

PSC-ED-OUS

Moderator: Marco Davis

January 15, 2014

1:00 pm CT

Coordinator: Welcome and thank you for standing by.

At this time, all participants are in listen-only mode.

After the presentation, we will conduct the question-and-answer session. To ask a question, please press star and then 1.

This call is being recorded. If you have any objections, you may disconnect at this point.

Now I will turn the meeting over to Mr. Marco Davis.

Sir, you may begin. Thank you.

Marco Davis: Thank you. Thank you, (Vic).

Welcome everyone. Good afternoon. My name is Marco Davis. I'm the deputy director of the White House Initiative on Educational Excellence for Hispanics.

And I'm joined by several of my colleagues here at the initiative and our outstanding presenters. We really appreciate you joining us for this important Webinar today.

Two quick business matters I want to mention. One is I want to inform and remind you that this Webinar is off the record and not for press purposes. And second, I want to remind you, as the operator just mentioned, that this Webinar, including the question-and-answer discussion, will be recorded. And the entire recording and the transcript of the conversation, along with the slide presentation, will be posted to the initiative's Web site after the call to make the information available for anyone who was unable to join us for the live Webinar.

Now the agenda will go as follows. In a moment, I will introduce our first presenter who will speak for up to 15 minutes with the slide presentation. And then we will have 15 minutes for questions and answers of our first presenter.

Then I will introduce our second presenter who will also speak for up to 15 minutes. And then we will open the floor again for Q&A for the remainder of the hour.

When we get to the point of opening the floor for questions, the operator will come on to provide you with guidance on how to get into the queue to ask a question.

And now onto our discussion today on student financial assistance.

President Obama has set a goal of restoring America's position as first in college completion by 2020. And Latino college graduates will be critical in obtaining that goal.

In addition, increasingly, some form of postsecondary education is imperative for students to reach their full potential and strengthen their economic future.

But for students, navigating the higher education process, especially the financial aspect, can often be a daunting task. Students are sometimes unaware of or unfamiliar with the variety of resources and information available to them and they benefit most when they're provided with support and guidance to navigate the financial assistance process.

Our administration has worked extremely hard and generated a large number of tools and resources to try and increase college access and affordability especially among underrepresented populations.

At the same time, many organizations in communities throughout the country are working directly with students and families to help guide them through the often complex process of accessing that information and ultimately enrolling in postsecondary education.

So without further ado, let's begin.

Here to speak first and present information on the US Department of Education's newest tool -- the Financial Aid Toolkit -- is Wendy Bhagat, the Director of Awareness and Outreach Group at the Federal Student Aid office from the US Department of Education.

Wendy?

Wendy Bhagat: Hi. Thank you very much for inviting me to come speak today.

As Marco had mentioned earlier, my name is Wendy Bhagat. And I am the director of the Awareness and Outreach Group at Federal Student Aid.

What Federal Student Aid does is that we offer financial aid in the form of grants, loans and work study to students so that they can pursue their postsecondary education goals.

What my team does here is that we are essentially the marketing arm of Federal Student Aid. So we offer resources and content to help you - help individuals through the financial aid process.

We have a presence on social media. We also have print publications and we have Web sites. And we also have a team that goes out and does presentations to students and parents all across the country in addition to helping train nonprofit organizations, guidance counselors and college mentors, train them with the - through the financial aid process so that they can help individuals in their community.

The latest tool that we have just launched at the beginning of December of 2013 is the Financial Aid Toolkit. It is actually a Web site. And the Web site address is financialaidtoolkit.ed.gov.

This toolkit was created to consolidate and organize FSA resources and content into searchable online tool. It's one place where individuals can find all the information that we have available so that you can help people in your community.

And the reason we came up with this toolkit idea is that whenever we'd go do presentations, people would ask us, you know, "Can you give me the presentation," "Do you have any resources I can use for my community," or individuals e-mail us or call us and say, you know, "What types of videos should I use in a certain situation," or, "Do you have information that can help me explain the financial aid process to someone?"

And what we were seeing that we were doing was we were taking - we were taking our presentations and e-mailing them to someone or giving them an explanation via a lengthy e-mail and we thought, you know, instead of doing it this way -- and it's time consuming and not as effective for the individual that's trying to receive it and they're probably not getting everything they need and we're not reaching all the people that are actually trying to help students across the country -- let's consolidate everything into one place onto one Web site that will be accessible to all.

So this toolkit is created for organizations and individuals that interact with, support or assist students and families on funding their postsecondary education. This is not for students and parents. The site that students and parents should go to is studentaid.gov. And that's the site you should refer those individuals to.

But for those of you that are trying to assist these students and parents here, the toolkit is where you should go to. That's the - once again, the site address is financialaidtoolkit.ed.gov.

Many of you may have been familiar with the Web site FSA for counselors. That's the site that we had prior to this one. And this financialaidtoolkit.ed.gov replaces that site.

And now what I'd like to do is just talk you through some of the different sections of the Web site, show you some screenshots and then answer some questions.

So if we could go to the next slide, please.

And for those of you that maybe just looking at the PowerPoint presentation as an attachment and not through WebEx, just if you could go to the next slide that's labeled "Home Page," that would be wonderful.

This is the home page of financialaidtoolkit.ed.gov. If those of you that have gone to studentaid.gov, you can see that it's very similar in the look and feel of it. And that was done on purpose because we wanted to make sure people understood that these are all part of the same family, that this Web sites are all part of Federal Student Aid.

The way this toolkit Web site is set up, it's set up into four different sections. The first section is "Learn About Financial Aid." The second section is "Conduct Outreach." The third section is "Get Training." And the fourth section is "Tools and Resources."

The first section, "Learn About Financial Aid," is where individuals can view - when you are able to scroll down on that section, you can see that it's all about types of aid, how to fill out the FAFSA. It's even - and it goes to the entire lifecycle. It's about repayments as well and goes into information about each of those things and also provides you resources under each of those different categories.

For “Conduct Outreach,” the second section, we focus on how you, as organizations and as individuals, can conduct financial aid outreach in your communities. We give sample presentations here. We give sample agendas on how to host a financial aid night and give you step by step pointers on how to host that type of event.

We also have - that section is broken out in what type of outreach you’re trying to do in the sense of what type of audience you’re trying to reach out to or the high school students or the adult learners, are they military, are they first generation and we have that broken out there as well for information in those categories.

The third section is “Get Training.” This is actually training for you for organizations and individuals that are trying to help students through the financial aid process. So it’s peer-to-peer training that’s available here through Webinars and presentations.

And the fourth section is the one that we’re going to spend the most amount of time on during this presentation. It’s the “Search Tools and Resources.” This is really the heart of this Web site. This is where all of - this is a search engine through which you can find our resources and see what would be best for you to be able to use and for the type of outreach you’re doing.

One other thing I wanted to point out on this first page is the Announcement Section. This is a scrolling section where you would see all of our new resources that are added onto the site. So you would see all the new things that are added on. We try and add on new things regularly with our presentations. We’re updating presentations on a regular basis and adding new ones. There’s new publications that are added here as well.

And if you go to the Announcement Section, you could actually sign on to an RSS feed if you choose to do so. In that way, you'd be informed whenever there's a new resource that's on this Web site so you don't have to regularly go back and check to see if there's anything new.

In addition, this site is mobile optimized. So if you look at it on your iPad or another tablet, the screen will fit to that screen size of that device.

Now if we go on to the next slide, which is labeled "Search Tools and Resources."

This is the fourth section of the Web site. This is, as I said earlier, really the heart of the Web site. Here is where you can search by several different topics or several different categories, I should say, in order to find exactly what you're looking for.

And if you don't know what you're looking for, it's a good way to play around to see different types of resources that we have available for different audiences.

So there's four different sections on this site that you can use as filters. One is "I am looking for." And that's the type of resources that you're looking for. And examples of that are handouts, how-to guides, infographics, presentations, public service announcements, social media content, templates, videos, and Webinars. It's all of those types of materials that are available through this toolkit. These are all materials we would like you to use.

For example, with our public service announcements, we have them in prints, radio, Web and TV. And so we'd love for you to go to your local TV station

and take them this PSA and have them air it or in a local newspaper put our print PSA there.

Under social media content, we have sample tweets and Facebook posts that you can use. We have around FAFSA and also around repayment. We have instructions on how you can embed our videos and our infographics onto your Web sites, how you can start following us on Twitter and Facebook and YouTube. And then it has all of our videos and things of that nature.

The second section is “To Help,” a tool we’re trying to help. And under this, there’s - this category includes middle school students, high school students, current college students, borrowers, adult students. It also has guidance counselors. It has college access professionals. It has nonprofit organizations. So the audience here could be you helping a peer learn more about the financial aid process or you actually helping students or parents learn more about the financial aid process.

And the “Learn About” section, that’s the third section, topics there include FAFSA, types of aid, repayment. So it really goes through the entire lifecycle.

And the “During” is the time of year. So it’s spring, summer, fall and winter. And what you would do here is you could filter through and either say that you’re looking for all resources in all these categories and then you would get a listing of everything we have or you could filter it down and narrow it to what specifically you’re looking for and you - actually if you wanted to just see all of our videos, you could just click “Videos” and leave the rest the way it is and then you’d get a listing of our videos. Or if you wanted to just get all the information we have about year towards high school students, you could just click “High School Students” and leave everything else blank and you would get that information.

Now if we go to the next slide, which is the last slide, here we actually have a screenshot of a search that was done. And so in this one, we selected resources of handouts and presentations. The audience type was high school students and the topic was “All Topics” and the time of year was “All.”

And when you see here the search results, you can see that there were 12 results that came up. And you can either - when you’re sorting through the results, you can do resource title or resource type.

And a few things that I wanted to point out to you here are that for one type that came up with a presentation, so with each result that comes up, you’ll see that the title of that resource - you’ll see a description of the resource, you’ll see a resource type, which is presentation for this one, and what’s related. It would be other resources that are related to that same topic that you may want to look at.

Here you can see it’s a PDF. This - excuse me, it’s a PowerPoint presentation. These PowerPoint presentations are not PDFs. We want you to be able to use these and customize these to your community to - if you want to add in state information or other local information to these PowerPoint presentations, we want you to do that. We want to make this as usable for you and as beneficial for your community as possible.

The second one - result that came up here is a PDF. And that’s actually handout on - it’s actually one of our handouts or publications. It’s do you need money for college. And then it shows you there’s a few other related resources that are there as well.

In this example, the one thing that didn't point - didn't come up here is that if the resource was available in other formats because sometimes we have presentations or we have resources that are available in Spanish and it would say that there it's available in other formats and it would say that there would be a Spanish version available, too. So all of these are - when these results come up, you can click on the resource and it will come up on your computer and you can download it.

And as I mentioned earlier there, we do have the RSS feed if you'd like to get notified of when we have new resources that are available for you.

So this is a new tool. It just went up in December. We're really trying to see how people like it. If there are suggestions you have for it, we're very happy to hear those suggestions. We have a way that you can give us feedback on the site as well. There's a survey that you could take on the site.

But what we're hoping for is that this is a toolkit from beginning to end for the entire financial aid lifecycle process for someone that wanted to help a student through that process.

And I'm ready for questions if there are any questions.

Marco Davis: Great. Thank you, Wendy.

So, Operator, if you could give instructions for folks on how to get on in the queue for questions?

Coordinator: Yes, sir.

We'll now begin the question-and-answer session.

If you would like to ask a question, please press star 1 and please record your name clearly when prompted.

And to cancel your request, press star 2.

One moment, please, for the first question.

Marco Davis: While we're waiting for folks to queue in, Wendy, I wonder if you might just take a second or two and mention anything about some of the new aspects of the FAFSA. And we all know, of course, that the FAFSA went live this, I think, last week or, you know, at the start of this year. And I know that that FSA has done a lot of work in trying to simplify the FAFSA. I'm not sure folks on the call are aware that the FAFSA can be completed in Spanish, if I'm not mistaken. And I don't know if there's any other things you might want to mention briefly.

Wendy Bhagat: I think the biggest change this year is that Parent 1 and Parent 2 that we don't ask mother or father. We actually ask for Parent 1 and Parent 2. That's I think the biggest change that people will see there.

We have, as you'd mentioned, tried to make it as simple as possible. There's a lot more guidance that's given in sections where we saw that people were having the most trouble. So there's guidance available right there. And we try to make that guidance and those explanations that we offer as simple as possible for someone to follow as well.

Marco Davis: Great. Thank you. And I know that completion time has gone down.

Wendy Bhagat: It's about 22 minutes.

Marco Davis: Great. On average?

Wendy Bhagat: Yes.

Marco Davis: I think I know whenever I speak to groups...

((Crosstalk))

Marco Davis: ...people like 22 and I'm, like, on average. Some folks take longer. But we're making progress. It used to take over an hour, I'm told, some time...

Wendy Bhagat: Yes.

Marco Davis: ...in...

Wendy Bhagat: And that's okay, too, especially the first time around and a lot of it is just having all of your - the documents that you need, all that information ahead of time with you, then it's much easier to go through it.

Marco Davis: Right.

So do we have any questions, Operator?

Coordinator: Yes, sir. Our first question is coming from Ms. (Kim Sierra Monte).

Ma'am, you have an open line now. Thank you.

(Kim Sierra Monte): Hi. Yes. I work with Migrant Education Program in Florida and I'm wondering are there ways of - are you touching on anything for undocumented students at all?

Wendy Bhagat: On - in the financial...

(Kim Sierra Monte): For financial - yes, yes.

Wendy Bhagat: Yes. And so there is some information there for noncitizens.

(Kim Sierra Monte): Okay, yes.

Wendy Bhagat: And so once you go to that section and you would find that under - when you go to "Conduct Outreach," which is the second category there, under there, you could see noncitizens and that'll point you for information...

(Kim Sierra Monte): Right.

Wendy Bhagat: ...for that.

(Kim Sierra Monte): Okay. Thank you so much.

Wendy Bhagat: You're welcome.

Coordinator: Thank you, ma'am.

And once again, if you like to ask a question, please press star 1.

Wendy Bhagat: Can I - one other thing just to point out, as I said earlier, the Web site for students and parents is studentaid.gov. And a lot of the information on the

Financial Aid Toolkit referred you to studentaid.gov or gives you a link to studentaid.gov because we didn't want to try and recreate, you know, the same content in two different sites but we wanted to make sure through the toolkit, you can look for the specific information that you're seeking and then we can direct you exactly to that place on studentaid.gov.

Marco Davis: Great. Thanks.

So, Operator, do we have any other folks in the queue?

Coordinator: Yes, sir. There's another question coming from Mr. (Jack Arias).

Sir, you have an open line now. Thank you.

(Jack Arias): Yes. I have a question. I was wondering if you can provide more information about the funding. Like, how do these work, you know, if - even if I provide the information, so always they ask questions about the funding, you know? How the funding works actually?

Wendy Bhagat: How the funding works. So the funding package, you know, your financial aid package for student is determined by the institution, by the college or the university or the community college. It's not determined by the federal government. So it's the federal government has the form that an individual fills out and it's the actual institution that comes up with that financial aid package that looks at the federal funds that are available along with state funds and institutional funds as well. So every - there is no set formula for that.

Marco Davis: Right. And the one thing -- this is Marco -- that I would add to that is it's important - and this is why we're sort of trying to make this information

available and the folks at FSA have made this toolkit available because this gives resources for folks who work with individual parents and students and families to help navigate because, of course, there's - there are federal grants that are funds that are made available to the student that do not have to be repaid. But there are also federal loans and there's more than one type of loan that - and, of course, the loans do have to be repaid.

There are also - and again, far too few people know this, there are loan repayment plans. So I know even though folks are sometimes nervous about the idea of taking on debt that they're going to have to repay after their studies, we've also introduced new programs for loan repayment to try and make it manageable so that folks aren't drowning in debt and the repayment costs are simply too high for them. And so that's - those are all resources that are available now. And by navigating studentaid.gov, folks can find that out.

But again, even with all of our efforts, because we're serving the entire nation, sometimes it's still hard to figure out. And so that's ideally where folks can get...

Wendy Bhagat: Right.

Marco Davis: ...help here.

Wendy Bhagat: So there are the grants. There's the loans. But then there's also work study that funds that are available, too, that an individual can work on their campus or in a campus approved job and receive fund to that. And that's - those are funds that you're essentially being paid to do the job and also go to school. So there's those three different categories of funding that are available through the federal government. But it is the institution that does that.

And as Marco is mentioning that there are for - if you do take out a student loan to the federal government, there are many different repayment options available to use. So we are trying to make it as reasonable as we can for individuals to be able to pay back their loans just depending on what their financial situation is at that time.

(Jack Arias): Okay. Because sometimes what is difficult, I guess, for anybody actually and they're trying to get some kind of support is the language. So I was wondering since you mentioned, you know, that the information there, how the language, is that easy for somebody who is not really familiar but they're trying to learn about...

Wendy Bhagat: We - most of our publications are in Spanish as well as English. And then the Web site that I was talking to you about that's for parents and students, the studentaid.gov, it's in Spanish - the entire Web site is in Spanish and there's a version in English as well.

Marco Davis: And also I think the - that's part of the idea behind this Financial Aid Toolkit. And one of the things we wanted to share is that sometimes even in either English or in Spanish, the concepts are new. This idea of the process, of the federal programs and enrolling in them and, you know, the language is sometimes still complex because its government language.

And so that's one of the things that we are finding and I think we're going to hear from our second presenter. Having someone who is familiar is one of the most important assistance, one of the most important ways that people can help, right? So...

Wendy Bhagat: Right.

Marco Davis: ...a family that's, you know, it's the first time, their first child is going to postsecondary school, they've never dealt with this before even, you know, again, knowing the language perfectly and either one, sometimes this is still confusing. And so that's where the types of folks who work with students, whether it's counselors, whether it's nonprofit organizations, et cetera, whether it's teachers, they can be really helpful because they're familiar, they know what that means, they've seen it happened before and so they can explain it, I guess, better than our official link.

Wendy Bhagat: And I think the other piece of this is that this toolkit that we've created here is geared for individuals - for a wide spectrum of individuals. It's for individuals that don't know the financial aid process at all and those individuals that are college counselors or high school counselors that are familiar with the financial aid process.

And the reason it was done that way is that we really believe that it is those community leaders, it's those cultural leaders that, you know, individuals in the Hispanic community that you trust each other, right? I mean - and I come from the Asian American community so I understand that as well that if there's someone that you know in your community that is telling you this information, I think it will be very well received or received in a different light than if it's coming from an individual that you are not familiar with.

And so that's another reason that we have the toolkit here is to actually help individuals in the Hispanic community learn about the financial aid process so that then they can take it back to their members.

(Jack Arias): Okay, thank you.

Coordinator: Thank you, sir.

And our next question is coming from Ms. (Jacqueline Gonzales).

Ma'am, you have an open line. Thank you.

(Jacqueline Gonzales): Hi. I wanted to know how a, I guess, high school student who just got married in December should fill out her FAFSA form.

Wendy Bhagat: Does she - if you're married, then you aren't independent. Is that what you're saying what category they would fall in, in that way?

(Jacqueline Gonzales): Yes, because she just got married in December. And...

Wendy Bhagat: So she's currently married as she's filling out this form.

(Jacqueline Gonzales): Yes. She just got married in December 14th.

Wendy Bhagat: Okay.

(Jacqueline Gonzales): And she's filling up the form.

Wendy Bhagat: Okay.

(Jacqueline Gonzales): And she just asked me, "Well, how do I fill it out," and I'm like, "This is my first time."

Wendy Bhagat: If she's - yes, if she's...

((Crosstalk))

(Jacqueline Gonzales): ...FAFSA with student.

Wendy Bhagat: So she is not - first of all, I'm glad that you're taking this time to help her with that. That's wonderful.

So she - if she is married, she's considered an independent and she does not need her parental financial aid information or parental financial information on the form. It's only hers.

(Jacqueline Gonzales): Only hers?

((Crosstalk))

(Jacqueline Gonzales): Will she need to put his...

((Crosstalk))

Wendy Bhagat: His on it but not the parents.

(Jacqueline Gonzales): Okay.

Wendy Bhagat: It's her - so it's her household. So her household becomes her and her husband.

(Jacqueline Gonzales): And what if her spouse is not documented?

Wendy Bhagat: That's okay. They - it's only - it's her Social Security number that they're seeking when she fills out the form, not his.

(Jacqueline Gonzales): Okay. Okay.

Wendy Bhagat: Does that help?

(Jacqueline Gonzales): Yes it does.

Wendy Bhagat: Okay.

(Jacqueline Gonzales): Thank you very much.

Wendy Bhagat: You're welcome.

Coordinator: Thank you, ma'am.

And our next question is coming from Mr. (Joe Casio).

Sir, you have an open line.

(Joe Casio): Hi. This is (Joe).

You know, I'm hearing a lot about the Spanish material. And I know that they're found under the student and parent Web site. But the materials that we're going to present to them, where could we get those in Spanish?

Wendy Bhagat: Sorry, I have a smile on my face right now because we have gone back and forth on that, too. Do we have these presentations in Spanish as well because there is that limitation that's right there. So currently, we don't have them in Spanish but we are hoping to at least get a few of these - the key ones such as, you know, how to fill out the FAFSA and the...

(Joe Casio): Yes.

Wendy Bhagat: ...financial aid process in Spanish for you to be able to use. So that's something that we are working on...

(Joe Casio): Okay. Okay.

Wendy Bhagat: ...on our side.

(Joe Casio): And do you have, like, a projected timeline of, you know, as you're - I know that we can get it through the RSS feed. But, like, is there, like, a projected timeline that, you know, we're working on this one and then this other one and - or...

Wendy Bhagat: I don't have - I actually - just to be completely honest, I don't have that yet. I know that it's on our list of things to do, though...

(Joe Casio): Okay.

Wendy Bhagat: ...to have with you.

(Joe Casio): Yes. And the reason why is most of the families that we work with are Spanish-speaking.

Wendy Bhagat: Right.

(Joe Casio): And so a lot of the presentations are in English. And so we have to translate them...

Wendy Bhagat: Right.

(Joe Casio): ...so that they get a, you know, clear picture of the process and - especially when we have parents that don't know how to navigate the, you know, the Internet and stuff like that. And so it gives us an idea of how we can help them fill out the FAFSA along with their kids as they're doing it.

Wendy Bhagat: We - I agree with you that we need to have this on the site for you. And I know that we're trying to work on this sooner rather than later. But I don't have a definitive date yet on that.

(Joe Casio): Okay. Okay.

Marco Davis: And it may help you to know that this toolkit site actually just went up in the last couple of months, right, just in December. So...

Wendy Bhagat: Yes. It's only about five weeks old. And we were really pushing to get this tied up before January so that people can use it during this FAFSA season. So, you know, we're trying to add new things to it on a very regular basis.

(Joe Casio): We really appreciate the new site and the new information.

Wendy Bhagat: Thank you.

(Joe Casio): You know, making it consolidating only one area so that we're not looking for, you know, different aspects of financial aid and information. So, you know, I applaud you. Thank you so much.

Wendy Bhagat: Thank you.

Marco Davis: Great. Thanks.

So I think what we'll do is maybe one more question we can take in quickly and then we're going to switch over to our second presenter.

Coordinator: Okay. Yes, sir. There's another question coming from Ms. (Tracy Porter).

Ma'am, you have an open line.

(Tracy Porter): Hi.

Wendy Bhagat: Hi.

(Tracy Porter): Hi.

Marco Davis: Hi.

(Tracy Porter): All right. I recently got married in July and the man I married is not my daughter's father. I was confused with filling all the financial aid form if I need to put him on the form, if I'm not putting him on or I'm putting my daughter's father on the financial aid form. Now what am I suppose to be doing?

Wendy Bhagat: You - sorry, I - before I answer this question, I would rather not answer this question right now. I'd rather confirm the answer to this question before I misstate since things have changed so much just recently. So if you don't mind, is there - Marco, is there any way that we could get her contact information and I can get back to her?

Marco Davis: Yes. So what would be easiest if you could e-mail us at the initiative e-mail address which is whieeh@ed.gov. It's the place you e-mail to confirm - to RSVP for this...

(Tracy Porter): Okay.

Marco Davis: ...Webinar. If you send us all your info, we'll get it over to Wendy who can get you an answer directly specifically for your case. And we can share it with other folks if we might try to put up on the Web site or something in case other folks have that question.

(Tracy Porter): Okay.

Wendy Bhagat: Thanks.

(Tracy Porter): Thank you.

Marco Davis: Thanks so much.

All right, so, as I mentioned, we're going to switch over to our second presenters now. But again, there will be a Q&A session again at the end of their presentation. So if you do have a question that, A, they might answer it during their presentation, but B, also again, you might be able to get in there and if we do run out of time, much like the caller who just asked a question just now, if you're not able to ask your question and you still need information from, for example, FSA, if you e-mail us that question, we can follow up afterwards to still try to get you an answer so it doesn't go unanswered just because we ran out of time.

So with that, I'm going to turn it over now to our second presenters who are from uAspire, which is an organization that -- and I quote -- "works to ensure that all young people have the financial information and resources necessary to find an affordable path to and through postsecondary education."

Our presenters are Claire Dennison, the Vice President of Programs, and Elsa Martinez-Pimentel, the Assistant Director for Eastern Massachusetts.

So, Claire and Elsa, take it away.

Claire Dennison: Thank you so much, Marco.

And thanks to all of you for this opportunity to join this call today and both share with you a little bit about our program but also to learn from you some great questions being asked and some great information from Wendy. So thank you also, Wendy.

I had spent a lot of time myself within the Financial Aid Toolkit in the last five weeks or so just to know what we can share with our students and what's on there and how to support them and then just really impressed with the works that your team has done and will continue to do on this.

So again, thank you. And to introduce myself again, Claire Dennison. I'm the Vice President of Programs at uAspire. And I've been at uAspire for almost five years now and have always worked in the college access and success space, helping low-income, first-generation, largely underrepresented students get to and through college.

I think we'll advance the slide and I - Marco just very eloquently let everyone know what our mission statement is. But to give all of you some context, we are a natural nonprofit organization that's 28 years old. And in the college access and success space, we hyper focus on financial aid and affordability.

So where other folks might focus on other parts of this continuum and supporting students in other ways around this - get entrance to college, we have chosen to just focus on financial aid and affordability because we view this as one of the biggest barriers to and through college for all students but especially the low-income students.

And on the next slide, or on the third slide for those not following on WebEx, I'm going to walk you through our three-part program models just to give you a little bit more context about where we're coming from before I turn it over to my colleague, Elsa.

We have a three-part program model that begins with afford - excuse me, prepare helping students in the 7th through 11th grade. And you can advance this. Thank you.

Perfect. And that - and in that is about programming. We help break down some of the mix about how we talked earlier in the student (unintelligible) making sure that they don't get to senior year having foreclosed on college because of cost or not having taken the appropriate steps to align themselves up for the most on the financial aid possible.

So we cover things such as the method about how grades and activities can connect receiving financial aid and make sure that on that - during that process early we break down some of the misconceptions around sticker price versus what a student will actually pay, making sure that some of these lessons are learned before senior year, I guess, to prepare them for the most amount of success possible.

In the 12th grade or our Afford program, we work with students, guiding them through the financial aid process, mainly around form completion, helping

them during special circumstances, one of the callers about undocumented students so - undocumented students do their process and maybe a little bit unique or different to other students around form completion.

We also heavily focus on verification, knowing the FAFSA completion, although extremely important is nothing without verification if the student is flagged for the verification process.

And we have also recently had a big focus on award letter analysis, making sure that we help support students around choosing the most affordable options for themselves.

And the last part of our program model is our Succeed program where we support students throughout their college career. I am probably speaking to many people who have the same viewpoints and opinions as my own in uAspire but we know that affordability in financial aid challenges does not stop when a student gets to their college campuses. So making sure that we continue to support them around work study and work-life balance, continuing to repeat and secure their financial aid in subsequent years through college.

So the last point I'm going to share to you before I turn it over to Elsa is how we execute our three-part program model.

You can go ahead and advance the slide.

And how we do this and what the future goals I'm going to focus on right now is our - is, in fact, it is our direct service model and our training and technical assistance model.

In our direct service model, we are in four different cities in Massachusetts and Miami, Florida and we recently have large in the Bay Area.

In these areas in these six cities, we work with high schools, community-based organizations, middle schools and colleges to form partnership with students through one-on-one advising. And again, one-on-one advising were all three of those Prepare, Afford, Succeed pieces of our program.

We serve aggressively 15,000 students per year in our direct service model across those four cities and within those different partnerships.

The second piece that I want to talk to you about is our training and technical assistance program, which was more recently launched. And as I was listening to some of Wendy's comments about why they begin the - or kind of formed the Financial Aid Toolkit, a lot of revenue that (unintelligible) we started our training and technical assistance program and that's because we wanted to have a place where we could support frontline practitioners and helping their students around financial aid and affordability.

So in a sense, it's providing kind of the what these frontline practitioners like yourself, teachers, guidance counselors, advisors need to know about financial aids. We wanted to also focus on how they support their students in these areas.

Because of our 28 years of experience, we put up a lot of students and families around this issue. And we want to leverage that expertise that we have to build capacity amongst those frontline staff. Through our training and technical assistance program, we serve around 300-plus practitioners and (unintelligible) districts across the country, training them to best support their students and (unintelligible).

And you can go ahead and advance the bullets there. Just to focus on kind of that middle chart between the blue and the big circle, this is our strong area of learning where we share a lot of the lessons learned from our direct service or training and technical assistance program and vice versa. We are - our organization focus on continuous improvements and we want to do the best we can for students and families. And Elsa will talk to us a little bit in a second about our lessons learned. But that's kind of where a lot of the lessons learned lie and we share some of them on our direct service model and our training model.

So I think on your screen and, as I mentioned before, we (unintelligible) for a year in that direct service model. And we have had a richer tree of services and families. A large percentage - or I know it's 50% but a little bit more even our advisees - our student advisees are Hispanic. So we do have a lot of things through the years about this population.

And there is no one better in their organization to speak about it than Elsa Martinez-Pimentel. She is in her seventh year at uAspire. And a fun fact about Elsa is that she's actually a former uAspire advisee. So when she was in high school, she also works with uAspire as an organization and we were lucky enough that after her college career, she came back to serve within uAspire and serve students and families within the Greater Boston and now more in Massachusetts area.

Because of her rich experience with students and her long tenure at uAspire, I'm going to turn it over to her to share a little bit about some of the lessons that we've learned as well as best practices for working with Hispanic students.

Elsa?

Elsa Martinez-Pimentel: Great. Thank you, Claire.

So some of the topics that I will be discussing come from lessons learned. And I'm going to also share a little bit around practices that we've put in place to kind of support our students. But please feel free to, during questions and answers, to - we're happy to talk about some of the additional things that we've, as an organization, done to work with our Hispanic students.

And just to mention one of the sites, as Claire mentioned, that I oversee, we currently have Laurens High School 90% of the population - of the student population are of Hispanic background.

And so if you could just advance the slide.

And so we're on Page 6 - Page 5 of the PowerPoint and working with Hispanic students.

The first bullet there is what is a free ride? And so introducing the concept. So a lot of Hispanic parents, especially from families who are recent immigrants, believe that this is the land of opportunity and because of it, students will be able to get into college and get a full ride.

Along with this belief, there's also a lot of the pieces that parents are hearing from friends or relatives in regards to having children who have received full ride. So a lot of parents tend to come to our office and say, "Oh, my child has got a full - my friend's child has got a full ride. So why can't my son or daughter receive a full ride?"

In most cases, a lot of the students that they're mentioning might not be paying anything out of pocket but still might have loans in their financial aid package.

Yet, because the student isn't paying anything out of pocket directly, the family might automatically assume that it is a full ride. So we've learned that there is also really very important - and to clarify our families especially our families who are having been in the country for very long and first-generation families what the difference between scholarships and borrowing is and when the need is covered in a financial aid award letter by both what they're getting once the child has graduated.

Then we move along to lack of awareness of the necessary steps. So most parents, as we mentioned previously, are unaware of what you have to do in high school to get into college. So everything from completing the state exams, to getting good grades, to getting recommendation letters and so on. And also there's a lack of understanding of the college admissions process in the United States, pulling a lot of other countries you just take a picture ID, sign out and then pay for it.

And so the - even for our community colleges there's a long extended process in regards to mailing in an application and sending a - the fee or fee waiver. And so just a lack of understanding of how all of the different pieces that going to not just the financial aid but also the admissions process and the steps that you have to take before you even graduate.

The following point in regards to translating documents, so we've realized as an organization this is extremely critical for literature to be translated clearly but also to include terms that our parents can understand. Sometimes they have letters that are in Spanish that the school district has sent and they

actually come and ask us questions in regards to what some of the terms mean.

So it is really important to keep in mind some of the different dialects in the Spanish language just when schools or programs are translating these documents as well.

Moving on to the following slide. We're on Page 6.

And the first bullet is in regards to students. Most - and so in most cases, students are often adults in the home, especially in single-parent households but also in dual-parent households where the parents don't speak English. And these are students that have been paying bills, supporting family members, writing text, translating at school-parent meetings.

So in most cases, we've had a lot of situations where the decision in some cases whether the student might borrow or whether a parent PLUS Loan has to be borrowed is also coming - the decision is being made by the student a lot of times just because of the lack of information or the lack of understanding that the parents have, they're counting on the student to make the decision.

The following bullet is in regards to family and communities of Hispanic students. And family and community are big to the Hispanic population, which highly impacts the decision to commute instead of living on campus.

So as noted on a report that HACU actually, the Hispanic Association of Colleges and Universities, it's called the loss amongst the data, a review of the Latino first-generation college students. It's a whitepaper. And they actually mentioned a lot about this that a lot of Latino students showed lower levels of

extracurricular involvement, athletic participation and also non-course related interaction with their peers.

So as we all know on this call that building a community during the time that you're in college but also during the application process is extremely important to attend in college but also to the persistence. So this is a really important piece that if students aren't finding that community within either their college campus because they don't live on campus, then that could really affect how involved they get into school or whether they believe that they can succeed or not.

The following point is in regards to pressure amongst the community to pursue specific careers and pathways. So a lot of Hispanic parents especially might - they look at careers as law, medicine or business. Those are the most commonly known career paths to a lot of Latino parents. Therefore, there's a lot of pressure in the Hispanic community to study law or medicine. And there's also a lack of understanding of other career options that you may be able to pursue with other majors and how to get there.

If we move on to the following slide, which is on Page 7.

And that one covers the piece around counselors and advisors. So Wendy actually made a great point during her conversation around the importance of having people that these students can trust and that also look and can relate like the - like our students.

So we've noticed that the return rate of students that come back to meet with our financial aid advisor in a lot of our sites is also determined by the fact that these students feel comfortable to come back. Their parents as well we've had a lot more parent involvement.

And so one example the school used to - one of the schools that we service used to run the parent night on their own and they used to get around 70 students out of 700 - 70 parents out of 700 students. And this year, we just ran the parent night and we had 250 parents show up. So just the connection is extremely important as well.

The following point is in regards to aspirations. So aspiration among Hispanic parents is very high. So support might appear to be low. But the - because of the lack of understanding of the process, aspirations are extremely high. So we do have students saying, you know, "My parents are expecting me to go to college. They want me to go to college." And so the aspiration is there. It's just due to the knowledge, the support is probably not there.

And so the following point is in regards to the pressure to support family and how much that might drive the decisions that students make.

So a lot of times, the expectation might be that the students graduate and that they get a good job and can fully either support their parents or help support their family. So a lot of times, this will determine whether the student wants to stay at home or commute or work while they're in college.

And so this can determine what career path they actually select. So we hear a lot of students saying like, "How much money will I make if I select a career like that," and so on.

So I can stop there just because I know that I don't want to run out of time for questions because that's kind of like the most important piece of these Webinars to be able to talk back and forth in regards to some of the solutions and things that we've put in place.

Marco Davis: Great. Thank you so much, Elsa and Claire. It was I think fantastic information.

So let's - yes, let's get to it and open the floor for questions, Operator.

Coordinator: Thank you, sir.

Please press 1 if you'd like to ask a question and press star 2 to cancel your request.

One moment, please, for the first question.

Marco Davis: While folks are queuing in, I'll just let folks know that we're on the last slide now with - that has contact information for Claire and Elsa so you can contact them and visit the uAspire Web site.

Coordinator: And our first question is coming from Ms. (Laura Matias).

Ma'am, you have an open line.

(Laura Matias): Yes. It's (Laura Matias).

And I'm calling from the Bay Area. And, Elsa and - you mentioned that you were in the Bay Area and I wondered what area you serve. I'm in the South Bay, working for a small middle school dedicated to the urban poor.

Claire Dennison: We have actually just expanded in the Bay Area and have not even launched the official program yet. I think that we actually have maybe our first day of advising yesterday and we're having our first presentation tonight but...

(Laura Matias): Okay.

Claire Dennison: ...we're working right now with Oakland and San Francisco. But I would encourage you - because we are growing to the South Bay and down the peninsula, I'd encourage you actually - is it (Linda)?

(Laura Matias): (Laura).

Claire Dennison: (Laura), sorry. I'd encourage you, (Laura), if you could just e-mail me because I actually am based in the Bay Area and...

(Laura Matias): Okay.

Claire Dennison: ...also supporting some of the growth out here. So I'd be happy to kind of follow up with you on more details about our work out here.

(Laura Matias): Okay. That would be terrific. And I don't know if you mind giving your e-mail through this Webinar.

Claire Dennison: Oh sure. It's simply right up on the screen. But if you're not on the WebEx, my e-mail is C-L-A-I-R-E, D as in David, at uAspire.org. You can also find either myself or Elsa's contact information through our Web site, www.uaspire.org.

(Laura Matias): Thanks a lot.

Claire Dennison: Thank you.

Coordinator: Thank you, ma'am.

And our next question is coming from Ms. Brittany Hackett.

Okay. One moment, please.

Okay. Ma'am, you have an open line now. Thank you.

Brittany Hackett: Hi, thanks. This is Brittany Hackett. I'm with the National Association of Student Financial Aid Administrators. Really great information, Claire and Elsa.

I'm wondering if you guys do any work with nontraditional students and, you know, if you find that they have some of the same challenges or if there are any different challenges that they might face.

Claire Dennison: Elsa, do you want to answer?

Elsa Martinez-Pimentel: Sure, sure. Yes. I definitely - so we do work with nontraditional students. Our services are actually open for any students. So students that are out of school or looking to return to school. We usually have a main hub in every - in all of the cities that we service where families can come and meet with us as well. And we do work in some nontraditional schools.

What I would say is most of the struggles and some of the things that come up are pretty similar. The one thing that I would probably point out is that the supports for nontraditional students can tend to be a little bit different. So a lot of times we're helping them navigate further what type of supports can they find to be able to persist because a lot of times they can sign up register and get in but the persistence is usually the issue with the nontraditional students.

Brittany Hackett: Okay. Great. Thank you very much.

Coordinator: Thank you, ma'am.

And our next question is coming from Ms. (Alexa Gonzales).

Ma'am, you have an open line.

(Alexa Gonzales): Hi. How are you?

We actually have three questions. What's your plan to expand in the Southern California area? And if you have a possible breakdown of students and families who look - who are looking into public education versus private education? And our third question is, can you highlight institutions that provide support to first-generation students?

Claire Dennison: I'm just writing all these questions down as you're speaking. I'll take - I'll go ahead and start and then, Elsa, feel free to weigh in.

As far as expansion plans, again, I think, you know, if it was up to us and resources were nonissue, we would be everywhere supporting students. But we know that's both not sustainable and resource friendly. So that is why we've chosen to focus or start to build out this training and technical assistance model so we can actually come and build capacity within different organizations and districts and other, you know, school organizations.

So, (Alexa), I'd actually, again, ask you to e-mail me offline around Southern California trainings and potential collaboration there as I help some of that growth work.

For your second question about the breakdown into public versus private or, you know, where our students are going, I could definitely pull offline of percentage if you wanted the exact breakdown. But I will say it really varies by our sites.

We were - we started in Boston where there's heavy concentration of private universities and a lot of the students they work within Boston are applying to some of our states' institutions and local community colleges. So there's a large percentage applying to private schools. So we have a lot of experience working around CSS profile on other institutional forms that relate just doing to that pathway.

In Miami and the Bay Area, most of our students we found are applying primarily to public institutions as opposed to private institutions. So we have tons of experience of students around both ways either to add a public school because it might be a better financial fit for them or to add a private school because it also might be a better financial fit for them if they were able to get more merit based or more institutional aids.

If you're looking for more detail on the exact percentages, again, e-mail myself or Elsa offline and we're happy to kind of dive deeper in that. But we do have a very diverse set of experiences there.

And then...

Woman: Yes.

Claire Dennison: ...your last question around highlighting institutions that support first-generation students. Absolutely, especially as it relates to financial aid and affordability. Again, as I mentioned at the beginning, that's our hyper focus.

So we really want to make sure that our students are supported if they are first generation and definitely holistically but certainly financially. And so we usually choose to highlight institutions based on the financial aspects primarily.

Elsa, do you have anything to add about any of those things?

Elsa Martinez-Pimentel: No, I'm just going to mention that the piece around the institutional support is very site related as well very similar to the breakdown piece that it's all - you know, it depends on the site that we're at. And so we really focus on making sure that our financial aid advisors are experts in the area that they're working and really understand the colleges and universities and how supportive they are with that population.

(Alexa Gonzales): Thank you very much.

Coordinator: Okay. Thank you, ma'am.

And our next question is coming from Ms. (Despina Chrystopolis).

Ma'am, you have an open line.

(Despina Chrystopolis): I'm from California and we coordinate over 800 workshops right now on the FAFSA and our California Dream Act application.

One of the questions - I have two questions and they really relate to our first presentation. One is about the data retrieval pool. This is not really synced in time with the students who are applying right now and even through our March 2nd state deadline. We want to know if you all have created something that really helps with the steps that you need to take if you get verified.

We're creating our own. But we want to know if there is something that you already have in place. This is a very unfortunate kind of barrier for students if they get verified they no longer can use - you know, they have to get an IRS transcript. There wasn't a process. There was only a phone process. I mean, it was messy.

And so I know that there have been some steps taken with the - there's now link that you can go to. But are first time students tend to get selected for verification because they haven't done the data retrieval tool? And so we want to know if there's something that you guys are focusing in on, on your new toolkit for that.

The second question is around DACA, Deferred Action for Childhood Arrivals. We found in our state last year a lot of confusion. Students who have DACA assessing believe they can complete the FAFSA and want you to please clarify that is not - should not happen and students should fill out any state applications for aid if there are state applications. But if you could also please make that clarification in any materials that you have for deferred action?

Thank you.

Elsa Martinez-Pimentel: So can I mention - can I just offer up just one piece in regards to DACA right before Wendy responds.

I just wanted to mention we've done a lot of work and this is here in Massachusetts, so from uAspire, we've done a lot of work in Massachusetts in regards to DACA and completion of financial aid form.

And so I just want to urge that some - just that it's really important for everyone to get informed on the school's policies because they're not supposed to be completing the FAFSA, yet we have gotten responses from some colleges that say, "Please complete it at least so that we can process or view your financial information. And then once we verify you or ask for a proof of citizenship or your proof of residency, then we can mark you off as not eligible for federal aid."

So I would just urge that we play a careful line between what some colleges are urging and what the government urges as well.

Claire Dennison: Is Wendy still on the line?

Wendy Bhagat: Hi. I am. Sorry about that.

With regard to the verification piece, you know, I - this is hard for me because I don't have any specific guidance on how - on what you could do to make that better and I apologize for that. It's just a hard situation, as you said, for you to be in with - or for these individuals to be in with all that's going on around that. And so I don't have any specific steps around that.

What I can do is let me find out just a little bit more around that category and see if there are specific things that we could help you with.

You guys are asking some great questions with regard to specifically with FAFSA and I'd like to get you the answers around that, too. So if that's another one, Marco, if I can just go back to our subject matter experts around that that can help with that category, I can give the information out to you.

(Despina Chrystopolis): Thank you. And we'd be happy to share with the gentleman who I was looking for a translation. We do a line by line on the FAFSA. We do add some state information in there that could be removed and that will be in Spanish. So if there's, you know, we can share that with you to share with others if that would be helpful in the interim.

Marco Davis: That'll be great. Thank you.

(Despina Chrystopolis): Thank you.

Marco Davis: And so again, the folks who just asked about the DACA issue, if you all wouldn't mind e-mailing us so that we know specifically the respond to you. We'll try to put it up in general so folks can access it. But we'll also make sure to get it directly to you if you make sure to send us your e-mail and remind us that you asked that question so that when Wendy gets the answer, we get it directly to you.

I think we got time for just one more question. I'm cognizant of the time here and I don't want to hold everyone on too long.

So, Operator, if we could take one more question and then, as I mentioned, folks who we don't get to, if you want to e-mail us also at our e-mail address, we can still address your question.

Coordinator: All right. So now, sir, there's another question coming from (Alejandro Briones).

Sir, you have an open line.

Woman: Yes. We have a question regarding legal guardianship. You hear me?

Marco Davis: Yes. Go ahead.

Woman: Yes.

Woman: I have a question at what type of proof they are required to...

Marco Davis: Hello? You cut off.

Woman: Hello?

Coordinator: Oh, I think I lost her.

Ma'am, can you hear me?

Marco Davis: Seems like the line dropped out.

Coordinator: Okay, ma'am - I think I lost her, sir.

Marco Davis: All right. Sorry about that.

Is there another person in the queue that we can take one final question?

Coordinator: Okay. Sir, there are no questions on queue right now.

Marco Davis: Okay. Well, just in case this person dials back in to answer her question, I'll begin the process of closing it out and we'll certainly honor her if she can manage to connect with us again. I hope that she'll reach out.

But in the meantime, I do want to thank everyone for joining us today for this Webinar. It seems to me like it was highly relevant. So we're hopeful that the information you shared - the information we shared with you today was valuable, was useful, you can incorporate into your work. You asked some excellent questions. And so we really appreciate that because I think, again, this helps to enlighten the entire community about some of the issues our community is facing, some of the best practices, some of the ways we can work and, of course, some of the resources that are available.

This is a monthly Webinar. For those of you who are joining us for the first time, we do a Webinar in a different topic each month. It's roughly the third Wednesday of each month at this same time, 2:00 pm, Eastern Time. We'll be sending out an e-mail announcing the topic shortly for the next one. But you can begin to - we've now gotten into a rhythm. This is our fourth monthly Webinar. So you can start to book that on your calendar if you have a moment.

So we will - if you're not receiving our e-mails already, we will get you added to our newsletter. If you want to specifically send us an e-mail asking to subscribe, that would be great.

And I absolutely want to thank our presenters, both Claire and Elsa from uAspire. We really appreciated all the thoughts. We appreciate most importantly the hard work that you do on a daily basis, helping Latino and other students access postsecondary ed.

And we especially want to thank our colleague, Wendy, there at the office of Federal Student Aid here at the Department of Ed for the work that you all do on behalf again of not just Latino students but really all students in the United States.

Operator, did that caller get back on by any chance?

Coordinator: Sir, I didn't see her on my queue right now.

Marco Davis: Okay. Hopefully she'll reach out to us and we can still try to answer her question.

With that, like I said, we'll close it out. Please e-mail us at whieeh@ed.gov, E-D short for education, dot-G-O-V with any questions with any needs for follow-up.

With that, we wish you all a great afternoon. Please enjoy yourselves and we encourage everyone to participate in service on this weekend, Martin Luther King National Day of Service, that our entire country observes.

Have a good day.

Coordinator: Thank you.

And that concludes today's conference. Thank you for participating. You may now disconnect.

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