Team #1: David Bridgett, Raul Aguilar, Kathleen Coles, Sandi Carlisle, Brian Troutman, Timi Adeboje, and Nyoka Polyak.

Interviewed: About 12 Students and one class with 25 students

Goal: Imagine ways to address the needs of students who conclude they can’t afford to stay.

Ideas

Scholarships
1. Offer scholarships and financial aid that extends through the student’s undergraduate career (i.e. 4 years, 5 years, or 6 years; one member believes that 4-5 years seems a bit much).

Financial Aid
2. Assign Financial Aid staff to work individually with students who may be leaving NIU for financial reasons. Communicate to the student population if they are having financial problems to set-up a meeting with a Financial Aid office to keep them in school. Ensure that there are easy ways to access financial aid advisors.
   o Need to improve both the transparency and the relations in the bursars, financial aid, and scholarship office.
   o Resources are under communicated by the offices and in sometimes untimely fashions (i.e. when it is too late) and most of the staff working in the offices are very dismissive, and at times pointedly rude particularly in regards to the bursars, making it difficult for students to understand how to work with them and feel like there are people there to help them (shared by student leaders and honor students).
   o There should be more aid available for traditional students as well who may not fall into at risk criteria. Both students expressed to me that there are large holds on their accounts each semester that affect their ability to ensure they will come back each semester. Additional aid in regards to students who perform well and contribution positively to the university should not only be increased but distributed more effectively to students who could utilize it.
3. Improve information about financial aid resources so that it is easier to find/navigate/understand on the NIU Website.

Campus Life Expenses
4. Reduce costs for living in the residence halls. Some students indicated they would have preferred to live on campus but it was too expensive. There isn’t an affordable hall package if you want to live in a nice hall. Some students do not believe Lincoln, Douglas, or Neptune Halls are nice.

Discounts
5. Reward students who stay at NIU and graduate at NIU by offering discounts if they stay and complete their degree at NIU.
Alternate Ideas

Academic Expenses
1. Ensure that professors are not requiring the purchasing of books that are rarely used. 4
   o As a faculty member, while I completely agree with the idea, it would be very difficult if not
     impossible to implement. This is because it would be viewed as an academic freedom issue, and
     nothing gets faculty worked up on any campus more than such issues. Indeed, I believe that such
     issues, broadly, but not specifically, are covered by various laws/bylaws of the university.
2. VCB and Bookstore books are too expensive and this is the only two places to use Financial Aid.
   Need to be able to find the cheapest method of purchasing books. 5
3. If students leave NIU, obtain an Associate’s degree at a community college, and return to NIU to
   complete their degree, allow them to return using the same academic college as when they
   entered NIU the first time to avoid needing to take more classes with changes in catalogues.
   o Academic Expenses Idea #3 is much, much larger than NIU, and thus is not likely to be
     something feasible.
   o Expensive books are an issue nation-wide at all universities. Part of the problem is the used
     book market eating in to the market for new text books.
   o In short, the margins on new text books are down for text book companies because of the
     huge market for used textbooks.
   o Thus, new textbook prices have been going up, up, up. Relatedly, because of the huge
     market for the purchase of used textbooks, the demand is high, and supports the higher
     prices of used textbooks.
   o There are other issues too, but I will also point out that select bookstores being the only
     place to use financial aid is common to all campuses, as far as I am aware, and may have to
     do with, in part, hoops the vendor has to go through to be able to accept financial aid,
     and/or financial aid laws.

Bursar Charges
1. Address issues of charging late fees on outstanding balances. If the student cannot pay the
   outstanding balance they can’t pay the late fees. Often late fees can be as much or more than
   the original bill.

Employment
1. Create more student jobs to help students work and develop work/careers skills and earn
   money to support themselves (more on and off campus). 2 1 2 (5)
2. Improve transportation towards Sycamore so that students without vehicles can work off
   campus.
3. More on-campus paid internships (for and not-for credit). 3

Fees
1. Reduce all student user fees that prevent students from being involved in campus activities
   because they can’t afford it. More of these fees should be included in tuition. 1 1

Financial Aid
1. Change financial aid policies so that someone working a 30-40 week internship can still receive
   financial aid without needing to work a job on top of their internship. 1 4 (5)
2. Require that financial aid/scholarship resources and basic financial advice are incorporated into UNIV courses. 2
3. Market a targeted list of available scholarships and writing competitions to all incoming students, NIU students, and academic advisors. 2
4. Create more student-friendly explanations of the consequences of borrowing so that students can make more informed decisions.
5. More financial support for first generation students instead of offering work study as part of the financial package since they need to focus on academics and adjust to college.
6. Assign a mentor to every student and/or undecided major to inform them and advise them on financial resources.
   o This doesn’t seem feasible - while it would certainly be idea, each mentor would have to be given basic training on financial aid resources available to students. Because this is constantly changing, people would have to be constantly retrained. There also may be legal issues if poor advice is given.

**Scholarships**
1. Provide scholarships to award outstanding student leaders and student employees for their leadership efforts. 4
Notes from Interviews

1. Scholarships that last 1 or 2 years need to be extended to cover 4 years
2. Create more student jobs by attracting businesses that hire students
3. Improve transportation out towards Sycamore. For example, HyVee hires students, but if they don’t have cars, they have no way to get to/from work.
4. Textbooks are very expensive. She’s heard from other students that professors require students to purchase books that rarely if ever get used in class.
5. Living on campus is too expensive. She considered the residence halls, but when she saw the price tag decided to stay with her parents.
6. She feels the dorms need to be remodeled.
7. She’s heard of a 24 hour Study Center and thinks it’s a good idea to provide that type of environment closer to the residence halls.
8. Incorporate information about financial aid resources into a UNIV course that should be required.
9. Information about financial aid resources are hard to find on the NIU website - make this information much easier to locate and access
10. Have a few individuals - perhaps in the financial aid office - dedicated to working with students who believe they have to leave NIU due to financial reasons
11. I spoke to several recent law graduates, who are now starting to repay student loans. The message I received was that loan repayment obligations do not seem real to students until the monthly statements start arriving. It was suggested that the university should create more student-friendly explanations of the consequences of borrowing so that students can make more informed decisions. I’m not sure this helps our task a lot since it is possible that a clearer explanation of the consequences of undertaking substantial debt might actually deter students from coming here, as opposed to a community college with lower tuition. But, it might contribute to a perception that the university cares about the well-being of its students.
12. One possible suggestion raised at the last workshop was a targeted list of available scholarships and writing competitions. A review of the Financial Aid office web site at NIU indicates that they have a lot of public and private scholarship information organized by category, which is helpful. I did not see anything similar for writing competitions, though that does not mean there is not a source for information about competitions elsewhere on campus. If not, that is another possible source of some income for students. For example, ASIS International awards a $1000 prize to an undergraduate winner of a writing competition on technological issues, as well as a $1500 award to a graduate winner. A readily accessible source of similar scholarship opportunities organized by category would be helpful, if not already available. Finally, a method of channeling targeted information about scholarships and writing competitions to faculty advisors might improve student knowledge of opportunities available to obtain additional financial support.
13. More financial support for first generation students instead of offering work study as part of the financial aid package. They need to focus on academics and adjusting to college and employment does not give them enough time to adjust to academics.
14. More on-campus paid internship opportunities (for credit and not-for-credit).
15. If internship (for credit) requires 30-40 hours per week, make it a paid internship, and change Financial Aid policies so that students can still obtain aid so they can complete their internship without having to work another job beyond the 30 hours dedicated to the internship.
16. If a student leaves for finances, goes to a community college and obtains an associate’s degree, allow student to return to complete a bachelor’s degree at same tuition rate as when they left and following the same academic catalogue. Returning and having to pay more tuition and take more classes further burdens the student financially.
17. Financial Aid all four years instead of only in the first year. Find ways to reward students financially for continuing their education at NIU and graduating. Offer discounts for continued progress towards degree.
18. Address issues of charging late fees on outstanding balances. If the student cannot pay the outstanding balance they can’t pay the late fees and it places further burden on the student to continue.
19. Find ways to provide financial scholarships to award to outstanding student leaders and employees for their leadership efforts and help them with school finances.
20. Assign mentors to every student and/or undecided major to help with advising and informing students of financial resources.
21. Reduce all the student user fees that prevent students from being involved in campus activities because they can’t afford it (i.e. group fitness classes, intramural sport league fees, student organizational fees, etc.)
22. More contact with Financial Aid staff (after allocation of Financial Aid, monitor student financial allocation versus needs and continually assess feasibility of student being able to pay and stay in school).
23. Reduce Residence Hall costs. New hall costs too much, but there really isn’t a nice option for students who can’t afford New Hall. Students feel stuck in low end housing because they can’t pay for the nice hall. Grant Hall is nice but it is still expensive. Lincoln, Douglas, and Neptune are terrible place to live. Residence hall costs way too much. Need to find a way to offer nice housing that is more affordable.
24. Need to take a serious look at all the “extra” fees that students have to pay to be involved in activities (i.e. Group Fitness Pass, etc.). More students would be involved if they didn’t have to pay extra for everything.
25. Need to allot funds for books especially the expensive books. Can only use Financial Aid for books at VCB and Bookstore and the books are more expensive. Should only be able to use funds for buying books online because they are cheaper.
26. Need to know about the available scholarships and ways to successfully obtain scholarships.
27. If NIU requires two-year on-campus residency it will increase student debt and some may not be able to afford to stay in school.
28. Currently have $40,000-$50,000 in loans and didn’t know about scholarships until well in my junior year which was too late.