State of Financial Aid
The Financial Aid Office is in the midst of what you might call a “technology revolution.” 2018-2019 marked major technological changes that have had sweeping effects on every area of its process. These additions include a new paperless verification system that introduced a mobile-first approach into the financial aid process. Students can use their phones to view their financial aid requirements, scan and upload documents, view their award, and even receive text message alerts from Financial Aid.

In 2018-2019, the Financial Aid Office also added BankMobile into the lineup of tech innovation. Students can sign up online for a Direct Deposit process that offers three convenient options for receiving financial aid: Direct Deposit into an existing account of their own; Direct Deposit into a free Vibe BankMobile account; or receive a paper check. This new process allows students to receive funds more quickly and efficiently. It gives them more control over how they receive their financial aid as they continue to manage their account preferences through the mobile-friendly BankMobile dashboard. Currently, Bakersfield College has over 12,000 active accounts which increases daily.

In addition, the Financial Aid Office added a new enterprise system with the introduction of Banner 9. Although the fundamental processes are the same, the User Experience (UX) has been re-designed to allow more efficient operation. This new UX has required time and training for Technicians to learn the new layout, look, and feel.

Besides the additions above, the Financial Aid Office has acquired a new chatbot technology for its webpages on the Bakersfield College site. The chatbot uses programmed responses and a conversational chat AI (Artificial Intelligence) interface to engage students. This new technology allows the Financial Aid Office to be “available” (in a sense) to students twenty-four hours a day, seven days a week. This has been one of several steps the Office has taken to improve engagement and availability with the student population.

The Financial Aid Office has also hired a new Scholarship Coordinator who has introduced a variety of helpful improvements to the scholarship process, including revamping the scholarship and financial aid webpages, streamlining the process, increasing public engagement through social media, and creating an aggressive agenda of scholarship workshops for students throughout the year.

The Financial Aid Office is also in the process of hiring staff members who will fill key positions that will bring the office into a more effective flow of operation. This includes a Business Analyst, a third Financial Aid Assistant to help the office handle Bakersfield College’s growing population, and additional Financial Aid Technicians.

Another key word to summarize the state of the Financial Aid Office is “transition.” The Office has had a technology revolution, but it has also been a major transition time. The Financial Aid Office is confident each year will get better, and the true value and potential of these new systems will be seen.
The new technologies and positions added to the Financial Aid Office have helped the College achieve the goals of its Four Pillars in the following ways:

Clarify, Enter and Stay the Path

Bakersfield College must have the student’s financial destination in mind from the very beginning. The early completion of applications—whether for scholarships, federal aid, or funds for Dream applicants—prepares the way for a smooth journey.

The introduction of a paperless mobile-friendly financial aid process has given a clear map of what they need, literally on their phones just like they have a GPS. InsideBC (thanks to Campus Logic) has essentially become a mobile app for getting your financial aid directions set before you head out on the road through college, and it continues to aid students throughout the journey by creating a direct line between their phones and the Financial Aid Office.

In the context of financial aid, “entering the path” really occurs when the money safely arrives in the hands of the student. That is the crucial contact point that enables them to step forward toward their academic goals by handling tuition and other expenses. This stage of the process has been greatly enhanced by BankMobile as described above.

Essentially, if financial aid funds are not available at the right time or if the student is not receiving clear communications—something aided by Campus Logic—the journey will fail. Early completion of student files and timely disbursement of funds will help the student successfully enter and stay on the path.

Increased engagement with students through the new Financial Aid chatbot, which is available 24/7 on the Financial Aid website, will help students have access to the answers they need whenever they need it. Financial Aid has also created new social media channels and become more active on existing ones to add this engagement. All of these approaches, whether the chatbot or social media, will help students understand what they need to know and stay on the path. In the past 12 months, students have access Bakersfield College chatbot 7,426 times.

All these efforts are useless if the student isn’t genuinely learning in the classroom and in their financial aid literacy. Without the basic necessities for a stable day-to-day life—i.e. food, housing—real learning will not happen. Strategies such as in-classroom workshops, an increase in workshops in general, and active social media engagement will proactively meet students where they are to ensure they’re aware of everything relevant to their financial aid. This, in turn, will help them succeed in the classroom by having the funds they need. It’s difficult to focus on finals when you’re worried day and night about financial problems.

A robust, well-equipped Financial Aid Office is absolutely critical for student success. As these four stages unfold, the goals of the Financial Aid Office become clear: eliminate all red-tape and financial barriers with new technology and better communication, transform the front-end and back-end processes through new enterprise technology and staff positions, and introduce a proactive culture that intervenes to ensure students make it to their intended destinations.
Financial Assistance

**BOGW**: The College awarded a total BOGW award amount increased to $14,060,981 for the 2017-18 academic year.

![BOGW Financial Aid Year](chart)

**Disbursements**: The College Pell Disbursement increased from $28,418,200 in 2016-17 to $33,275,529 in 2017-18.
Campus Logic: When Campus Logic comes to campus at the end of November 2017, its text message capabilities and mobile-friendly, media-rich communications will increase a student’s accessibility to important information, reduce student debt, and cut the cost of financial aid administration with its efficient, paperless approach. Campus Logic will bring the entire financial aid office into the palm of a student’s hand.

Campus Logic:

- Improve cost and value transparency
- Simplify financial aid forms
- Streamline scholarship management
- Better student response using text, mobile-friendly communications
- Make better decisions with data analytics