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# Email Content: How much is too much?

Amber Phillips | Senior Assistant Director  
of Client Services IU Indy

Abby Clifton | Assistant Director IU Indy

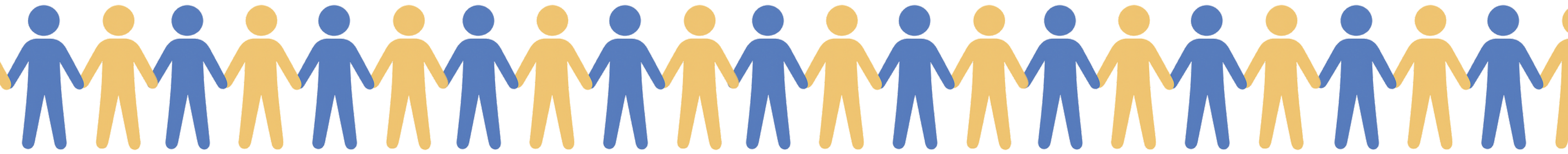
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Annual Conference  
March 11 - 13, 2026

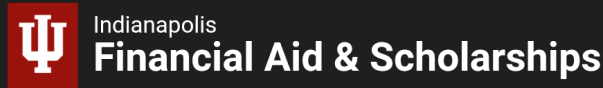
# Think Scanning , Not Reading

- **Clear Subject Line**
  - Example: FAFSA Deadline Approaching
- **Lists Instead of Paragraphs & Action First, Explanation Second**
  - 38.5% of people spend 8 seconds or less looking at an email <sup>2</sup>
- **Bold Section Headers**
  - Creates a visual scanning anchor
  - Examples:
    - What You Need to Do
    - Important Reminder
    - Need Help?
- **Ensure your email is mobile friendly!**
  - 67% of Gen Z and 59% of Millennials use smartphones as their primary email device. <sup>1</sup>
  - 75% of Americans delete emails, not designed for mobile. <sup>1</sup>



[Test]:Action Required: Sign Your Indy Achieves Promise Scholarship Agreement

IS IU Indianapolis Financial Aid & Scholars...  
To: Bridgewater, Lisa  
Mon 2/23/2026 3:46 PM



Dear Holly,

This is a friendly reminder to sign the required agreement form to receive your **Indy Achieves Promise Scholarship** before the academic year ends.

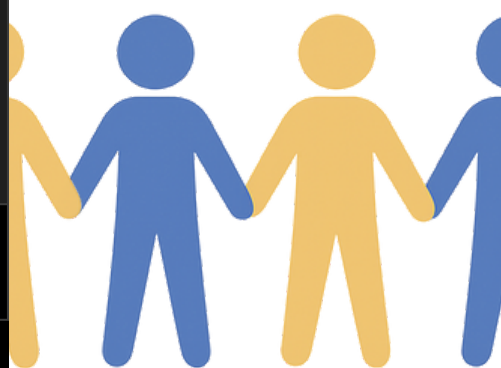
[Sign now](#)

Signing the agreement is essential to ensure your scholarship is processed, applied to your account, and reviewed for renewal, as the Indy Achieves Promise Scholarship is available for up to four years. Please take a moment to review and sign the electronic agreement as soon as possible to avoid any delays.

If you have any questions or need assistance, feel free to reach out.

**IU Indianapolis Office of Financial Aid & Scholarships**

finaid@iu.edu  
317-274-4162



# [Test]:Action Required: Sign Your Indy Achieves Promise Scholarship Agreement



Dear Holly,

This is a friendly reminder to sign the required agreement form to receive your **Indy Achieves Promise Scholarship** before the academic year ends.

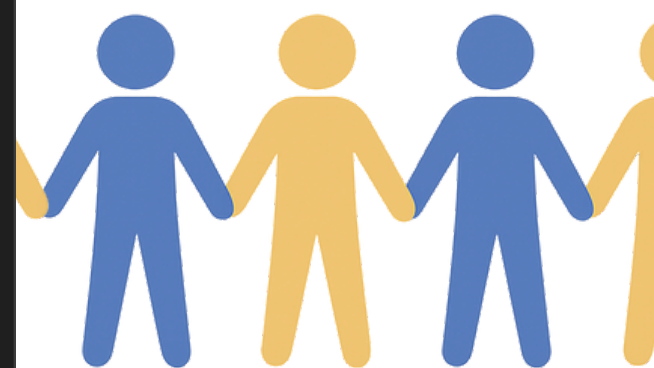
[Sign now](#)

Signing the agreement is essential to ensure your scholarship is processed, applied to your account, and reviewed for renewal, as the Indy Achieves Promise Scholarship is available for up to four years. Please take a moment to review and sign the electronic agreement as soon as possible to avoid any delays.

If you have any questions or need assistance, feel free to reach out.

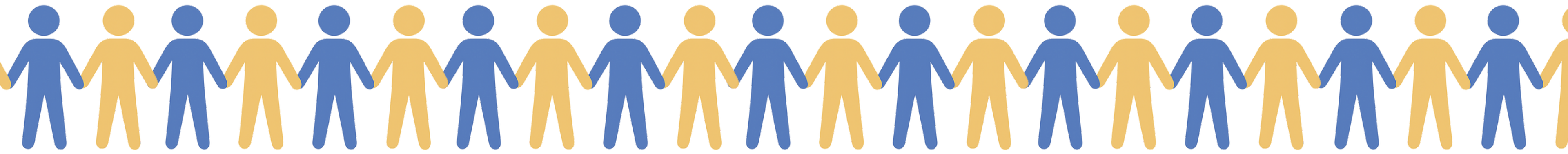
**IU Indianapolis Office of Financial Aid & Scholarships**

finaid@iu.edu  
317-274-4162



# Action Statements

- Emails from the financial aid office are either action oriented or explain a policy
  - Example: Action Needed now to finalize your 2026 -27 financial aid (70.662% open rate; 20% clicked the action link)
  - Example: Your enrollment impacts your eligibility for financial aid (60% open rate; 2% clicked a link in the email)
- If you need or want the student to take a specific action, make it clear
  - Put a button that takes them to the form or web page to complete the task
- Only send it to students who need to know the information
  - You may need to create a different communication for undergrads vs grad students - don't lump it into one email.
  - If they are constantly getting emails from your office that aren't relevant, they will stop looking at all of your email.



# Responding to Individual Student Emails

- A good response should answer 3 questions quickly:
  1. Did they understand my situation?
  2. What do I need to do next?
  3. Who do I contact if I'm still confused?

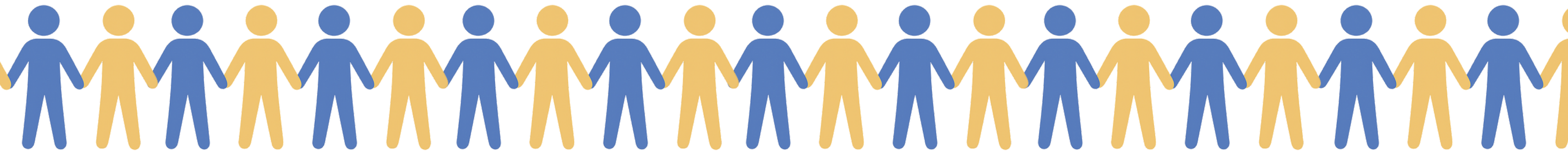
Hi Maya,

Thank you for reaching out about your financial aid status. Your FAFSA has been received and processed. A list of your financial aid awards will appear in your Student Center of One.IU on Wednesday. If you don't see anything listed or have more questions, feel free to reply to this email or call our office at 317 -274-4162. We're happy to help!

Best,

Abby Clifton

Office of Financial Aid & Scholarships

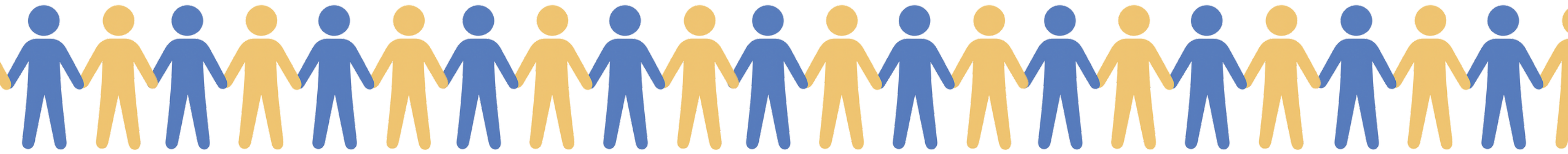


# Responding to Individual Student Emails

- Staff members responding to student emails should be able to answer questions that aren't asked.

*Example: "My financial aid hasn't paid yet and my account says I owe money. I'm really worried because classes start next week. Can you help?"*

- Less effective response: Your aid hasn't disbursed because you have outstanding requirements on your To Do List. You need to complete those before we can apply your aid to your bill.
- Good response: Thanks for reaching out about your concern. I reviewed your account and your aid has not disbursed because there are a couple of items still listed as "required" on your To Do List. Once those documents are received, we can review and your aid will be processed. Generally, it takes our office 10-15 business days to review documents that are submitted so you will want to submit them ASAP! You can bring upload the documents securely at (provide URL), email them, or bring them by our office.



# Tips to Improve Understanding

- Use Plain Language

✘ “Your verification documentation remains outstanding.”

✔ “We still need a copy of your 2024 tax transcript to complete your financial aid file.”

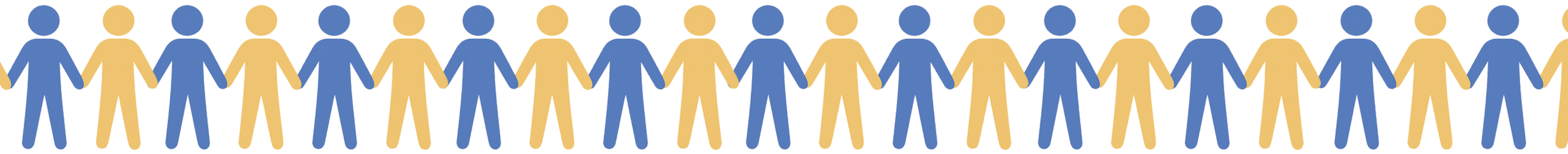
- Avoid Jargon

- SAP, Verification, ISIR, Packaging, Pell LEU, or Aggregate limits
- Briefly explain these terms when needed. Example: Verification is a process where we confirm information reported on your FAFSA.

- Keep emails short but structured (short paragraphs, bullet points, bolding for key actions)

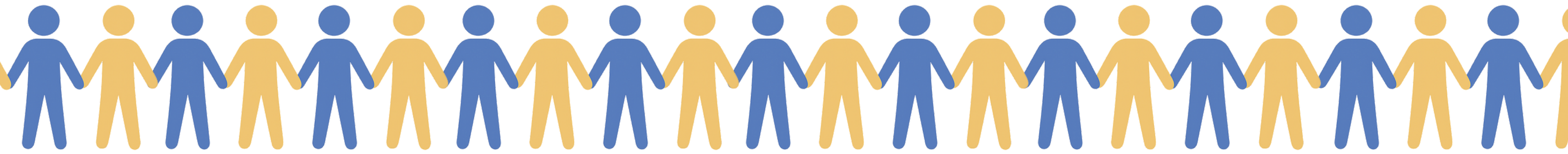
- Check tone and empathy . Students are reaching out because they need help.

- Use an opening sentence that is encouraging or thanks them for reaching out about their concern.



# Case Studies

[https://docs.google.com/document/d/1ZKLxGpEFWkoKuI3f0p-pWXRgkVtqZ\\_6lNEBgtzffvA4/edit?usp=sharing](https://docs.google.com/document/d/1ZKLxGpEFWkoKuI3f0p-pWXRgkVtqZ_6lNEBgtzffvA4/edit?usp=sharing)



**Thank you!**

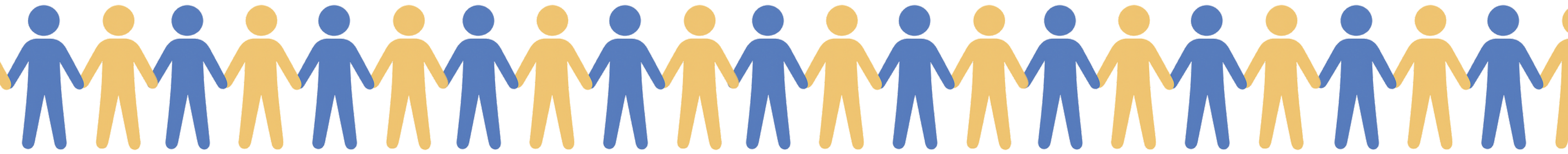


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**Stronger Together:  
Resilience Through Community**

# Sources

1. Genesys Growth. (2023). *Mobile email engagement statistics for marketing leaders*.  
<https://genesysgrowth.com/blog/mobile-email-engagement-stats-for-marketing-leaders/>
2. Forbes Advisor. (2024). *Email marketing statistics and benchmarks for businesses*. Forbes.  
<https://www.forbes.com/advisor/business/software/email-marketing-statistics/>



## **Case Study #1 – Prospective Student’s Parent**

Student Email -

My son Will Byers has been accepted to Hawkins College. To my knowledge we have not received a financial aid package. My husband lost his job five months ago. Would a professional judgement be relevant at Hawkins College?

Thank you,

Joyce Byers

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Staff Response -

Hello Joyce,

We have not yet mailed out the Financial Aid award letters yet. Packaging is still ongoing but we hope to do so in the next week or two when processing is complete. Your student should receive an email or a text message when the letters are sent. In the meantime, your student can view the awards online through your Tiger Portal.

Your student will have to file a Special Circumstances Appeal for our campus, if there has been a significant change to the income.

[www.hawkinscollege.edu/cost-aid/financial-aid/manage-aid/file-appeal/](http://www.hawkinscollege.edu/cost-aid/financial-aid/manage-aid/file-appeal/).

Scott Clarke

Financial Aid & Scholarship Coordinator

Office of Financial Aid

Hawkins College

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**Add your Rewrite of the Staff Response Below:**

## **Case Study #2 – Transfer Student**

Student Email -

Hello, I am currently working on getting my associates degree at Ranger Community College. I am wanting to transfer to Wilton University in august of 2026 to complete my bachelor's degree. I have been accepted to Wilton University in my program of interest in elementary education. I have not yet accepted or declined the offer because I am wanting to see how many of my credits from Ranger Community College will transfer over and if my fafsa has been sent through. I know that for elementary education, this upcoming fall I will be needing to start block scheduling so I am wondering if I will be eligible to start blocks this fall or if I am in need of more prerequisites before attending in august. Please let me know what my next steps should be.

Thank you

Eloise Bridgerton

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Staff Response -

Hello,

Thank you for your email. Transfer students should continue working with their current institution and Wilton University regarding their plans to enroll.

Information about transfer credit, FAFSA processing, and program requirements can be found on the Wilton University website. If additional steps are needed, the appropriate office will contact you.

Please continue to monitor your student email and portal for updates.

Charlott Mecklenburg-Strelitz  
Financial Aid Office  
Wilton University

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**Add your Rewrite of the Staff Response Below:**

Hi Eloise,

Once the Office of the Registrar reviews your transcript, they will confirm which credits can transfer over. (Provide Reg contact info)

Once your transfer credits have been confirmed, I recommend reaching out to your academic advisor to determine what classes you actually need to take. (Provide link to advising)

If you are required to take prerequisites, your academic advisor will need to complete the pre reqs form, which I have attached to this email.

### Case Study #3 – Automated Email about SAP Status

Dear Student,

Federal regulations require that Hawkins College evaluates all students applying for federal aid against our standards for Satisfactory Academic Progress (SAP) at least annually. **You do not currently meet SAP standards, and do not qualify for federal, state and institutional aid due to the criteria below:**

Academic Progress Categories	Your Statistics
Cumulative Program GPA:	1.320
Completion Rate:	43.00%
Maximum Hours:	100.0

To see which standard(s) was not met, check your [To-Do list in the Student Center](#). For more information on our SAP policy or **to file an appeal for the reconsideration of financial aid**, please visit our [Satisfactory Academic Progress Page](#).

If you do not wish to file an appeal:

- you may want to consider utilizing a [payment plan](#).
- you may qualify for a [private loan](#). Some lenders require that you meet SAP standards. Review loan terms and conditions, carefully.

If you have any questions about the appeal process, payment options or regaining eligibility, please contact us:

Email: [finaid@hawkins.edu](mailto:finaid@hawkins.edu)

Call: 317-225-8029

In-person: Administrative Building 100

Sincerely,

Office of Financial Aid

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**Add your Rewrite Below:**

Good afternoon Student

**You do not currently meet SAP standards, and do not qualify for federal, state and institutional aid due to the criteria below:**

GPA: 2.0; Your GPA: 1.320

Completion Rate: 67%; Your Completion Rate: 43%

For more information on our SAP policy or **to file an appeal for the reconsideration of financial aid**, please visit our [Satisfactory Academic Progress Page](#).

If you do not wish to file an appeal:

- you may want to consider utilizing a payment plan.
- you may qualify for a private loan. Some lenders require that you meet SAP standards. Review loan terms and conditions, carefully.

Please reach out to our office if you have any questions or need assistance,

Thank you,

## **Case Study #4 – Mass Email about FAFSA Simplification**

Subject: Important Financial Aid Update – FAFSA Simplification Act Changes and Related Processing Information

Dear Student,

The Office of Financial Aid would like to inform students that the federal government has implemented a number of changes related to the FAFSA Simplification Act which will impact multiple aspects of the federal student aid process including but not limited to application submission, contributor participation requirements, the methodology used to determine aid eligibility, and other related processes associated with federal Title IV programs administered by the U.S. Department of Education.

As part of these changes, the Expected Family Contribution (EFC) calculation previously used in the federal need analysis formula has been replaced with the Student Aid Index (SAI). The SAI is the new metric used to determine eligibility for federal financial aid programs and may result in changes to financial aid eligibility depending on individual student circumstances and other variables associated with the federal methodology used to determine need-based aid eligibility.

Additionally, as part of the updated FAFSA process, students and any required contributors (including parents or spouses where applicable) are required to provide consent and approval for the IRS Direct Data Exchange in order for tax information to be transferred to the FAFSA. Students who do not complete this requirement may experience issues with FAFSA processing or may not be eligible for certain types of financial aid depending on the circumstances of the application.

Students are reminded that completion of the FAFSA and submission of any additional documentation that may be requested by the Office of Financial Aid is required in order to determine eligibility for financial aid programs administered through Hawkins College. Students who have not yet completed the FAFSA should do so as soon as possible. Students who have already completed the FAFSA should continue to monitor their student portal and email account for notifications regarding their financial aid status or any additional requirements that may be necessary to complete the processing of their financial aid application.

Additional information regarding FAFSA Simplification and other financial aid topics is available on the Federal Student Aid website as well as the Hawkins College Office of Financial Aid website.

Students should continue to review communications from the Office of Financial Aid and other university offices as updates become available.

Thank you,

Office of Financial Aid  
Hawkins College

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**Add your Rewrite Below:**

**Subject: Important Financial Aid Update – FAFSA Simplification Act Changes**

Dear Student,

- The federal government has implemented changes under the **FAFSA Simplification Act**, affecting application submission, contributor requirements, eligibility calculations, and other federal aid processes.
- The **Expected Family Contribution (EFC)** has been replaced with the **Student Aid Index (SAI)**, which may impact individual financial aid eligibility.
- Students and required contributors (such as parents or spouses) must provide **consent for the IRS Direct Data Exchange** to transfer tax information. Missing consent may delay FAFSA processing or limit aid eligibility.
- Completion of the **FAFSA** and any additional documentation requested by the Office of Financial Aid is required to determine eligibility for aid at Hawkins College.
- Students who have not yet completed the FAFSA should do so promptly.
- Students who have already submitted the FAFSA should monitor their **student portal and email** for updates or additional requirements.
- Additional information about FAFSA Simplification is available on the **Federal Student Aid website** and the **Hawkins College Office of Financial Aid website**.
- Students should continue reviewing communications from the Office of Financial Aid and other university offices as updates become available.

If you have questions or need assistance, please let us know.

Thank you,

Office of Financial Aid  
Hawkins University

## **Case Study #5 – Potential Dependency Override**

Student Email -

Hello, I am a current student. My name is Frodo Baggins, my student ID is 0001110001

I am currently completing my 2026-2027 FAFSA, but my parent is unwilling to complete the contributor section. I have been financially independent and supporting myself due to lack of parental support.

I would like to request a dependency override review and ask what documentation is required to proceed.

Thank you for your guidance.

---

Staff Response -

Hello Frodo,

Simply stating that you are financially independent or supporting yourself is not sufficient for a dependency override. Many students indicate that they are independent, but federal regulations require very specific circumstances for our office to consider an override.

If your parent is choosing not to complete the contributor section of the FAFSA, that alone does not qualify you for independent status. The Department of Education expects parents to provide financial information regardless of whether they intend to assist with educational expenses.

If you still wish to pursue a dependency override, you will need to complete the Dependency Override form on our website and provide documentation from third parties who can verify your situation. Our office will review the information and determine whether your circumstances meet federal criteria.

Please note that these requests are rarely approved without substantial documentation.

Sauron  
Financial Aid Office  
Mordor University

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**Add your Rewrite of the Staff Response Below:**

Good Afternoon Frodo,

Thank you for reaching out, I am sorry to hear about your situation.

Here is a link to what qualifies students for independence status on their FAFSA.

Please look it over and see if you identify with any of the circumstances.

[https://studentaid.gov/apply-for-aid/fafsa/filling-out/dependency \(%22\)](https://studentaid.gov/apply-for-aid/fafsa/filling-out/dependency (%22))

If you see a point that relates to your situation, we will need documentation from a guidance counselor, pastor, or other professional party.

Once you have that documentation you are able to go to the following link:

(Link)

Please note it will take 10-15 days for us to process this request.

Thank you for your patience and understanding.

## **Case Study #6- Automated Email about Outstanding Verification**

Subject: Financial Aid Problem

Hello Student,

We looked at your financial aid application and there might be some information missing or something not complete. Because of this, your aid may not be processed yet and there could be delays.

You should check your account and maybe send the documents that are needed so we can continue reviewing your aid. If we do not receive the things we need then your aid may not go through.

If you have questions contact our office sometime during business hours.

Thanks  
Financial Aid Office

### **Add your Rewrite of the Automated Email Below:**

Subject: Action Needed: Submit Documents

Hello [name],

We reviewed your financial aid application, and we need you to submit additional documentation to finalize your financial aid. To avoid delays, please visit your student portal to take the next steps:

[button link to student portal]

If you have questions, please contact our office by email, phone (555)-555-555, or stop by in person at Visit Us Center.

Thanks!

Financial Aid Office

## **Case Study #7 – Current student with a balance due**

Hi,

I was looking at my account and I don't understand what is going on with my financial aid. It says something different than before and now my balance is really high and I'm worried about it because I thought everything was already done.

I submitted everything already a while ago and I'm not sure why it hasn't changed yet. Can someone check this because I really need my aid to go through and I'm stressed about the payment deadline.

Please let me know what's happening.

Thanks,

Leslie Knope

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Staff response:

Hi Leslie,

We are still missing documents from you. Please submit them ASAP.

Thanks,

Office of Financial Aid  
Hawkins College

**Add your Rewrite of the Staff Response Below:**