

MEMO: Middle Leadership Academy Disenrollment Process Report

Date: 10/21/2022

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RE: Middle Leadership Academy – Disenrollment Process Review Project Report and Recommendations

A six-person Channel Island's team was convened in May 2021 and was asked to take part in the CSU Sponsored Middle Leadership Academy (MLA). This professional and leadership development program used a project-based format to engage collaborative, cross-divisional campus teams to design and implement equity projects that sought to address and improve student success. Our team was tasked by campus leadership to review the process of disenrollment of students for nonpayment and to determine if there was a disproportional impact on historically underrepresented groups.

The issue we were tasked to address was the disenrollment of students for nonpayment and the subsequent impact of that on historically underrepresented groups. Initially, our assumption was that there was something inherently wrong or overly cumbersome about our disenrollment process.

Through our experience in the Middle Leadership Academy (MLA) we discovered that the issue had less to do with the actual process of disenrollment and more to do with the number of students we had who were in a position to be disenrolled for nonpayment. Therefore, though one of our recommendations is to change the disenrollment practice by having it happen twice (instead of four times). Our more substantive recommendations point towards establishing coordinated monitoring and tracking of students in the months leading up to the payment deadline so that no student is dropped without there being a plan in place for their continued studies.

Given this re-envisioned goal, we have developed two principal recommendations for immediate action and a list of specific interventions. These were designed to ensure that if a student does not pay tuition and does not attend in a semester, it is because they made an informed decision, and not because of missing paperwork or a lack of knowledge of financial resources on campus. These recommendations are:

- 1. Simplify the payment deadline**
- 2. Provide intensive tracking and proactive financial education for students**

Before going into the specifics of these two recommendations it is important to review the data, we have on students who were disenrolled for non-payment in the past, previous to the pandemic and emergency changes to the disenrollment practices that the University made as a result of the pandemic.

Data on the Effects of our Payment Deadlines

The following data were pulled from the Disenrollment Dashboard created by the VPSA Office with the help of data consultants. This was before the arrival of our current Chief Data Officer and the establishment of current IR office. These data points show the success measures for students who were disenrolled *but at some point, re-enrolled that semester*. This is because we cannot measure GPA, units attempted, units completed, etc., if they never re-enrolled. As a result, the dashboard does not identify the success measures for all students who were disenrolled that semester. For example, in fall 2018, 398 individual students were disenrolled. This dashboard does not tell us how many of the 398 were URM vs. non-URM students. This is a limitation of this dashboard. However, as part of the work undertaken by our new Chief Data Officer and his newly constituted IR team, their plan is to have a more comprehensive disenrollment dashboard that does contain this information.

Having said all of this, we believe that this data does still provide some insight into the different outcomes of URM and first-generation students who did eventually re-enroll in these semesters after having been disenrolled for non-payment. We pulled the four semesters leading up to and including spring 2020, the rationale being that spring 2020 was the last semester when we ran a “normal” disenrollment process before the pandemic.

To reiterate, the data in the tables is for students who were disenrolled but at some re-enrolled and completed the semester. The number of students is expressed in the top row of each table (n=x). For greater context, we are also including the total number of disenrolled students that semester (both those who re-enrolled and those who did not). The reason there are two numbers there is because some students were disenrolled multiple times.

Fall 2018

436 disenrollments processed (398 individual student records)

58.3% (232) of the 398 students re-enrolled this semester

	URM n=110	Non-URM n=122	First-gen* n=59	Some College* n=52	4-yr Grad* n=86
Semester GPA	2.579	2.757	2.563	2.6	2.68
Units attempted in semester	11.05	11.44	10.78	11.13	11.85
Units completed in semester	9.48	9.98	8.97	9.62	10.55
<i>Difference in units</i>	<i>1.57</i>	<i>1.46</i>	<i>1.81</i>	<i>1.51</i>	<i>1.3</i>
% Receiving at least 1 DFW	37.27%	35.52%	40.68%	32.69%	34.88%
Good standing at end of semester	85.45%	86.89%	77.97%	88.46%	89.53%

*parental education columns do not include “unknown parental education”

Spring 2019**275 disenrollments processed (220 individual student records)****67.7% (149) of the 220 students re-enrolled this semester**

	URM n=75	Non-URM n=74	First-gen* n=46	Some College* n=33	4-yr Grad* n=58
Semester GPA	2.593	2.946	2.732	2.71	2.773
Units attempted in semester	10.99	11.46	10.41	10.85	12.34
Units completed in semester	9.15	10.34	9.04	9.09	10.86
<i>Difference in units</i>	<i>1.84</i>	<i>1.12</i>	<i>1.37</i>	<i>1.76</i>	<i>1.48</i>
% Receiving at least 1 DFW	44%	25.68%	47.83%	24.24%	29.31%
Good standing at end of semester	85.33%	95.95%	86.96%	93.94%	89.66%

*parental education columns do not include “unknown parental education”

Fall 2019**378 disenrollments processed (348 individual student records)****64.1% of the 348 students re-enrolled this semester**

	URM n=112	Non-URM n=111	First-gen* n=63	Some College* n=64	4-yr Grad* n=83
Semester GPA	2.640	2.882	2.582	2.638	2.643
Units attempted in semester	11.63	12.08	11.35	12.31	12.08
Units completed in semester	9.93	10.45	9.49	10.36	10.66
<i>Difference in units</i>	<i>1.7</i>	<i>1.63</i>	<i>1.86</i>	<i>1.95</i>	<i>1.42</i>
% Receiving at least 1 DFW	41.96%	31.53%	34.92%	40.63%	37.35%
Good standing at end of semester	82.14%	88.29%	80.95%	87.5%	84.34%

*parental education columns do not include “unknown parental education”

Spring 2020

324 disenrollments processed (294 individual student records)

71.1% of the 294 students re-enrolled this semester

	URM n=96	Non-URM n=113	First-gen* n=58	Some College* n=51	4-yr Grad* n=83
Semester GPA	2.852	3.082	2.986	2.842	3.036
Units attempted in semester	10.99	10.81	11.05	10.82	11.22
Units completed in semester	9.74	9.84	10.21	9.31	10.24
<i>Difference in units</i>	<i>1.25</i>	<i>.97</i>	<i>.84</i>	<i>1.51</i>	<i>.98</i>
% Receiving at least 1 DFW	28.13%	24.78%	22.41%	35.29%	25.30%
Good standing at end of semester	91.67%	96.46%	93.1%	88.24%	100%

*parental education columns do not include “unknown parental education”

We found that there were differences in success outcomes for under-represented minorities (URM) and for students with varying levels of parental education. We cannot attribute causation for the different outcomes, but these differences do line up with the retention literature showing that URM status and lower parental educational attainment are strongly associated with lower GPAs, lower unit completion, and greater academic difficulty.

Recommendations

Simplify the Payment Deadline

Through a Fall 2021 enrollment campaign to prevent disenrollment of students due to non-payment, the group, as members of a newly appointed “Retention Strikeforce” recognized that having four separate payment deadlines was cumbersome and needed to be addressed. In our discussions we were not able to identify a concrete rationale for why the University used this model as it predated most of us in the group or was outside of our respective scopes of authority. We were also unable to find any best practices for disenrollment in the student success and retention literature. However, we did conclude that it most likely came from a desire to provide students as many opportunities as possible to get back into classes after having been disenrolled.

Recognizing that while it might have been well-intentioned, the four drop dates created confusion and frustration among students as well as additional work for multiple offices involved in this process. As a result, we propose to simplify the process by having only two deadlines that are aligned with existing registration deadlines. We also propose an intensive outreach campaign between each disenrollment deadline. Finally, we propose to eliminate the 3% threshold for disenrollment.

- Two payment deadlines week 0 and end of week 3
 - Provides 3 weeks for direct contact
- Two disenrollment’s, week 0 and Monday of week 4
- Major connection campaign between first and final disenrollment

- Eliminate the 3% threshold on the first disenrollment

Reducing the number of payment deadlines and aligning them with registration deadlines not only simplifies the process but it also makes the process more intuitive. Having the first deadline be before the first day of classes is not arbitrary and is easy to explain to students and their families. This also provides an operational advantage as well as being student-centered because it allows students on the waitlist to be placed in classes with that first disenrollment. Having a second deadline, three weeks later provides students time to do all the things they need to put together their tuition (provide missing financial aid documents, sign up for a payment plan, discuss course options with academic advisors, etc.). Additionally, this will allow the University to engage in an intensive communication campaign with students who were disenrolled. The nature of this campaign is outlined in more detail below in the section on student tracking. Finally, this second deadline is not an arbitrary one as it aligns with the deadline to add a class with a permission number. The second disenrollment would actually not happen until Monday of week 4 to allow students the weekend to pay tuition.

Prior to the pandemic, the informal established practice for the campus was to not disenroll students for non-payment if the total number of students projected to be disenrolled meets or exceeds 3% of the total number of enrolled students. The rationale for eliminating this threshold came out of our collective experience during the pandemic when, in an effort to save students from disenrollment, the University made a decision to delay disenrollment for non-payment. This created a real-life experiment where we could see how delaying disenrollment would play out and what the unintended consequences might be.

Normally, disenrollment incentivizes students who intend to enroll that semester to get done whatever they need to get done to pay tuition. Conversely, some students who may have intended to enroll back during the registration period now find that for various reasons, they can no longer be enrolled. This second group then uses the disenrollment process to be dropped from classes and released from any tuition and fee obligation to the University. By unilaterally preventing disenrollment for all students without actually knowing their plans, we place students who have no intention of being enrolled that semester at a significant disadvantage. They will now owe tuition and/or some form of financial aid, resulting in a FIN Hold that will prevent future enrollment and will have to work with the Student Business Services to clear up the situation, thus creating additional administrative barriers for their eventual return. During the pandemic we have been able to make these students whole using HEERF funding but at this point the University has exhausted that funding.

Rather than unilaterally preventing disenrollment for non-payment based on a percentage of students, we are recommending that we use the three weeks in between our new proposed deadlines to contact these students to find out what their intentions, remove any administrative barriers preventing them from paying tuition, and counsel students who truly did not plan to return that semester of their options for re-enrollment in a future semester.

Financial Education and Intensive Tracking

Our second recommendation is financial education and intensive tracking for students in the time leading up to the first payment deadline and intensive communication and counseling on their financial

options in the three weeks between the first and second deadline. This set of actions are specifically geared towards reducing the number of students who find themselves in a position where they will be dropped for non-payment at the deadline. They are aspirational in the sense that it lists all of the touch points and actions we feel are necessary without outlining how and where to place the necessary staff for this.

There are several different ways in which this could be accomplished. One, a case management model for incoming first-year students out of high school, is part of a larger retention discussion in other areas. That model emphasizes working with incoming students starting at the point where they commit to the University in May of their senior year of high school and continues through the time, they register for fall of their second year. Ideally, the University would continue this monitoring throughout their academic career, but the case management model at least provides that initial monitoring in that critical first year. The actions outlined below can also be housed in departments within Enrollment Management like Financial Aid and/or the Registrar's office. This would require the appropriate funding for the required staffing in those areas.

Financial Aid literacy for prospective and incoming students

- Establish educational campaigns so that students and their families understand all the implications of accepting financial aid and the elements of aid (grants, work-study, subsidized loans, unsubsidized loans)
 - Recently we have seen students who filed their FAFSA but did not accept loans which resulted in them being subject to disenrollment. We must ensure that if they decline loans, it was an informed decision and that they understand the implications of that decision. We should work towards developing a culture of responsible borrowing that is supported by the entire campus. Financial Aid has found that some faculty and staff actively discourage students from taking out loans and even describe the Financial Aid office as being loan sharks.
 - Campaigns should begin during recruitment with FAFSA completion workshops at local high schools and community colleges
 - Financial Aid literature should be available in Spanish. We are a Hispanic Serving Institution. Over 50% of our student population identifies as Latinx. Applying and paying for college, particularly for a first-generation student, is a family decision. Cal Lutheran University's Financial Aid website has all of their information in Spanish: <https://www.callutheran.edu/financial-aid/espanol/>
 - Promote and track completion of CSUCI Scholarship application early in the second semester, with the deadline being the beginning of March
 - Inform prospective students of on-campus employment opportunities
 - Educational campaigns also have to be tailored differently for transfer students. Many will come into CI never having filled out a FAFSA or, if they have, not having to take out any loans.
 - We also must educate them on the differences in paying for a four-year university vs. a community college. Every year we have transfer students do not realize that tuition is not unit based as it is at the community college

Financial Aid document monitoring

- Monitor completion of FAFSA and let the student know if there are any missing documents. The goal is to not have any students who have missing documents in the weeks leading up to the payment deadline
 - For incoming students this can start once the student has submitted their Intent to Enroll and would continue through the summer and right up to the payment deadline for fall
 - For continuing students this will occur primarily at the end of the fall semester/beginning of spring semester to ensure FAFSA is complete by the June 30 deadline
 - It would occur again in the lead up to the payment deadline each semester, primarily for students who have partially completed the FAFSA and only have missing documents.
 - This work does not need to be solely completed by Financial Aid staff. It is possible to have case managers review what documents are needed and convey that to students, so they are aware of what is needed. Case managers can then track if the documents have been submitted and follow up when needed.

Student Business Services (SBS) communication in the lead-up to the first payment deadline

- SBS will ensure messaging regarding tuition due dates are consistent and tracked
 - Implement multiple messaging platforms (EAB Navigate, Message Center, Email to notify to communicate with students about key deadlines)
 - Will create a new messaging campaign for our Installment Payment Plans (IPP).
 - Market as an alternative to FA Loans
 - Specifically targeting the population of students who are awarded loans, but do not accept them and end up on the disenrollment list i.e. 68 of the 132 disenrolled students in Spring 2022 fell into this category
 - Will research the feasibility of eliminating the \$33.00 administrative fee for the IPP.

Intensive tracking of students disenrolled for non-payment

- In between the first disenrollment and leading up to the second and final payment deadline, track all students who have not paid or signed up for a payment plan
 - Cross reference this list with those missing FAFSA documents and those who have not accepted all aid to coordinate messaging for them
 - As staffing permits, during this period engage in phone and/or text campaigns to find out if they plan to attend and, if so, connect them with whatever resources are needed to get them paid (Financial Aid, payment plans, SBS, Emergency Grant information, etc.)
 - For those who do not plan to attend, find out the reasons why and track these so that the appropriate office on campus can follow up
- Track all communication and ensure that other relevant campus partners can view all communication through EAB Navigate (Financial Aid, Registrar, Advising, SBS)
- Identify any student who expresses an inability to attend as a result of finances and determine what is needed and what the University can provide