



UNIVERSITY OF ALBERTA

Student Loans 101- Filling the Gap

CASFAA 2018

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Overview

- Current state of student loan advising at the University of Alberta
- Student Loan literacy and outreach strategy
- Student Loans 101 sessions
 - Logistics of sessions
 - Timelines
 - Successes/Lessons learned
 - The future

A photograph of a large, multi-story brick building with classical architectural features, including arched windows and decorative cornices. The building is partially covered in ivy. The image is overlaid with a semi-transparent green filter.

Student Loan Advising at the University of Alberta *and* Alberta Student Aid

Student Loan Advising at the University of Alberta

- Student Financial Support - part of the Office of the Registrar
- Student-facing services of the Office of the Registrar are offered through a student service centre (one-stop-shop) called Student Connect



Student Loan Advising at the University of Alberta

- Student Financial Support:
 - Complex student loan issues escalated by Student Connect
 - Provide student loan training for RO and campus staff
 - Engage in campus outreach
 - Participate in advocacy (CASFAA, ASAPA)

Current Support Provided by Alberta Student Aid

Alberta Student Aid provides assistance for students through:

- Website- studentaid.alberta.ca
- Funding Guide- Student Handbook (on website)
- Alberta Student Aid Service Centre (call centre)
- Policy Manual (on website)
- Training and support to staff of post secondary institutions

Support Not Offered by Alberta Student Aid

- In-person advising
- In-person sessions
- Intuitive website
- Interactive online materials:
 - Videos
 - Calculators
 - Chat features
 - Email address

Student Loan Advising as Financial Literacy



Student Loan Advising at the University of Alberta

What we have found...

1. While financial literacy programing is growing, there is a gap in support available specific to student loans
2. Unlike other financial aid programs the institution does not own student loan policy and procedures
3. Despite our lack of ownership over the student loan program students visit our office for support

Student Loan Advising as Financial Literacy

1. While financial literacy programming is growing, there is a gap in support available specific to student loans:
 - Student loan support is sometimes seen as separate from Financial Literacy
 - Student loan literacy programs that are created by loan providers are often focused on repayment (eg: Finastra repayment presentations), or are presented as information/policy on their websites

Student Loan Advising as Financial Literacy

2. *Unlike other financial aid programs the institution does not own student loan policy and procedures:*
- Providing advising and student loan support for students is unique and challenging!
 - Policy and processes are not owned by the institution
 - Policy and rules change on an annual basis
 - The program differs between the provinces and territories

Student Loan Advising at the University of Alberta

3. *Despite our lack of ownership over the student loan program students visit our office for support:*

- We receive student loan inquiries daily
- Students may come to us because:
 - They cannot find information and support through the loan providers (eg: Alberta Student Aid, NSLSC)
 - They are more comfortable getting information and support from our office

Student Loan Advising as Financial Literacy

3. *Unlike other financial aid programs the institution does not own student loan policy and procedures:*
 - Even though the application process is moving increasingly online, increasing the ease of access for students, we still play a large role in helping students navigate student loan issues and applications

An Outreach Strategy for Student Loan Literacy

- Knowing that students come to us for student loan support, we created an outreach strategy to foster understanding around government student loans and increase student success in the application process
- The strategy focused on improving student loan literacy for both students and staff
- Consider student loan advising as a form of financial literacy

An Outreach Strategy for Student Loan Literacy



An Outreach Strategy for Student Loan Literacy

Initiatives targeted at students:

- Student application sessions (Student Loans 101)
- Integrating student loan topics into our financial literacy offerings
- Out-of-Province student loan information sessions
- Incorporating information about student loans in high school presentations and at recruitment events
- Outreach to our satellite campuses

An Outreach Strategy for Student Loan Literacy

Initiatives targeted at faculty and staff:

- Annual student loan information presentations for faculty/ staff
- Meaningful connections with campus community
- Resources and materials tailored to specific faculty staff upon request or as needed
- Package campaign

The background image is a photograph of a modern university atrium, overlaid with a semi-transparent green filter. The atrium features multiple levels with glass railings. Students are seen sitting on the balconies, some at tables and others on sofas. Large glass windows on the left side of the image provide a view of the outdoors. The overall atmosphere is bright and open.

Student Loans 101

Student Loans 101

Overview:

- Application sessions to help student apply for their student loan (full-time Alberta loans only)
- Started in July 2012 by the University of Alberta Students' Union - Financial Aid Office
- Focus on entrance students, but open to all
- Held in 60 person computer lab
- Open to students *and guests*

Student Loans 101

Overview:

- Aside from staffing and time commitment, they are nearly free to produce
- The sessions are one of the most direct ways to provide practical application assistance
- They have become some of our best attended sessions with the highest conversion (ticket sales vs. attendance)

Student Loans 101

The Goal:

- Students leave with correctly completed applications
 - Reducing the need for future troubleshooting
- Aware of next steps (eg: MSFAA's)
- Aware of loan portals (eg: NSLSC)
- Feel supported and know where to ask questions in the future
- Advertise our other services

Student Loans 101

Statistics:

- 2015:
 - 4 sessions
 - 132 attendees total
- 2016:
 - 4 sessions
 - 102 attendees (72 students, 30 guests)
- 2017:
 - 8 sessions
 - 180 attendees (132 students, 48 guests)



Student Loans 101

Timelines

Student Loans 101- Timelines

December:

- Choose session dates:
 - Sessions start in late July
 - Have a Saturday morning and afternoon session, weeknight sessions - staff OT required

February:

- Work with Communications team to create materials that are distributed with our Recruitment team at high school presentations, events and mail outs

Student Loans 101- Timelines

March:

- Create Eventbrite sign up for sessions
- Eventbrite will not be open until early June
- Update website (Registrar's Office and Admissions) with session information

Student Loans 101

Student Loans 101 Workshops help you navigate the student loan system. Attendees will apply for their Alberta Student Loan during the workshop!

Please note that these workshops are specifically for those eligible to apply for Alberta Student Loans, which means you must be an Alberta resident. If you are not sure if you're an Alberta resident, see Student Loans. If you require further information or assistance, please contact [Student Connect](#).

Registration will open Monday, June 4.

Student Loans 101- Timelines

March:

- Update website (Registrar's Office and Admissions) with session information

The screenshot shows the 'Scholarships, Awards, and Financial Support' section of the University of Alberta website. The breadcrumb trail is 'Home / Scholarships, Awards, and Financial Support / Student Loans'. The main heading is 'Scholarships, Awards, and Financial Support'. On the left, a sidebar lists categories: Undergraduate Awards, Bursaries, Student Loans (highlighted in green), Alberta, Out of province student loans, U.S. and International, Emergency Funding, and Money Talks: Financial Literacy. The main content area is titled 'Student Loans' and contains the following text: 'Student loans can be complicated, but we're here to help! Student Connect can assist you with your loan application and advise you on how to manage your loans and pay for your education.' It also states: 'Student loans are administered by the provincial and federal governments. When you apply for your provincial loans, you will be simultaneously assessed for federal funding.' and 'Student loans are interest-free and payment-free during the period of study, followed by a six-month grace period, and are repayable after that time. See the repayment section below for more details.' A note at the bottom says: 'Note: Some of the information on this page is specific to Alberta students. In some cases you may need to refer to your provincial lending authority (if different) for more information.' On the right, there is a 'Loans 101 workshops' section with the text: 'Need help with your application? Attend a Student Loans 101 workshop, where our expert staff will guide you through loan application process.' and 'Please note that we currently only offer Student Loans 101 workshops for Alberta students.' Below this is a link 'View workshop information'. At the bottom right is a 'Quick links' section.

Home / Scholarships, Awards, and Financial Support / Student Loans

Scholarships, Awards, and Financial Support

Undergraduate Awards +

Bursaries

Student Loans

Alberta

Out of province student loans

U.S. and International

Emergency Funding

Money Talks: Financial Literacy +

Student Loans

Student loans can be complicated, but we're here to help! Student Connect can assist you with your loan application and advise you on how to manage your loans and pay for your education.

Student loans are administered by the provincial and federal governments. When you apply for your provincial loans, you will be simultaneously assessed for federal funding.

Student loans are interest-free and payment-free during the period of study, followed by a six-month grace period, and are repayable after that time. See the repayment section below for more details.

Note: Some of the information on this page is specific to Alberta students. In some cases you may need to refer to your provincial lending authority (if different) for more information.

Loans 101 workshops

Need help with your application? Attend a Student Loans 101 workshop, where our expert staff will guide you through loan application process.

Please note that we currently only offer Student Loans 101 workshops for Alberta students.

[View workshop information](#)

Quick links

Student Loans 101- Timelines

May:

- Book computer lab
- Work with Campus Ambassador program to set up Campus Tours
- Create the presentation
- Set up staffing schedule

July/August:

- Send out email reminders (through Eventbrite, with list of required documents and information needed to apply)
- Staff training
- Print additional materials
- HAVE A BLAST!

Student Loans 101

The Presentation

The Presentation

- As students enter the room we ask them to log into the student loan application.
- We start the session with a 15-ish minute presentation with general information about loan process
- We then ask attendees to follow along with the presentation as they go through their own application
- The presentation has screenshots of the application



MONEY TALKS

Welcome to Student Loans 101!

1. Find a computer
2. Authenticate
3. Log into: studentaid.alberta.ca

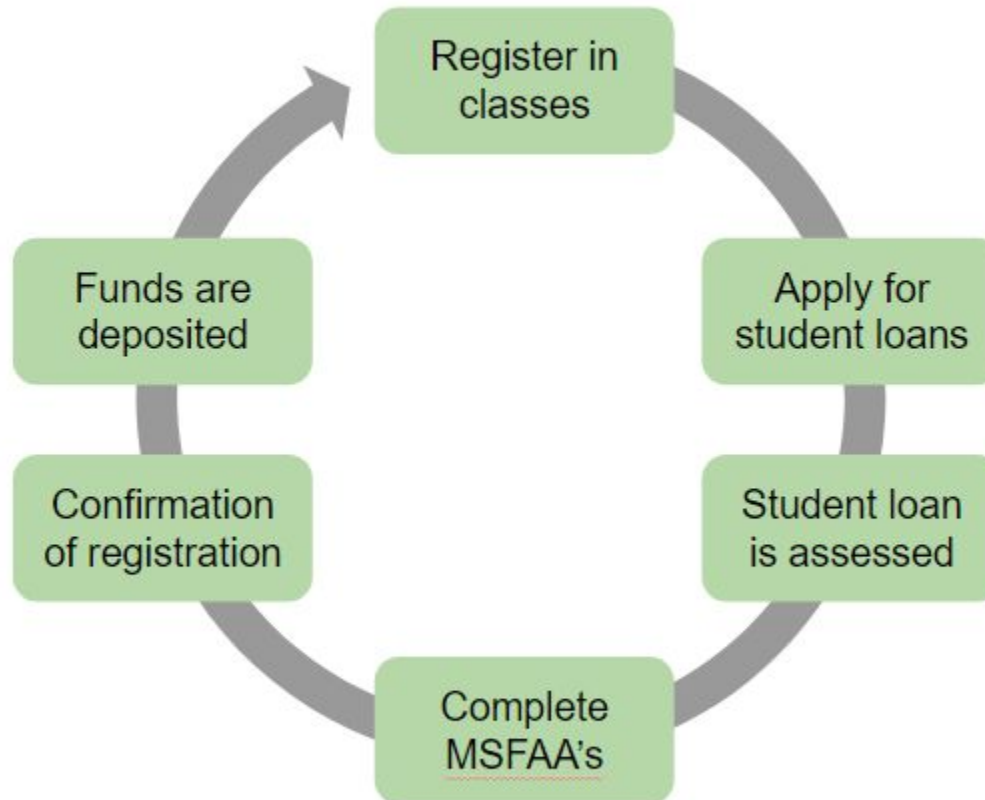


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The Student Loan Process in Alberta



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Welcome to the Students Finance System (SFS)



View Inbox

View any correspondence that has previously been sent to you.

This is where you will download your MSFAA's, Student Award Letter and Consent and Declaration



Load Work-In-Progress

Work on, submit, or delete an application that you already started, but have not yet submitted.

Information entered in the online application is automatically saved for you, but is deleted after 7 days if you do not submit it.

Funding Year	Application Type	Last Accessed Date
There are currently no Applications in progress.		



Apply for Post-Secondary Funding

Begin a new application for Full-Time student aid.

- ▶ [Apply for 2017-2018 \(classes start between 01-Aug-2017 and 31-Jul-2018\)](#)
- ▶ [Apply for 2016-2017 \(classes start between 01-Aug-2016 and 31-Jul-2017\)](#)

You cannot begin a new application if you currently have an existing work-in-progress application for the same year. If you have a work-in-progress application, complete it or delete it.




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Additional Information [Help](#)

Have you lived in Alberta all your life?	<input type="text" value="Yes"/>
If no, is Alberta the last province you have lived in for 12 consecutive months without being a full-time student?	<input type="text"/>
Do you have a permanent disability?	<input type="text"/>
Are you a current or former Ward of the Crown?	<input type="text"/>
Indigenous Status (Voluntary Declaration):	<input type="text"/>
Date Completed/Last Attended Regular High School (MMM-yyyy):	<input type="text" value="Jan-2000"/> 
If you are a single student with no dependant children, have you been available for full-time work for 2 or more years since you left high school?	<input type="text"/>
Have you received Canada Student Loan Funding from a province other than Alberta?	<input type="text"/>
Total income from line 150 of your 2016 Tax Return:	<input type="text" value="\$ 1,234 .00"/>

If you graduated from highschool this year= No

The exact Line 150 is required

[Return to Application Summary](#) [Back](#) [Next](#)



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Student Loans 101:

Advertising and Marketing



Advertising and Marketing

- Work with Communications team to create materials (handbills) that are distributed at recruitment events
 - In the past, we have not created posters or other print materials
- Student Connect promotion- during advising or helping incoming students
- Website promotion- on RO website and recruitment website

Advertising and Marketing

- Promote through campus partners
 - Department TVs, slideshows, department emails, newsletters, websites etc.
- Emails sent out through student **and grad** student digest (student newsletter emails)

“Planning on taking out student loans? Looking for some guidance first? Attend one of our upcoming Student Loan 101 Workshops – free for all incoming and continuing UAlberta students! Our expert staff will walk you through the process – and by the end of the workshop, your loan application will be complete!

Workshops are taking place July 22, 23, and 26. Sign up today! Space is limited. This form will close when the session has filled up. uab.ca/loans101

Advertising and Marketing

**Our only
print
material!**



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Student Loans 101:

Staffing and Day of the Presentation

Staffing

- Generally have 4-6 staff at each session
- One to present and others to offer roving assistance
- Strive to have a mix of staff from Student Financial Support office (FAO) and Student Connect (central advising unit)
 - This is helpful to help answer questions beyond financial aid, such as fees, admissions, general program information, etc.
- Sessions with fewer sign ups can be managed by fewer staff
- Sessions on Saturday and weeknights saw about 2 hours of OT

Day of the Presentation

- Provide packages with swag, campus maps, etc.
- Created a follow up sheet with next steps (how to complete MSFAA's).
- Provide Campus Tours on Saturday sessions
- Ordered reusable plates from Sustainability Office
- Bring supplies: hallway direction signs, paper loan applications, part time loan applications
- Snacks for staff

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Student Loans 101:

The Big Question?

Pizza

- Ordered pizza on weekend sessions for staff and attendees
- Used reusable plates, cups, cutlery from sustainability office
- Our busiest session- 59 people- ordered 20 pizzas
- Most popular: cheese
- While it was nice to offer the pizza, the sessions have a high conversion rate and was not necessary.





Student Loans 101: Successes

Successes

- Some of our best attended financial literacy sessions
 - Best conversion between ticket 'sales' and attendance at sessions
- In the last year we have added sessions during the week
- Aside from staffing and initial printing of handbills, the sessions are cost effective
- Weeknight session (Wednesday) was well attended
- Advertising through recruitment

Lessons Learned

- Sessions too close to September are less well attended despite apparent interest
- In the last year we have added sessions during the week day, but dropped sessions on Sunday
- Pizza nice, but not crucial
- Presentation could be shorter, more concise
- Need to be clear in email communications- who is this session for, information to bring for sign in to application

Challenges

- The sessions are clunky
 - Students often do not follow along with the presentation when working on application
 - Family and friends are a blessing and a challenge
 - Technological issues are difficult to resolve on weekends and evenings
 - *eg: Trouble logging into the applications*

Challenges

- Creation of sessions can be time consuming. Alberta Student Aid makes changes to the loan application each year, meaning that the presentation cannot be updated until early June.
 - Presentation training and materials require updating yearly
 - *Benefit is that staff receive training and updating every year*



The Future

Where Do We Go From Here?

- This year we began offering Out of Province online sessions
 - Generic and offered through Recruitment team
- Working on an online/video version of the presentation that will be posted throughout the year
- Adjusting Student Loans 101 session times and dates
- Creating mechanisms to collect better feedback from students about the sessions

Where Do We Go From Here?

- New and tailored sessions for:
 - Satellite campuses
 - French campus
 - First People's House

How does your school help support student
loan specific outreach?



How does your school help support student loan specific outreach?

- How do we expand?
 - How do we best ensure that we are capturing all student loan borrowers?
- How do we measure success?
- How can we include this sort of literacy in our advocacy effort?



Thank You!!

Questions?

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