

Financial Aid

Award Letter Best Practices

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Electronic Communications

Time for a Change

Students see video content in more places for more brands than every before.

- Attention spans are shorter.
- Expectations are greater.

Ivy Tech wanted to create a holistic student journey incorporating information in a video format.



Electronic Communications

Time for a Change

Today's young students:

- Take technology for granted and want to be connected.
- Believe doing is more important than knowing.
- Learn through trial and error. No more rule-based approaches.
- Possess the skills necessary to use new communication avenues.



Electronic Communications

Video: How We Process

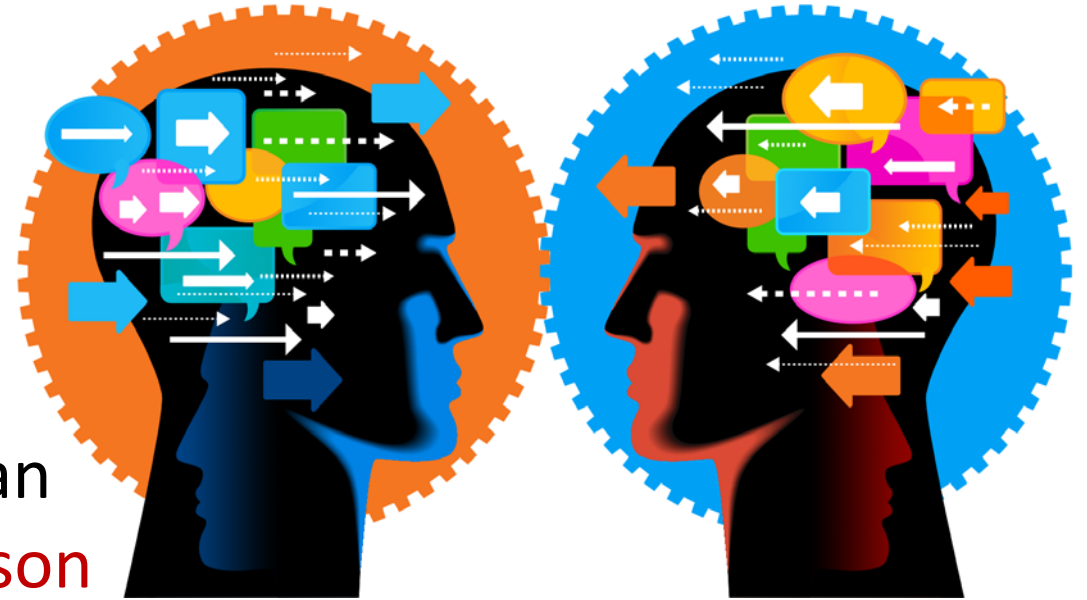
- About **90 percent** of the information our brain picks up is visual.
- We process visuals **60,000 times faster** than we can process text.
- Video **eliminates visual complexities** from communication.
- Video enables us to **explain complex ideas** to any number of people, anywhere in the world.
- Viewers retain **95 percent** of a message when they watch it in a video compared to 10 percent when reading it in text. ([insivia, 2017](#))



Electronic Communications

Video: F2F Factor

- When someone tells you something, **face-to-face**, the message has a **greater impact** than if you read it.
- Through video, financial aid offices can replicate that essential, nearly **in-person human connection** with thousands of people at once.
- Video gives us the ability to **communicate and connect face-to-face** on a bigger, asynchronous scale.



Electronic Communications

Video: Best Practices



- 59 percent of consumers agree that if text and video are available on the same topic, they are **more likely to choose video**. ([wordstream, 2018](#))
- Videos **up to 2 minutes long** get the most engagement. ([wistia, 2016](#))
- A single minute of video is **worth 1.8 million words**. ([Forrester Research](#))
- You have just **10 seconds to engage audience** before they scroll down or click away—engagement drops significantly beyond that.
- Fully engage your audience in the **first 30 seconds** or you'll lose 33 percent of your viewers. **After 1 minute**, 45 percent of viewers will stop watching.

Electronic Communications

Video: Student Usage

- The 25-34 (millennial) age group watches the most online videos. ([wordstream, 2018](#))
- Accessible video content can reduce abandoned financial aid phone calls by 40 percent. ([FATV](#))
- More than 50 percent of videos are watched on mobile devices. ([Ooyala, 2016](#))
- Video content drives engagement. ([Simply Measured](#))



Electronic Communications

Ivy Tech: Annual Paper

- 20,000 new student paper award letters
- 45,000 paper SAP letters
- 75,000 paper missing information letters

Printed award letters were text-heavy and information links had to be retyped into a browser.

Ivy Tech Community College
2377 Center Boulevard
Richmond, IN 47374

IVY TECH
COMMUNITY COLLEGE

How to Pay for College prepared August 2, 2017 Student ID: [REDACTED]

Award Year 2017-2018 Annual Information

This document serves as a notification of estimated awards based on full-time enrollment and does not imply a binding contract between you and Ivy Tech Community College. Awards are subject to revision based on changes to your family income, enrollment status, academic standing and/or availability of funding. You may be subject to repayment of financial aid if, at any time after the start of your enrollment period, you withdraw from class.

Estimated Direct Cost of Attendance (COA)
These estimated costs are in addition to your current living expenses and are to be used to estimate your total cost of attendance. Visit www.ivytech.edu/financial-aid for more information.

Tuition and Fees
Books and Supplies
TOTAL DIRECT COST OF ATTENDANCE

Expected Family Contribution (EFC)
The EFC is a measure of how much the student and his or her family can be expected to contribute to the cost of attendance. It is calculated according to a formula specified in the law and is based on the student's family income and assets.

Expected Family Contribution (EFC)

Grants and Scholarships (Gift Aid)
The identified grants and scholarships are gift aid that does not have to be repaid.

Ivy Tech Grants and Scholarships
Federal Pell Grant
Other Federal Grants
State Grants
Outside Scholarships
TOTAL GRANTS AND SCHOLARSHIPS

Total Estimated "Out of Pocket" Cost of Attending Ivy Tech (Direct Cost of Attendance minus Grants and Scholarships)

Estimated Indirect Cost of Attendance (COA)
These estimated costs, although considered as part of your "Cost of Attendance" for your expected enrollment period. Visit www.ivytech.edu/financial-aid for more information.

Room and Board
Transportation
Personal
TOTAL INDIRECT COST OF ATTENDANCE

Federal Direct Stafford Loans
Federal Direct Stafford Loans require repayment. Federal Direct Stafford Loans Visit www.ivytech.edu/financial-aid for more information.

Subsidized Loan
Unsubsidized Loan
TOTAL FEDERAL DIRECT STAFFORD LOANS

View your financial aid status at myivytech.edu. If you have questions, please call 800-447-4474.

Grants
Grants are gift aid and do not have to be repaid in most situations. There are federal grants (Pell & SEOG), state grants (Frank O'Bannon Grant / Higher Education Award, 21st Century Scholarship, Adult Student Grant, and more) and Ivy Tech grants. Most grants are awarded based on the information from your FAFSA and your enrollment status. For more information about federal, state or institutional grants, visit www.ivytech.edu/financial-aid.

Ivy Tech Scholarships
Scholarships are gift aid that do not require repayment. Ivy Tech offers many state-wide and campus-specific scholarships. To apply for Ivy Tech scholarships, log in to MyIvyTech and click "Apply for Scholarships" in the "Billing and Financial Aid" section. For more information about Ivy Tech scholarships, visit www.ivytech.edu/scholarships.

Federal Work Study
Federal Work Study combines work and study as an option for funding your education. With Federal Work Study, you will work a specific number of hours per week and be paid bi-weekly. Usually your employment will be in an area related to your course of study. Contact the Financial Aid Office for more information about eligibility and how to apply for Federal Work Study jobs at your campus.

Ivy Tech Annual Loan Limits and Federal Aggregate Loan Limits
Ivy Tech is participating in a U.S. Department of Education initiative to help students avoid over-borrowing. As a result, the annual maximum first-time unsubsidized loan is being reduced by \$2,000 for independent students. The following chart provides maximum annual and lifetime loan limits for subsidized and unsubsidized Federal Direct Stafford Loans.

Year in College	Dependent Undergraduate Student (except students whose parents are unable to obtain PLUS loans)	Independent Undergraduate Student (and dependent students whose parents are unable to obtain PLUS loans)
Freshman	\$1,500 No more than \$2,000 of the amount may be in subsidized loans.	\$1,000 No more than \$1,500 of the amount may be in subsidized loans.
Sophomore	\$3,000 No more than \$4,000 of the amount may be in subsidized loans.	\$2,000 No more than \$3,000 of the amount may be in subsidized loans.
Maximum Lifetime (subsidized and unsubsidized)	\$11,000 No more than \$7,500 of the amount may be in subsidized loans.	\$27,000 No more than \$23,000 of the amount may be in subsidized loans.

Your Federal Student Loan History as of 8/2/2017
View your loan history at www.ivytech.edu. This amount does not include private / alternative loans.

CURRENT AGGREGATE (TOTAL) LOAN DEBT	
Subsidized Stafford Loan Debt	\$0
Unsubsidized Stafford Loan Debt	\$0

Requesting a Federal Direct Stafford Loan
If you were not initially awarded a Federal Direct Stafford Loan and are interested in requesting one, you must complete and submit the online Federal Direct Loan Request Form available at www.ivytech.edu/financial-aid. To view eligibility requirements and find out more information on the Federal Direct Stafford Loan program, visit www.ivytech.edu/financial-aid.

Tuition Payment Plan Options
If financial aid does not cover the cost of your tuition and/or you just need assistance paying for college, Ivy Tech gives you several payment plan options to choose from through Neteller Business Solutions (NBS), which provides a low cost option for borrowing tuition and fees. There are plans with different down payment amounts and different repayment schedules. Sign up early at www.ivytech.edu/payment-plan to take advantage of the most options.

Consumer Information
Before you commit your future education to any school, it is important to be well-informed. Consumer information for Ivy Tech Community College can be found at www.ivytech.edu/financial-aid/consumer-information.

Graduation Rate	Loan Default Rate	Median Federal Loan Borrowing
Percentage of lifetime students at Ivy Tech Community College who graduate within 6 years: 82%	Percentage of loans entering repayment in default within 90 days: National Average: 10.6% Ivy Tech Community College: 2.0%	Median of Ivy Tech Community College federal loans received by first-time undergraduate students. The average amount borrowed per student is \$2,000. The maximum amount borrowed per student is \$12,000. Your actual borrowing and monthly payments may be different.

Electronic Communications

Ivy Tech: Plain Text Email

- Returning student award notification
- Missing information reminder

Emails include basic navigation language with no content. Links direct the student into the myivy portal. Students must navigate through myivy to award and requirements sections.

The image shows a login page for Ivy Tech Community College. At the top right is the Ivy Tech logo, which consists of a stylized 'Y' with a downward arrow and the text 'IVY TECH COMMUNITY COLLEGE'. Below the logo, the text 'Sign in to your account' is centered. Underneath this text are two input fields: the first is labeled 'Username@ivytech.edu' and the second is labeled 'Password'. Below the input fields is a green button with the text 'Sign in'. Under the button is the text 'Need help?' followed by five links: 'Forgot Username', 'Forgot Password', 'Reset Password', 'First Time User', and 'Submit a Helpdesk Ticket'. At the bottom of the page, the text 'Call us at 1-888-IVY-LINE (option 4)' is displayed.

Click, Click, Click, Click...

Electronic Communications

Ivy Tech Goals: Incorporate Video, Limit Text not Content

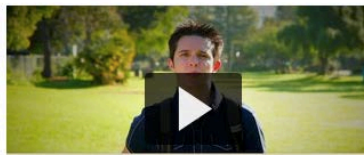


start your journey here



APPLY NOW | REQUEST INFO | FAQ

We understand the importance of estimating how much aid you may qualify to receive. There are several online services that provide calculators including FinAid.org and FastWeb.



How can I pay for college?

1. How can I pay for college?

2. What is financial aid?

3. Is there a difference between federal and state financial aid programs?

4. Will financial aid pay for all of my expenses?

5. What is the difference between a grant and a loan?

6. What is a scholarship?



3. Does it cost to apply for financial aid?

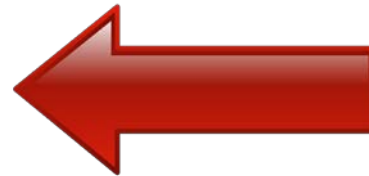
4. What is the deadline to apply for Financial Aid?

5. When should I apply for financial aid?

6. When should I fill out a FAFSA?

7. Do I have to reapply for financial aid each year?

8. Do I have to wait for admission before applying for financial aid?



How to Pay for College

Student ID: [REDACTED]

Award Year 2017-2018 Annual Information

This document serves as a notification of estimated awards based on full-time enrollment and does not imply a binding contract between you and Ivy Tech Community College. Awards are subject to revision based on changes to your family income, enrollment status, academic standing and/or availability of funding. You may be subject to repayment of financial aid if, at any time after the start of your enrollment period, you withdraw from class.

Estimated Direct Cost of Attendance (COA)
These estimated costs are in addition to your current living expenses and are to be paid by you or your family. Visit www.ivytech.edu/financial-aid for more information.
Tuition and Fees
Books and Supplies
TOTAL DIRECT COST OF ATTENDANCE

Expected Family Contribution (EFC)
The EFC is a measure of how much the student and his or her family can be expected to contribute to the cost of attendance. It is calculated according to a formula specified in the law and is based upon:
EXPECTED FAMILY CONTRIBUTION (EFC)

Grants and Scholarships (Gift Aid)
The identified grants and scholarships are gift aid that does not have to be repaid.
Ivy Tech Grants and Scholarships
Federal Pell Grant
Other Federal Grants
State Grants
Outside Scholarships
TOTAL GRANTS AND SCHOLARSHIPS

Total Estimated "Out of Pocket" Cost of Attending Ivy Tech (Direct Cost of Attendance minus Grants and Scholarships)

Estimated Indirect Cost of Attendance (COA)
These estimated costs, although considered as part of your "Cost of Attendance" your expected enrollment period. Visit www.ivytech.edu/financial-aid for more information.
Room and Board
Transportation
Personal
TOTAL INDIRECT COST OF ATTENDANCE

Federal Direct Stafford Loans
Federal Direct Stafford Loans require repayment. Federal Direct Stafford Loans are available to students who are enrolled in a degree program. Visit www.ivytech.edu/financial-aid for more information.
Subsidized Loan
Unsubsidized Loan
TOTAL FEDERAL DIRECT STAFFORD LOANS

Your Federal Student Loan History as of 8/1/2017
Visit your loan history at www.ivytech.edu/financial-aid. This amount does not include private / alternative loans.
CURRENT AGGREGATE (TOTAL) LOAN DEBT
Subsidized Stafford Loan Debt
Unsubsidized Stafford Loan Debt

Requesting a Federal Direct Stafford Loan
If you were not initially awarded a Federal Direct Stafford Loan and are interested in requesting one, you must complete and submit the online Federal Direct Loan Request Form available at www.ivytech.edu/financial-aid. To view eligibility requirements and find out more information on the Federal Direct Stafford Loan program, visit www.ivytech.edu/financial-aid.

Tuition Payment Plan Options
If financial aid does not cover the cost of your tuition and/or you just need assistance paying for college, Ivy Tech gives you several payment plan options to choose from through our Business Solutions (BIS), which provides a new cost option for budgeting tuition and fees. There are plans with different down payment amounts and different repayment schedules. Sign up early at www.ivytech.edu/financial-aid to take advantage of the most options.

Consumer Information
Before you commit your future education to any school, it is important to be well-informed. Consumer information for Ivy Tech Community College can be found at www.ivytech.edu/financial-aid/consumer-information.

Graduation Rate
Percentage of students who graduate within 4 years.
Ivy Tech Community College: 62%

Loan Default Rate
Percentage of students entering repayment who default on their loan.
National Average: 10.6%
Ivy Tech Community College: 2.5%

Median Federal Loan Borrowing
Median federal loan borrowing for first-time undergraduate students. The federal loan borrowing limit is \$5,500 per year for dependent students and \$8,050 per year for independent students. Your actual borrowing and monthly payments may be different.

Grants
Grants are gift aid and do not have to be repaid in most situations. There are federal grants (Pell & SEOG), state grants (Frank O'Bannon Grant / Higher Education Award, 21st Century Scholarship, Adult Student Grant, and more) and Ivy Tech grants. Most grants are awarded based on the information from your FAFSA and your enrollment status. For more information about federal, state or institutional grants, visit www.ivytech.edu/financial-aid/grants.

Ivy Tech Scholarships
Scholarships are gift aid that do not require repayment. Ivy Tech offers many state-wide and campus-specific scholarships. To apply for Ivy Tech scholarships, log in to MyIvy (links, links, links) and click "Apply for Scholarship" in the "Billing and Financial Aid" section. For more information about Ivy Tech scholarships, visit www.ivytech.edu/financial-aid/scholarships.

Federal Work Study
Federal Work Study combines work and study as an option for funding your education. With Federal Work Study, you will work a specific number of hours per week and be paid bi-weekly. Usually your employment will be in an area related to your course of study. Contact the Financial Aid Office for more information about eligibility and how to apply for Federal Work Study jobs at your campus.

Ivy Tech Annual Loan Limits and Federal Aggregate Loan Limits
Ivy Tech is participating in a U.S. Department of Education initiative to help students avoid over-borrowing. As a result, the annual maximum limit for unsubsidized loans is being reduced by \$2,000 for independent students. The following chart provides maximum annual and lifetime loan limits for subsidized and unsubsidized Federal Direct Stafford Loans.

Year in College	Dependent Undergraduate Student (except students whose parents are unable to obtain PLUS loans)	Independent Undergraduate Student (and dependent students whose parents are unable to obtain PLUS loans)
Freshman	\$5,500-No more than \$3,500 of the amount may be in subsidized loans.	\$7,500-No more than \$5,500 of the amount may be in subsidized loans.
Sophomore	\$6,500-No more than \$4,500 of the amount may be in subsidized loans.	\$8,500-No more than \$6,500 of the amount may be in subsidized loans.
Maximum Lifetime (Subsidized and Unsubsidized)	\$31,000-No more than \$23,000 of the amount may be in subsidized loans.	\$57,000-No more than \$23,000 of the amount may be in subsidized loans.

Your Federal Student Loan History as of 8/1/2017	
Visit your loan history at www.ivytech.edu/financial-aid . This amount does not include private / alternative loans.	
CURRENT AGGREGATE (TOTAL) LOAN DEBT	\$0
Subsidized Stafford Loan Debt	\$0
Unsubsidized Stafford Loan Debt	\$0

Requesting a Federal Direct Stafford Loan
If you were not initially awarded a Federal Direct Stafford Loan and are interested in requesting one, you must complete and submit the online Federal Direct Loan Request Form available at www.ivytech.edu/financial-aid. To view eligibility requirements and find out more information on the Federal Direct Stafford Loan program, visit www.ivytech.edu/financial-aid.

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If financial aid does not cover the cost of your tuition and/or you just need assistance paying for college, Ivy Tech gives you several payment plan options to choose from through our Business Solutions (BIS), which provides a new cost option for budgeting tuition and fees. There are plans with different down payment amounts and different repayment schedules. Sign up early at www.ivytech.edu/financial-aid to take advantage of the most options.

Consumer Information
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Graduation Rate	Loan Default Rate	Median Federal Loan Borrowing
Percentage of students who graduate within 4 years. Ivy Tech Community College: 62%	Percentage of students entering repayment who default on their loan. National Average: 10.6% Ivy Tech Community College: 2.5%	Median federal loan borrowing for first-time undergraduate students. The federal loan borrowing limit is \$5,500 per year for dependent students and \$8,050 per year for independent students. Your actual borrowing and monthly payments may be different.



Electronic Communications

Ivy Tech Goals: Device Friendly

Hover Copy & Video Close Up

This financial aid award package provides you with estimated annual awards based on full-time enrollment in Fall/Spring of the 2017-2018 financial aid award year.

Estimated Direct Cost of Attendance ⓘ

Tuition and Fees	\$3,704
Books and Supplies	\$1,390
Total Direct Cost of Attendance	\$5,094

Expected Family Contribution (EFC) ⓘ

\$3,651

The EFC is a measure of how much you and/or your family can be expected to contribute to the cost of your education for the year. It is calculated according to a formula specified in the law and is based upon the information provided during the FAFSA filing process.

Grants and Scholarships ⓘ

Federal Pell Grant	
ⓘ Ivy Tech Grants and Scholarships Total Grants and Scholarships	

Total Estimated "Out of Pocket" Cost of Attending Ivy Tech
 (Total Direct Costs - Grants and Scholarships)

\$435

Mobile Device View

Office of Financial Aid
1440 East 10th Ave
Gary, IN 46609

Student ID: Student ID
 Student Name: Address
 Address 2
 City, State, Zip

Estimated Direct Costs ⓘ

Tuition and Fees	\$0
Books and Supplies	\$0
Total Direct Cost of Attendance	\$0

Expected Family Contribution (EFC) ⓘ

\$0

Grants and Scholarships ⓘ

Grants from the School and Foundation	\$0
Federal Pell Grant	\$0
Other Federal Grants	\$0
Grants from the State	\$0
Outside Scholarships	\$0
Total Grants and Scholarships	\$0

Total Estimated "Out of Pocket" Cost of Attending Ivy Tech
 (Total Direct Costs - EFC - Grants and Scholarships)

\$0

Estimated Indirect Costs ⓘ

Room and Board	\$0
Transportation	\$0
Miscellaneous	\$0
Total Indirect Cost of Attendance	\$0

Federal Student Loans ⓘ

Subsidized Stafford Loan	\$0
Unsubsidized Stafford Loan	\$0
Total Federal Direct Loans	\$0

Accept Your Loans

Work Study
 Combining work and study can be an option for funding your education. Contact the Financial Aid Office for more information about eligibility in this program.

Desktop View

Office of Financial Aid
1440 East 10th Ave
Gary, IN 46609

Student ID: Student ID
 Student Name: Address
 Address 2
 City, State, Zip

Estimated Direct Costs ⓘ

Tuition and Fees	\$0
Books and Supplies	\$0
Total Direct Cost of Attendance	\$0

Expected Family Contribution (EFC) ⓘ

\$0

Grants and Scholarships ⓘ

Grants from the School and Foundation	\$0
Federal Pell Grant	\$0
Other Federal Grants	\$0
Grants from the State	\$0
Outside Scholarships	\$0
Total Grants and Scholarships	\$0

Total Estimated "Out of Pocket" Cost of Attending Ivy Tech
 (Total Direct Costs - EFC - Grants and Scholarships)

\$0

Estimated Indirect Costs ⓘ

Room and Board	\$0
Transportation	\$0
Miscellaneous	\$0
Total Indirect Cost of Attendance	\$0

Federal Student Loans ⓘ

Subsidized Stafford Loan	\$0
Unsubsidized Stafford Loan	\$0
Total Federal Direct Loans	\$0

Accept Your Loans

Work Study
 Combining work and study can be an option for funding your education. Contact the Financial Aid Office for more information about eligibility in this program.

Your Federal Student Loan History as of mm/dd/yyyy
 View your loan history at www.nslds.ed.gov. This amount does not include Private/Alternative Loans.

Current Aggregate (Total) Loan Debt

Subsidized Stafford Loan Debt	\$0
Unsubsidized Stafford Loan Debt	\$0

Graduation Rate
 Percentage of full-time student at Ivy Tech Community College who graduate within 3 years: 8.3%

Loan Default Rate
 Percentage of borrowers entering repayment and defaulting on their loan.
 National Average: 11.8%
 Ivy Tech Community College: 22.5%

Median Federal Loan Borrowing
 Students at Ivy Tech Community College typically borrow \$8,142 in Federal loans for their undergraduate study. The federal loan payment over 10 years for this amount is approximately \$83.56 per month. Your actual borrowing and monthly payments may be different.

Electronic Communications

Ivy Tech Goals: Desired Results

- Increased Efficiency
- Improved Student Engagement
- Heightened Personalization
- Reduction in Student Inquiries
- Enhanced Brand Perception



Electronic Communications

Ivy Tech Goals: NASFAA Code of Conduct Compliant

Institutional award notifications and/or other institutionally provided materials shall include the following:

- A breakdown of individual components of the institution's Cost of Attendance, designating all potential billable charges.
- Clear identification of each award, indicating type of aid, i.e. gift aid (grant, scholarship), work, or loan.
- Standard terminology and definitions, using NASFAA's glossary of award letter terms.
- Renewal requirements for each award.

All required consumer information is displayed in a prominent location on the institutional web site(s) and in any printed materials, easily identified and found, and labeled as "Consumer Information."

Electronic Communications

Ivy Tech Goals: College Financing Plan Comparable

(formerly Federal Shopping Sheet)

Glossary

Cost of Attendance (COA): The total amount (not including grants and scholarships) that it will cost you to go to school during the 2018–19 school year. COA includes tuition and fees; housing and meals; and allowances for books, supplies, transportation, loan fees, and dependent care. It also includes miscellaneous and personal expenses, such as an allowance for the rental or purchase of a personal computer; costs related to a disability; and reasonable costs for eligible study-abroad programs. For students attending less than half-time, the COA includes tuition and fees, an allowance for books, supplies, and transportation; and dependent care expenses.

Total Grants and Scholarships: Student aid funds that do not have to be repaid. Grants are often need-based, while scholarships are usually merit-based. Occasionally you might have to pay back part or all of a grant if, for example, you withdraw from school before finishing a semester.

Net Costs: An estimate of the actual costs that you or your family will need to pay during the 2018–19 school year to cover education expenses at a particular school. Net costs are determined by taking the institution's cost of attendance and subtracting your grants and scholarships.

Work-Study: A federal student aid program that provides part-time employment while you are enrolled in school to help pay your education expenses.

Loans: Borrowed money that must be repaid with interest. Loans from the federal government typically have a lower interest rate than loans from private lenders. Federal loans, listed from most advantageous to least advantageous, are called Federal Perkins Loans, Direct Subsidized Loans, Direct Unsubsidized Loans, and Direct PLUS Loans. You can find more information about federal loans at StudentAid.gov.

Family Contribution (also referred to as Expected Family Contribution): A number used by a school to calculate how much financial aid you are eligible to receive, if any. It's based on the financial information you provided in your Free Application for Federal Student Aid (FAFSA). It's not the amount of money your family will have to pay for college, nor is it the amount of federal student aid you will receive. The family contribution is reported to you on your Student Aid Report, also known as the SAR.

Graduation Rate: The graduation rate after 150% of normal program completion time has elapsed. For schools that award predominately bachelor's (four-year) degrees, this is after six years, and for students seeking an associate's (two-year) degree, this is after three years. For students seeking a certificate, the length of time depends on the certificate sought, for example, for a one-year certificate, after 18 months. These rates are only for full-time students enrolled for the first time.

Repayment Rate: The share of students who have repaid at least \$1 of the principal balance on their federal loans within 3 years of leaving school.

Median Borrowing: The median federal debt of undergraduate borrowers who completed. This figure includes only federal loans; it excludes private student loans and parent PLUS loans.

Customized information from UUS

College Financing Plan

STUDENT INFORMATION

Student name/identifier; date issued (right side)

Individual student's cost of attendance

The sum of each grant sub-category appears here; campus-based FSEOG and TEACH Grants would appear here under "Grants from Your School"

NET COST AFTER GRANTS

Aid awarded by school but earned through work

School recommended Federal loan amounts; state and institutional loans appear below in the customized information box

Other funds that can be used to meet net costs; includes family contribution – FAFSA-calculated or institutional methodology

Space for institution to send custom message

University of the United States (UUS)
Student Name, Identifier

MM / DD / YYYY

Download

Costs in the 2018-19 year

Estimated Cost of Attendance \$X,XXX / yr

Tuition and fees	\$ X,XXX
Housing and meals	X,XXX
Books and supplies	X,XXX
Transportation	X,XXX
Other education costs	X,XXX

Grants and scholarships to pay for college

Total Grants and Scholarships ("GAT" Aid, no repayment needed) \$X,XXX / yr

Grants and scholarships from your school	\$ X,XXX
Federal Pell Grant	X,XXX
Grants from your state	X,XXX
Other scholarships you can use	X,XXX

What will you pay for college

Net Costs (Cost of attendance minus total grants and scholarships) \$X,XXX / yr

Options to pay net costs

Work options

Work-Study (Federal, state, or institutional) \$ X,XXX

Loan Options*

Federal Perkins Loan	\$ X,XXX
Federal Direct Subsidized Loan	X,XXX
Federal Direct Unsubsidized Loan	X,XXX

*Recommended amounts shown here. You may be eligible for a different amount. Contact your financial aid office.

Other options

Family Contribution (As calculated by the institution using information reported on the FAFSA or to your institution.) \$X,XXX / yr

- Payment plan offered by the institution
- Military and/or National Service benefits
- Parent or Graduate PLUS Loans
- Non-Federal private education loan
- American Opportunity Tax Credit**

**Parents or students may qualify to receive up to \$2,500 by claiming the American Opportunity Tax Credit on their tax return during the following calendar year.

Customized information from UUS

INSTITUTIONAL PERFORMANCE METRICS
(All data supplied by the Department)

Student Right-to-Know graduation rate compared to the rates of similar institutions (Source: IPEDS)

Most recent repayment rate compared to the national average (Source: NSLDS)

Median debt for undergraduate borrowers entering repayment (Source: NSLDS)

Loan repayment calculator

School contact details for more information and next steps

Questions? ShoppingSheet@ed.gov

Electronic Communications

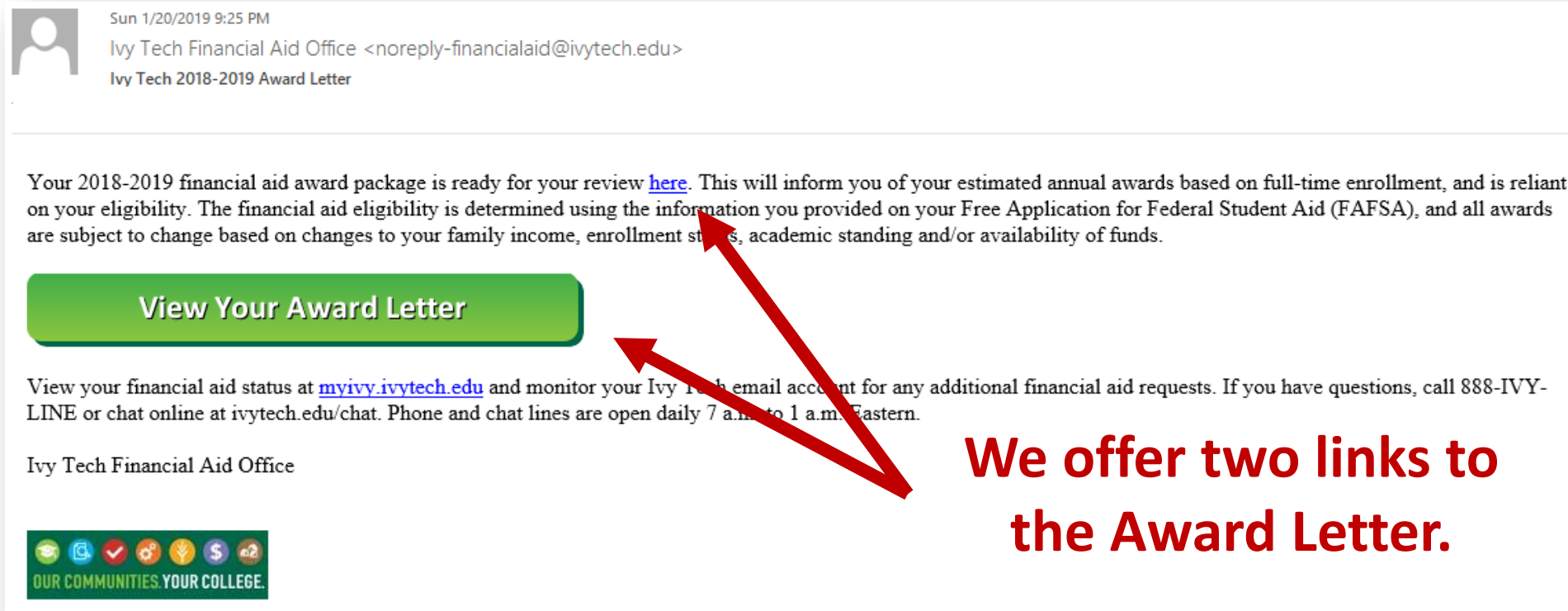
IT Setup

- Minimal IT support
- Ellucian Banner variables and letter generation process
- Custom content triggers identified
- FATV embedded videos selected
- Embedded links and buttons to additional content



Electronic Communications

Campus Logic: Electronic Award Letter




Sun 1/20/2019 9:25 PM
Ivy Tech Financial Aid Office <noreply-financialaid@ivytech.edu>
Ivy Tech 2018-2019 Award Letter

Your 2018-2019 financial aid award package is ready for your review [here](#). This will inform you of your estimated annual awards based on full-time enrollment, and is reliant on your eligibility. The financial aid eligibility is determined using the information you provided on your Free Application for Federal Student Aid (FAFSA), and all awards are subject to change based on changes to your family income, enrollment status, academic standing and/or availability of funds.

[View Your Award Letter](#)

View your financial aid status at myivy.ivytech.edu and monitor your Ivy Tech email account for any additional financial aid requests. If you have questions, call 888-IVY-LINE or chat online at ivytech.edu/chat. Phone and chat lines are open daily 7 a.m. to 1 a.m. Eastern.

Ivy Tech Financial Aid Office


OUR COMMUNITIES. YOUR COLLEGE.

We offer two links to the Award Letter.

Two red arrows point from the text "We offer two links to the Award Letter." to the "View Your Award Letter" button and the "here" link in the email body.

Electronic Communications

Campus Logic: Electronic Award Letter



- Ivy Tech branded
- Mobile friendly
- FATV videos
- Clear awards not buried in text
- Current SAP status
- Important information links
 - Enrollment
 - Tuition
 - Student loan request and annual limits
 - Consumer Information
 - Required shopping sheet metrics data

Electronic Communications Campus Logic: Electronic State Mandated Loan Debt Disclosure (loan letter)

Requires a postsecondary educational institution that enrolls students who receive state financial aid to annually provide each student with certain information concerning the student's education loans.

This is a sample of an electronic loan letter from Ivy Tech Community College. The header includes the college's logo and the "Office of Financial Aid". The letter is addressed to "Dear [b5] Maskell," and provides a summary of the student's estimated loan liability for the 2017-2018 academic year, based on data from 08/15/2018. It includes a reminder that the student is responsible for repaying the loans and that understanding the terms is critical. The letter is divided into several sections: "Estimate of Your Total Educational Loan Balance" showing a total of \$121,878; "Interest Rates" explaining the 4.45% rate; "Estimated Monthly Payments - Federal Student Loans" with a table showing a monthly payment of \$33,238 and a total payoff amount of \$325,462; "Estimated Borrowing Limit - Federal Direct Loans" with a pie chart showing the student has reached 100% of the limit; "Other Educational Loans" showing a Federal Perkins Loan of \$18,000; and "Tips and Advice to Save Money" with four bullet points. The footer includes a disclaimer and a link to the National Student Loan Data System (NSLDS).

Dear [b5] Maskell,

Below is a summary of your estimated* student loan liability (through the 2017-2018 academic year) as of 08/15/2018. For many students, this information is helpful in developing a financial plan and deciding how much to borrow in student loans.

Remember: You will be responsible for paying back your student loans and related college debt. Understanding the short- and long-term implications of your borrowing decisions is critical.

Estimate of Your Total Educational Loan Balance:
\$121,878

Interest Rates
Student loan interest rates vary based on when you borrowed and the loan type. Calculations in this letter are estimated at 4.45%.
Learn More about the current and historical rates.

Estimated Monthly Payments - Federal Student Loans

Federal Student Loans:	\$273,678
Standard Repayment Terms:	10 Years
Assumed Interest Rate:	4.45%
Monthly Payment:	\$3,238
Total Payoff Amount:	\$325,462
Projected Interest Paid:	\$121,788

Estimated Borrowing Limit - Federal Direct Loans

You have reached 100% of your federal borrowing limit for federal student loans*. If you reach 100% of your undergraduate borrowing limit, your monthly payment might be as high as \$652*.

Other Educational Loans

Based on Ivy Tech's records about your borrowing history, you are responsible for repaying the following educational loans:

Federal Perkins Loans:	\$18,000
------------------------	----------

Tips and Advice to Save Money

- Time is money: Stay on-track to graduate on time by earning 15 or more credits each semester.
- You can reduce borrowing by applying personal savings toward tuition.
- Textbooks are expensive. Does your course offer a less expensive e-reader edition?
- Paying accrued interest on your loans while you are in school will lower your payments after graduation.

*Principal, interest, payoff amount, monthly payment, repayment terms, federal borrowing limit percentage, and maximum payment are estimated based on the information available to Ivy Tech Community College. To view your complete federal loan history, log on to the National Student Loan Data System (NSLDS) at nslds.ed.gov using your FSA ID. To review your repayment options, log on to studentloans.gov.

Electronic Communications

Campus Logic: Electronic SAP Letters

- SAP and Academic Standing statuses triggers specific opening paragraphs
- Student's advisor name and link to advisor appointment scheduling
- FATV SAP status specific messages
- Student specific calculation details
- Appeal form link if appropriate



SATISFACTORY ACADEMIC PROGRESS
myivytech.edu

Fall 2018 Evaluation
Financial Aid SAP Status: **Termination**, GPA and Comp
Academic Standing: **Academic Monitoring**
Academic Program: **Business Administration Associate of Applied Science**
Academic Advisor: **Olson Boyd**

Your Academic Standing status is "Monitoring". You may enroll in future term courses. You will need to raise your cumulative GPA to a 2.0 or higher to be placed in Good Academic Standing, or earn a term GPA of 2.0 or higher to remain in Academic Monitoring, Continued status. Failure to do so will result in academic dismissal.

However, your Financial Aid Satisfactory Academic Progress (SAP) Status is "Termination" because you have continued to not meet SAP standards or you have exceeded your maximum time frame. You are not eligible for federal aid (including loans) or most state and funds in a "Termination" status. For tuition payment options, visit <https://www.ivytech.edu/business-office/index.html>. Or, you may file an appeal (if you have extenuating circumstances) to remain eligible for financial aid. If your appeal is approved, you will be placed on Financial Aid "Probation". If your appeal is denied, you will remain on Financial Aid "Termination".

TERMINATED WITH ABILITY TO APPEAL
You may appeal this standing. If you have extenuating circumstances and supporting documentation, if the appeal is approved, and you meet all conditions of your appeal each semester, you may continue to remain enrolled.

Grade Point Average (GPA)
You are **not maintaining** the grade point average standard. Your current GPA is **1.00**.
Must increase your overall GPA to 2.0.

Completion Rate
You are **not maintaining** the completion rate standard. Your current completion rate is **53%**. You have successfully completed **10** out of **18**.
If you've attempted **20 CREDIT HOURS** but you only earned **13 CREDIT HOURS** then your completion rate is just 65%.
Must increase your completion rate to at least: 67%

Max Timeframe (MTF)
You are **maintaining** the maximum timeframe standard. Your current maximum timeframe is **20%**.

View your status at myivy.ivytech.edu and monitor your Ivy Tech email account for any additional requests. If you have questions, call 800-IVY-LINE or chat online at ivytech.edu/afad. Phone and chat lines are open daily 7 a.m. to 1 a.m. Eastern.

How is my GPA calculated?
What is completion rate?
How do I know if I am eligible to file an Appeal?
Ivy Tech.edu/FinancialAid
An advisor will help you determine which courses to take to earn the degree or certificate of your choice, and if you plan to transfer to a four-year college or university, our advisors will help you with that too.

Electronic Communications

LIVE DEMO

IVY TECH COMMUNITY COLLEGE
Office of Financial Aid

Student ID: C00000000
Student Example
SAI Status: Probation Appeal Approved

This financial aid award package provides you with estimated annual awards based on full-time enrollment in Fall/Spring of the 2016-2017 financial aid award year.

Estimated Direct Cost of Attendance	
Tuition and Fees	\$3,704
Books and Supplies	\$1,420
Total Direct Cost of Attendance	\$5,124

Expected Family Contribution (EFC) \$0

Grants and Scholarships	
Federal Pell Grant	\$5,920
Other Federal Grants	\$500
Ivy Tech Grants and Scholarships	\$150
Outside Scholarships	\$6,870
Total Grants and Scholarships	\$13,440

Total Estimated "Out of Pocket" Cost of Attending Ivy Tech (Total Direct Costs - Grants and Scholarships)

Estimated Indirect Cost of Attendance	
Housing and Board	\$0
Transportation	\$0
Personal Expenses	\$0
Total Indirect Cost of Attendance	\$0

Federal Work Study

Federal Work Study \$0

Accept Your Loans
Show More On Accepting Loans

Loan Programs

- Federal Subsidized Loan
- Federal Unsubsidized Loan
- Federal PLUS Loan
- Private Alternative Loan

Estimated Monthly Payments - Federal Student Loans

Estimated Monthly Payments - Federal Student Loans	
Federal Student Loans	\$273.878
Standard Repayment Terms	10 Years
Assumed Interest Rate	4.45%
Monthly Payment	\$3,208
Total Payoff Amount	\$395,462
Projected Interest Paid	\$121,788

Estimated Borrowing Limit - Federal Direct Loans

You have reached 100% of your federal borrowing limit for federal student loans. If you reach 100% of your undergraduate borrowing limit, your monthly payment might be as high as \$692.

Other Educational Loans

Based on Ivy Tech's records about your borrowing history, you are responsible for repaying the following educational loans:

Other Educational Loans	
Federal Perkins Loans	\$18,000

Tip and Advice to Save Money

- Time is money: Stay on-track to graduate on time by earning 15 or more credits each semester.
- You can reduce borrowing by applying personal savings toward tuition.
- Textbooks are expensive. Does your course offer a less expensive e-reader edition?
- Paying accrued interest on your loans while you are in school will lower your payments after graduation.

Graduation Rate

Percentage of full-time students at Ivy Tech Community College who graduate within 3 years: 6.2%

Loan Default Rate

Percentage of borrowers entering repayment and defaulting on their loan:

Loan Default Rate	
National Average	11.8%
Ivy Tech Community College	22.5%

Revised Federal Loan Borrowing

Students at Ivy Tech Community College typically borrow \$5,142 in federal loans for two consecutive years over 10 years for this amount in month. Your actual borrowing history may differ.

IVY TECH COMMUNITY COLLEGE
Office of Financial Aid

Dear First Year!

Below is a summary of your estimated student loan liability (through the 2017-2018 academic year) as of 08/15/2018. For many students, this information is helpful in developing a financial plan and deciding how much to borrow in student loans.

Remember: You will be responsible for paying back your student loans and related college debt. Understanding the short- and long-term implications of your borrowing decisions is critical.

Short Video Answers to Common Questions

See more videos...

Student Loans.gov

Estimate of Your Total Educational Loan Balance: \$273,878

Interest Rates

Student loan interest rates vary based on when you borrowed and the loan type. Calculations in this letter are estimated at 4.45%. Learn More about the current and historical rates.

Estimated Monthly Payments - Federal Student Loans

Estimated Monthly Payments - Federal Student Loans	
Federal Student Loans	\$273.878
Standard Repayment Terms	10 Years
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Total Payoff Amount	\$395,462
Projected Interest Paid	\$121,788

Estimated Borrowing Limit - Federal Direct Loans

You have reached 100% of your federal borrowing limit for federal student loans. If you reach 100% of your undergraduate borrowing limit, your monthly payment might be as high as \$692.

Other Educational Loans

Based on Ivy Tech's records about your borrowing history, you are responsible for repaying the following educational loans:

Other Educational Loans	
Federal Perkins Loans	\$18,000

Tip and Advice to Save Money

- Time is money: Stay on-track to graduate on time by earning 15 or more credits each semester.
- You can reduce borrowing by applying personal savings toward tuition.
- Textbooks are expensive. Does your course offer a less expensive e-reader edition?
- Paying accrued interest on your loans while you are in school will lower your payments after graduation.

***Principal, interest, payoff amount, monthly payment, repayment terms, federal borrowing limit percentage, and maximum payment are estimated based on the information available to Ivy Tech Community College. To view your complete federal loan history, log on to the National Student Loan Data System (NSLDS) at nslds.ed.gov using your FSA ID. To review your repayment options, log on to studentloans.gov.**

SATISFACTORY ACADEMIC PROGRESS
Ivy Tech Community College

Joshua Hall
C04181969
Fall 2018 Evaluation
Financial Aid SAI Status: Termination, GPA and Comp
Academic Standing: Academic Monitoring
Academic Program: Business Administration Associate of Applied Science
Academic Advisor: Don Boyd

Your Academic Standing status is "Monitoring". You may enroll in future term courses. You will need to raise your cumulative GPA to a 2.0 or higher to be placed in Good Academic Standing, or earn a term GPA of 2.0 or higher to remain in Academic Monitoring. Continued status: Failure to do so will result in academic dismissal.

However, your Financial Aid Satisfactory Academic Progress (SAI) Status is "Termination" because you have continued to not meet SAI standards or you have exceeded your maximum time frame. You are not eligible for federal aid (including loans) or most state aid funds in a "Termination" status. For tuition payment options, visit <https://www.ivytech.edu/business-office/index.html>. Or, you may file an appeal (if you have extenuating circumstances) to remain eligible for financial aid. If your appeal is approved, you will be placed on Financial Aid "Probation". If your appeal is denied, you will remain on Financial Aid "Termination".

TERMINATED WITH ABILITY TO APPEAL

You may appeal this standing. If you have extenuating circumstances, and supporting documentation, if the appeal is approved, and you meet all conditions of your appeal such as receive you may continue to receive federal aid.

Grade Point Average (GPA)

You are **not maintaining** the grade point average standard. Your current GPA is **1.88**.

Must increase your overall GPA to 2.0.

Completion Rate

You are **not maintaining** the completion rate standard. Your current completion rate is **53%**. You have successfully completed **10** out of **18**.

If you've attempted **20 CREDIT HOURS** but you only earned **13 CREDIT HOURS** then your completion rate is just **65%**.

Must increase your completion rate to at least: 67%

Max Timeframe (MTF)

You are **maintaining** the maximum timeframe standard. Your current maximum timeframe is **28%**.

View your status at myivy.ivytech.edu and monitor your Ivy Tech email account for any additional requests. If you have questions, call 855-IVY-LEAD or chat online at ivytech.edu/chat. Phone and chat lines are open daily 7 a.m. to 1 a.m. Eastern.

How do I know if I am eligible to file an Appeal?

Timely you keep track, calculate your GPA or Completion rate at ivytech.edu/trackit

An advisor will help you determine which courses to take to earn the degree or certificate of your choice, and if your goal is to transfer to a four-year college or university, our advisors will help you with that too.

Electronic Communications

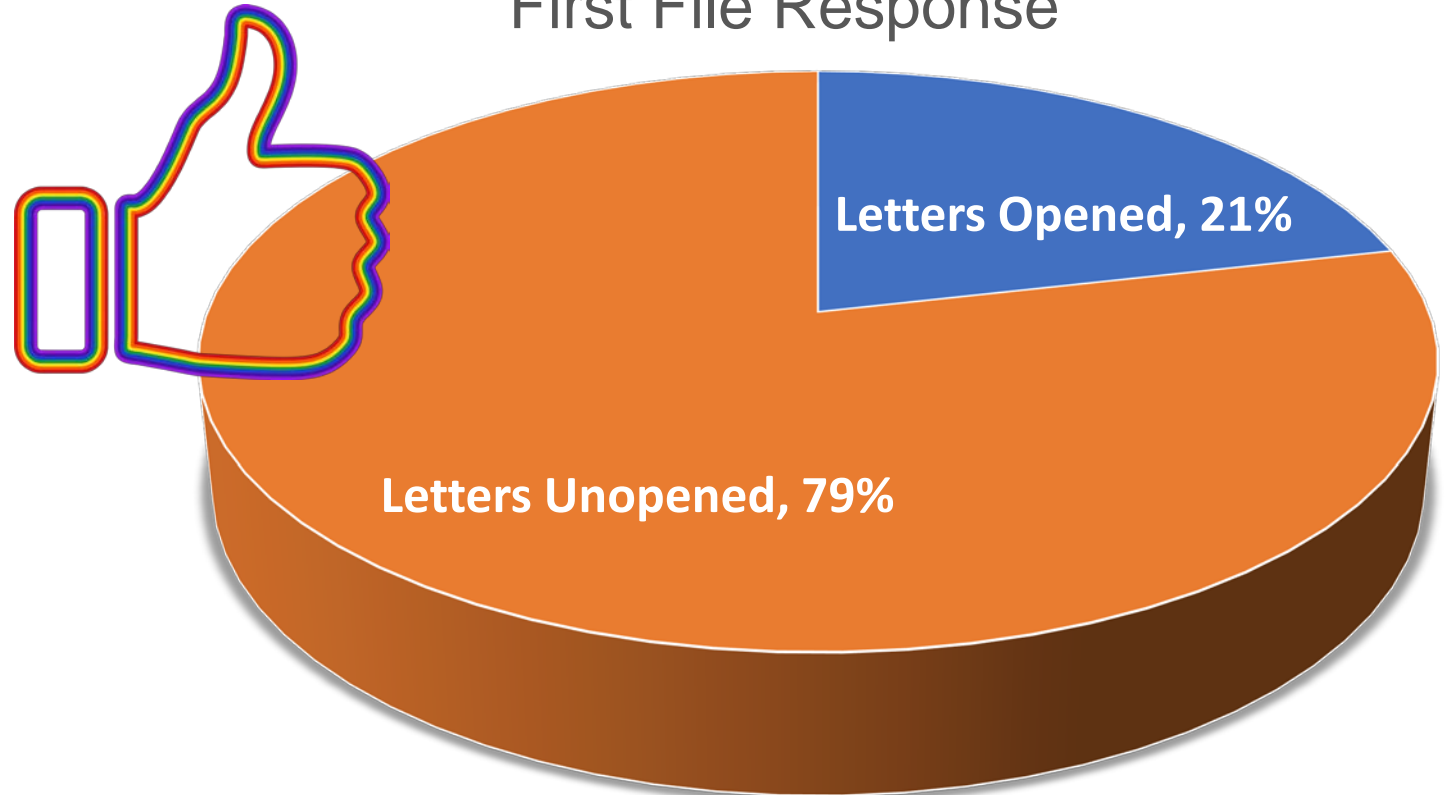
Student Response: Initial Results



DEFINITION OF OPEN

- Opened email
- Clicked emailed link
- Opened letter

Electronic Award Letter First File Response

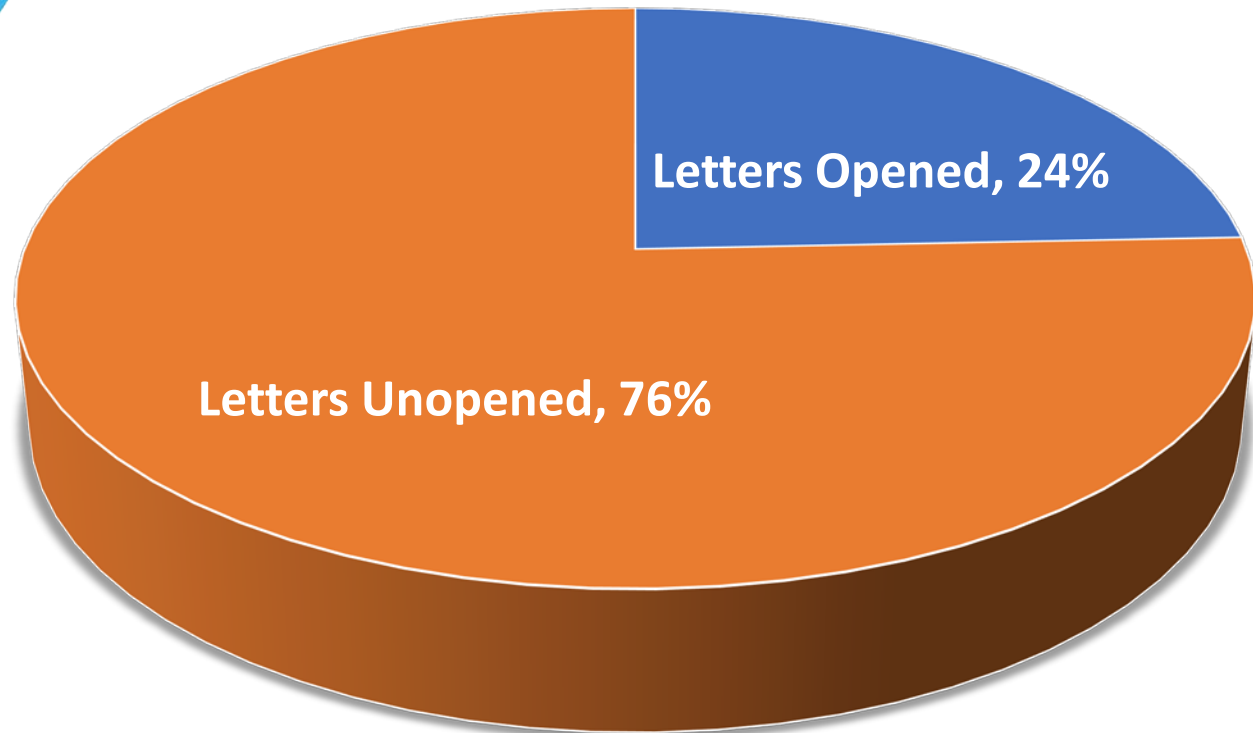


Electronic Communications

Student Response



Current Overall
Electronic Communications
24 Percent Open Rate



Electronic Communications

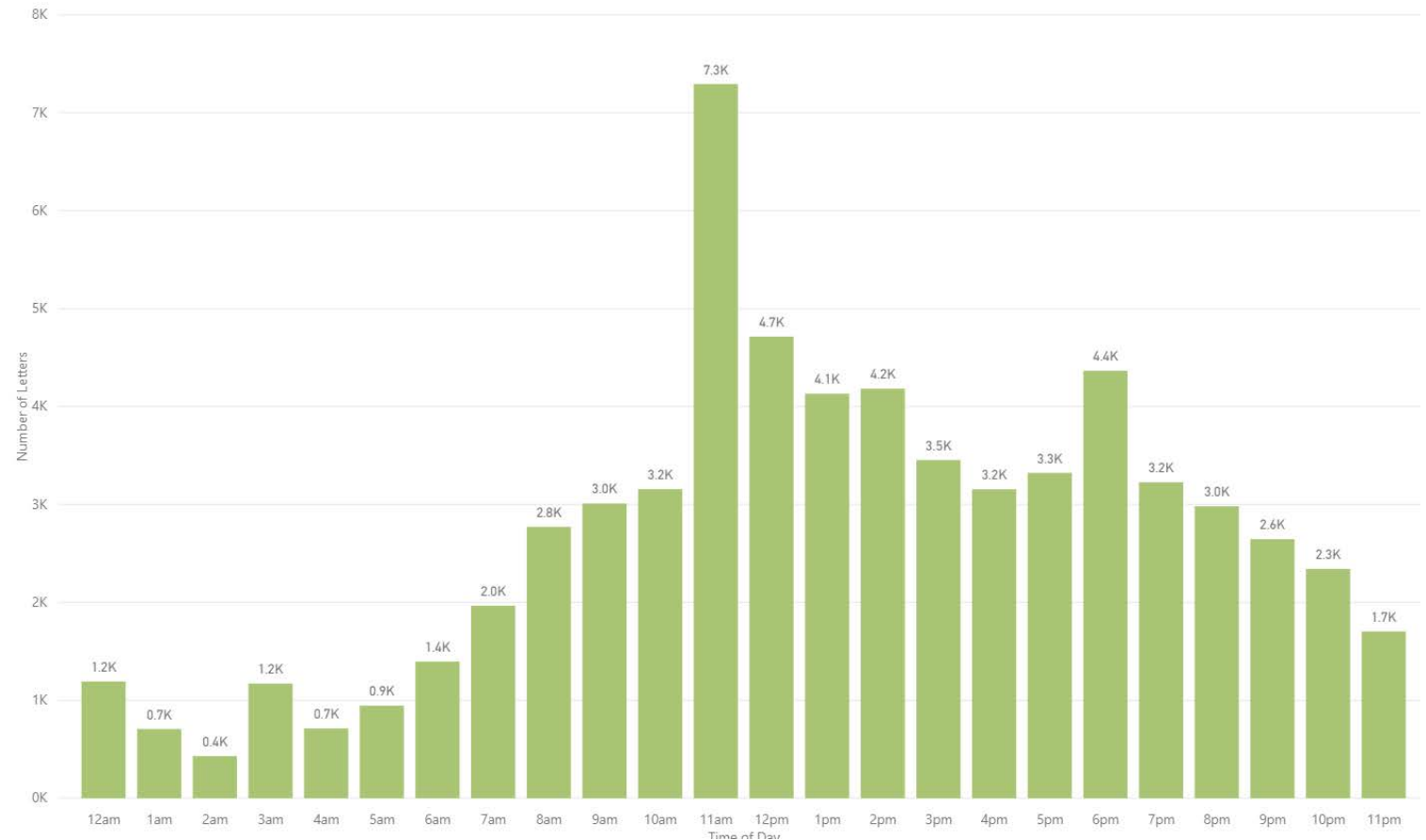
Student Response

Viewing Time of Day in the Last 3 Months

11:00 am

Schedule to Get Attention

6:00 pm

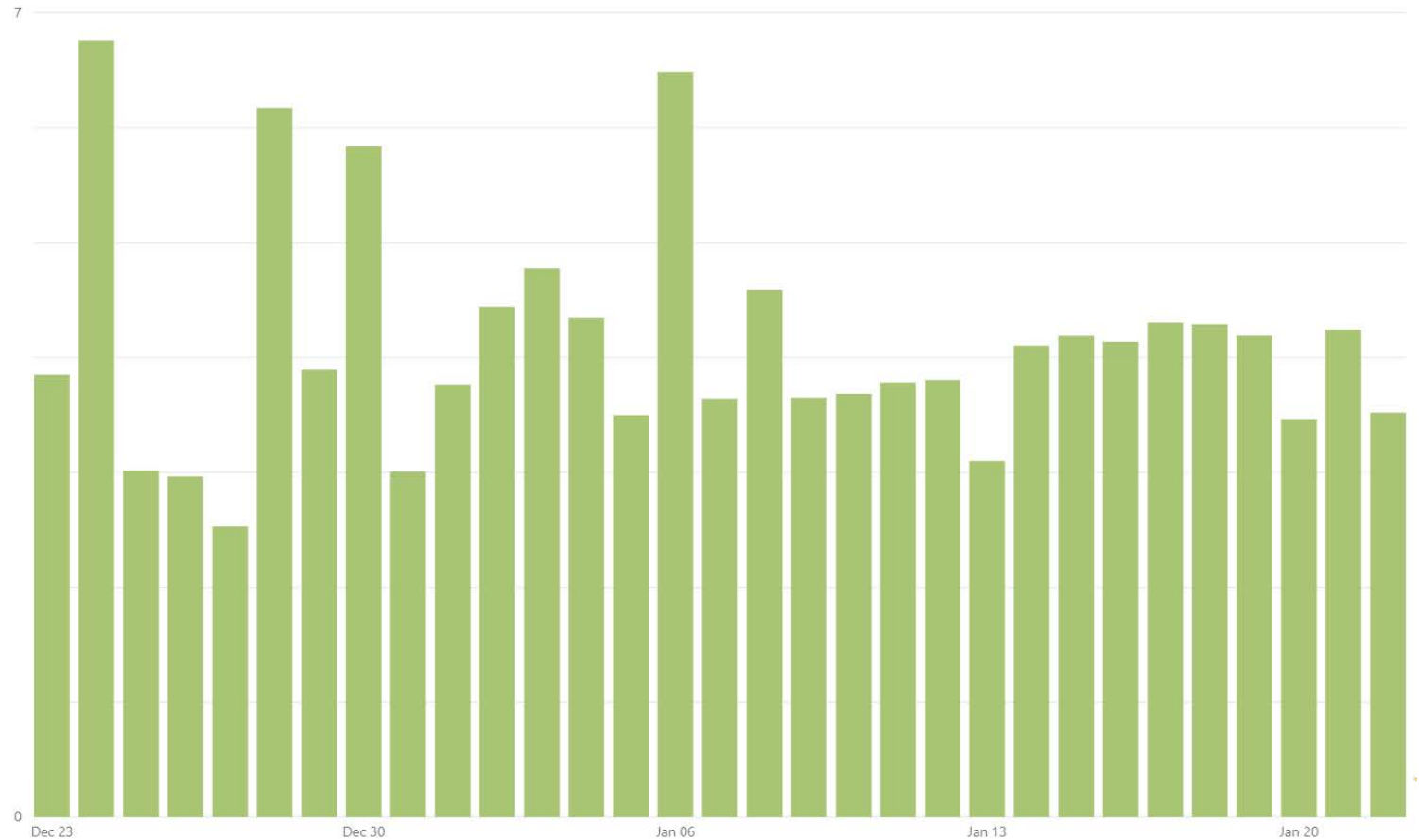


Electronic Communications

Student Response



Average Viewing Minutes



Electronic Communications

Award Letter Improvements

- Award specific videos
- Information bubbles for all major funding programs
- Revised awards notification



Questions?

