

Missed Opportunities and Abandoned Ambitions: Understanding and Combating Student Melt



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When Students and Colleges Lose

Every year, hundreds of thousands of current and would-be college students fall through the cracks. For current students, the roadblocks they face as they attempt to remain enrolled continue to present themselves after the abundant freshman year support has fallen away. For incoming students, the final stretch in a college-bound marathon proves to be the most difficult part of the journey, with many failing to cross the finish line.

For those students that stop-out mid-degree, the failure to complete can leave them worse off financially than if they had not pursued a degree at all. And for the students who never even cross the threshold, their lack of a degree can cost them over \$1 million in potential earnings over the course of their lifetime.¹

The costs of attrition are not limited to students, however. To the colleges that lose these students, the effects are felt not just in a decline to the population, shrinking numbers and fewer, smaller classes, but also in declining revenues. On a national level, the cost of student attrition comes close to \$16.5 billion.²

Losses of this magnitude contribute directly to the abysmal six-year average graduation rate of just 58 percent.³ If we were grading colleges on their ability to graduate the students they enroll, they would receive failing marks.

Based on this data, institutions of higher learning cannot afford to overlook the importance of getting students to and through college. Rather than continue to shuffle more applicants into the broken recruitment pipeline and hope that 58 percent come out on the other side, schools can take action to address the obstacles that keep 42 percent of students from reaching their goals.

Two such obstacles exist in the form of summer melt and verification melt. The former can result in an attrition rate of 10-40 percent⁴, while the latter can cause 25 percent of enrolled students to abandon the financial aid process altogether, putting them at risk for dropping out.⁵

By reviewing current research and best practices, we can better understand what causes these issues, how they contribute to student attrition, and how schools can take action to combat their negative effects to help students persist despite these hurdles.

Summer Melt

For many years, colleges simply accepted that a certain percentage of an incoming class would not show up in the fall, whether to enroll at another school or just to take a gap year. However, as those numbers grew increasingly larger over the last few years, much attention has been given to recognizing and understanding this trend. We now know it as summer melt.

Summer melt is the phenomenon in which incoming college students, already granted admission, take almost every step necessary to complete the college matriculation process and then simply vanish. For myriad reasons, they fail to complete those final few tasks to get in the door and suddenly, up to a third of all admitted, college-bound students find themselves unenrolled.⁶

That statistic climbs to 40 percent of students when we look at low-income communities, where many students are first generation and whose parents are inexperienced in navigating the college admissions and financial aid processes.⁷

Why summer melt occurs can vary, but a few key factors have been identified as recurring trends throughout the research on this topic:

- After high school graduation, a number of tasks still remain to finalize college matriculation. The inability to receive help from teachers or guidance counselors during those summer months leaves some students lost.
- Students may not know about or feel comfortable accessing support services at the college.
- Some students are deemed ineligible to register because they failed to schedule and attend orientation or take placement tests.
- Dissemination of information via email or a student portal can be confusing or may create a barrier for students who do not have internet access.
- Students and their families may struggle to interpret college finances, including deciphering the award letter, meeting aid deadlines, making payments, and budgeting for all costs and unmet needs.⁴

In this context, when we look at all the steps students are asked to complete without guidance or without clearly established support systems over these critical summer months, we can begin to understand that summer melt is not so much a phenomenon as it is an expected outcome.

“ The reason that kids drop off in the summer between high school and college is not because of any one big problem. It’s a hundred little obstacles, like pebbles in your shoe. A financial aid form that requires a parent’s signature – easy enough, unless you have a parent who is sick or absent. A document asking students to make a decision about financial aid – easy enough if you have parents or a guidance counselor who can help. An important deadline – not hard to make unless you find yourself in a rural area without a car.⁷

– Shankar Vedantam
Host of the Hidden Brain podcast

Freezing Summer Melt

Over the past few years, several large research projects have been implemented to ward off summer melt. Most notably, the use of texts by NCAN and uAspire to “nudge” students to meet deadlines and check off to-do items over the summer months showed promising results:

- As opposed to students who did not receive the texts, those who did were 7.1 percentage points more likely to enroll.
- For those with undefined college plans upon high school graduation, receiving the texts increased their likelihood to enroll by 11.3 percentage points.
- 85 percent of those who received the texts indicated they had been alerted to something they were unaware needed to be completed.⁸

However, new research in the fall of 2019 has dampened the enthusiasm for this behavior-based approach, with lead researcher Ben Castleman unable to reproduce the results from his earlier studies: “The broad takeaway is that when we implemented a nudge at a large scale, there wasn’t a large difference in college enrollment or persistence.”⁹

It’s important to note these recent findings as a reminder that not all interventions will work with all students, and that nudging may not be a silver bullet. However, nudging via text does not have to be summarily dismissed as a failed idea. A similarly lackluster study by a University of Toronto professor pointed to lessons learned about how we may be able to use text nudges more efficiently to achieve outcomes:

- Habits are hard to change, so use texts to instead focus on binary tasks in a time-based situation (like FAFSA completion).
- Nudges may work best when we change the default action instead of asking students to initiate. For instance, instead of putting the onus on students to register for orientation, schedule it for them and provide them with the date and time they must attend.
- Text nudges are more effective when the sender is familiar. Give students a point-person and begin texting early to establish rapport.¹⁰

Besides texting, schools can create a communication strategy that aims to keep students stitched-in from spring through fall by using a variety of targeted data pieces:

1. Identify your melters from previous data.

If they are typically your out-of-state students, communicate positive messaging that focuses on the services and resources to help long-distance students adapt. If your melters are first-generation students, create a family-centric campaign that includes parents/guardians in key steps and processes that may be challenging for first-timers.

2. Create messages that connect to what students value.

Are you sending out communication that's timely, relevant, succinct, and has a "what's in it for me" payoff? These messages will appeal most to your audience and make it worth their while to continue engaging with your communications. Resource: [Summer Melt Sample Nine Steps](#)¹¹

3. Remind them why they chose you.

Allow students to see what makes your school unique. Use current student voices, videos, messages from academic deans, and even a personal note from the admissions or first-year staff to convey a sense of belonging to your incoming students. Resource: [Best First-Year Experiences](#)¹²

4. Convey support and make it happen.

Since students may not know about or feel comfortable using campus supports, point them out to students. And to borrow a texting technique, change the default option: schedule a phone appointment to help the student review any final matriculation items and inform them of their scheduled meeting. They're more likely to engage when the default option has already been selected for them. Resource: [Summer Melt Student Intake Form](#)¹¹

Verification Melt

Once students have enrolled, their journey to degree completion is far from a sure thing. For up to 51 percent of low-income students, they'll face the daunting task of completing verification, the process by which their FAFSA information will be confirmed via submission and review of additional information and forms.⁵ Of those selected for verification, 25 percent will give up on the financial aid process altogether, increasing their odds of dropping out due to finances.⁵

To understand why verification proves to be such a formidable hurdle, one need only look at the same issues that cause summer melt to see how those without access to resources or support may fall victim to verification melt. A 2017 article from the Chronicle of Higher Education sums up the verification trap well:

“It’s really the story of a high school senior with no ties to his parents who waited four months for the IRS to send the tax form he requested a dozen times. It’s the teenage mother who had to dig up receipts for what she had spent on her child. It’s the father with no internet service who used a library computer to try to get an old form from a tax service, but couldn’t afford the \$40 fee. It’s the football player who couldn’t enroll at a community college because his mother refused to give him a tax transcript.

For the most vulnerable students, the line between enrolling and not enrolling, graduating and dropping out, is already thin. Verification difficulties push some people right over that line.¹³

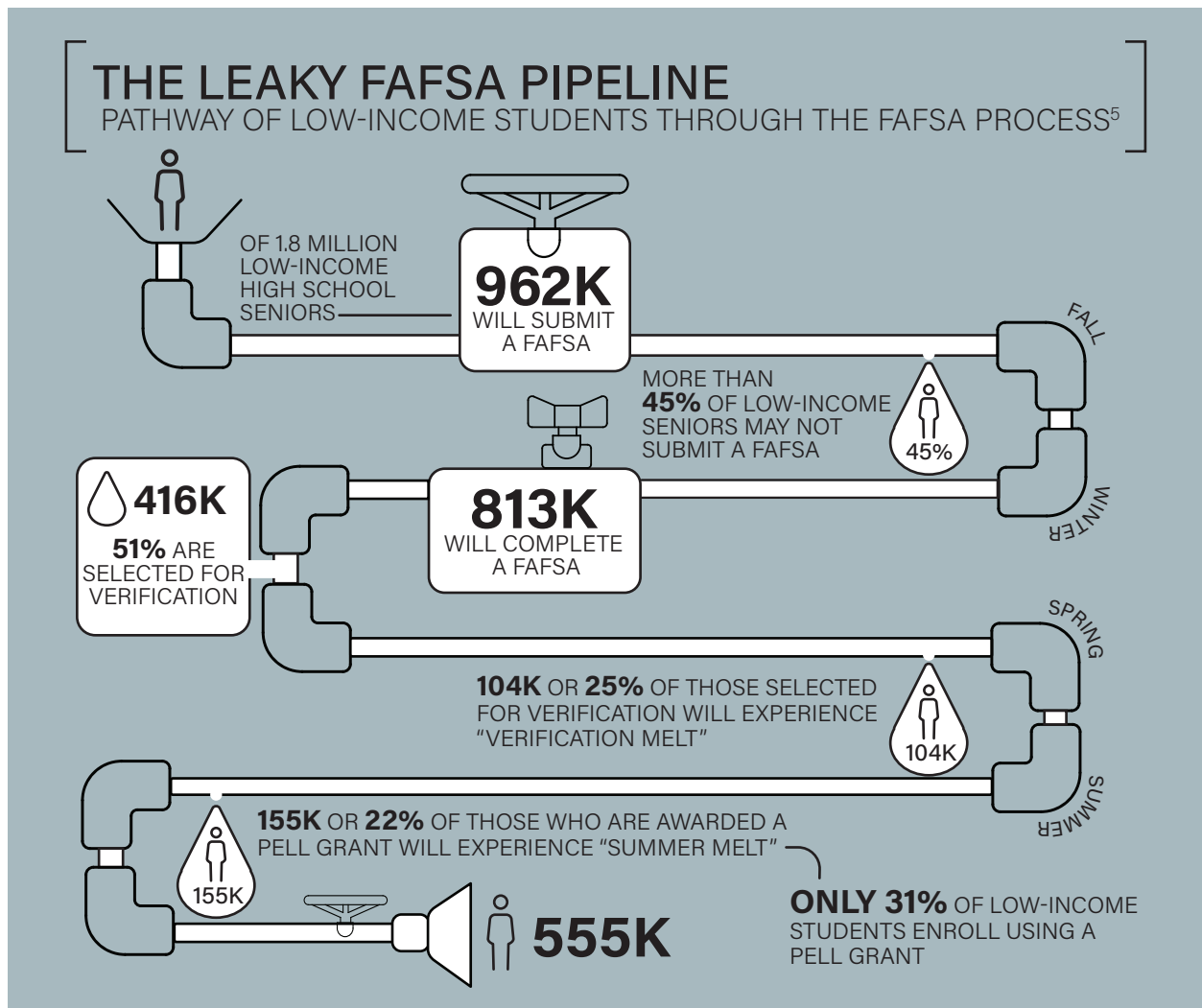
Because verification can take weeks to complete, it can result in a delay in awarding aid or even loss of first-come-first-serve aid. This has serious ramifications for many students who may be dependent on a timely award in order to enroll or remain enrolled for the upcoming term. If verification is not processed in time, students face the unfortunate choice to either proceed without aid and hope for the best, or leave school with the best intentions to return after their aid is sorted.

It is disproportionately (90 percent) the poorest of students who are selected for verification, a process that seems destined to deter those who are the least equipped to handle the extra burden.¹⁴ The burden is shared by colleges and universities, too, with 20 percent of financial aid administrators reporting that verification takes up more than half of their time.¹⁵

Clearly, this is a problem in desperate need of a solution for both students and schools alike.

"We're essentially asking poor people to prove that they're poor over and over again, that their life is as they say it is... Most low-income students are navigating this system, trying to get all these documents, without a lot of help."¹³

— Jessica Thompson
Policy and Research Director,
The Institute for College Access & Success



Cooling Verification Melt

Verification serves an important purpose in maintaining the integrity of the federal aid process. However, several national aid groups, including NASFAA, have pushed for a few key reforms that can help to improve or lessen the burden of verification:

- Provide greater transparency regarding selection rates and the overall efficacy of the verification process in uncovering significant errors in submission.
- Cap the percentage of FAFSAs selected each year at 30 percent to prevent overwhelming aid offices.
- Simplify the FAFSA and include the option to auto-import data that has been verified by other federal offices.¹⁵

While these measures would provide relief to the process, there are actions that schools can take individually to also help cool verification melt:

- **Promote early FAFSA completion.**

The sooner your students complete the FAFSA, the sooner they'll be alerted if selected for verification. This can reduce the strain on staff, also, who can better manage a steady flow of verifications versus a last-minute bottleneck. Resource: [Inceptia's FAFSA Toolkit](#)

- **Educate and inform students about verification.**

Many view it as punitive, thinking that they did something wrong, while others simply don't understand the importance of timely completion. Create an information page on your website, share tips on social media, or hold verification workshops to help students understand what verification is all about.

Resource: [Uncomplicating Verification video](#)

- **Move to online form submission for as many items as possible.**

It allows students and staff a better experience in being able to submit, track and review documents in a timely manner, while eliminating the hassle of managing paper files.

Conclusion

When summer melt and verification melt stand in the way of degree completion, both student and school suffer a terrible loss. This loss is even more unfortunate when existing research indicates that simple strategies like improved outreach and timely interventions can make a significant impact in helping these students persist.

With the recent findings regarding the ineffectiveness of nudging at a large scale, it is important to remember that not all strategies are effective all of the time. Colleges and universities would do well to continue exploring new ways to connect and engage with their unique populations in ways that are meaningful to them, always with the goal of keeping their promise to educate and graduate the students who chose them.

“...The broader question of how to be a sustainable college over the long term will depend on how nimble, adaptable, and creative America’s colleges and universities will be to rise to the challenges that face them.”¹⁶

— Brian C. Mitchell
former president of Bucknell College

About the Author

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Carissa's nearly fifteen year collegiate career included roles in admissions, advising, records, student services, and financial aid. She served as the financial literacy consultant for DeVry's Columbus Metro, and she also created an adult learner financial literacy program at Franklin University.

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Carissa received her BA in Communications and Business from Malone University, her Masters of Human Resource Management from Keller Graduate School, and her business Credential of Readiness from Harvard Business School.



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About Inceptia

Inceptia, a division of National Student Loan Program (NSLP), is a nonprofit organization committed to offering effective and uncomplicated solutions in verification, financial aid management, financial education, and repayment wellness. Our mission is to support schools as they launch brilliant futures for students, armed with the knowledge to become financially responsible citizens. Since 1986, we have helped more than two million students at 5,500 schools reach their higher education dreams. Each year we help nearly 340,000 students learn how to pay for college, navigate financial aid, borrow wisely, and resolve their student loan repayment challenges. Our solutions are designed to support student success by helping financial aid administrators maximize resources, so they can spend more time focusing on students. Learn more at [Inceptia.org](https://inceptia.org).

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