



# Reducing the Administrative Burden of Financial Aid Applications

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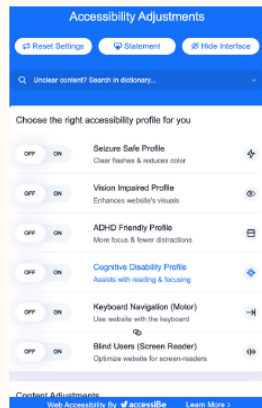
# State Financial Aid Websites: Dos and Don'ts

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## STATE FINANCIAL AID WEBSITES: DOS AND DON'TS

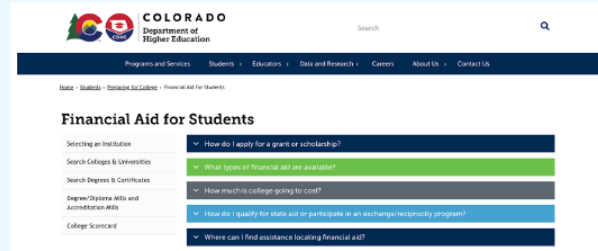
- ✓ **DO: Keep it simple and streamlined**
- ✓ **DO: Make sure your website is accessible for persons with disabilities**

Exemplar: [Washington Student Achievement Council](#)



- ✓ **DO: Put the "bottom line up front" by putting key information at the top or in an easy to see location**

Exemplar: [Colorado Department of Higher Education](#)



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- ✓ **DO: Use human-centered language that avoids technical jargon, acronyms, or niche terms that may confuse people who are less familiar with financial aid policies.**
- ✓ **DO: Chunk information, a design best practice and cognitive processing tool that is proven to help users comprehend and retain information. For example, simplifying the process into 3 steps.**

Exemplar: [Montana University System](#)

## How To Get Started With Financial Aid

We encourage every student to apply for financial aid, no matter your background. Although the process may feel overwhelming at first, starting early and staying organized will help make it manageable. Follow our guide for getting started with financial aid, and find out how you can earn hundreds — even thousands — of dollars towards your education.

### 1. Learn About the Types of Financial Aid →

Financial aid isn't just one-size-fits-all. There are several different forms of financial aid, each with different application processes, eligibility requirements, and responsibilities that come with them. Learn the difference between aid types such as grants, loans, scholarships, work study, and tuition waivers so you can find an aid option that works for you.

### 2. Calculate Your Potential Aid Package →

Your potential financial aid package can seriously lower the cost of a college education. The financial aid forecasting tool allows you to use information about your and your family's finances to estimate how much aid you can expect to receive. Calculating your potential aid will be useful for helping you determine how much money you need to save for college.

### 3. Start Applying for Financial Aid Today →

Financing your education can be stressful, but you don't have to do it alone. Learn about the process of applying for financial aid and get the ball rolling — familiarize yourself with the steps to apply for financial aid and make note of important deadlines for your application.

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- ✓ **DO: Link to the FAFSA application if that is the first step for students to receive state financial aid.**
- ✓ **DO: Include a financial aid calculator that students can use to estimate awards**
- ✓ **DO: Provide clear information about state financial aid award amounts**
- ✓ **DO: Let students and families know where to find in-person support, which is the gold standard for helping families navigate the financial aid system.**

Exemplar: [Tennessee Higher Education Commission](#) provides local contact information for financial aid specialists in every area of the state on the front page of its website

## THEC OUTREACH TEAM

Below is contact information for our Tennessee Higher Education Commission (THEC) Outreach Team. These Outreach Specialists travel the state sharing information about Tennessee financial aid and federal aid programs. Reach out to your Outreach Specialist if you have questions!



- SHELBY COUNTY (1)
- WEST TENNESSEE (2)
- MIDDLE TENNESSEE (3)
- DAVIDSON COUNTY (4)
- SOUTHEAST TN (5)
- UPPER CUMBERLAND (6)
- EAST TN (7)
- FIRST TN (8)

- ✗ **DON'T: Hide key information on an interior part of the site that requires several clicks to navigate.**
- ✗ **DON'T: Make applicants wade through long lists, or walls of text.** One state website had an extensive list of financial aid programs, many named after prominent state figures or the legislators that created them, with no way for a student or parent looking at the site to differentiate between the statewide, need-based aid program and niche scholarships for special populations or students studying a particular subject.
- ✗ **DON'T: Fail to update hyperlinks.** On one state financial aid website we visited, when you click "learn about grants" from the home page, the link was broken.

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# Features of Effective State Financial Aid

GENEROUS & WELL-TARGETED	TRANSPARENT & PREDICTABLE	SIMPLE TO ACCESS & RETAIN
<p><b>Need-based</b>, meaning students from low-income families receive the largest awards and all the funds are distributed to students with financial need</p> <p><b>Cover all or almost all of the cost of college, including living expenses</b>, when combined with the Pell Grant for all who qualify</p> <p><b>First dollar</b> relative to the Pell Grant, freeing students to use the Pell Grant for living expenses</p> <p><b>Can be combined with other state grant aid</b> to provide the maximum support to qualifying students</p> <p>Available to students who are <b>undocumented, justice-impacted, attending part-time, parents, older, and/or nontraditional</b></p>	<p>Criteria and award levels are <b>publicly available</b> through simple tables and a financial aid estimator</p> <p>Funding is an entitlement and is <b>guaranteed to all who qualify</b> – <i>not</i> distributed on a first-come, first-serve basis, no priority deadline, and remains consistent and predictable from year-to-year (e.g., doesn't vary with annual appropriations)</p> <p>Award amount is clearly stated on institutional financial aid award letters</p>	<p><b>FAFSA alone (or an alternative and equally simple form for students who are undocumented)</b> unlocks access to the program with no additional application; one consolidated state financial aid program, or at least one application for all types of aid</p> <p><b>No requirements beyond income</b> (e.g., no criminal background check, age restrictions, time since graduation, occupational limitations, GPA cutoffs, restrictions on part-time enrollment, community service requirements, etc.)</p> <p><b>Rules align with the Pell Grant</b> (e.g., satisfactory academic progress (SAP) requirements, appeals process, withdrawal deadline, number of semesters/credits covered are the same as the federal process ensuring that students won't lose access to state aid while retaining the Pell Grant)</p>

- Generous and well-targeted
- Transparent and predictable
- Simple to access and retain