Reimagining the Financial Aid Experience

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Anthony Morrone, Nevada State College
In this volatile business of ours we can ill afford to rest on our laurels, even to pause in retrospect. Time and conditions change so rapidly that we must keep our aim constantly focused on the future.

-Walt Disney
College is magic!
Practical Magic

• All aspects of the service experience, but with an emphasis on what happens behind the scenes
• Operational efforts that create a seamless experience for the customer
• “Quality service means exceeding your guests’ expectations by paying attention to every detail of the delivery of your products and services.”
  • Theodore Kinni, p. 12
“In my organization there is respect for every individual, and we all have a keen respect for the public.”

Walt Disney (Kinni, p. xxiii)
GETTING TO KNOW OUR GUESTS

Invest time and energy into getting to know those served by your operations

- Demographic information
- Expectations of your organization
- Psychological state

Collect information through many different avenues

- Surveys, questionnaires, exit interviews
- Comment cards
- Anecdotes
## Guestology Compass

<table>
<thead>
<tr>
<th>Needs</th>
<th>Wants</th>
<th>Stereotypes</th>
<th>Emotions</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Required result of engaging with services, generally obvious</td>
<td>• Express a deeper purpose, underlying desires that connect to values</td>
<td>• Expectations of interacting with an organization, predetermined idea of how interaction will play out</td>
<td>• How a person feels during the experience</td>
</tr>
</tbody>
</table>

Kinni, pp. 37-38
# Understanding Our Guests

<table>
<thead>
<tr>
<th>Service</th>
<th>Needs</th>
<th>Wants</th>
<th>Stereotypes</th>
<th>Emotions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Car Dealer</td>
<td>Car</td>
<td>Status, Reliability, Safety</td>
<td>Long process, Deceptive process, Used-car salesman</td>
<td>Uncertainty, Excitement, Buyers remorse</td>
</tr>
<tr>
<td>Bank</td>
<td>Bank Account, Loan</td>
<td>Financial Security, Status</td>
<td>Marble floor, Formal business attire, Physically secure environment</td>
<td>Impatience with lines; Excitement for purchase; Insecurity over financial situation</td>
</tr>
<tr>
<td>Dentist</td>
<td>Health, Expertise, Pain relief</td>
<td>Pain relief, Confidence in smile</td>
<td>Sterile, Uncomfortable</td>
<td>Anxiety over pain, Satisfying feeling of clean teeth</td>
</tr>
<tr>
<td>Financial Aid Office</td>
<td>Financial aid, Assistance</td>
<td>Understanding, Fairness, transparency</td>
<td>Confusing process, Long lines, Helpful</td>
<td>Uncertain, Anxious, Responsible</td>
</tr>
</tbody>
</table>
Service: Common Purpose
DEFINING COMMON PURPOSE

Quality Standards

• “Operational criteria that ensure the consistent delivery of common purpose”
• Prioritized to provide guidance when competing
  • Disney’s prioritized standards
    • Safety
    • Courtesy
    • Show
    • Efficiency
Quality Standards in Financial Aid

Access
Compliance
Equity
Advocacy
Transparency
Efficiency
Courtesy
Resource Management
DELIVERING ON THE PROMISE

Cast: first critical delivery members of the common purpose and quality standards

Setting: physical and virtual space where you meet your guests

Process: policies, tasks, and procedures that are used to deliver service
Magic of Cast

“people cite interactions with our cast as the single biggest factor in their satisfaction and intent to return”

Kinni p.61
CASTING THE FIRST IMPRESSION

• Use of brand and culture to ensure potential cast members understand what will be expected of them as early as possible in the hiring process.
  • Walt Disney World Casting Center was designed to lead prospects through a maze of Disney culture.
  • “Let them get a taste for Disney before they get there.” p. 63
  • What message does this investment in design and materials send?

What messages do your hiring experiences convey?
Outfitting the Cast

- Multi-tiered approach to orientation
  - Global teaches organization-wide concepts and behaviors
  - Line-of-business training required for each job category
  - Location-specific orientation for each unit
  - On-the-job training once in the new role

“We don’t put people in Disney. We put Disney in people.” p.66
Day one orientation has 4 purposes:

- To **acclimate** new cast members to the foundations of the culture.
- To **perpetuate** the language and symbols, heritage and traditions, quality standards, values, and traits and behaviors of Disney.
- To create a sense of **excitement** about working for Disney.
- To introduce new cast members to the core **safety** regulations.

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**DISNEY SPEAK**

<table>
<thead>
<tr>
<th>ATTRACTIONS</th>
<th>Rides, shows</th>
</tr>
</thead>
<tbody>
<tr>
<td>CAST MEMBER</td>
<td>Employee</td>
</tr>
<tr>
<td>GUEST</td>
<td>Customer</td>
</tr>
<tr>
<td>ONSTAGE</td>
<td>Guest areas</td>
</tr>
<tr>
<td>OFFSTAGE/BACKSTAGE</td>
<td>Behind the scenes</td>
</tr>
<tr>
<td>COSTUME</td>
<td>Uniform</td>
</tr>
<tr>
<td>AUDITION</td>
<td>Interview</td>
</tr>
<tr>
<td>ROLE</td>
<td>Job</td>
</tr>
<tr>
<td>HOST/HOSTESS</td>
<td>Frontline employee</td>
</tr>
</tbody>
</table>
BEHAVIORS OF QUALITY SERVICE

Performance Tips
• Organization-wide, generic behaviors that preserve quality standards, outline and set expectations for employees

Performance Culture
• Location-specific values and related behaviors that address day-to-day differences across a complex organization

Walt Disney World Resort
Make eye contact & smile!
Seek out guest contact
Preserve the “magical” guest experience

Disney’s Polynesian Resort
Aloha: love for others
Kinaʻole: flawless guest service
‘Ohana: treat others like family
Building a Performance Culture

Disney’s Approach:

- Keep it simple, allow for individuality and personality
- Involve everyone, all must buy-in
- Make it measurable, connect values to behaviors
- Provide training and coaching
- Solicit feedback and ideas from the team
- Celebrate good performance

Kinni, p. 68
CREATING PERFORMANCE VALUES

- Existing values within the organization?
- New values required to support the local culture?
- How will these meet customers’ service needs?
- What behaviors will demonstrate the values and how to measure?
Empathy: Acknowledging students are human begins with emotions, hopes, fears, and deserve to be treated with dignity

Thoroughness: Anticipate unasked questions, advise on next steps, follow through on all promises

Preparedness: Have a clear escalation protocol to get students the level of assistance they require

Completeness: Minimize bouncing students between offices to complete transactions
Magic of Setting

“setting is the *stage* on which business is conducted”  Kinni, p. 94
**Mickey’s 10 Commandments**

<table>
<thead>
<tr>
<th>Command</th>
</tr>
</thead>
<tbody>
<tr>
<td>Know your audience</td>
</tr>
<tr>
<td>Wear your guests’ shoes</td>
</tr>
<tr>
<td>Organize the flow of people and ideas</td>
</tr>
<tr>
<td>Create a visual magnet</td>
</tr>
<tr>
<td>Communicate with visual literacy</td>
</tr>
<tr>
<td>Avoid overload</td>
</tr>
<tr>
<td>Tell one story at a time</td>
</tr>
<tr>
<td>Avoid contradictions</td>
</tr>
<tr>
<td>Build an interactive setting</td>
</tr>
<tr>
<td>Keep it up</td>
</tr>
</tbody>
</table>

Kinni, pp. 100-101
# The Financial Aid Office Setting

<table>
<thead>
<tr>
<th>ONE-ON-ONE SERVICE</th>
<th>SELF-SERVICE</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>In person</strong></td>
<td><strong>Website</strong></td>
</tr>
<tr>
<td>• How are students greeted?</td>
<td>• Is pertinent information easily obtained?</td>
</tr>
<tr>
<td>• How long is the wait?</td>
<td>• Is the website appealing?</td>
</tr>
<tr>
<td>• Is the office intimidating? Do guests feel comfortable?</td>
<td>• Is there too much jargon or is the site easily understood?</td>
</tr>
<tr>
<td><strong>Phones</strong></td>
<td><strong>Self-Service Portal</strong></td>
</tr>
<tr>
<td>• How long does it take to answer calls?</td>
<td>• Is Information easily obtained?</td>
</tr>
<tr>
<td>• Is there a complicated menu?</td>
<td>• Is the next step within the portal clear to the audience?</td>
</tr>
<tr>
<td>• Any info while a customer is on hold?</td>
<td></td>
</tr>
</tbody>
</table>
SETTING: SELF REFLECTION

FINANCIAL AID

Great things happen here.
UNIVERSITY OF ALASKA FAIRBANKS

This is where YOU BELONG.
Magic of Process

“the policies, tasks, and procedures that are used to deliver service”
Combustion Points: parts of the process that have the potential to inconvenience customers

- Identifying Combustion Points
  - Listen to feedback
    - Combustion statements: what people complain about
  - Identify where people get stuck in the process
  - Pinpoint problems engaging with your office or services
COMPLAINTS ABOUT THE FINANCIAL AID PROCESS

- It’s confusing
- Takes too long
- Nobody told me
- Lacks transparency
- Always get a different answer
- My situation is different
- Hard to predict how much aid I’m going to get
- Too many forms
- No one answers the phone
COMPLAINTS

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Process Design  Customer Flow  Communication  Special Needs
CUSTOMER FLOW

*Wait time affects nearly every industry*

Solutions:

- Optimize operations
  - Anticipate peak times and work to level traffic
- Optimize customer flow
  - Give customers information up front to let them choose
- Optimize waiting experience
  - When waits are unavoidable, make waiting more enjoyable

Kinni, pp. 134-139
PERCEPTIONS

Most complaints are not about the length of the wait, rather how the wait was handled

• Key factors:
  • Access
    • Customers want access to services and were frustrated by restrictions and voice mail
  • Respect
    • Customers want to be treated with dignity
  • Information Communication
    • Customers want information so they can have confidence in the process
Answering questions is a regular task

- Listen to the question, anticipate what is not being asked
- Avoid a sarcastic answer or one that would make the customer feel dumb
- Give staff information needed to answer questions
- Share best practices
  - Example: “What time does the three o’clock parade start?”
  - Actual information guest is seeking: when will the parade get to a certain location, what the route is, best place to see parade

Kinni, pp. 143-145
Plussing & Debugging

Disney’s Art of Continuous Improvement
Debugging in the FAO

Flawed Processes
- Re-think ultimate goals and find alternatives to deliver, provide information

Outdated Processes
- Automation, software enhancements, new software on campus

Customer-owned Processes
- People make mistakes, but our area can take the brunt even if it’s not our process. (FAFSA, loan applications, etc.)
**SERVICE ATTENTION PROCESSES**

**Service Attention Processes**
- Providing service to guests whose needs cannot be met by standard processes
  - International Guests
  - Small Children
  - Guests with Disabilities
- Who are your guests that require service attention processes?

**Keys to Effective Service Attention Processes:**
- Appropriate resources
- Resources must be communicated to both cast and guests

Kinni, pp. 148-149
Putting Quality Service Together

Get a good idea and stay with it. Dog it, and work at it until its done and done right.

– Walt Disney  (Kinni, p. 165)
## QUALITY SERVICE

<table>
<thead>
<tr>
<th>Quality Standard #1</th>
<th>Setting</th>
<th>Process</th>
</tr>
</thead>
<tbody>
<tr>
<td>Quality Standard #2</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Quality Standard #3</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Quality Standard #4</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
## Quality Service in the FAO - Example

<table>
<thead>
<tr>
<th></th>
<th>Staff</th>
<th>Setting</th>
<th>Process</th>
</tr>
</thead>
<tbody>
<tr>
<td>Access to resources</td>
<td>Training on resources available to students</td>
<td>Posters, web info on how to apply for aid</td>
<td>Ensure auto-packaging maximize eligibility</td>
</tr>
<tr>
<td>Efficiency</td>
<td>Create uninterrupted time for staff to work on processing</td>
<td>Allow for good customer flow, ensure software systems are working properly</td>
<td>QA on automated process to minimize manual work</td>
</tr>
<tr>
<td>Courtesy</td>
<td>Training, frequent breaks to ensure staff not overworked</td>
<td>Friendly, welcoming environment</td>
<td>Enable students to self-serve where they are at in the process</td>
</tr>
<tr>
<td>Compliance</td>
<td>Training on compliance issues and where they will appear in the process</td>
<td>ADA compliant office</td>
<td>Reports for quality assurance</td>
</tr>
</tbody>
</table>
Summary

Practical magic of seamless customer experience

- **Guestology Compass**
  - Needs, Wants, Stereotypes and Emotions

- **Common Purpose** communicates ultimate goal

- **Quality Standards** ensure consistent delivery of **Common Purpose**

Delivering on the Promise

- **Cast**: first critical point of service delivery
  - Performance Tips, Performance Culture & Performance Values

- **Setting**: where you meet your guests
  - Mickey’s 10 Commandments: “Everything speaks”

- **Processes**: policies, tasks and procedures
  - Combustion Points, Plussing & Debugging

Putting Quality Service Together

- **Integration Matrix** of Quality Standards and Delivery Points
SEE YA REAL SOON!
The End


Pictures: Courtesy of Thalassa Naylor, WASFAA Training co-chair