

Breaking Barriers: How Jackson State University is Overcoming Student Loan Concerns

Jessica Wray Bradner, Ardeo ([00:04](#)):

Hello everyone. I'm Jessica with our client service team and we are excited to be here with you today. During today's conversation, we definitely want to hear from you. Please use the question box feature in your control panel to let us know if you have any questions. We will answer those at the end of the webinar session. You'll also have a chance to request additional information at the end of the discussion. If you are with us via a recording of today's webinar, there will be an opportunity at the end of the video to fill out a form for more information. So without further ado, I'd like to pass the mic over to my colleague, Matt Osborne, to introduce himself in today's guest. Matt,

Matt Osborne, Ardeo ([00:42](#)):

Thank you Jessica and I thank Kylon for joining us today, Kylon Alford-Windfield is Vice President for Enrollment Management at Jackson State, Kylon, why don't you tell us a little bit about yourself and how long you've been at Jackson State, that type of thing.

Kylon Alford-Windfield, Jackson State University ([00:59](#)):

Well, hello everyone. I'm Kylon Alford-Windfield. I serve as the Vice President for Enrollment Management at Jackson State University. I'm a native of Jackson, Mississippi, so I was happy when I got the opportunity to come back home and work. I've been at Jackson State for a year and two months, and so it's been, although a short ride, a long ride. And so this is my second executive level role in higher ed. Prior to coming to Jackson State, I served as vice president, the inaugural vice president for enrollment management at Steelman College of Private Liberal Arts School in Tuscaloosa, Alabama. And I've served as the executive director for enrollment management at Mississippi Valley State University, and that's a couple miles from here. Famous for this where Jerry Rice played football and prior to that, moved up the ranks there throughout the enrollment in the enrollment world. Started as a recruiter, worked my way up, had a stint in advancement, and prior to that I served as a recruiter at Russ College, another private liberal arts HBCU in the state of Mississippi. And so that's how I got my start in higher ed.

Matt Osborne, Ardeo ([02:06](#)):

Very cool. And Kylon and I share some things as in starting in enrollment. So I've been with Ardeo for 11 years, but before that, 30 years in all private higher ed, most of those years in enrollment, 22 years as a vice president for enrollment, very first client at Ardeo. And I've had just a pleasure and a joy as Kylon and I started this partnership and seen how that's unfolded. I'm just thrilled for the chance that you're going to get to hear his story today. But first I'm going to tell you a little bit about what this LRAP thing, this LRAP, this loan repayment assistance program is. I want to start by saying it's an enrollment tool, loan repayment assistance program. You see the word loan there? Yeah. We're focused on addressing the fear of loans that gets in the way of students enrolling.

([03:04](#)):

So we are an enrollment tool. We are impacting enrollment decisions positively by addressing the sphere of loans. You see the promise there that if a student's income after graduation is modest, the overlap will help repair their loans. I just want to say that on this slide, we use the word modest because as we speak to you today, we realize that people are from many different institutions across the United States, and each institution has its own context in terms of the programs of study they offer. The region of the country has different starting salaries, and so we use the modest more generically, but down at Jackson State, \$50,000 is the income limit for this year. That's how we're defining modest. There also

want us focus, these are the three loans loan programs that an LRAP will address in terms of repayments. So your standard federal student loans, parent plus loans, and private alternative loans.

[\(04:02\)](#):

Basically the loans that your financial aid office certifies. So thinking about how we deploy, so we're going to be talking about a specific use case today at Jackson State, but really every institution, every one of our campus partners can choose to utilize an LRAP in the way that best works for them. So while Jackson State is going broadly, we have places that are focusing on certain groups of students, and that is each institution's choice. Our second step here is really to see it, have the students and their parents really get a chance to understand what an LRAP is because it's only as that understanding grows and gets in place that we can change the enrollment decisions, which leads right to step three, right? The student does enroll and then they persist and graduate, and then having ed, if they're making under that income limit, that modest salary, then we're going to help them in repaying those loans.

[\(04:57\)](#):

So that's how LRAP works in a nutshell. Digging in a little deeper on this slide, in most instances, we're working directly with the enrollment people, the admissions in the financial aid offices. Those are the offices that are talking to families about this issue of how are we going to make this financial pathway possible to attend our institution? And so that's where we're going to focus our efforts. You see that we have three categories of students represented here, and really the only reason we need to break this out is that the second and third sub-bullet here transfers, readmits and retention. There's an aspect of where they stand in terms of their eligibility to receive an LRAP, and basically what it comes down to is we need them to have at least two years remaining before they would graduate to be eligible to receive an LRAP offer from us.

[\(05:50\)](#):

This third bullet, we are in partnership. So later on, as Kylon gets to share his experience from this first year, our inaugural year with them, he's going to be talking about so many things, but training, ongoing support throughout the year, those are all things that we're looking to do because we don't just hand the keys to the kingdom to you and hope that it works out well. We are staying in touch throughout the year in support, providing support, and then in terms of our actual work with your students and the parents, so whatever you've decided to offer an LRAP to, we are really the ones that are carrying the bulk of the marketing responsibility. So we have email campaigns, we've got a phone team that's working outside of Chicago, so they're here in the states. We do have two native Spanish speakers on that team to talk with parents who might be more comfortable talking about finances in Spanish.

[\(06:47\)](#):

And then we have a postcard mailing that also goes out. So we are going to really carry the bulk of the marketing messaging about what an LRAP is out to, whichever students are chosen to receive an offer of an LRAP. To dig into that a little further, then I just want to say this represents that cascade of information, but these call results, we hear time and again that the call results are so important to the recruitment efforts of our campus partners. Some talk about our efforts are almost like adding another admissions counselor and you see that we're actually qualifying. So I used to, as a former vice president for enrollment, I used to pay a separate company just to do this type of calling and to really qualify students so my team would know who's engaged. And you see that call results. We're grading out the conversation with students based on where your institution would be on their shortlist and giving that information back to you so that you can utilize that in your recruitment efforts.

[\(07:54\)](#):

So all that to say then, when it comes to the students and the parents, how are we helping them? Well, first of all, for them to receive any benefit from Ira, the first thing I want you to hear is they must graduate from your institution. We're creating a partnership between your institution, the family and us, to not just see that student initially enroll, but to see them stay and graduate. Having graduated, they must work at least 30 hours a week, can be multiple part-time positions as they're finding their way, but they must work three hours a week, does not have to be in a specific major. They can change their major. We want to give them the freedom to attend, the freedom to study what they're passionate about, and after they graduate, the freedom to go out and do whatever they're interested in, whatever career they're interested in.

[\(08:40\)](#):

At that point, then if they're earning less than that modest income, that income limit and making their loan payments, then we're going to start helping them with repayment assistance. And that assistance is literally checks being sent to the graduate and or their parent, because remember, we cover plus loans. So if there's a parent that's making plus loan payments, we will never look at their income. It's going to be solely their son or daughter who's graduated. It's going to be based on their income and whether that's under that income limit. And then the amount of that check is based on the income. So they're making less than \$25,000 a year, then a hundred percent of their loans are repaid. As their income goes up towards that upper income limit, the percentage of the loans we pay goes down. So it's directly related to that. And you see this final sub-bullet on the page, how long are we going to help one of our graduates who needs assistance?

[\(09:36\)](#):

And the answer is until one of two things happens, either the loans are entirely repaid or until they've gone above that income limit that in Jackson State's case \$50,000 for 12 consecutive months. In other words, they've earned their way out of meeting our assistance. So the goal is basically to put a recent graduate on a pathway that allows them to start their career path without having to worry about how much am I making? Am I going to be able to repay these loans and then put them in a position where we wean them off our assistance so that when they get to that \$50,000, they're in a position to cover whatever remaining loan payments they might have going forward after that. So I probably sped through that, but I'm always wanting to make sure there's enough time for us to be able to talk and have you hear the story of Jackson State. And so Kylon, tell us a little bit about Jackson State. We've tried to provide some information here, but talk to the people about Jackson State. Would you?

Kylon Alford-Windfield, Jackson State University ([10:41](#)):

Jackson State? Of course. It's located in Jackson, Mississippi. Right now it's about the 10th largest HBCU in the country. And to plug the LRAP, we are the only school in Mississippi that offering an LRAP and the only HBCU nationally to offer an LRAP. We're the state's only urban research institution. We are our two research institution. This past fall we had roughly about 6,100 students. We have over 90 degree offerings. That's all the way from bachelor's to a PhD. And so we recently just won the national HBCU Football Championship Celebration Bowl. So that's another big thing. And one important thing I can't leave out, Matt got the experience this November is the Sonic Boom of the South. So we have a world famous band that performed in last year's Super Bowl with Usher, and this year they participated in the Rose Parade. So that's pretty much a synopsis, I guess, of what we have to offer. We have four individuals that are in the NFL Football Hall of Fame. One of the most famous would be Walter Payton. So it's just a great school, regional school in the state of Mississippi and try to have a national impact as well.

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Matt Osborne, Ardeo ([11:53](#)):

Okay. So Kylon, obviously as you arrived as the new vice president for enrollment, you always, there's a state of play where things stand, but then there's the enrollment goals and things you're trying to accomplish. Why don't you walk us through some of that?

Kylon Alford-Windfield, Jackson State University ([12:10](#)):

Okay, I'll start with some of our goals. We wanted to increase the number of first time freshmen that we were bringing in. And so that's a good indicator if you can retain these students how to have some sustainability with your enrollment growth. So that was one of our goals. One of our challenges is that we are in an urban location, and so we have a high housing demand, which we didn't necessarily have the housing for. And then we had found that we had a retention issue, not necessarily a recruitment issue. We have a lot of great things going on. We getting a lot of press lately in the media of good things, and that makes kids, that draws inquiry. But we were having an issue with retaining those students. So we really have, upon arriving on last January, I noticed that we were having a slight decline in enrollment.

([13:02](#)):

And another part of that would be in state census data. Mississippi has a declining population. And so one of the other key things that I noticed that was a challenge was the finances. When we first arrived, we had over 600 students that were in university housing enrolled that had existing balances that weren't necessarily supposed to be here. And so we had a major financial issue. Right now, anywhere from 65 to 67% of our total enrollment receive federal pay grant. And so we know that we service a large population of low income students. And I guess I'll just jump, those were the challenges, but I guess I'll jump to how I heard about the LRAP. I too myself. Prior to getting employed here, I was enrolled in the PhD program at Urban Higher Education, Jackson State. And so I had a professor that took the class and we maintained a good relationship and I just received a random email from him one day and it was about the LRAP, but particularly with the Indiana University, they were utilizing this loan payment program for their school of education. And so that's how I first heard about the LRAP and I opened the email and read it and it sparked interest from there.

Matt Osborne, Ardeo ([14:24](#)):

Excellent. Well, so let's talk a little bit about the strategy you chose to enter into as we started our partnership. And lay that out for us. How did you make those decisions and what were your thoughts at that time and as it unfolded?

Kylon Alford-Windfield, Jackson State University ([14:44](#)):

So with the declining enrollment, plus noticing that we had a major deficit in the student that we're serving, notice that we have a large portion of our students low income. The LRAP just was perfect for us. And so we wanted to make Jackson State different from some of our competitors. A majority of the students in Mississippi retain in Mississippi, and they choose between our eight public institutions, four year schools, and we have a number of community colleges that they can choose from. So we needed something that set us apart. And so the LRAP just perfectly fit that situation. One thing that we found too, also with the financial concern, we would have students that their pay grant or any type of federal aid they were given, it still left them a balance. And so in a lot of cases, the difference between a student having to stop out or remain in school would be something as simple as a parent plus loan.

([15:44](#)):

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And so in these underserved communities, there are narratives or myths about funding education. And so a lot of parents were reluctant to take out these Parent plus loans, which could keep a lot of the students in. And so with the LRAP, we were able to ease that burden or anxiety that the parent may have for attending our school. And our O has done a great job also with RNL, with the research, and a lot of this is research backed and we work in the academy. So although it sounds good, the compelling part was outside of just sounding good and feeling good was that it was research back. And based off the research, if a student is trying to decide between Jackson State and a school that doesn't have an LRAP, they are more likely to choose Jackson State. And their research also shows the same for the parent. And so that was another compelling piece. And I guess we were able to launch pretty fast once I reached out. And I guess I'll get into that part later, but once we identified it was something we wanted, Matt probably did. I was going to line to say about three of these presentations I saw that I was sold. I brought the CFO on board, and then from there we did another one with the president, and each time it got better and better. And today we are utilizing the LRAP.

Matt Osborne, Ardeo ([17:16](#)):

So also talk a little bit about how the education students tie in to your history and to your current interests as a public institution.

Kylon Alford-Windfield, Jackson State University ([17:27](#)):

Oh yeah. So Jackson State is a historically black university. And so upon its founding, it was the impetus for regionally for where a lot of black educators came from. And of course we've evolved into this comprehensive research institution, but we started off as a small school and primarily were educating educators that would go out into the black community to teach black students. And now we applaud, although we are a historically black institution, we have students from all across the world and different nationalities and different races domestically at our school now. And so education has a major history with our university. And so one of the key things is we want to be impactful, not just on our campus. We want to be impactful in our community and in our state and nationally. And so nationally there's been a teacher shortage and those numbers are even worse as you look in state, in the state of Mississippi, we have a teacher crisis, I would say.

([18:31](#)):

And so what we want to do is to do our job and due diligence to actually increase the amount of teachers, but we also have to be realistic with ourselves. When we looked at the department or our school of education, we saw a vast decline in those numbers. And mind you back to the email that I received from my professor, that email was speaking specifically about Indiana University School of Education. And so we were facing a decline in enrollment in our school of education as well. And so it was a win-win for us. We first basically wanted to mirror what IU was doing for their school of education, and this was something in concept that we were going to offer to all of our incoming education majors to help with the teacher shortage and also help us increase our enrollment. Total enrollment increased our enrollment in our school of education.

Matt Osborne, Ardeo ([19:25](#)):

Excellent. Excellent. So speaking about coverage and tying it into education, tell us a little bit about what this was like.

Kylon Alford-Windfield, Jackson State University ([19:35](#)):

So these are a couple examples of some national media attention that we acquired from doing this because this is, I'll use the term transformational for a school like Jackson State, and it's transformational for those families that we serve. And so these are some of the larger articles of press release that came out. And there were many more on smaller platforms on social media. And so what this did was two things, well, multiple things. It drew inquiry from prospective students, but also it drew inquiry from parents as well. And so I got a number of calls from different administrators across the country and we saw immediate increase in our application pool.

Matt Osborne, Ardeo ([20:21](#)):

So increase in application pool is not the same as landing more students. So talk to us a little bit about your outcomes.

Kylon Alford-Windfield, Jackson State University ([20:29](#)):

Oh, well, you see the numbers. Our first cohort, we started rather late, you all that know the enrollment, the recruitment funnel, the enrollment cycle. We probably started mid April and so time was against, but in that short amount of time we were able to get 449 students. And a lot of it is the work of Ardeo's team. So we hit the ground running, that's for marketing. And so what we had to do too is throughout this process, it's a partnership. I don't just necessarily say that we are a client, we're a partner. So there are several meetings we got on with marketing. So if Ardeo already has some template of marketing, our media team is able to get those assets and utilize change the color palette. And really even the verbiage, we're able to make it sound like Jackson State. So we had to do that rather swiftly.

([21:27](#)):

But with the assistance Ardeo, it didn't take long. And also we had to do our due diligence as well to send out messaging to our prospective students in our system to let them know, Hey, you'll be receiving some information from us. But the media attention as well lets the student know that this isn't a scam. And the outreach was, I think the outreach from on the part of our day really I would say would be what drove those numbers. You have a whole call center call campaign, email campaign, which I have a small team, so we didn't necessarily have the capacity to have that reach. But with our's, call team and marketing team we're able to reach those students and everything is catered to Jackson State. One of the things that they do a great job in and they work with the clients or a partner and any of the messaging they send out where there's a call or email or even a landing page, the user thinks that it is Jackson State's email. So it may be Ardeo page, but it's branded for Jackson State. And I think that we did a great job in it.

Matt Osborne, Ardeo ([22:31](#)):

Absolutely. So let's talk a little bit about, you just talked about branding and whatnot, and let's talk about your strategy for this current cycle and also how that's worked itself out in your marketing materials.

Kylon Alford-Windfield, Jackson State University ([22:46](#)):

And so when we do the marketing materials, I'm a self-proclaimed sociologist marketer. And so in this, I still utilize the research that I mentioned that Ardeo has done with RNL with knowing that if you have this loan repayment assistance program in comparison to another institution, the student and the parent are more likely to choose you. And so we want to get the message out. Ardeo is going to do their part with email marketing the call campaigns, but as an institution, when I first came in in January, I wanted to rebrand a lot of our collateral pieces. It was very wordy. And so now we are going to short

bullet points to where the message is clear and concise, but on every piece of collateral we have from this piece that we have a picture of, this is a cut out of our tiger head. So the front part is actually the tiger in the back is our two steps to apply.

[\(23:42\)](#):

And it has a list of our merit-based scholarships. But if you can see in the left hand corner, we have our LRAP literature right there. And so that's just our scholarship piece. Also in our brochure we include the LRAP and also in our acceptance letter, I designed the, I guess a pretty fancy acceptance packet that also has literature about the LRAP. So now what we are doing is creating a brand recognition. And I know certain schools you have the opportunity to, you can brand the LRAP how you want. We could have called it the Tiger Repayment Assistance Program, but I wanted to keep it plain and simple and say the Jackson State LRAP. So we included on any piece of collateral we do, whether it's the scholarship, the brochure, or even your acceptance ladder, because we know that all students that get accepted aren't necessarily coming. So we want to reiterate this LRAP on any chance we get to interact with students.

Matt Osborne, Ardeo [\(24:39\)](#):

And just to flesh this out a little bit, you're doing that because you did decide to market it to the entire entering freshman class. And tell 'em a little bit about, because not everybody that's on the call today has ever had a visit event with 5,000 plus college bound students. Talk a little bit about that.

Kylon Alford-Windfield, Jackson State University [\(24:59\)](#):

Oh yeah. We do a world class in-person recruitment event. It is our high school day. We brand it as roaring loud the tiger too with the tigers. And so it's multifaceted when the student arrives on campus. And we had, like Matt said, over five, we had 5,000 college bound students plus chaperones and parents. So you were looking at about 6,500 to 7,000 people in attendance of this event. So for the experience, when they arrive, we do what we call our brow session. They'll go through our engineering building and we'll have all of the various colleges of the universities setting up vendor tables. And so Ardeo is no stranger to this. They actually had a vendor table set up and we try to incorporate Ardeo and everything. So this is one of our big signature events. So they had a table set up with the photo booth where the students could come in and take pictures with them to reiterate the student loan repaying assistance program, but also the students can hear about the various majors following that.

[\(26:01\)](#):

They do a campus tour and then we bring them all to the gym. And that's where the fun is. And I would describe it as a major concert or a festival. And so we want the students to it. It's on a weekend. And so we don't necessarily, we do a more focused academic piece with our admitted students day. But this day is really, really to draw inquiry and to increase our applicant pool. And so it's a big concert. We may have rappers, different celebrities, but at the same time they're hearing from the provost speaking about the various academic colleges they hear from the president. And we had an awesome presentation from Matt about the LRAP during that presentation as well. So we incorporated, and that's our largest recruitment event that we do every year. And so we incorporated it even in the major session.

[\(26:51\)](#):

And a majority, and I'll throw this in there, not that it matters, but every piece of content that Ardeo has done for us once we engaged in this partnership has been catered to Jackson State. It was heartwarming for me, and I told Matt before, the majority of our students are African American, so even when Matt's team develop a pull up banner for us, a retractable banner, they were using students that looked like

them. And so that means a lot. So it's not cookie cutter. So whatever the vibe is at the school, and it doesn't necessarily have to be a race thing if you're a coastal school or if you're a school in the Midwest, I think that their team does a great job to match the element of the school. So it's a one concerted effort. So it doesn't look like Ardeo is just doing their own thing because when it happens, the students will say, Hey, is this a scam? And so I think we've done an awesome job to have some type of cohesiveness to where it's a concerted front and the numbers show for themselves. And I can say this fall for this upcoming fall next academic year, we're experiencing about a 20% increase in our applications and about a 15% increase in our admitted students.

Matt Osborne, Ardeo ([28:12](#)):

That's awesome. So let's wrap up this section with this slide talk. You addressed the first two squares on here, and I'll take the last one.

Kylon Alford-Windfield, Jackson State University ([28:24](#)):

Okay. Our partnership with Ardeo to meet institutional goals. So one of the things, as I mentioned before, we were having some issues with finance with our students. We started off with the education piece because we had an education shortage in the state, but also I would say go lines be transparent at failing school of education as it relates to enrollment. And so the partnership started off for education majors, but it was so popular as you all saw all the press release that we've got anchorage from across disciplines that now we're opening up to offering it to all incoming students. And so it has helped us reach institutional goals. We have our first cohort here already enrolled, and I'm interested to see how large this next cohort is based off of how our numbers, our projected numbers are doing. Now, the call team and follow up notes, they do an awesome job.

([29:24](#)):

I can say we have scheduled, and I don't make all of them, I miss them, my apologies, Matt, but we have scheduled meetings monthly or biweekly where Ardeo meets with my admissions team. They also meet with the financial aid director. And so they share data constantly. So we share our data of admitted students or inquiries to those individuals and they make the calls and send the emails. And then if those students have any questions or they'll reach out and they're even, I would say empathetic at times where let's say a student was supposed to be in a cohort but didn't accept the LRAP, they'll individually ask, can this student be added and I'll make an executive decision if we want to add this student or not. So it was very cohesive with the notes. And then also I didn't add the training. So we do multiple throughout this academic year, multiple virtual trainings.

([30:19](#)):

But also the part that I really love is that Matt and his partner Julia, they came to Mississippi several times to do in-person trainings. And so we've done trainings with my division virtually and in person. And so the last training he did now is to get campus buy-in because this LRAP is so popular at Jackson State. You have individuals inquiring about it, but they're not just coming to the division of enrollment management. And in our division we have in just the context, undergraduate admissions, undergraduate recruitment, financial aid, strategic enrollment communications, and the registrar's office. So we are able to answer a lot of these questions because we train a lot, but now we have a department of customer care on campus and we have various academic departments, student affairs. So these individuals have heard of it through the article, but they're not just knowledgeable of it. So Matt and Julia came down to do a training for our cross campus partners. So now we not just divisional knowledge, it's actually institutional knowledge to where people outside of enrollment management can fluently tell or talk to a prospective student about the LRAP.

Matt Osborne, Ardeo ([31:26](#)):

Absolutely. And the reason I asked Kylon that I would do this last one is because obviously he hasn't had any graduate from LRAP program yet, right? He's in his second year. So we just want everybody to know during the time that a student is enrolled with an LRAP, we're reaching out to the student and the parent. And then as they get into their senior year, we're actually always starting to communicate to them not only how to go about requesting assistance after they graduate, but also we're doing scenario planning. They've got maybe multiple job opportunities, and they're saying, if I'm making this salary, what will my assistance look like? If I'm making this lower salary, what will that look like? So we're really helping them to launch well after college to have a firm understanding of what the financial side of life will look like depending on which job opportunity they pursue. So I want you to know that this is not, yes, it's an enrollment tool, but it really is caring for the student throughout their time on our partner campuses so that when they graduate, you have happy alumni. So we are to that point, I think Jessica's going to pop back on here. We're going to see if any questions have come in for us to address Jessica.

Jessica Wray Bradner, Ardeo ([32:43](#)):

Yeah, thanks Matt. So at this time, we'd like to encourage folks, if you have any questions, please feel free to put those in the question box in your control panel. It'll either be at the top of your screen or on the right hand side. And I also wanted to let everybody know we have a few handouts for you to download if you're interested, including a little bit of that research that Kylon mentioned earlier that we've done with RNL recently. So that is a supplemental research booklet specifically about our LRAPs and how students and families feel about debt and cost of college entering in. So at this time, we do have a couple questions. Matt, I think this first one's for you, how well does it typically take to get LRAP up and working on a campus?

Matt Osborne, Ardeo ([33:27](#)):

Yeah, so typical, obviously this is a partnership. So I will speak to our side of the equation. We can get a college set up, they get the digital assets, we can get a college set up and start outreach to their families, whichever students they've chosen within seven days after an agreement is signed. And so that's our side of the equation. Obviously sometimes schedules and whatnot can make that take longer. Some of the customization that Kylon talked about also can lengthen that out. But if there's urgency and obviously we're entering that time of the cycle where there is urgency to get started, we can do that in as little as seven days.

Jessica Wray Bradner, Ardeo ([34:11](#)):

Great, thanks Matt. Kylon, this one's for you. How did you slot LRAP into your already existing enrollment strategies? How did that work combining everything?

Kylon Alford-Windfield, Jackson State University ([34:21](#)):

Well, one of the things for us as I came in, we had a new president, and so he was developing a whole new team, new strategy. So what we had to do was basically identified the data. And so it wasn't hard to find that we were leading out with numbers. And so we wanted to have something that helped assist with retention. And so one of the pieces with this, the student has to remain at your institution in order to receive the benefits of it. And so it was an easy seller to help with our retention efforts as well outside of the recruitment piece. So it wasn't a major lift as far as integrating it with what we were currently, our current goals on it.

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Jessica Wray Bradner, Ardeo ([35:05](#)):

Great. Thank you. Excellent. And then we do have one more that came in. Matt, can you please talk a little bit about the cost of the program to the institution and then what is the college responsible for once the student graduates?

Matt Osborne, Ardeo ([35:23](#)):

So let me address the second part first. So once the student graduates, there really is no additional responsibilities on the part of the institution. I know anybody from financial aid out there that's listening in today is going to be thrilled to hear that. They probably thought, oh man, this is going to be a lot more work for us. But now once a student graduates, there's no more responsibility on the part of our partner campuses. We take care of assessing the amount and cutting the checks to the graduates. There's no more payments to us because we only get paid for a student that you've made an offer to who enrolls and borrows, and even then only in the semester when those things are true. So there is no responsibility for the campus after that. In terms of the cost, I'm just going to say it varies.

([36:11](#)):

The reality is Kylon can speak to this in one sense. The larger the group of students that we get, the more diversified our future responsibilities are for repayment. And so the fee will go down for schools where they're using us. With a smaller subset of students, that fee could be a bit higher. But in generally, we're talking around a thousand bucks for a year. That would be a general statement. I can tell you right off the bat, I've seen some as high as 1500. I've seen some maybe as low as 800. So it is a variable cost related to the types of students, the number of students, and quite frankly, where you are in the country in terms of the region and what that income limit is. So I'd love to be able to tell you it's a set fee, but you'd have to, what I want to encourage you to do is instead is to reach out and ask for a follow up and we can talk and actually get you customized pricing. That's what I prefer to do. Other questions?

Jessica Wray Bradner, Ardeo ([37:20](#)):

Great. Thanks Matt. That is all we have at this time. So Matt, back to you.

Matt Osborne, Ardeo ([37:26](#)):

So it's my pleasure to also thank you again for coming and listening to this. And even for those of you that are listening to this recording, we do want to encourage you to follow up. There is still plenty of time. I know that at this time of year, some people are saying, is it too late? The answer is no. Kylon mentioned it. We got started relatively late with him. We did a webinar with Eastern Michigan a month ago. They didn't start until June and we got them results. Loyola University, New Orleans, we got them results in July last year. So it's not too late for this fall. But given the timing that it takes on a campus to make connections, we encourage you to reach out now, get a conversation started now, and we would love to have the opportunity to help you. And having said that, I want to thank Kylon again for being willing to take time out of his busy schedule to join us today. I hope you appreciate it and enjoyed it, hearing his story, Jackson State story as much as I did and reliving that. So thank you so much Kylon, and y'all have a great day.