



RESEARCH MEETS PRACTICE

FINDINGS FROM A COLLABORATION BETWEEN
NASFAA AND THE ASSOCIATION FOR
THE STUDY OF HIGHER EDUCATION



**NASFAA
RESOURCES**

PUBLISHED JANUARY 2016



NASFAA

NATIONAL ASSOCIATION OF STUDENT FINANCIAL AID ADMINISTRATORS

Table of Contents

Executive Summary.....	3
Introduction	3
The Structure and Work of the Collaborative	4
The Role of Evidence in Policy and Practice.....	4
Findings	5
Survey of NASFAA Members	5
Review of Scholarly Research	5
Focus Groups and Facilitated Discussions	7
Discussion and Recommendations	8
References	9
Appendix A: 2014 ASHE Research to Practice Survey	11
Appendix B: Statewide Focus Group Protocols	12
Appendix C: NASFAA 2015 National Conference Facilitated Discussion Group Protocols	13
Acknowledgements	14

Executive Summary

The National Association of Student Financial Aid Administrators (NASFAA) is a Washington D.C.-based higher education association serving nearly 20,000 student financial assistance professionals at approximately 3,000 colleges, universities, and career schools across the country. Beginning in fall 2014, a working group composed of representatives from NASFAA and the Association for the Study of Higher Education (ASHE) embarked on a yearlong effort to identify and examine ways to make financial aid research more relevant to financial aid practitioners. To inform our recommendations, we surveyed NASFAA members, reviewed the research literature on financial aid, and facilitated a number of focus groups across the country.

This report presents the findings from the outlined work above along with recommendations for how research can better inform the practice of financial aid administration. In addition to our recommendations, this study identified three main themes as a result of the feedback from, and conversations with, financial aid administrators. The themes are as follows:

- Researchers should aim to make findings simple and digestible and make research accessible to practitioners to help communication between research and practice flow more efficiently and effectively.
- Researchers should conduct studies that encourage the implementation of more effective and realistic policy.
- Financial aid administrators are already pressed for time, so researchers should strive to share and communicate findings in a way that is mindful of these time constraints.

Taken together, these themes contain a general thread of the need for stronger communication between the research community and financial aid practitioners on the front end to determine topics for research and the most desirable form for consumption.

With these themes in mind, we offer the following recommendations to help better facilitate conversations between practitioners and researchers and to ensure that research is both applicable and digestible:

- **Recommendation 1:** Survey financial aid administrators annually to identify timely potential research topics on issues that impact their students and offices.
- **Recommendation 2:** The academic and financial aid communities should work together to make research results more accessible to those involved in policymaking and practice.
- **Recommendation 3:** Researchers should increase their focus on producing research that studies and highlights best practices on campuses.

The findings from this study provide an opportunity to better connect the work of academic researchers and the practices of financial aid professionals and the collaboration looks forward to helping our respective members put these policies into practice.

Introduction

There is a need for evidence-based practice in financial aid, given the stewardship role financial aid administrators (FAAs) play in allocating public resources as well as the importance of financial aid in promoting postsecondary access and success. Consider that in 2013-2014, \$228,624 million in grants and loans (from institutional, state, federal, and private sources) was awarded to students at the undergraduate and graduate levels (Baum, Ma, Pender, & Bell, 2015). In addition to being a substantial investment of public resources, financial aid plays a vital role in educational attainment. Prior research has shown that financial aid may have a positive effect on academic preparation, college choice, college attendance, persistence, and degree completion (e.g., Chen & DesJardins, 2008; Dynarski, 1999; Paulsen & St. John, 2002). Financial aid can also help equalize opportunity for low-income students (St. John, 1990).

Yet despite the need for evidence, there is a disconnect between the ever-growing body of research on financial aid and the practices of financial aid administrators. This disconnect may exist for a variety of reasons. Scholarly research on financial aid is characterized by the use of highly technical methods (e.g., regression discontinuity) that may not be accessible to practitioners; a lag time exists between the advent of new policies and the availability of published research; there are gaps in what aid administrators need to know and what researchers study; and both researchers and practitioners may lack the time and resources necessary to communicate effectively with one another. This paper explores this disconnect and details a partnership between the National Association of Student Financial Aid Administrators (NASFAA) and the Association for the Study of Higher Education (ASHE). NASFAA represents financial aid practitioners across the United States, and ASHE is a national professional association for higher education researchers, many of whom who study financial aid.

The Structure and Work of the Collaborative

Beginning in fall 2014, a working group composed of representatives from NASFAA and ASHE embarked on a yearlong effort to identify and examine ways to make financial aid research more relevant to financial aid practitioners. In support of the 2015 ASHE Conference theme, “Inequality in Higher Education,” we paid particular attention to how financial aid serves as a crucial instrument to combat inequality. To inform our recommendations, we surveyed NASFAA members, reviewed the research literature on financial aid, and facilitated a number of focus groups across the country. In fall 2014, we conducted an online survey of NASFAA’s members about their use of research in financial aid practice, areas in which they feel research is lacking, and outlets they most frequently use for locating research (see Appendix A for the full questionnaire). Approximately 900 administrators responded.

Based on the survey results, we developed a more refined set of questions for in-person discussions during statewide financial aid conferences. An analysis of the transcripts indicated respondents commonly reference data sources, but they reference scholarly literature less often and primarily for their own understanding. Participants also expressed concerns related to the timeliness of scholarly research and felt that the lag of up to two years in the publication of research studies made them less valuable to practitioners.

The final activity of this collaboration involved conducting three longer, more in-depth, facilitated discussions at the 2015 NASFAA National Conference. Using the findings from the online survey and facilitated discussions at statewide financial aid practitioner conferences, we further refined our questions to more narrowly examine financial aid practitioners’ understanding and usage of scholarly research in their practice (Appendix C). Major themes from these discussions yielded four areas of research of particular interest to financial aid administrators: (1) influence and impact on student outcomes, (2) trends in student loan debt, repayment, and default, (3) college access and affordability, and (4) policy structure and reform. We examine details of each category below.

One theme that emerged is the apparent difference in how academics and financial aid practitioners define research. For example, aid practitioners we spoke with often cited descriptive data reports (e.g., College Board’s *Trends in Student Aid*) as research, whereas members of the working group thought of research as empirical work published in scholarly, peer-reviewed journals. The ASHE-NASFAA working group did not focus on defining research, but rather considered what the different concepts of research might mean for practitioners and researchers and, more broadly, different assumptions about the role of evidence in practice and policy. We discuss these assumptions next, then focus on the results of our data collection efforts.

The Role of Evidence in Policy and Practice

An underlying assumption of this collaborative is that evidence can and does inform policy and practice. However, there are varied and sometimes competing concepts of decision making. These different conceptions are important because evidence plays a different role in each. For example, a rational-comprehensive model assumes policymakers can gather enough information to sufficiently assemble legitimate solutions and weigh alternatives, with the preponderance of evidence determining the best solution. Evidence plays a very strong role in this model.

Rejecting this approach, Lindblom (1959) argues for a model that recognizes policymakers’ likelihood to start from “familiar, better-known experiences” and incrementally tinker with standing policy to address public concerns instead of starting from scratch like the rational-comprehensive theory suggests. Incrementalism, then, is less systematic, more short term, and may not thoroughly account for every possible solution or possibility. Incrementalism can ignore large or “fundamental decisions” that cannot be made by modifying existing policy, such as a declaration of war (Etzioni, 1967). In this model, evidence plays an important role, but the set of choices being considered limits its utility.

The mixed-scanning model looks to address weaknesses in both approaches. As a gateway between the rational-comprehensive and incremental approaches, the mixed-scanning model (Etzioni, 1967) presents an additional theoretical approach that rejects elements of both rational-comprehensive and incremental. In a mixed-scanning approach, policymakers identify problems at a broad level, instead of systematically identifying every possible problem (as in a rationalistic approach) or only by building off of previously addressed scenarios (as in an incrementalist approach). Here, evidence plays a role in both selecting and defining the problem as well as understanding it.

Kingdon (2003) posits a non-linear, non-incremental model that focuses on agenda-setting, or the way issues gain priority in the eyes of decision makers. Kingdon theorizes that policymaking hinges on combining problems, policy proposals, and politics. Furthermore, he suggests that combining these elements becomes more likely when the appearance of specific and compelling problems or a change in the political landscape open a “policy window” and provide an opportunity for a policy or policies to emerge. Under his approach, evidence plays a relatively limited role in the decision-making process and may be more likely to be used to support existing beliefs rather than illuminating the nature of the problem and designing optimal solutions.

Recognition of the varied approaches to policy and practice was an important starting point for our collaborative. We understood that the premise of our efforts was the belief that evidence can and should play a role in financial aid administration. However, that role can vary, and as was demonstrated through some of the data we collected, evidence may be defined quite differently by researchers and practitioners.

Findings

We sought to gain insight on the questions of interest using three main strategies. These included a survey sent in November 2014 to NASFAA members who are financial aid directors across the country in all sectors of postsecondary education, a review of extant research on the subject of student financial aid, and a series of facilitated discussions with financial aid administrators and practitioners.

Survey of NASFAA Members

An online survey of NASFAA members was conducted in fall 2014 asking questions related to their use of research in financial aid practice, areas in which they feel research is lacking, and outlets they use most for locating research (Appendix A). We drafted these questions to gauge financial aid practitioners' initial usage and feelings regarding research and provide the collaboration with overall direction moving forward. Results from approximately 900 respondents indicated more than half had read about financial aid in news outlets, but almost the same percentage indicated they had not read a research journal in the past month. Half of the survey respondents indicated they had read NASFAA's *Journal of Student Financial Aid* (JSFA) in the past year, but three-quarters could not readily name a report or study on financial aid from any outlet (including JSFA). When asked whether they agreed that financial aid researchers understand the practice of financial aid, half moderately agreed, mirroring participants' opinions on financial aid research informing policymaking. Survey participants also had the opportunity to identify areas of practice that might benefit from greater research-based knowledge or knowledge of best practices. Top answers included:

- Cohort default rates and default management (23 %)
- Subsidized usage limit applies (SULA) regulations (19 %)
- Financial aid awarding and packaging (16 %)

We used the results of this membership survey to facilitate an in-person working meeting at the 2014 ASHE Conference.

Review of Scholarly Research

Throughout spring 2015, we also composed a summary of the extant research on the subject of student financial aid. This summary yielded four predominant categories of student financial aid research: (1) influence and impact of financial aid on student outcomes, (2) trends in student loan debt, repayment, and default, (3) college access and affordability, and (4) policy structure and reform. A brief overview of each category follows.

Influence and Impact on Student Outcomes. Given the increasing importance of higher education in achieving economic and social prosperity (The College Board, 2008; Huelsman & Cunningham, 2013; National College Access Network [NCAN], 2012; The Institute for College Access & Success [TICAS], 2013), the sustainability and allocation of financial aid are critical. Financial aid policy raises questions regarding the impact of the current structure and the influence of aid on enrollment, persistence, and completion, particularly on low-income students. There is a tension in financial aid's benefits and the downsides of debt acquisition and repayment, what Jackson and Reynolds (2013) call "the dual-sided nature of college loans that makes them an imperfect, but overall positive tool for reducing educational inequality" (p. 335).

Several findings in the literature support this assertion. Researchers have found that need-based grants increase the likelihood of graduation (e.g., Castleman & Long, 2013) and that the level of community college students' "need met with gift aid" is weakly associated with completion (Crockett, Heffron, & Schneider, 2012). Variables such as total aid received, grant awards, and work-study each have a small positive impact on persistence as well (Hossler, Ziskin, Gross, Kim, & Cekic, 2009). Patel and Rudd (2012) found one scholarship program encouraged more full-time enrollment during the semesters in which the program operated; however, the effects were minimal, and it did not increase either the average number of semesters for which students registered or the number of credits they earned over two years. Such generally positive but mixed findings are often reported in the literature alongside competing studies that point to potential negative outcomes associated with financial aid.

Dowd and Coury (2006) found that loans did not contribute to higher persistence and attainment rates and appeared to have a negative effect on persistence and no effect on degree attainment. In addition, Crockett, Heffron, and Schneider (2012) reported that financial aid was not found to be an efficient tool to counteract the adverse effect of inadequate academic preparation for students, and the need for even one developmental education course cuts student success rates in half, regardless of Federal Pell Grant status. A complicated picture emerges in the literature and additional research on the impact of financial aid on student outcomes is critical, particularly as it relates to the conversation on student loan debt.

Student Loan Debt, Repayment, and Default. Increasing enrollment in higher education combined with rising costs associated with attending college and ascending rates in student loan uptake has elevated the national sum of student loan debt to a historic high, totaling 1.1 trillion dollars in early 2014 (White House, 2014). Announcement of this substantial national student loan debt burden received considerable attention from policymakers and lawmakers, the media, and higher education advocacy. This rising sum has fostered a national dialogue about the structure of higher education finance in the United States, and has broached questions pertaining to the affordability of American higher education (Martin & Gillen, 2011; Perna & Li, 2006; Rodriguez & Kelly, 2014; Welbeck et al., 2014), the value of a college credential (Dadgar & Weiss, 2012; Hout, 2012; Oreopoulos & Petronijevic, 2013), and the lifelong impact of student loan debt (Rothstein & Rouse, 2011).

The U.S. Department of Education calculates a cohort default rate (CDR) to record and report the percentage of students who default on federal student loans within a given timeframe. The most recently reported national rate of student loan default, CDR 2012, was 11.8% (down 9.1% from CDR 2011; U.S. Department of Education, 2015). The CDR calculation delineates important evidence related to both programmatic cost to the federal student loan program (as loan default diminishes revenue) as well as trends in the burden of student loan debt repayment for individual borrowers. Colleges and universities are liable for institutional rates of default for a three-year timeframe (an increase to the two-year window used prior to 2013). Institutions of higher education with a default rate that exceeds 30% for three consecutive years risk losing Title IV eligibility, and thus the capacity to administer federal student loans and other federal student aid (U.S. Department of Education, 2015).

A number of studies aimed to pinpoint characteristics associated with increased probability of student loan default. Collectively, these studies tend to indicate that student loan default is facilitated primarily by policy-driven student characteristics of student loans, interwoven with institutional and individual factors (Gross et al., 2009). Institutional characteristics associated with an increased default risk include type of institution, as students who procure loans from a for-profit institution are more likely to default than students with loans that originated at a non-profit public institution (Belfield, 2013; Deming, Goldin & Katz, 2012; Hillman, 2014). Failure to complete a program and earn a credential continues to emerge as the most significant predictor of student loan default (Cunningham & Kienzl, 2011; Hillman, 2014), a fact that underscores the relationship between financial aid policy and institutional practices that support student retention, completion, and success.

College Access and Affordability. Access to postsecondary education revolves in large part around readiness, cost, and affordability (Perna & Li, 2006). Thus, a significant area in financial aid research aims to address the relationship between financial aid and college access. Much of this research focuses on the income-based Federal Pell Grant Program. Although the annual maximum dollar allowance for the Pell Grant has increased in recent years, the proportion of college cost covered by the program has decreased. A recent report by the Pell Institute (2015) indicated that the current maximum Pell Grant covers just 27% of the average student's cost of college, compared to 1975, when the maximum Pell Grant covered 67% of the cost of college, on average. Furthermore, research suggests that many students max out their eligibility for federal financial aid for remedial coursework (Reichert, K. 2012). A smaller number of studies have explored the impact of other types of student aid on college access and enrollment. Low-income students are more sensitive to institutional grant aid than their peers from higher-income households; an additional \$1,000 in institutional grant aid increases the probability that a student will enroll in that institution over other choices by three percentage points (Hurwitz, M., 2012). A number of reports have suggested a reverse in scholarship trends, with a shift away from merit-based awards and toward need-based awards (Huelsman & Cunningham, 2013; Doyle, 2013; NCAN, 2012), and more consistency and transparency between federal, state, and institutional support (Doyle, 2013; College Board, 2008; HCM Strategists, 2013). A call for prioritization of funding to enhance access for low-income and first-generation students is widespread, including the elimination of federal tax credits in order to reroute funds to need-based initiatives (Doyle, 2013; College Board, 2008; NCAN, 2012; TICAS, 2013).

Presently, there are clear divides in the composition of student populations enrolled in postsecondary education. In 2013, individuals from the top family income quartile were over eight times as likely to obtain a bachelor's degree by age 24 as those in the bottom family income quartile (The Pell Institute for the Study of Opportunity in Higher Education [Pell Institute] and The University of Pennsylvania Alliance for Higher Education and Democracy [PennAhead], 2015). Several factors, including the current structure of financial aid, affect this disproportion in lower-income students' entry into and completion of postsecondary education. Instead of creating a simple system that focuses exclusively on the families that most need financial assistance to afford college, that money is distributed among dozens of complicated and poorly targeted higher education-related tax benefits, grant programs, student loan programs, interest subsidies, work-study aid, and loan forgiveness and repayment schemes (Dannenberg & Voight, 2013).

The complicated process of applying for aid adds further difficulty to students' ability to obtain financial support and gain access to college. The Free Application for Federal Student Aid (FAFSA) is long and can be hard to understand, and common issues associated with obtaining federal funds involve reject codes, verification processes, extra documentation, and eligibility checks (HCM Strategists, 2013; TICAS, 2010; 2013). Navigating this process is challenging and, without help, many will not complete the application. Horn and Chen (1998) found in a correlational analysis that, for moderate- and high-risk students, participation in any type of pre-college outreach program doubled the odds for enrollment in a four-year college after controlling for other factors known to be related to college entrance (as cited in Pell Institute & PennAhead, 2015). Research on financial aid is continuing to help identify areas of undue burden and opportunities for policy reform, though there is still much work to be done.

Policy Structure and Reform. The collective research on financial aid policy suggests that a defining characteristic of the current structure of the U.S. student financial aid system is its complexity. In 2006, Dynarski and Scott-Clayton summarized the costs and complexities associated with the financial aid process. They concluded that the current structure creates substantial efficiency, administrative, and compliance costs, which are shouldered by students and families most in need of support and resources (Dynarski & Scott-Clayton, 2006). In response, a considerable segment of recent student financial aid research has been devoted to identifying how national financial aid policy might be adapted to simplify and streamline the student financial aid system. A 2008 series of papers sponsored by the College Board aimed to address how to better connect financial aid policy to the mission of the American higher education system. The papers underscored the need to "diminish the inequities and inefficiencies in existing programs" (Baum, McPherson, & Steele, 2008, p. 7).

More recently, the Bill and Melinda Gates Foundation announced its Reimagining Aid Design and Delivery (RADD) project, which aims to “shift the national conversation on federal financial aid that will make college more affordable” and “seed the field with innovative policies that can make that happen” (Bill & Melinda Gates Foundation, 2012). The project culminated in a series of white papers, many of which proposed specific policy recommendations, including proposals to implement an automatic income-based repayment for all borrowers (Dannenberg & Voight, 2013; Huelsman & Cunningham, 2013; NASFAA, 2013) and recommendations to simplify the FAFSA (HCM Strategists, 2013; Mishory & O’Sullivan, 2012, NCAN, 2012; Dannenberg & Voight, 2013).

Focus Groups and Facilitated Discussions

Our focus groups and facilitated discussions produced several strong themes and a long list of suggestions and perspectives to inform collaborative efforts across research and practice. Many frustrations, challenges, and opportunities identified by financial aid administrators and practitioners mirrored themes that emerged from a review of the literature. When asked about the relationship between research and practice, and specific needs practitioners have when engaging in research, respondents consistently expressed concerns with the following:

1. Researchers should aim to make findings simple and digestible and, where possible, accessible to practitioners to help communication between research and practice flow more efficiently and effectively.
2. Researchers should conduct studies that encourage more effective and realistic policy.
3. Financial aid administrators and practitioners are extremely busy and have limited time to look up research to inform practice. Researchers should strive to share and communicate findings in a way that is mindful of practitioners’ time constraints.

These three themes emerged from a wide array of feedback from administrators and practitioners, collectively offering greater insight on the relationship between research and practice.

Of initial concern was how practitioners defined research, and conversations throughout the facilitated discussion sessions suggest that many respondents define research in broad terms. Practitioners included the following in their characterizations of research: publications in academic journals, trend and benchmarking reports, internal institutional data reports, online higher education publications (i.e., *Inside Higher Ed* and the *Chronicle of Higher Education*), and national online data warehouses (i.e., IPEDS). Many respondents considered their own institutional research office as one of the most relevant resources for research and data most applicable to their daily work.

We were also curious about how accessible research seemed to practitioners. Respondents reported they generally felt they had adequate access to journals and other resources through their university affiliation. However, they felt the accessibility much more cumbersome in terms of finding the “right” type of research for their purposes and in terms of the digestibility of a piece of literature once they found it. One respondent stated, “Research is not written for practitioners.” Respondents expressed that, given that most student financial aid administrators have little time to devote to reading and analyzing research, academic research is often too lengthy, convoluted, and difficult to process. Respondents proposed several ideas to address this issue, including the creation of one-page summaries or briefs of academic studies—including charts, graphs, or other helpful visuals, and/or an online hub where research is easily searchable and accessible. The suggestion that researchers take the time and effort to translate studies, findings, and reports to various forms aimed at practitioner use was one of the most frequent suggestions to emerge from the facilitated discussions.

Several other insights emerged from the focus groups. Respondents preferred research that highlights successful practices and policies that other institutions and financial aid offices have implemented. Further, many respondents expressed a desire for research that explicitly connects to practice. One respondent explained, “Unless somebody can show us how [the study] can be relevant to our day-to-day operations, [or] how it can impact our students, we move on... we don’t have time to spend on reading research unless we can figure out front that it can have a potential impact on our operations.”

One theme that surfaced among respondents across all focus group sessions was the perception that the majority of studies (even studies conducted in a similar institution or the same sector) may not be applicable to their own institution due to differences in student population, geographic region, or internal practices and policies. This perception concerning the applicability of research led many respondents to explain that finding applicable research is incredibly difficult. One respondent commented, “Sometimes, I don’t think the research would be valuable even if we had time to read it, just because it doesn’t necessarily fit who we are as an institution.” This may be the case when practitioners feel there is an over-emphasis on first-time, full-time students, or the research is focused on a type of institution or a student demographic that is not applicable to their work.

All facilitated discussion sessions touched on specific topic areas in which respondents would like to see more research done or made more widely available. Most consistently reported was a desire for more research on the broad areas of persistence, retention, and graduation. Also common was a desire for more research focused on specific student populations, such as Pell recipients, students that require remedial education courses, and first-generation students. Some respondents also felt research on profiles of students who default on their loans would be beneficial, including localized information. This interest stemmed from the desire for more research on regional profiles, smaller institutions, and community college systems.

Focus group participants also requested additional research on debt levels and differences in graduate and undergraduate debt, the impact or potential impact of free education models, and the differences between need and merit aid and how that varies at undergraduate and graduate levels. Finally, one session in particular zeroed in on best practices in student loan counseling and the packaging of information to students, which could be analyzed further and subject to reform through a collaborative effort by researchers and practitioners. Collectively, these comments suggest there may perhaps be a disconnect between financial aid administrators and the extant academic research, or at a minimum an opportunity to enhance communication and collaboration among these different roles.

Another interesting response was the idea that research may be most useful in the hands of policymakers, above and beyond any other population. Respondents conveyed that policies must make sense “on the ground” in the real world, and that in order for important reforms—such as simplification on several fronts—to be realized, researchers need to take a lead role in making the case for such reforms. Respondents suggested they may need help in “telling their story.” If researchers can position their work to best explain the logical and realistic implications of particular policies, what emerges is likely to align practice, research, and policy in a positive direction.

Discussion and Recommendations

The findings from this study provide an opportunity to better connect the work of academic researchers and the practices of financial aid professionals. Given the increased public focus on college cost, affordability, student loan debt, and transparency, as well as the upcoming reauthorization of the Higher Education Act (HEA), this study and associated findings could not have come at a more opportune time. Perhaps the most encouraging findings are the true interest among academics in producing more useful and applicable research and the desire on the part of financial aid administrators to consume and utilize research to improve and innovate in their day-to-day job functions.

As noted in the findings, we identified three main themes as a result of the feedback from and conversations with financial aid administrators. The first theme is that researchers should aim to make findings simple and digestible and make research accessible to practitioners to help communication between research and practice flow more efficiently and effectively. The second is that researchers should conduct studies that encourage the implementation of more effective and realistic policy. And finally, given that financial aid administrators are already pressed for time, researchers should strive to share and communicate findings in a way that is mindful of these time constraints. Taken together, these themes contain a general thread of the need for stronger communication between the research community and practitioners on the front end to determine topics for research and the most desirable form for consumption.

With these themes in mind, we offer the following recommendations to help better facilitate conversations between practitioners and researchers and to ensure that research is both applicable and digestible.

Recommendation 1: Survey financial aid administrators annually to identify timely potential research topics on issues that impact their students and offices. To bridge the gap between student financial aid research and practice, the academic community must remain cognizant of the evolving needs of financial aid practitioners. An annual survey of financial aid administrators would allow practitioners to systematically share their research needs, concerns, suggestions, and proposals in the context of their own offices and institutions. NASFAA has the capacity to survey its membership; further, as a result of the organization’s collaboration with ASHE and other financial aid researchers, NASFAA is well-situated to communicate survey results to the academic community.

A survey of this type would help clarify the perceived needs of the financial aid community. In turn, academics would gain increased understanding of financial aid practice and a more nuanced capacity to engage in timely and relevant research that is responsive to changes in federal and state policies and regulation. At times, researchers may not have the capacity (due to time constraints, limited funding, etc.) to conduct some of the proposed research endeavors; however, these cases nonetheless present an opportunity for dialogue between the academic community and practitioners surrounding the research process.

Recommendation 2: The academic and financial aid communities should work together to make research results more accessible to those involved in policymaking and practice. For example, they may produce final publications that include or are supplemented with short summaries of key takeaways for practice and helpful charts and visuals. The findings from the facilitated focus group sessions indicated that many practitioners simply do not have the time to comb through and thoroughly scrutinize academic journal articles. Therefore, distilling a journal article or white paper down to a summary of the most relevant findings is one way in which researchers and publishers can help to ensure academic research is accessible to the practitioner community. Researchers should give particular attention to findings that are applicable to financial aid offices and institutional policies. By having access to key points and takeaways, financial aid administrators may be better equipped to identify and share findings with senior leadership and other campus administrators.

Recommendation 3: Researchers should increase their focus on producing research that studies and highlights best practices on campuses. Practitioners consistently conveyed in this study that they would benefit from specific information on practices that are successful for peer institutions, as well as a practical orientation as to how they can implement them at their own institution. This type of research can help aid administrators to easily visualize and plan for how to use the findings on their campus. To do this well, researchers must look at a wide array of institution types to understand best practices in different contexts. While simple descriptions of best practices do not constitute scholarly research, studies that focus more on the rigorous evaluation of existing policies and practices can lead to the discovery of best practices that can be shared with the NASFAA community and other interested entities.

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Appendix A: 2014 ASHE Research to Practice Survey

1. In the past week, how often have you read about financial aid in any
(*Inside Higher Ed*, *The Chronicle of Higher Education*, *Today's News*,
a research journal, a listserv, e.g.) news outlet? _____

2. What is your most regular source of information about financial aid? _____

3. In the past month, how often have you read the following?

- Any research journal (such as *Review of Higher Education*) _____
- NASFAA's *Journal of Student Financial Aid* (JSFA) _____
- *Inside Higher Ed* _____
- *The Chronicle of Higher Education* _____
- NASFAA's *Today's News* _____

4. Can you readily recall the name of a report or study on financial aid? _____

4a. If you answered yes, what was the name of that report or study? _____

5. Have you read NASFAA's *Journal of Student Financial Aid* (JSFA) in the past year? _____

5a. If you answered yes, to what extent do you agree with the following about articles in the JSFA on a scale of 1 to 4, with 4 being the highest?

- The articles are relevant to my professional practice. _____
- The articles are timely with respect to important issues in the field. _____
- The articles are easy to understand and read. _____
- The articles have clear implications for practice. _____

6. Overall, what extent do you agree or disagree with the following about the financial aid research, in general, you have read in the past year on a scale of 1 to 4, with 4 being the highest?

- It is relevant to my professional practice. _____
- It is timely with respect to important issues in the field. _____
- Financial aid researchers understand the practice of financial aid. _____
- Financial aid research informs financial aid policy. _____

7. What areas of your work (or current pressing policy and practice decisions) might benefit from greater research-based knowledge or knowledge of best practices? _____

8. How do you use research to inform your school's policies and practices? _____

Please indicate your institution type _____

How many years have you worked in financial aid? _____

What is your title? _____

Appendix B: Statewide Focus Group Protocols

Overview: The purpose of this focus groups is to gather information from financial aid administrators about how they use existing research, what research they think is important to their daily work, and what research they would like to see done.

- This is intended to run about 30 minutes and be done with no more than 12 people.
- You do not need to collect any demographic information.

Script: Thanks for coming today. NASFAA is working with the Association for the Study of Higher Education (ASHE) to identify ways in which research can support financial aid practice. We are conducting focus groups across the country, trying to better understand how practitioners like you use research and what research you would like to see done.

1. Although I have a few questions to ask, I want this to be a conversation.
2. To begin, I want to ask about use of research in your work. Can you give an example of a time over the past semester that you used research, for example something published in an academic journal, to help you in your work? What particular research piece did you use and why did you choose it?
3. Can you think of a time in the past semester where you wanted research to help guide your work but could not find any? What were you trying to do and what would you have liked to know?
4. In a survey of NASFAA membership, a number of topics about which members wanted to see more research were identified;
 - **Staff #1:** Asks: For example, Subsidized Usage Limit Applies (SULA). Do you agree and if so what would you want to know?
 - **Staff #2:** Asks: For example, Cohort Default Rates. Do you agree and if so what would you want to know?
 - **Staff #3:** Asks: For example, Awarding. Do you agree and if so what would you want to know?
5. Is there any area of your work that you wish you had more research to rely on?

Appendix C: NASFAA 2015 National Conference Facilitated Discussion Group Protocols

Script: (Charlotte)

Thanks for coming today. NASFAA is working with the Association for the Study of Higher Education (ASHE) to identify ways in which research can support financial aid practice. NASFAA has conducted these focus groups at statewide and regional financial aid conferences and are now trying to further our understanding on how more senior level practitioners like you all use research and what scholars can do to make current research more usable for yourself and your offices. The data collected from these focus groups and other areas will be used to write a white paper which NASFAA will release later this fall.

Questions: (Amanda and Brittany)

Before we get started, we want to let you know that we would like to record the discussions so we can be sure to have a good record. Also, we may want to anonymously quote something that is said (with permission of course). If you are uncomfortable with this, it may be best that you just listen today.

We have just a few questions to ask. Please be mindful of our limited time in your response and also help us ensure that everyone who wants to, gets an opportunity to speak.

When you think of academic research, what kind of research comes to mind? Can you name a specific study or report?

- Follow-up if answers are not academic research: Give examples of academic research and then indicate (if they can) to try to provide answers to the remaining questions that are related to academic research studies.

How effective do you think your office is at using academic research in their work?

- Possible follow-up questions
 - Do staff share findings from recent academic research studies?
 - Do you have staff who are responsible for reviewing recent academic research studies?
 - How often is academic research discussed during staff meeting? During training? During the development of new processes and protocols?

In your experience, how accessible is research that you typically encounter?

- What can be done to make academic research more usable for practitioners?
- Possible follow-up questions
 - Do you have access to libraries that subscribe to peer-reviewed journals?
 - Does your office subscribe to any peer-reviewed journals?
 - Does your office have any professional memberships that include access to academic research publications?

Acknowledgements

This paper is the product of a collaboration between members of the Association for the Study of Higher Education (ASHE) and members of the National Association of Student Financial Aid Administrators (NASFAA). This is one of five ASHE Research and Policy/Practice Collaborations created by Dr. Laura W. Perna, president of ASHE, and supported by the William T. Grant Foundation. The ASHE Research and Policy/Practice Collaborations are designed to improve connections between research, policy, and practice. They involve collaborations between ASHE and five intermediary organizations that seek to help higher education policymakers and practitioners identify, understand, and apply research-based evidence. The five partner organizations are the Council on Independent Colleges, NAFSA: Association of International Educators, the National Association of Student Financial Aid Administrators (NASFAA), the Pell Institute of the Council for Opportunity in Education, and the Western Interstate Commission on Higher Education. As with the other four collaborations, members of ASHE and NASFAA began working together in November 2014 and presented findings from their yearlong collaboration in a presidential session at the 2015 ASHE Conference in Denver, Colorado on November 4-7, 2015. The content in this publication is solely the responsibility of the authors and does not necessarily represent the official views of ASHE, NASFAA, or the William T. Grant Foundation. More information is found on the ASHE website: <http://ashe.ws/?page=804>.

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The National Association of Student Financial Aid Administrators (NASFAA) provides professional development for financial aid administrators; advocates for public policies that increase student access and success; serves as a forum on student financial aid issues, and is committed to diversity throughout all activities.

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