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RACIAL EQUITY

Students Unhappy With Financial-Aid Decisions Can Appeal. But Who Does That?

By *Vimal Patel*

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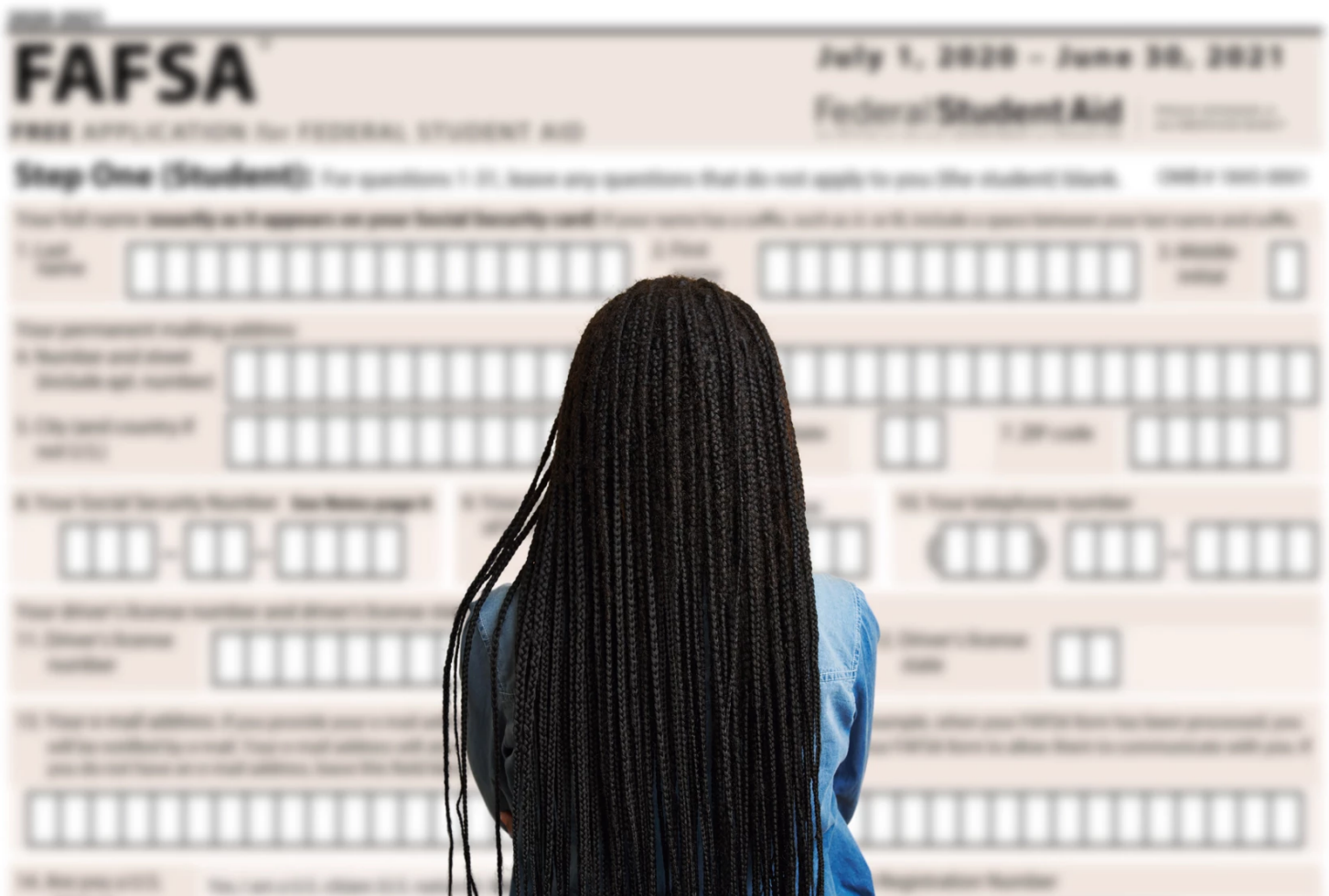


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Jaime Ramirez-Mendoza worked as a peer adviser while he was a student at the University of California at Davis, so he was familiar with guiding low-income students through the financial-aid process. Even so, he didn't know until he was close to graduation himself that financial-aid decisions could be appealed.

The process by which students make such requests can be mysterious, especially to first-generation students like Ramirez-Mendoza. Their parents are often ill-equipped to walk them through the application labyrinth. Upon a student's request, aid officers can use their own discretion, or "professional judgment," as it's known in the field, to recalculate a student's award when the formula doesn't account for unusual situations, such as a death in the family or sudden loss of income.

Now, Ramirez-Mendoza is a higher-education policy analyst for Education Trust, a nonprofit research group. He was the lead author of a report released late last week

that describes why the system, as currently practiced, could discriminate against first-generation low-income and minority students.

Here are three takeaways from the [report](#), “Using Professional Judgment in Financial Aid to Advance Racial Justice & Equity.”

1. Transparency is the biggest problem.

Colleges aren’t required to report data on financial-aid officers’ professional judgments, so there’s no way of knowing just how inequitable the appeals process is. Keeping such data, and making the information publicly available, would clarify which students request professional judgments and would prompt colleges to pay closer attention to racial equity in the process.

Colleges ought to commit to collecting and releasing these data even if they aren’t required to do so, said Tiffany Jones, the Education Trust’s senior director of higher-education policy and a co-author of the report.

“There is a long history of documented practices that prohibit Black and brown families from accessing capital — think about the housing market or banking,” Jones said. “With that type of history and context in the U.S., it’s really important to be able to answer whether some of those same practices make their way into higher education.”

2. The pandemic has made equity in professional judgments an urgent issue.

The Fafsa for the next financial-aid cycle will be based on 2019 tax returns, under a 2016 “prior-prior year” policy to make the federal financial-aid form quicker and easier to complete. The problem? That doesn’t account for the pandemic, which has wrought disproportionate economic damage on Black and Latino households. Job and income losses resulting from the effects of Covid-19 won’t be reflected in 2019 tax

returns, making professional judgments an especially useful tool for financially vulnerable students.

Financial-aid officers are seeing an increase in appeals from students. An October [survey](#) by the National Association of Student Financial Aid Administrators shows that 59 percent of respondents reported a “somewhat or great” increase in professional-judgement requests from March to mid-September compared with the same period the year before.

The Education Trust report recommends using the income figure that best reflects the student’s current situation and not “overburdening applicants with requests for more information than is necessary to make a professional judgment decision on their appeal.”

3. Students need to be made more aware of professional judgment.

More colleges appear to be proactively informing students about the professional-judgement process. According to the Nasfaa survey, 23 percent of aid officers indicated they were already informing students about the process; 23 percent said they had started to do so after the pandemic; 15 percent said they weren’t but would consider it; and 38 percent said they weren’t doing or considering it.

The Education Trust report recommends that colleges create representative student advisory groups so administrators can better understand students’ needs and ways to communicate with them. The irony, the authors said, is that the students who could most benefit from professional judgments are the ones least likely to know about them.

Better data are needed to know just how inequitable the use of professional judgments is to students of color, the group concluded. “No transparency,” Jones said, “is a perfect recipe for abuse.”

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