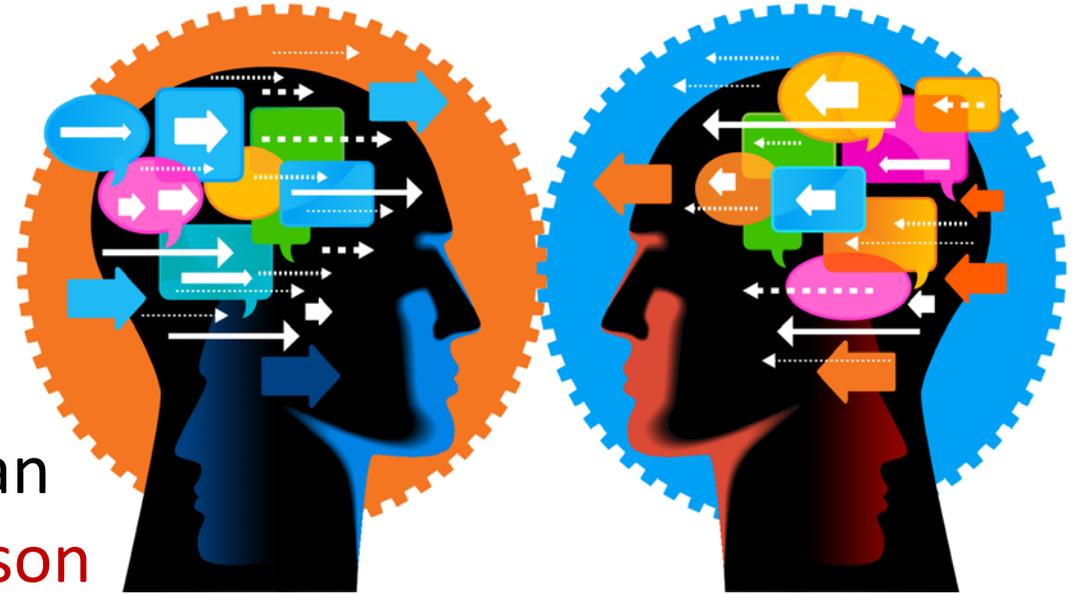
- About **90 percent** of the information our brain picks up is visual.
- We process visuals **60,000 times faster** than we can process text.
- Video **eliminates visual complexities** from communication.
- Video enables us to **explain complex ideas** to any number of people, anywhere in the world.
- Viewers retain **95 percent** of a message when they watch it in a video compared to 10 percent when reading it in text. ([insivia, 2017](#))



# Electronic Communications

## Video: F2F Factor

- When someone tells you something, **face-to-face**, the message has a **greater impact** than if you read it.
- Through video, financial aid offices can replicate that essential, nearly **in-person human connection** with thousands of people at once.
- Video gives us the ability to **communicate and connect face-to-face** on a bigger, asynchronous scale.



# Electronic Communications

## Video: Best Practices



- 59 percent of consumers agree that if text and video are available on the same topic, they are **more likely to choose video**. ([wordstream, 2018](#))
- Videos **up to 2 minutes long** get the most engagement. ([wistia, 2016](#))
- A single minute of video is **worth 1.8 million words**. ([Forrester Research](#))
- You have just **10 seconds to engage audience** before they scroll down or click away—engagement drops significantly beyond that.
- Fully engage your audience in the **first 30 seconds** or you'll lose 33 percent of your viewers. **After 1 minute**, 45 percent of viewers will stop watching.

# Electronic Communications

## Video: Student Usage

- The 25-34 (millennial) age group watches the most online videos. ([wordstream, 2018](#))
- Accessible video content can reduce abandoned financial aid phone calls by 40 percent. ([FATV](#))
- More than 50 percent of videos are watched on mobile devices. ([Ooyala, 2016](#))
- Video content drives engagement. ([Simply Measured](#))



# Electronic Communications

## Ivy Tech: Annual Paper

- 20,000 new student paper award letters
- 45,000 paper SAP letters
- 75,000 paper missing information letters

Printed award letters were text-heavy and information links had to be retyped into a browser.

Ivy Tech Community College  
2327 Chester Boulevard  
Richmond, IN 47374



**How to Pay for College** prepared August 2, 2017 Student ID: [REDACTED]

**Award Year 2017-2018 Annual Information**

This document serves as a notification of estimated awards based on full-time enrollment and does not imply a binding contract between you and Ivy Tech Community College. Awards are subject to revision based on changes to your family income, enrollment status, academic standing and/or availability of funding. You may be subject to repayment of financial aid if, at any time after the start of your enrollment period, you withdraw from class.

**Estimated Direct Cost of Attendance (COA)**  
These estimated costs are in addition to your current living expenses and are by amounts are based on full-time enrollment status. Visit [www.ivytech.edu/financial](http://www.ivytech.edu/financial)

Tuition and Fees	
Books and Supplies	
<b>TOTAL DIRECT COST OF ATTENDANCE</b>	

**Expected Family Contribution (EFC)**  
The EFC is a measure of how much the student and his or her family can be expected to contribute towards the cost of college. It is calculated according to a formula specified in the law and is based on the student's and family's income and assets.

**EXPECTED FAMILY CONTRIBUTION (EFC)**

**Grants and Scholarships (Gift Aid)**  
The identified grants and scholarships are gift aid that does not have to be repaid.

Ivy Tech Grants and Scholarships	
Federal Pell Grant	
Other Federal Grants	
State Grants	
Outside Scholarships	
<b>TOTAL GRANTS AND SCHOLARSHIPS</b>	

**Total Estimated "Out of Pocket" Cost of Attending Ivy Tech (Direct Cost of Attendance minus Grants and Scholarships)**

**Estimated Indirect Cost of Attendance (COA)**  
These estimated costs, although considered as part of your "Cost of Attendance" your expected enrollment period. Visit [www.ivytech.edu/financial](http://www.ivytech.edu/financial) for more information.

Room and Board	
Transportation	
Personal	
<b>TOTAL INDIRECT COST OF ATTENDANCE</b>	

**Federal Direct Stafford Loans**  
Federal Direct Stafford Loans require repayment. Federal Direct Stafford Loans Visit [www.ivytech.edu/financial](http://www.ivytech.edu/financial) for more information.

Subsidized Loan	
Unsubsidized Loan	
<b>TOTAL FEDERAL DIRECT STAFFORD LOANS</b>	

**View your financial aid status at [myivy.ivytech.edu](http://myivy.ivytech.edu). If you have questions, please, and chat lines are open daily.**

**Grants**  
Grants are gift aid and do not have to be repaid in most situations. There are federal grants (Pell & SEOG), state grants (Frank O'Bannon Grant / Higher Education Award, 21st Century Scholarship, Adult Student Grant, and more) and Ivy Tech grants. Most grants are awarded based on the information from your FAFSA and your enrollment status. For more information about federal, state or institutional grants, visit [www.ivytech.edu/financial](http://www.ivytech.edu/financial)

**Ivy Tech Scholarships**  
Scholarships are gift aid that do not require repayment. Ivy Tech offers many state-wide and campus-specific scholarships. To apply for Ivy Tech scholarships, log in to MyIvy (myivy.ivytech.edu) and click "Apply for Scholarship" in the "Billing and Financial Aid" section. For more information about Ivy Tech scholarships, visit [www.ivytech.edu/scholarships](http://www.ivytech.edu/scholarships)

**Federal Work Study**  
Federal Work Study combines work and study as an option for funding your education. With Federal Work Study, you will work a specific number of hours per week and be paid bi-weekly. Usually your employment will be in an area related to your course of study. Contact the Financial Aid Office for more information about eligibility and how to apply for Federal Work Study jobs at your campus.

**Ivy Tech Annual Loan Limits and Federal Aggregate Loan Limits**  
Ivy Tech is participating in a U.S. Department of Education initiative to help students avoid over-borrowing. As a result, the annual maximum limit for unsubsidized loans is being reduced by \$2,000 for independent students. The following chart provides maximum annual and lifetime loan limits for subsidized and unsubsidized Federal Direct Stafford Loans.

Year in College	Dependent Undergraduate Student (except students whose parents are unable to obtain PLUS Loans)	Independent Undergraduate Student (and dependent students whose parents are unable to obtain PLUS Loans)
Freshman	\$5,500 No more than \$3,500 of the amount may be in subsidized loans.	\$7,500 No more than \$5,000 of this amount may be in subsidized loans.
Sophomore	\$6,500 No more than \$4,500 of the amount may be in subsidized loans.	\$8,500 No more than \$6,000 of the amount may be in subsidized loans.
Maximum Lifetime (Subsidized and Unsubsidized)	\$11,000 No more than \$7,000 of this amount may be in subsidized loans.	\$37,500 No more than \$23,000 of this amount may be in subsidized loans.

**Your Federal Student Loan History as of 8/1/2017**  
View your loan history at [www.colofid.com](http://www.colofid.com). This amount does not include Private / Alternative loans.

CURRENT AGGREGATE (TOTAL) LOAN DEBT		
Subsidized Stafford Loan Debt	\$0	
Unsubsidized Stafford Loan Debt	\$0	

**Requesting a Federal Direct Stafford Loan**  
If you were not initially awarded a Federal Direct Stafford Loan and are interested in requesting one, you must complete and submit the online Federal Direct Loan Request Form available at [www.ivytech.edu/financial](http://www.ivytech.edu/financial). To view eligibility requirements and find out more information on the Federal Direct Stafford Loan program, visit [www.ivytech.edu/financial](http://www.ivytech.edu/financial)

**Tuition Payment Plan Options**  
If financial aid does not cover the cost of your tuition and/or you just need assistance paying for college, Ivy Tech gives you several payment plan options to choose from through our Business Solutions (BSO), which provides a low cost option for budgeting tuition and fees. There are plans with different down payment amounts and different repayment schedules. Sign up early at [www.ivytech.edu/financial](http://www.ivytech.edu/financial) to take advantage of the most options.

**Consumer Information**  
Before you commit your future education to any school, it is important to be well-informed. Consumer information for Ivy Tech Community College can be found at [www.ivytech.edu/financial](http://www.ivytech.edu/financial)

Graduation Rate	Loan Default Rate	Median Federal Loan Borrowing
Percentage of lifetime students at Ivy Tech Community College who graduate within 6 years.	Percentage of borrow entering repayment and defaulting on their loan.	Median amount borrowed by Ivy Tech Community College students for their undergraduate study. The amount is per year and not per semester. The amount is per year and not per semester. The amount is per year and not per semester.
82%	National Average: 15.8% Ivy Tech Community College: 22.9%	\$2,500



# Electronic Communications

## Ivy Tech: Plain Text Email

- Returning student award notification
- Missing information reminder

Emails include basic navigation language with no content. Links direct the student into the myivy portal. Students must navigate through myivy to award and requirements sections.

Click, Click, Click, Click...

A screenshot of the Ivy Tech login page. At the top right is the Ivy Tech Community College logo. The main heading is "Sign in to your account". Below this are two input fields: "Username@ivytech.edu" and "Password". A green "Sign in" button is positioned below the fields. Underneath the button is a "Need help?" section with links for "Forgot Username", "Forgot Password", "Reset Password", "First Time User", and "Submit a Helpdesk Ticket". At the bottom of the page, it says "Call us at 1-888-IVY-LINE (option 4)".

# Electronic Communications Ivy Tech Goals: Incorporate Video, Limit Text not Content



start your journey here

APPLY NOW | REQUEST INFO | FAQ

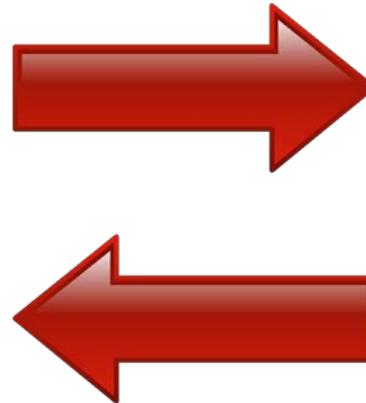
We understand the importance of estimating how much aid you may qualify to receive. There are several online services that provide calculators including [FinAid.org](http://FinAid.org) and [FastWeb](http://FastWeb).



- How can I pay for college?
1. How can I pay for college?
  2. What is financial aid?
  3. Is there a difference between federal and state financial aid programs?
  4. Will financial aid pay for all of my expenses?
  5. What is the difference between a grant and a loan?
  6. What is a scholarship?



- Applying for Financial Aid
3. Does it cost to apply for financial aid?
  4. What is the deadline to apply for Financial Aid?
  5. When should I apply for financial aid?
  6. When should I fill out a FAFSA?
  7. Do I have to reapply for financial aid each year?
  8. Do I have to wait for admission before applying for financial aid?



Ivy Tech Community College  
237 Chester Boulevard  
Richmond, IN 47374

How to Pay for College prepared August 2, 2017

Student ID: [REDACTED]

Award Year 2017-2018 Annual Information

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**Estimated Direct Cost of Attendance (COA)**  
These estimated costs are in addition to your current living expenses and are to amounts are based on full-time enrollment status. Visit [www.ivytech.edu/financial](http://www.ivytech.edu/financial)

Tuition and Fees  
Books and Supplies  
**TOTAL DIRECT COST OF ATTENDANCE**

**Expected Family Contribution (EFC)**  
The EFC is a measure of how much the student and his or her family can be expected to contribute to the cost of attendance. It is calculated according to a formula specified in the law and is based upon the student's income and assets.  
**EXPECTED FAMILY CONTRIBUTION (EFC)**

**Grants and Scholarships (Gift Aid)**  
The identified grants and scholarships are gift aid that does not have to be repaid.

Ivy Tech Grants and Scholarships  
Federal Pell Grant  
Other Federal Grants  
State Grants  
Outside Scholarships  
**TOTAL GRANTS AND SCHOLARSHIPS**

**Total Estimated "Out of Pocket" Cost of Attending Ivy Tech (Direct Cost of Attendance minus Grants and Scholarships)**

**Estimated Indirect Cost of Attendance (COI)**  
These estimated costs, although considered as part of your "Cost of Attendance" your expected enrollment period. Visit [www.ivytech.edu/financial](http://www.ivytech.edu/financial) for more information.

Room and Board  
Transportation  
Personal  
**TOTAL INDIRECT COST OF ATTENDANCE**

**Federal Direct Stafford Loans**  
Federal Direct Stafford Loans require repayment. Federal Direct Stafford Loans Visit [www.ivytech.edu/financial](http://www.ivytech.edu/financial) for more information.

Subsidized Loan  
Unsubsidized Loan  
**TOTAL FEDERAL DIRECT STAFFORD LOANS**

**View your financial aid status at [myivy.ivytech.edu](http://myivy.ivytech.edu). If you have questions, please call 800-447-4474.**

**Grants**  
Grants are gift aid and do not have to be repaid in most situations. There are federal grants (Pell & SEOG), state grants (Frank O'Bannon Grant / Higher Education Award, 21st Century Scholarship, Adult Student Grant, and more) and Ivy Tech grants. Most grants are awarded based on the information from your FAFSA and your enrollment status. For more information about federal, state or institutional grants, visit [www.ivytech.edu/financial](http://www.ivytech.edu/financial)

**Ivy Tech Scholarships**  
Scholarships are gift aid that do not require repayment. Ivy Tech offers many state-wide and campus-specific scholarships. To apply for Ivy Tech scholarships, log in to MyIvy (myivy.ivytech.edu) and click "Apply for Scholarship" in the "Billing and Financial Aid" section. For more information about Ivy Tech scholarships, visit [www.ivytech.edu/financial](http://www.ivytech.edu/financial)

**Federal Work Study**  
Federal Work Study combines work and study as an option for funding your education. With Federal Work Study, you will work a specific number of hours per week and be paid bi-weekly. Usually your employment will be in an area related to your course of study. Contact the Financial Aid Office for more information about eligibility and how to apply for Federal Work Study jobs at your campus.

**Ivy Tech Annual Loan Limits and Federal Aggregate Loan Limits**  
Ivy Tech is participating in a U.S. Department of Education initiative to help students avoid over-borrowing. As a result, the annual maximum limit for unsubsidized loans is being reduced by \$2,000 for independent students. The following chart provides maximum annual and lifetime loan limits for subsidized and unsubsidized Federal Direct Stafford Loans.

Year in College	Dependent Undergraduate Student (except students whose parents are unable to obtain PLUS loans)	Independent Undergraduate Student (and independent students whose parents are unable to obtain PLUS loans)
Freshman	\$5,500 No more than \$3,500 of the amount may be in subsidized loans.	\$7,500 No more than \$5,000 of the amount may be in subsidized loans.
Sophomore	\$6,500 No more than \$4,500 of the amount may be in subsidized loans.	\$8,500 No more than \$6,000 of the amount may be in subsidized loans.
Maximum Lifetime (Subsidized and Unsubsidized)	\$11,000 No more than \$75,000 of the amount may be in subsidized loans.	\$31,000 No more than \$23,000 of the amount may be in subsidized loans.

**Your Federal Student Loan History as of 8/1/2017**  
View your loan history at [www.ivytech.edu](http://www.ivytech.edu). This amount does not include Private / Alternative loans.

CURRENT AGGREGATE (TOTAL) LOAN DEBT		
Subsidized Stafford Loan Debt		\$0
Unsubsidized Stafford Loan Debt		\$0

**Receiving a Federal Direct Stafford Loan**  
If you were not initially awarded a Federal Direct Stafford Loan and are interested in receiving one, you must complete and submit the online Federal Direct Loan Request Form available at [www.ivytech.edu/financial](http://www.ivytech.edu/financial). To view eligibility requirements and find out more information on the Federal Direct Stafford Loan program, visit [www.ivytech.edu/financial](http://www.ivytech.edu/financial)

**Tuition Payment Plan Options**  
If financial aid does not cover the cost of your tuition and/or you just need assistance paying for college, Ivy Tech gives you several payment plan options to choose from through our Business Solutions (BS), which provides a new cost option for budgeting tuition and fees. There are plans with different down payment amounts and different repayment schedules. Sign up early at [www.ivytech.edu/financial](http://www.ivytech.edu/financial) to take advantage of the most options.

**Consumer Information**  
Before you commit your future education to any school, it is important to be well-informed. Consumer information for Ivy Tech Community College can be found at [www.ivytech.edu/financial](http://www.ivytech.edu/financial)

Graduation Rate	Loan Default Rate	Median Federal Loan Borrowing
Percentage of students who graduate within 4 years from Ivy Tech Community College who graduate within 4 years.	Percentage of students borrowing repayment and defaulting on their loan.	Median dollar amount of federal loans for their undergraduate study. The Federal Loan Default Rate is 15% for the amount repaid. \$23.50 per month. For actual borrowing and monthly payments see an advisor.
82%	National Average 15.6% Ivy Tech Community College 15.6%	



# Electronic Communications

## Ivy Tech Goals: Device Friendly

### Hover Copy & Video Close Up

This financial aid award package provides you with estimated annual awards based on full-time enrollment in Fall/Spring of the 2017-2018 financial aid award year.

**Estimated Direct Cost of Attendance**

Tuition and Fees	\$3,704
Books and Supplies	\$1,390
<b>Total Direct Cost of Attendance</b>	<b>\$5,094</b>

**Expected Family Contribution (EFC)**

**\$3,651**

**Grants and Scholarships**

Federal Pell Grant	
Ivy Tech Grants and Scholarships	
<b>Total Grants and Scholarships</b>	

**Total Estimated "Out of Pocket" Cost of Attending Ivy Tech**  
(Total Direct Costs - Grants and Scholarships)

**\$435**

The EFC is a measure of how much you and/or your family can be expected to contribute to the cost of your education for the year. It is calculated according to a formula specified in the law and is based upon the information provided during the FAFSA filing process.



### Mobile Device View

Office of Financial Aid  
1400 East 10th Ave  
Gary, IN 46609

Student ID: Student ID  
Student Name  
Address  
Address 2  
City, State, Zip

<b>Estimated Direct Costs</b>	Tuition and Fees: \$0	Books and Supplies: \$0	<b>Total Direct Cost of Attendance: \$0</b>
<b>Expected Family Contribution (EFC)</b>	\$0		
<b>Grants and Scholarships</b>	Grants from the School and Foundation: \$0	Federal Pell Grant: \$0	Other Federal Grants: \$0
<b>Total Estimated "Out of Pocket" Cost of Attending Ivy Tech</b>	(\$0 Direct Costs - EFC - Grants and Scholarships) <b>\$0</b>		
<b>Estimated Indirect Costs</b>	Room and Board: \$0	Transportation: \$0	Miscellaneous: \$0
<b>Total Indirect Cost of Attendance</b>	\$0		
<b>Federal Student Loans</b>	Subsidized Stafford Loan: \$0	Unsubsidized Stafford Loan: \$0	<b>Total Federal Direct Loans: \$0</b>
<b>Work Study</b>	Combining work and study can be an option for funding your education. Contact the Financial Aid Office for more information about eligibility in this program.		

### Desktop View

Office of Financial Aid  
1400 East 10th Ave  
Gary, IN 46609

Student ID: Student ID  
Student Name  
Address  
Address 2  
City, State, Zip

<b>Estimated Direct Costs</b>	Tuition and Fees: \$0	Books and Supplies: \$0	<b>Total Direct Cost of Attendance: \$0</b>
<b>Expected Family Contribution (EFC)</b>	\$0		
<b>Grants and Scholarships</b>	Grants from the School and Foundation: \$0	Federal Pell Grant: \$0	Other Federal Grants: \$0
<b>Total Estimated "Out of Pocket" Cost of Attending Ivy Tech</b>	(\$0 Direct Costs - EFC - Grants and Scholarships) <b>\$0</b>		
<b>Estimated Indirect Costs</b>	Room and Board: \$0	Transportation: \$0	Miscellaneous: \$0
<b>Total Indirect Cost of Attendance</b>	\$0		
<b>Federal Student Loans</b>	Subsidized Stafford Loan: \$0	Unsubsidized Stafford Loan: \$0	<b>Total Federal Direct Loans: \$0</b>
<b>Work Study</b>	Combining work and study can be an option for funding your education. Contact the Financial Aid Office for more information about eligibility in this program.		
<b>Your Federal Student Loan History as of mm/dd/yyyy</b>	View your loan history at <a href="http://www.uslds.ed.gov">www.uslds.ed.gov</a> . This amount does not include Private/Alternative loans.		
<b>Current Aggregate (Total) Loan Debt</b>	Subsidized Stafford Loan Debt: \$0	Unsubsidized Stafford Loan Debt: \$0	<b>Total: \$0</b>
<b>Graduation Rate</b>	Percentage of full-time student at Ivy Tech Community College who graduate within 3 years: 8.3%		
<b>Loan Default Rate</b>	Percentage of borrowers entering repayment and defaulting on their loans: National Average: 11.8% Ivy Tech Community College: 22.5%		
<b>Median Federal Loan Borrowing</b>	Students at Ivy Tech Community College typically borrow \$8,142 in Federal loans for their undergraduate study. The federal loan payment over 10 years for this amount is approximately \$83.56 per month. Your actual borrowing and monthly payments may be different.		



# Electronic Communications

## Ivy Tech Goals: Desired Results

- Increased Efficiency
- Improved Student Engagement
- Heightened Personalization
- Reduction in Student Inquiries
- Enhanced Brand Perception



# Electronic Communications

## Ivy Tech Goals: NASFAA Code of Conduct Compliant

Institutional award notifications and/or other institutionally provided materials shall include the following:

- A breakdown of individual components of the institution's Cost of Attendance, designating all potential billable charges.
- Clear identification of each award, indicating type of aid, i.e. gift aid (grant, scholarship), work, or loan.
- Standard terminology and definitions, using NASFAA's glossary of award letter terms.
- Renewal requirements for each award.

All required consumer information is displayed in a prominent location on the institutional web site(s) and in any printed materials, easily identified and found, and labeled as "Consumer Information."

# Electronic Communications

## Ivy Tech Goals: College Financing Plan Comparable

(formerly Federal Shopping Sheet)

**Glossary**

**Cost of Attendance (COA):** The total amount (not including grants and scholarships) that it will cost you to go to school during the 2018-19 school year. COA includes tuition and fees; housing and meals; and allowances for books, supplies, transportation, loan fees, and dependent care. It also includes miscellaneous and personal expenses, such as an allowance for the rental or purchase of a personal computer; costs related to a disability; and reasonable costs for eligible study-abroad programs. For students attending less than half-time, the COA includes tuition and fees; an allowance for books, supplies, and transportation; and dependent care expenses.

**Total Grants and Scholarships:** Student aid funds that do not have to be repaid. Grants are often need-based, while scholarships are usually merit-based. Occasionally you might have to pay back part or all of a grant if, for example, you withdraw from school before finishing a semester.

**Net Costs:** An estimate of the actual costs that you or your family will need to pay during the 2018-19 school year to cover education expenses at a particular school. Net costs are determined by taking the institution's cost of attendance and subtracting your grants and scholarships.

**Work-Study:** A federal student aid program that provides part-time employment while you are enrolled in school to help pay your education expenses.

**Loans:** Borrowed money that must be repaid with interest. Loans from the federal government typically have a lower interest rate than loans from private lenders. Federal loans, listed from most advantageous to least advantageous, are called Federal Perkins Loans, Direct Subsidized Loans, Direct Unsubsidized Loans, and Direct PLUS Loans. You can find more information about federal loans at StudentAid.gov.

**Family Contribution (also referred to as Expected Family Contribution):** A number used by a school to calculate how much financial aid you are eligible to receive, if any. It's based on the financial information you provided in your Free Application for Federal Student Aid (FAFSA). It's not the amount of money your family will have to pay for college, nor is it the amount of federal student aid you will receive. The family contribution is reported to you on your Student Aid Report, also known as the SAR.

**Graduation Rate:** The graduation rate after 150% of normal program completion time has elapsed. For schools that award predominately bachelor's (four-year) degrees, this is after six years, and for students seeking an associate's (two-year) degree, this is after three years. For students seeking a certificate, the length of time depends on the certificate sought, for example, for a one-year certificate, after 18 months. These rates are only for full-time students enrolled for the first time.

**Repayment Rate:** The share of students who have repaid at least \$1 of the principal balance on their federal loans within 3 years of leaving school.

**Median Borrowing:** The median federal debt of undergraduate borrowers who completed. This figure includes only federal loans; it excludes private student loans and parent PLUS loans.

Customized information from UUS

### College Financing Plan

**STUDENT INFORMATION**

Student name/identifier; date issued (right side)

Individual student's cost of attendance

The sum of each grant sub-category appears here; campus-based FSEOG and TEACH Grants would appear here under "Grants from Your School"

University of the United States (UUS)

Student Name, Identifier

MM / DD / YYYY

Download

**Costs in the 2018-19 year**

<b>Estimated Cost of Attendance</b>	\$ X,XXX (1)
Tuition and fees	X,XXX
Housing and meals	X,XXX
Books and supplies	X,XXX
Transportation	X,XXX
Other education costs	X,XXX

**Grants and scholarships to pay for college**

<b>Total Grants and Scholarships</b> (1) (2) (3) (4) (5) (6) (7) (8) (9) (10) (11) (12) (13) (14) (15) (16) (17) (18) (19) (20) (21) (22) (23) (24) (25) (26) (27) (28) (29) (30) (31) (32) (33) (34) (35) (36) (37) (38) (39) (40) (41) (42) (43) (44) (45) (46) (47) (48) (49) (50) (51) (52) (53) (54) (55) (56) (57) (58) (59) (60) (61) (62) (63) (64) (65) (66) (67) (68) (69) (70) (71) (72) (73) (74) (75) (76) (77) (78) (79) (80) (81) (82) (83) (84) (85) (86) (87) (88) (89) (90) (91) (92) (93) (94) (95) (96) (97) (98) (99) (100)	\$ X,XXX (1)
Grants and scholarships from your school	X,XXX
Federal Pell Grant	X,XXX
Grants from your state	X,XXX
Other scholarships you can use	X,XXX

**What will you pay for college**

<b>Net Costs</b> (Cost of attendance minus total grants and scholarships)	\$ X,XXX (1)
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**Options to pay net costs**

**Work options**

Work-Study (Federal, state, or institutional) ..... \$ X,XXX

**Loan Options\***

Federal Perkins Loan	\$ X,XXX
Federal Direct Subsidized Loan	X,XXX
Federal Direct Unsubsidized Loan	X,XXX

\*Recommended amounts shown here. You may be eligible for a different amount. Contact your financial aid office.

**Other options**

<b>Family Contribution</b> (As calculated by the institution using information reported on the FAFSA or to your institution.)	\$ X,XXX (1)
<ul style="list-style-type: none"> <li>Payment plan offered by the institution</li> <li>Parent or Graduate PLUS Loans</li> <li>American Opportunity Tax Credit**</li> <li>Military and/or National Service benefits</li> <li>Non-Federal private education loan</li> </ul>	

\*\*Parents or students may qualify to receive up to \$2,500 by claiming the American Opportunity Tax Credit on their tax return during the following calendar year.

Customized information from UUS

**NET COST AFTER GRANTS**

Aid awarded by school but earned through work

School recommended Federal loan amounts; state and institutional loans appear below in the customized information box

Other funds that can be used to meet net costs; includes family contribution - FAFSA-calculated or institutional methodology

Space for institution to send custom message

**INSTITUTIONAL PERFORMANCE METRICS** (All data supplied by the Department)

Student Right-to-Know graduation rate compared to the rates of similar institutions (Source: IPEDS)

Most recent repayment rate compared to the national average (Source: NSLDS)

Median debt for undergraduate borrowers entering repayment (Source: NSLDS)

Loan repayment calculator

School contact details for more information and next steps

Questions? ShoppingSheet@ed.gov



# Electronic Communications IT Setup

- Minimal IT support
- Ellucian Banner variables and letter generation process
- Custom content triggers identified
- FATV embedded videos selected
- Embedded links and buttons to additional content



# Electronic Communications

## Campus Logic: Electronic Award Letter



Sun 1/20/2019 9:25 PM

Ivy Tech Financial Aid Office <noreply-financialaid@ivytech.edu>

Ivy Tech 2018-2019 Award Letter

Your 2018-2019 financial aid award package is ready for your review [here](#). This will inform you of your estimated annual awards based on full-time enrollment, and is reliant on your eligibility. The financial aid eligibility is determined using the information you provided on your Free Application for Federal Student Aid (FAFSA), and all awards are subject to change based on changes to your family income, enrollment status, academic standing and/or availability of funds.

[View Your Award Letter](#)

View your financial aid status at [myivy.ivytech.edu](http://myivy.ivytech.edu) and monitor your Ivy Tech email account for any additional financial aid requests. If you have questions, call 888-IVY-LINE or chat online at [ivytech.edu/chat](http://ivytech.edu/chat). Phone and chat lines are open daily 7 a.m. to 1 a.m. Eastern.

Ivy Tech Financial Aid Office



**We offer two links to the Award Letter.**

# Electronic Communications

## Campus Logic: Electronic Award Letter



- Ivy Tech branded
- Mobile friendly
- FATV videos
- Clear awards not buried in text
- Current SAP status
- Important information links
  - Enrollment
  - Tuition
  - Student loan request and annual limits
  - Consumer Information
  - Required shopping sheet metrics data

# Electronic Communications Campus Logic: Electronic State Mandated Loan Debt Disclosure (loan letter)

Requires a postsecondary educational institution that enrolls students who receive state financial aid to annually provide each student with certain information concerning the student's education loans.

A screenshot of an electronic loan letter from Ivy Tech Community College. The header includes the college's logo and "Office of Financial Aid". The letter is addressed to "Dear Bob Maxwell," and provides a summary of estimated student loan liability for the 2017-2018 academic year. It includes a table for "Estimated Monthly Payments - Federal Student Loans" and "Estimated Borrowing Limit - Federal Direct Loans". A pie chart shows the borrowing limit breakdown: 100% Federal Student Loans, 0% Federal Direct Loans, and 0% Other Educational Loans. The letter also includes a "Tip and Advice to Save Money" section and a disclaimer at the bottom.

**Dear Bob Maxwell,**

Below is a summary of your estimated\* student loan liability (through the 2017-2018 academic year) as of 08/15/2018. For many students, this information is helpful in developing a financial plan and deciding how much to borrow in student loans.

**Remember:** You will be responsible for paying back your student loans and related college debt. Understanding the short- and long-term implications of your borrowing decisions is critical.

**Estimate of Your Total Educational Loan Balance:** \$273,078

**Interest Rates**  
Student loan interest rates vary based on when you borrowed and the loan type. Calculations in this letter are estimated at 4.45%.  
Learn More about the current and historical rates.

**Estimated Monthly Payments - Federal Student Loans**

Federal Student Loans:	\$273,078
Standard Repayment Terms:	10 Years
Assumed Interest Rate:	4.45%
Monthly Payment:	\$3,298
Total Payoff Amount:	\$320,482
Projected Interest Paid:	\$121,798

**Estimated Borrowing Limit - Federal Direct Loans**

You have reached 100% of your federal borrowing limit for federal student loans\*. If you reach 100% of your undergraduate borrowing limit, your monthly payment might be as high as \$650\*\*.

**Other Educational Loans**

Based on Ivy Tech's records about your borrowing history, you are responsible for repaying the following educational loans:

Federal Perkins Loans:	\$18,000
------------------------	----------

**Tip and Advice to Save Money**

- Time is money: Stay on-track to graduate on time by earning 15 or more credits each semester.
- You can reduce borrowing by applying personal savings toward tuition.
- Textbooks are expensive. Does your course offer a less expensive e-reader edition?
- Paying accrued interest on your loans while you are in school will lower your payments after graduation.

\*Principal, interest, payoff amount, monthly payment, repayment terms, federal borrowing limit percentage, and maximum payment are estimated based on the information available to Ivy Tech Community College. To view your complete federal loan history, log on to the National Student Loan Data System (NSLDS) at [nslds.ed.gov](http://nslds.ed.gov) using your FSA ID. To review your repayment options, log on to [studentloans.gov](http://studentloans.gov).

# Electronic Communications

## Campus Logic: Electronic SAP Letters

- SAP and Academic Standing statuses triggers specific opening paragraphs
- Student's advisor name and link to advisor appointment scheduling
- FATV SAP status specific messages
- Student specific calculation details
- Appeal form link if appropriate

A screenshot of an electronic SAP letter from Ivy Tech Community College. The letter is titled 'Satisfactory Academic Progress' and is dated 'Fall 2018 Evaluation'. It states that the student's Financial Aid SAP Status is 'Termination', GPA and Comp Academic Standing is 'Academic Monitoring', and the Academic Program is 'Business Administration Associate of Applied Science'. The student's Academic Advisor is 'Dion Boyd'. The letter explains that the student's current GPA is 1.00, which is below the 2.00 standard, and that they must increase their overall GPA to 2.00. It also states that the student's completion rate is 67%, which is below the 75% standard, and that they must increase their completion rate to at least 75%. The letter provides a link to the appeal form and a link to the advisor appointment scheduling page. The letter is signed by Dion Boyd, Academic Advisor.

**SATISFACTORY ACADEMIC PROGRESS**

Fall 2018 Evaluation  
Financial Aid SAP Status: Termination, GPA and Comp Academic Standing: Academic Monitoring  
Academic Program: Business Administration Associate of Applied Science  
Academic Advisor: Dion Boyd

Your Academic Standing status is "Monitoring". You may enroll in future term courses. You will need to raise your cumulative GPA to a 2.0 or higher to be placed in Good Academic Standing, or earn a term GPA of 2.0 or higher to remain in Academic Monitoring, Continued status. Failure to do so will result in academic dismissal.

However, your Financial Aid Satisfactory Academic Progress (SAP) Status is "Termination" because you have continued to not meet SAP standards or you have exceeded your maximum time frame. You are not eligible for federal aid (including loans) or most state aid funds in a "Termination" status. For tuition payment options, visit <https://www.ivytech.edu/business-office/notes.html>. Or, you may file an appeal (if you have extenuating circumstances) to remain eligible for financial aid. If your appeal is approved, you will be placed on Financial Aid "Probation". If your appeal is denied, you will remain on Financial Aid "Termination".

**TERMINATED WITH ABILITY TO APPEAL**

You may appeal this standing, if you have extenuating circumstances and supporting documentation.

If the appeal is approved, and you meet all conditions of your appeal each semester you may continue to receive financial aid.

**Grade Point Average (GPA)**

You are **not maintaining** the grade point average standard. Your current GPA is **1.00**.

**Must increase your overall GPA to 2.0.**

**Completion Rate**

You are **not maintaining** the completion rate standard. Your current completion rate is **67%**. You have successfully completed **10** out of **15**.

If you've attempted **20 CREDIT HOURS** but you only earned **13 CREDIT HOURS** then your completion rate is just **65%**.

**Must increase your completion rate to at least: 75%**

**Max Timeframe (MTF)**

You are **maintaining** the maximum timeframe standard. Your current maximum timeframe is **20%**.

View your status at [myivy.ivytech.edu](http://myivy.ivytech.edu) and monitor your Ivy Tech email account for any additional requests. If you have questions, call 800-IVY-LINE or chat online at [ivytech.edu/chat](http://ivytech.edu/chat). Phone and chat lines are open daily 7 a.m. to 1 a.m. Eastern.

**How is my GPA calculated?**

**What is completion rate?**

**How do I know if I am eligible to file an Appeal?**

To help you keep track, calculate your GPA & Completion rate on [ivytech.edu/trackdata](http://ivytech.edu/trackdata)

If you have completed or plan to complete all the requirements for your degree, you will receive your diploma. We will mail your diploma. You may also request a copy of your diploma. For more information, visit [ivytech.edu/diploma](http://ivytech.edu/diploma)

An advisor will help you determine which courses to take to earn the degree or certificate of your choice, and if your goal is to transfer to a four-year college or university, our advisors will help you with that, too.

# Electronic Communications

## LIVE DEMO



Office of Financial Aid

**Dear EST Maxwell,**

Below is a summary of your estimated\* student loan liability (through the 2017-2018 academic year) as of 08/15/2018. For many students, this information is helpful in developing a financial plan and deciding how much to borrow in student loans.

**Member:** You will be responsible for paying back your student loans and related college debt. Understanding the short- and long-term implications of your borrowing decisions is critical.

**Estimate of Your Total Educational Loan Balance:** \$273,878

**Interest Rates**  
Student loan interest rates vary based on when you borrowed and the loan type. Calculators in this letter are estimated at 4.45%. Learn More about the current and historical rates.

**Estimated Monthly Payments - Federal Student Loans**

Federal Student Loans:	\$273,878
Standard Repayment Terms:	10 Years
Assumed Interest Rate:	4.45%
Monthly Payment:	\$3,298
Total Payoff Amount:	\$395,462
Projected Interest Paid:	\$121,788

**Estimated Borrowing Limit - Federal Direct Loans**

You have reached 100% of your federal borrowing limit for federal student loans\*. If you reach 100% of your undergraduate borrowing limit, your monthly payment might be as high as \$692\*\*.

**Other Educational Loans**  
Based on Ivy Tech's records about your borrowing history, you are responsible for repaying the following educational loans:

Federal Perkins Loans:	\$18,000
------------------------	----------

**Tip and Advice to Save Money**

- Time is money: Stay on-track to graduate on time by earning 15 or more credits each semester.
- You can reduce borrowing by applying personal savings toward tuition.
- Textbooks are expensive. Does your course offer a less expensive e-reader option?
- Paying accrued interest on your loans while you are in school will lower your payments after graduation.

\*Principal, interest, payoff amount, monthly payment, repayment terms, federal borrowing limit percentage, and maximum payment are estimated based on the information available to Ivy Tech Community College. To view your complete federal loan history, log on to the National Student Loan Data System (NSLDS) at nslds.ed.gov using your FSA ID. To review your repayment options, log on to studentloans.gov.

**Short Video Answers to Common Questions**

0:00

0:00

0:00

[See more videos...](#)

**Student Loans.gov**

LEARN MORE ABOUT JOBS AND SALARIES

LOAN REPAYMENT CALCULATOR

Joseph Hall  
C04181669  
Fall 2018 Evaluation  
Financial Aid SAI\* Status: Termination, GPA and Comp Academic Standing: Academic Monitoring  
Academic Program: Business Administration Associate of Applied Science  
Academic Advisor: Dora Boyd

Your Academic Standing status is "Monitoring". You may enroll in future term courses. You will need to raise your cumulative GPA to a 2.0 or higher to be placed in Good Academic Standing, or earn a term GPA of 2.0 or higher to remain in Academic Monitoring. Continued status failure to do so will result in academic dismissal.

However, your Financial Aid Satisfactory Academic Progress (SAI\*) Status is "Termination" because you have continued to not meet SAI\* standards or you have exceeded your maximum time frame. You are not eligible for federal aid (including loans) or most state aid funds in a "Termination" status. For further payment options, visit <https://www.ivytech.edu/business-administration>. Or, you may file an appeal (if you have extenuating circumstances) to remain eligible for financial aid. If your appeal is approved, you will be placed on Financial Aid "Probation". If your appeal is denied, you will remain on Financial Aid "Termination".

**Grade Point Average (GPA)**

You are **not maintaining** the grade point average standard. Your current GPA is **1.88**.

**Must increase your overall GPA to 2.0.**

**Completion Rate**

You are **not maintaining** the completion rate standard. Your current completion rate is **53%**. You have successfully completed **10** out of **18**.

If you've attempted **20 CREDIT HOURS** but you only earned **13 CREDIT HOURS** then your completion rate is just 65%.

Must increase your completion rate to at least:

67%

**Max Timeframe (MTF)**

You are **maintaining** the maximum timeframe standard. Your current maximum timeframe is **28%**.

View your status at [myivy.ivytech.edu](https://myivy.ivytech.edu) and monitor your Ivy Tech email account for any additional requests. If you have questions, call 265-774-LINE or chat online at [ivytech.edu/chat](https://ivytech.edu/chat). Phone and chat lines are open daily 7 a.m. to 1 a.m. Eastern.

**TERMINATED WITH ABILITY TO APPEAL**

- You may appeal this standing, if you have extenuating circumstances, and supporting documentation.
- If the appeal is approved, and you raise all conditions of your appeal each semester you may continue to receive financial aid.

**How is my GPA calculated?**

**What is completion rate?**

**How do I know if I am eligible to file an Appeal?**

**Timely** you keep track, calculate your GPA or completion rate at [myivytech.edu/trackstatus](https://myivytech.edu/trackstatus)

**An advisor will help you determine which courses to take to earn the degree or certificate of your choice, and if your goal is to transfer to a four-year college or university, our advisors will help you with that, too.**

# Electronic Communications

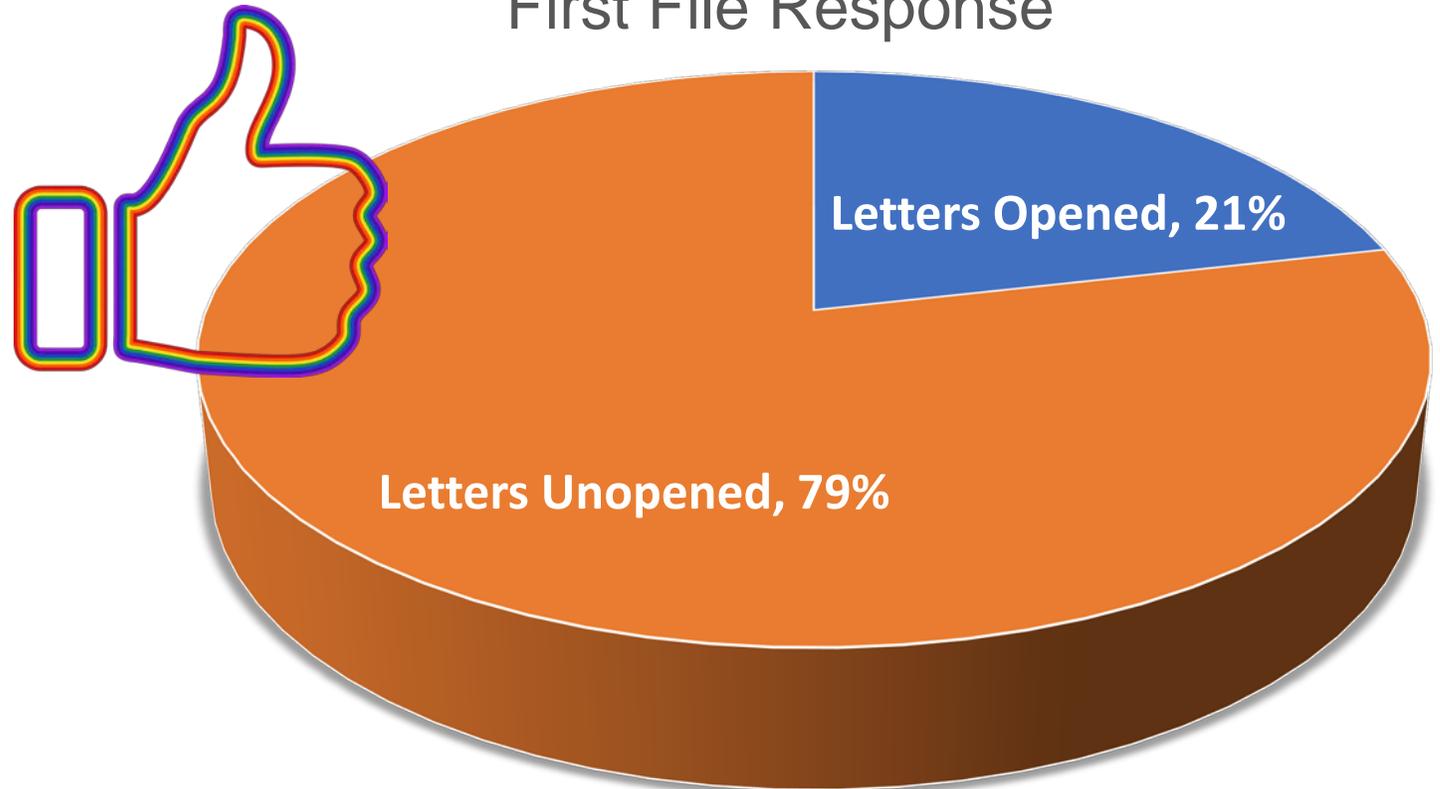
## Student Response: Initial Results



### DEFINITION OF OPEN

- Opened email
- Clicked emailed link
- Opened letter

### Electronic Award Letter First File Response

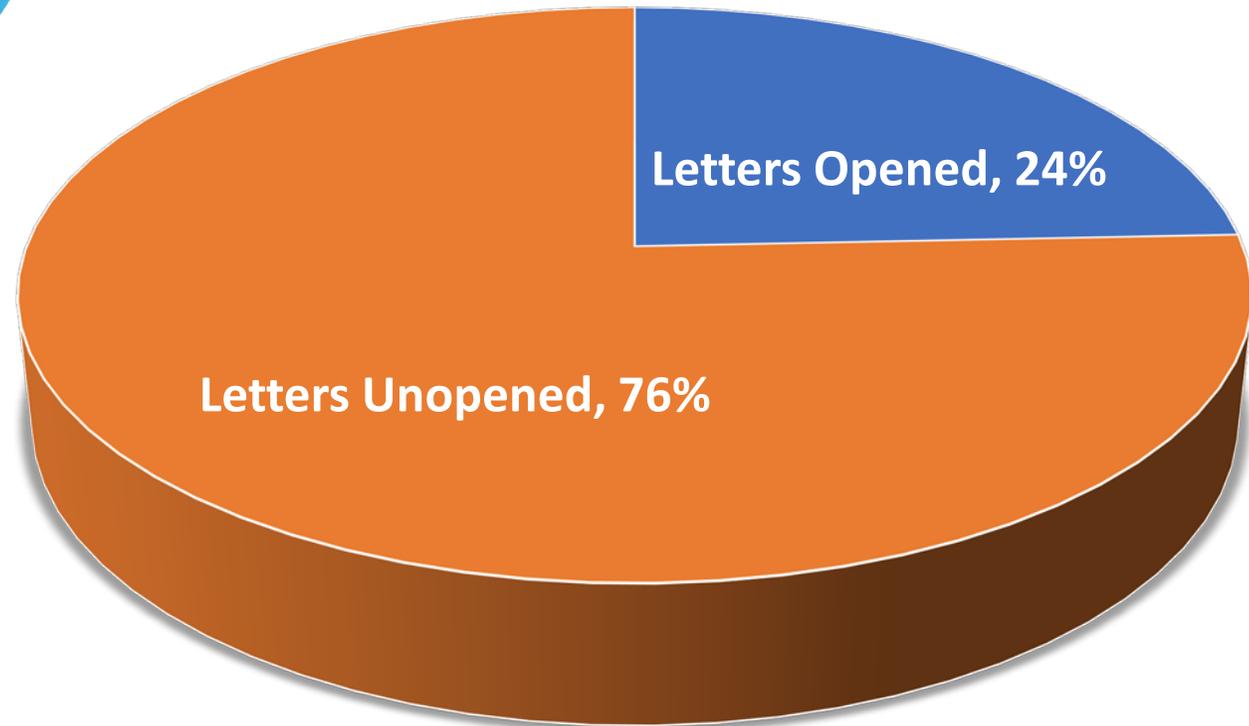


# Electronic Communications

## Student Response



Current Overall  
Electronic Communications  
24 Percent Open Rate



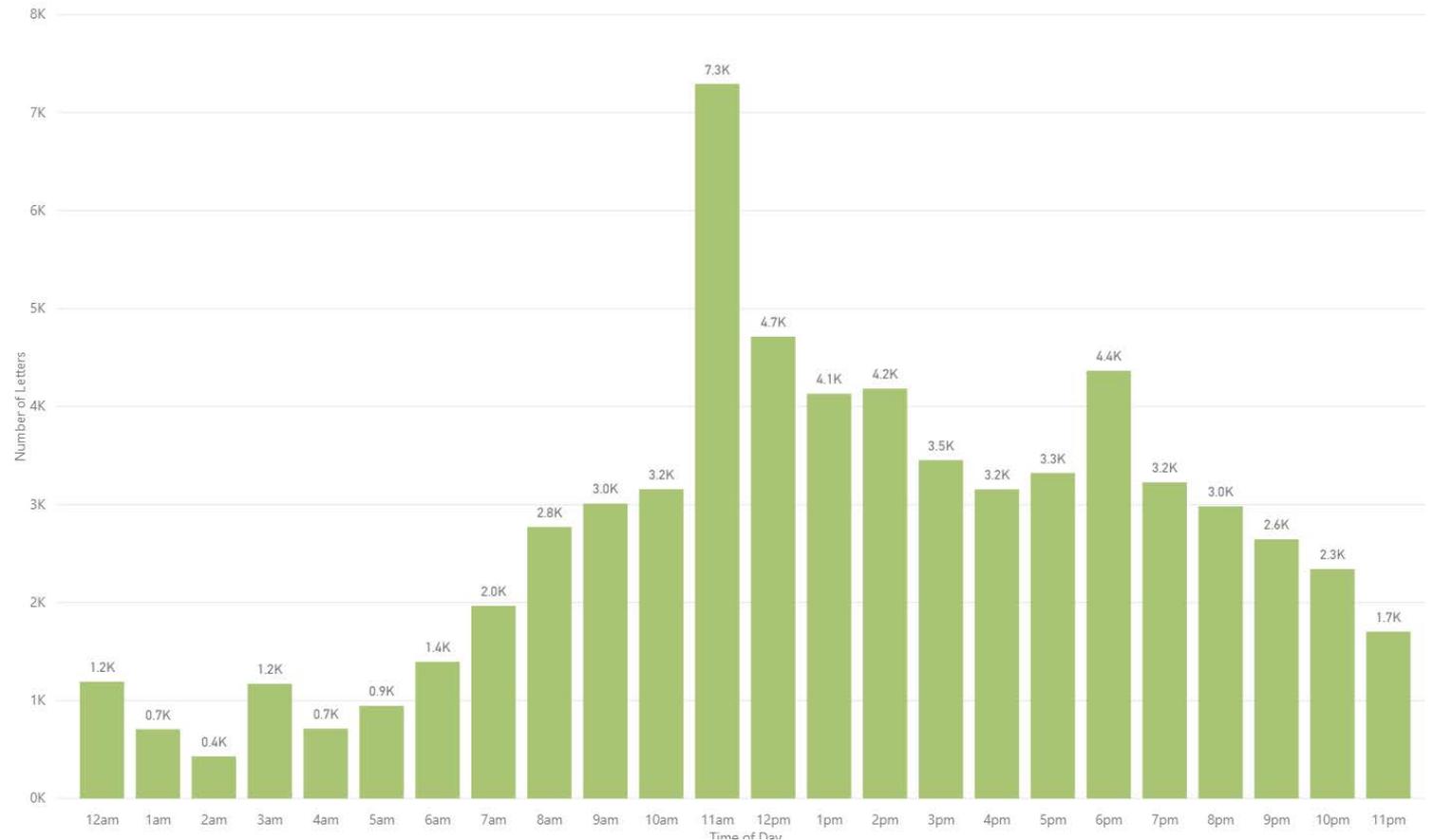
# Electronic Communications Student Response

Viewing Time of Day in the Last 3 Months

**11:00 am**

Schedule to Get Attention

**6:00 pm**

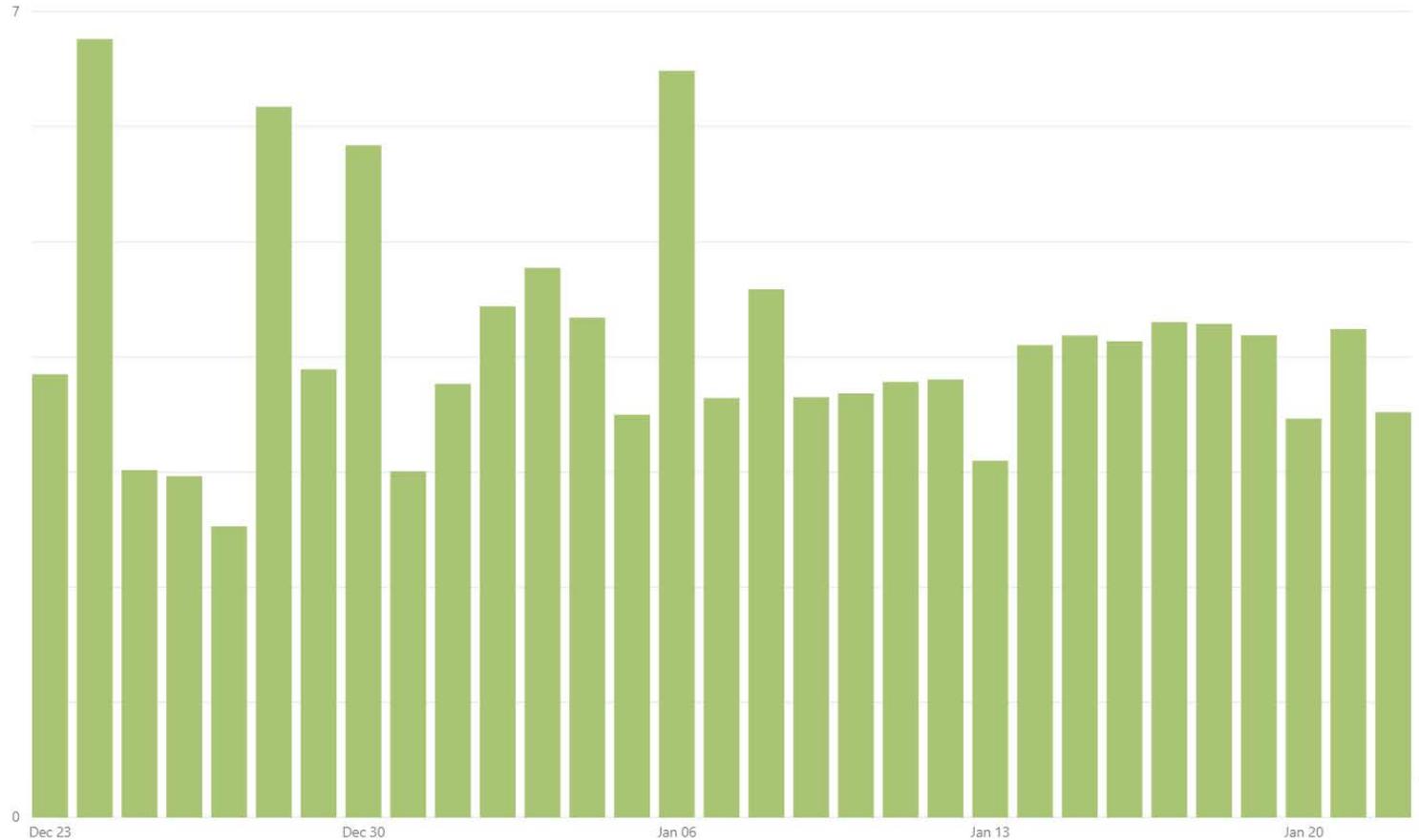


# Electronic Communications

## Student Response



Average Viewing Minutes



# Electronic Communications

## Award Letter Improvements

- Award specific videos
- Information bubbles for all major funding programs
- Revised awards notification



# Questions?

