
HEY YOU GUYS!
WE GOT THE
CARROTS FOR
THE SALAD!

OASFAA



**NEVER SAYS DIE
WE'RE ON THIS TREASURE
HUNT TOGETHER**

A case study in recruitment and retention from the financial aid perspective.

ABOUT US – PRESENTERS

FROM THE FINANCIAL AID OFFICE AT WESTERN OREGON UNIVERSITY

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DESCRIPTION:

Financial aid has all the "carrots" when it comes to students matriculating in college. You don't have a salad without the carrots, and this session is a case study in recruitment and retention from the financial aid perspective.



CASE STUDY 1

- Late FAFSA® filer
 - Student Aid Index (SAI) -1500
 - Parent unable to borrow Federal Direct Parent PLUS Loan due to no SSN
 - Bad Satisfactory Academic Progress (SAP); SAP Appeal submitted
 - Accounts receivable (AR) hold
 - AR balance was about to be sent to collections, but made small cash payment to keep it from going to collections
 - Unable to register for current term
 - Academically suspended with approved appeal to return
-



CASE STUDY 1 -- OUTCOME

Choose one:

Retained

Not retained





CASE STUDY 2

- FAFSA® filer
- Student Aid Index (SAI) 13,614
- New freshman
- Moved into residence halls early for cheerleading
- Medical reasons, had to drop cheerleading
- Unable to afford college costs without Parent PLUS Loan
- Single mother
- Parent unable to borrow Federal Direct Parent PLUS Loan due to adverse credit, however intending to challenge the credit decision
- Moved home first week of term as the additional Unsubsidized Direct Loan would not cover all of her expenses;
- Housing policy requires living on campus for freshman or parents living within 25-mile radius
- FERPA; Frustrated parent



CASE STUDY 2

- SWOT Analysis of Case
 - Strengths
 - Staffing
 - Opportunities
 - Update our web pages to provide more details about overturning adverse credit
 - Weakness
 - Communication
 - Threats
 - Reduced recruitment and retention



CASE STUDY 2 - OUTCOME

Choose one:

Retained

Not retained

I GOT MINE WHEN...

CollegeHumor

SKETCH

<https://www.youtube.com/watch?v=GkrTa4RMpDw>

CASE STUDY 3

- Returning student-athlete; Tuition rate is Western Undergraduate Exchange (WUE)
 - Late FAFSA® Filer
 - SAI is -1500
 - Back balance owing of \$10,000 and no payments in one year to the University
 - Came preseason, prior to start of term and staying in residence halls, but Housing about to kick out
 - Athletic Scholarship - appeal
 - Had not begun attendance in previous fall term, but had tuition, fees, and interest charges – appeal to AR
 - Parent PLUS Loan denial
 - Not eligible to borrow Private Education Loan, no co-signer available or credit worthy
 - Close to graduation of UG degree
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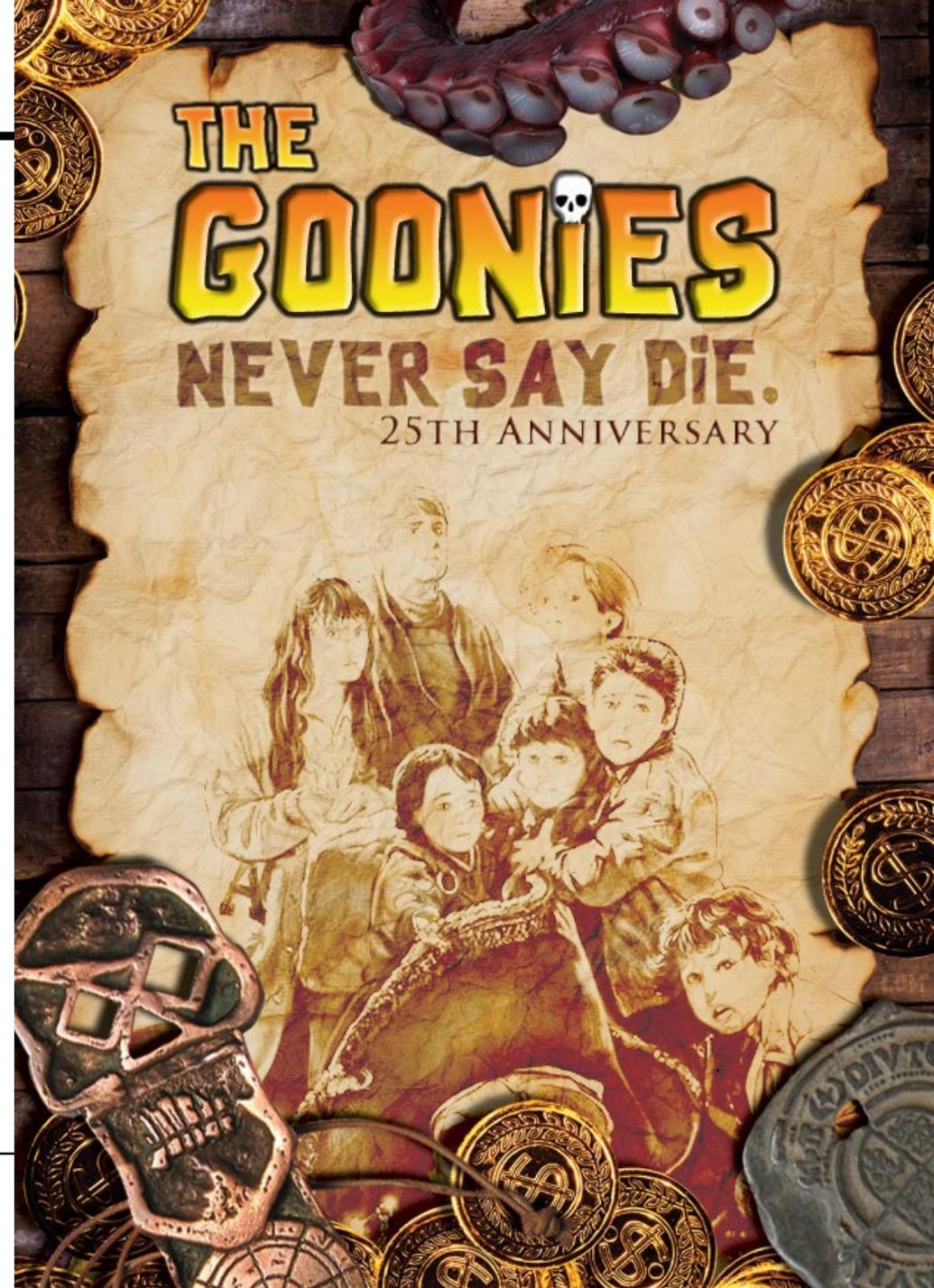


CASE STUDY 3 - OUTCOME

Choose one:

Retained

Not retained



CHALLENGES IN RECRUITMENT FROM A FINANCIAL AID PERSPECTIVE

- Recruitment
 - [5 Fall 2025 Enrollment Takeaways \(Inside Higher Ed\) - https://www.insidehighered.com/news/students/2026/01/15/fall-enrollment-increased-1-international-students-declined](https://www.insidehighered.com/news/students/2026/01/15/fall-enrollment-increased-1-international-students-declined)
 1. International students
 2. Adult enrollment dropped significantly, UG
 3. Public & Private 4-year enrollments saw a rare split (private saw a 1.4% decline)
 4. Total enrollment has reached pre-pandemic levels
 5. Dual enrollment and short-term credentials boosted community college enrollment
 - More going into trades and military
 - Financial
 - Changes to aid laws and regulations – state and federal
 - Other



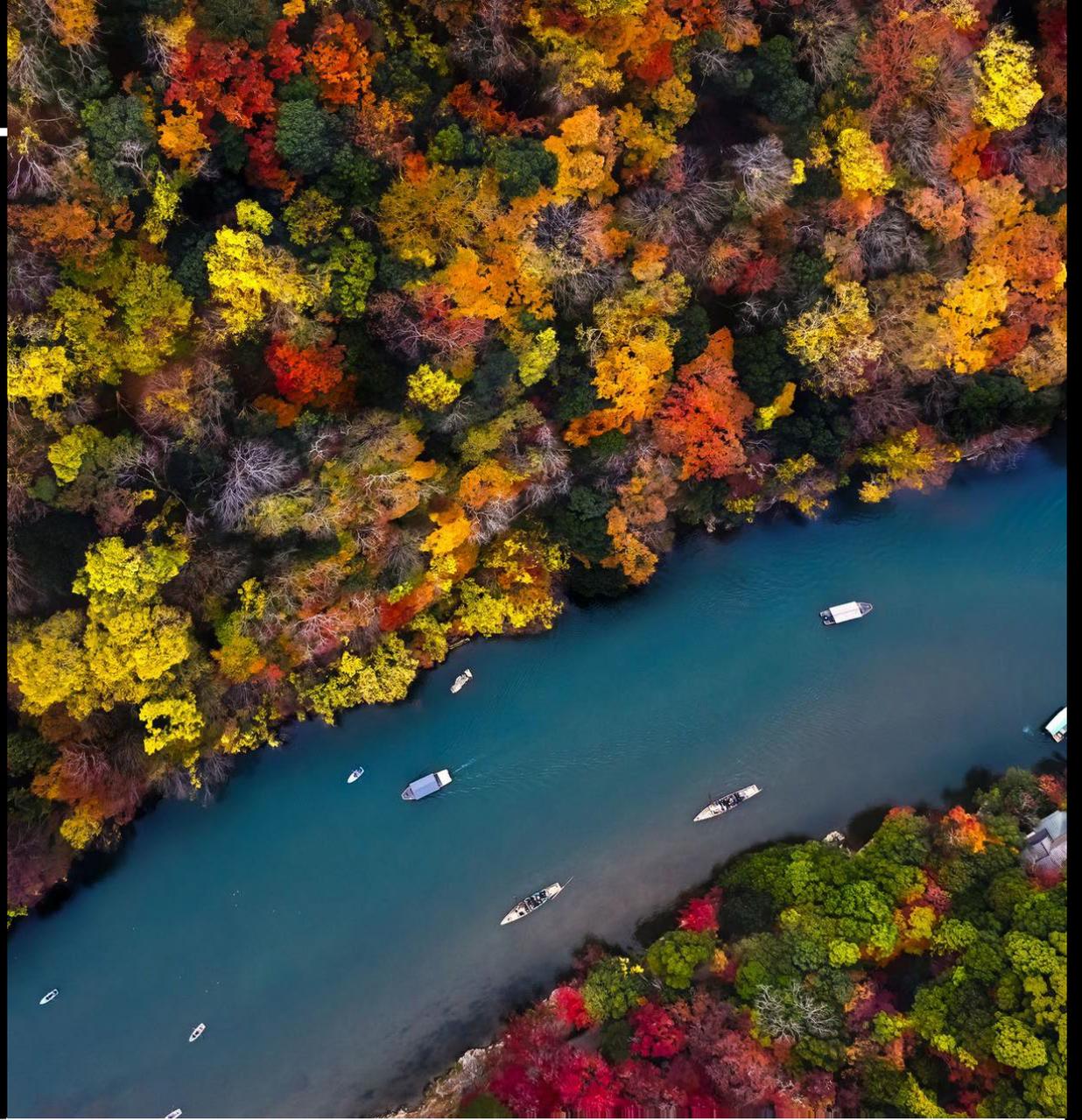
CHALLENGES IN RETENTION FROM A FINANCIAL AID PERSPECTIVE

- Retention
 - Balancing financial constraints for schools and for students in a changing economy
 - University/college survival
 - Financial aid staffing levels
 - Solving University Deficits - <https://www.highereddive.com/news/how-oregons-top-higher-ed-board-wants-to-solve-university-deficits/809389/>
 - Excerpts:
 - “bold action is necessary to guarantee the ongoing vitality of Oregon’s public universities.”
 - “Oregon’s public universities are expected to face ongoing budget shortfalls in the near future, the report said. That’s despite the institutions’ already significant efforts to balance their budgets.”
 - “In fiscal 2024, Oregon legislators appropriated \$8,625 per higher education student, well below the national average of \$11,683, according to the State Higher Education Executive Officers Association.”



RETURN ON INVESTMENT

Is college worth it from a student perspective?



OUR CHALLENGES FROM A FINANCIAL AID PERSPECTIVE

- Our school costs compared to others in the market
- Financial Aid and scholarship processes, are they easy to access and understand?
- Affordability
- Programs of study
- Financial Value Transparency (FVT)/Gainful Employment (GE)
- Budget cuts
- Shared services



WHAT RECRUITMENT AND RETENTION EFFORTS AKA “CARROTS” CAN FINANCIAL AID BRING TO THE SALAD?

- **Recruitment ideas:**
 - **Communication variety**
 - **Transparency**
 - **Early financial aid offers**
 - **Other**
- **Retention ideas:**
 - **Packaging policies including renewable awards**
 - **Financial Literacy**
 - **Other**

SOLUTIONS

- Models vary
- Strategies evolve
- Keep eyes looking forward to the landscape of what is to come and be ready to pivot
- Other





QUESTIONS