

Theme music ([00:01](#)):

Please listen carefully.

Taylor Pardue ([00:07](#)):

Welcome to the NC State Philanthropy Podcast, telling the world how we Think and Do through the support of our friends, alumni and more. I'm your host, Taylor Pardue.

([00:17](#)):

On our Season 3 finale, we're joined by Krista Ringler, NC State's associate vice provost and director of Scholarships and Financial Aid, to discuss her office's work and its importance.

([00:31](#)):

Thanks so much for joining us today, Krista. To kick things off, just tell listeners a little bit about yourself and what first brought you to NC State.

Krista Ringler ([00:50](#)):

Well, I first came to NC State as a transfer student. I had done my first two years of college at what then was called Peace College, now William Peace University, and transferred to NC State to finish up my undergraduate degree. Then started working in the financial aid field, and after working in that field at another college for a couple of years, I applied for a job back here at NC State in the financial aid office for some friends that had already worked here, and they suggested I apply for the job. So, I did and was successful.

([01:25](#)):

So, in 1999, I joined the Office of Scholarships and Financial Aid as an assistant director and have been here ever since. Along the way, while I was working, I also took the opportunity to get my master's here at NC State, so was very fortunate to have two degrees here, and of course a really nice long career here as well.

Taylor Pardue ([01:47](#)):

Now, what kind of led you into the development field, this financial side of things? It sounds like, well, you started as soon as you got out of college. Were you always, kind of, had that in mind, or what kind of led you to that field?

Krista Ringler ([01:59](#)):

Absolutely not. I don't think most students or young people think about working at a university when they're thinking about their college plans, but when I was at Peace College, I needed a part-time job, and I got a part-time job in the financial aid office and the registrar's office there, and I lived in Raleigh. I'm from Raleigh, born and raised here, and so that meant I worked part-time during the school year, but I could work full-time in the summers, and since I could work full-time during the summers, they gave me a lot of responsibility and opportunities to do a lot of different kind of next-level types of tasks in the financial aid office. And so, right when I finished my associate's degree there, they offered me a job, a full-time job, in financial aid; allowed me to finish my undergraduate degree at NC State while working in financial aid. And so, really, my work-study opportunity, which was part of my financial aid package as a student, kind of led to my career. So, I never would've imagined working in this field, but having a job as a student and having people invest in me to teach me more things and give me opportunities has also given me a career.

Taylor Pardue ([03:12](#)):

That's awesome. So, tell us about your current role with Scholarships and Financial Aid.

Krista Ringler ([03:18](#)):

So, this is my 25th year here at NC State in this office.

Taylor Pardue ([03:21](#)):

Congratulations.

Krista Ringler ([03:21](#)):

Thank you. But when you stay around that long, you tend to kind of advance over time. I always tell others, "Well, I just outlasted everyone." I stayed here the longest, but I kind of changed roles throughout that 25 years, still in the financial aid office, but over time would advance to different areas of responsibility. So, I had a period of time where I focused specifically in leading our scholarships unit, then focused specifically in leading other sections of the office, and then when the person who was my predecessor, who was here when I took the job at NC State, decided to retire, I decided to put my name in the hat to see what would happen. Scared to death, of course; it's a big responsibility, but was fortunate to get that position in 2012 and have been leading that team, which is quite an amazing team, very talented individuals that work really, really hard. And so, I have had the pleasure of doing that for the last ... how many years is that? Thirteen? Twelve years now, since 2012?

Taylor Pardue ([04:30](#)):

Twelve.

Krista Ringler ([04:31](#)):

Yep. Twelve years.

Taylor Pardue ([04:33](#)):

You're asking me math.

Krista Ringler ([04:34](#)):

I know, and you would think I'd be good at that, but not always, but it's been a great experience. It's given me exposure to all kinds of things on campus, and so, NC State's kind of been an underpinning of my life since I was a student, and I couldn't imagine not being a part of NC State. I've come here every day for so very long. It's been a great experience.

Taylor Pardue ([04:56](#)):

Scholarships and Financial Aid, obviously super-important anytime in a university's life, but really, these last few years, from 2012 on through the Think and Do the Extraordinary Campaign, you've seen a tremendous amount of growth in that field. Talk a little bit about some of the changes maybe you've seen in ways of how philanthropy has impacted your job.

Krista Ringler ([05:18](#)):

Absolutely. So, I would agree: In the period of time that I've been at NC State, the most focus I've seen on undergraduate scholarships came with the Think and Do campaign, and I really credit Chancellor Woodson for so much of that, because I think he made that a focus for everyone; that this is something we want to keep front of mind and something we're all working on. So, the focus in that area and the work so many people have done — development officers across campus — to say we really want to work on raising some money for these scholarships makes a huge difference. My office, we are responsible for all the forms of financial aid that students receive, and so, we pull resources from every possible place, and so, we can present a student with, "This is a comprehensive aid offer, and this is what you can use to make a decision about whether or not you and your family can afford NC State."

[\(06:15\)](#):

And when we're talking about the other forms of financial aid from the federal government or the state of North Carolina, or even private sources of funding, students can use those funds anywhere they choose to go. So, the only thing that differentiates an aid offer from NC State versus an aid offer from another university is the money that NC State gives those students. So, that's where we can really change the type of aid a student's eligible for and influence their decision about, "Is this a place I can afford?" And it is affordable because of this additional money that's available that just simply wouldn't be possible without scholarships that are fundraised at NC State. Students have opportunities everywhere — or high-achieving students have opportunities everywhere, but for under-resourced students, that money makes a difference about their decision, so it really makes a big difference.

Taylor Pardue [\(07:08\)](#):

You mentioned different types of financial aid. I know listeners are most likely familiar with scholarships, the idea of that. What are the different types of financial aid, though, if someone doesn't already know?

Krista Ringler [\(07:18\)](#):

Well, there are several sources. The federal government, and so that's where you hear about the FAFSA, the Free Application for Federal Student Aid. This is where we're looking at Federal Pell Grants, student loans, parent loans through the federal government, federal work-study opportunities. That's the federal source. There are state sources of financial aid. There is a state need-based grant program that students can access. We funnel information through the state to be able to determine those amounts for students, and that's part of their package. Then there's the institutional portions, which I've talked a little bit about how that really changes the game and differentiates NC State from other institutions, and then external or private sources of aid. So, this could be your local church scholarship, or maybe your parent's company has a scholarship program, other local foundations. Those are kind of all the different places that money can flow from to help a student. And so, we pull from all of those sources that the maximum eligibility a student might have, to pull it all together, put it on one piece of paper for families to be able to evaluate for that year — "This is what it's going to cost, and for this year, this is how much help I can expect, and if there is a difference, can I handle the difference?"

Taylor Pardue [\(08:37\)](#):

What does that process look like, working with a student to kind of find out about the financial aid. It's important enough to offer financial aid, but to really walk students through that process is invaluable.

Krista Ringler [\(08:50\)](#):

It can be complicated. This year in particular is difficult with, there have been changes to the financial aid, federal financial aid process, which has caused some difficulties for families. So, we've had a lot of

engagement this year with families about how to overcome those challenges. But in a typical year, a student starts their process by completing that FAFSA form. The schools receive that form, we respond with information we may need, or this is what we think you're eligible for. Along the way, we're there for the students. So, it might be, "I can't figure out this FAFSA form, can you help me?" In which case, we would walk them through that process. It could be, "I've received the offer, and I don't understand what any of this means." So, we would sit down with the family and walk them through that process to understand the different types and forms and terms and conditions.

[\(09:43\)](#):

And then, quite often, when it's time to pay the bill for the semester, that's when we're walking through with a family, "OK, this is what you owe. These are choices about housing and dining and those associated expenses. This is how your aid is going to work." And then, if there is a delta left — money that they still need to come up with — what their choices are about how to make that happen. So, the conversations can be very different depending on where they are in the process, but we have a very talented staff of counselors that will sit down in person with students. We will talk with students and parents over the phone. Since COVID, we've gotten really good at Zoom and meeting with families that way who feel like, "I'm at distance, and I want to look at you and talk to you, but I don't want to make a trip to campus."

[\(10:34\)](#):

So, we'll meet with them virtually if needed, and then orientation season is always a big time when families are here for orientation, brand-new students that are still trying to figure it out. They'll stop by with their families, and we'll walk through whatever they need walked through, and that's usually the process for new students. For current, enrolled students, they generally just stop by when they're walking by Harris Hall, which is where our office is. We're open Monday through Friday, eight to five. They don't have to make an appointment. So, often, when they're just passing through that part of campus, they'll pop in and sit down and speak with someone about whatever it is that they need.

Taylor Pardue [\(11:12\)](#):

That is amazing. Yeah, incredibly important work.

Krista Ringler [\(11:15\)](#):

Absolutely.

Taylor Pardue [\(11:16\)](#):

We've talked about the campaign a little bit, and then COVID obviously came in towards the end of that campaign. Talk a little bit about how some of the new scholarship and financial aid opportunities that came out of the campaign and COVID, such as Student Emergency Fund, things like that.

Krista Ringler [\(11:33\)](#):

Yeah, so the Student Emergency Fund actually kicked off a little bit before COVID, but it was on fire when COVID happened. We worked, our office worked really closely with Pack Essentials and Mike Giancola's group to try to figure out how can we communicate and share information, figure out how to best help students because they may need options beyond what the emergency grant can do for them, and perhaps they've not tapped in enough to the types of sources of aid that we can help them with. So, we had a really good collaboration with Pack Essentials, both to get that program started and how to get money to students, but to share information for students who may need additional assistance from our

office. And then the response from the community about understanding and wanting to support students who were in that situation unexpectedly with COVID. The response to that was just really amazing, to see how quickly our campus and those who love NC State responded to that.

[\(12:42\)](#):

Then, further with the campaign, I think probably the biggest initiative that has made an impact for our office was the Extraordinary Opportunity Scholarship Initiative. This has been an amazing scholarship that has been put together. It's been humbling to see how many people want to engage and help students in this way, and certainly for our undergraduate students who have financial need, these are the students that we really want to make sure they have the support they need to get that first degree and to get that degree at NC State, if they want to. And we started that program, and the very first year was 2021, was the first year we had scholarships to give to students, and that year we had 30 students, and on average they got \$1,000, and we were just getting started and I thought, "OK, let's see what's going to happen."

[\(13:36\)](#):

And fast forward just a few years now, we have more than 400 students who have received funds through that program. Now, the average award is about \$2,000 a student, and that's really kind of a short period of time to see that kind of growth and the way scholarships work. Once a gift is made, it doesn't mean that there's funding available right away to give to a student. So, what's really exciting about that is, we're really still at the beginning of this initiative, and there are already gifts in the hopper that haven't realized yet. So, the number of students is just going to grow, and it's just exciting to think where you started, where you are now, and where we're going to be as people continue to give and those funds continue to grow. It's kind of one of those things where, 20 years down the line, it'll be really interesting to see what impact that program has made.

Taylor Pardue [\(14:33\)](#):

Sure. What is it about this scholarship initiative, maybe versus others, that enables donors to make such an impact so much more quickly than maybe otherwise would be the case?

Krista Ringler [\(14:44\)](#):

Well, I think from the donor side of things, the matching fund that was available for this really made it an attractive opportunity for donors to invest. And then from my perspective in financial aid, the focus being on undergraduate students, being North Carolina residents, being those with need. For me, that is the core of what NC State does. So many things. We have focus in so many areas, but we drill down to where our core is. It's kind of those North Carolina undergraduates. We want to make sure they get that opportunity to set them up to be successful. That helps our state. And so, the program, I feel like, is really rooted in that core. And like I was saying earlier, we can offer those students all kinds of funds, but that's where we can say, "You know what? We want you at NC State. You may have opportunities at other schools, and that's great, but this is where we can change the game for you to be at NC State." Make it an easier choice for them, a good financial choice for them. So, for me, that's why this program is so exciting, because it really kind of focuses on what I feel like is our core.

Taylor Pardue [\(15:54\)](#):

What are some of the ongoing needs, some of the opportunities for scholarship initiatives and things like that, that donors can maybe become a part of? What are some of the numbers and the needs behind that?

Krista Ringler ([16:06](#)):

Well, I think for that, the big thing to take away is, financial need doesn't stand still, right? So, the university and the state have done a great job at holding tuition constant. You hear a lot in the media about the rising cost of college, and there's a lot of places that is true, but when it comes to tuition at NC State, tuition's been flat for in-state students for eight years, which is unheard of.

Taylor Pardue ([16:33](#)):

Especially the last eight years that we're talking about.

Krista Ringler ([16:35](#)):

It's completely unheard of, and it is an amazing accomplishment that that has been the case and that is somewhat within the control. There are a lot of inputs there, but the university has some input about what we think tuition rates need to be, but costs we can't control, don't stop, and they're affected by inflation, just like all of us experience that out in the world. So, particularly in a growing city like Raleigh, your housing expenses get very difficult for students when you're this close to downtown and you see all of the businesses that are popping up. Students are now competing with people who are already out working for housing, and so the price goes up. So, certainly, housing expenses have been a challenge for our students. So, anytime those types of costs go up, need for students goes up, even if tuition has been flat.

([17:35](#)):

So, I would say that, specifically with the Extraordinary Opportunity Scholarship Initiative, we've made progress, but we still have work to do. We want to keep pushing. The goal is not to just raise some money and have [a] campaign now. The goal is to really affect that bottom line of how much need do our students have, and beyond that, how much student debt are our students taking? So, we really want to keep pushing and understand that as quickly as we're running, we're still running to catch up with the target that's moving, and so we're gaining some ground, but we can't stop. We have to keep moving.

Taylor Pardue ([18:16](#)):

What would you say, maybe, the average student need is currently at NC State?

Krista Ringler ([18:21](#)):

For undergraduate students? For those who have need, the average is around, it's close to \$18,000. For our most recent year, need is determined based on the cost of attendance minus the results of their FAFSA. The difference is their financial need. So, for our undergraduate students, those who have need, they have a good amount of need. They have about \$18,000 of need. That's kind of the goal we're pushing towards. I would say, when it comes to need, my office, we're pulling all those sources together to try to meet that need. Right? So, for right now, the average scholarship and grant package from every source we have, whether it's NC State, the federal government, the state of North Carolina scholarships, whatever it is, the average scholarship and grant we can give those students is about \$11,000. And so, then, the average student loan is about \$5,000. Still leaves some unmet need.

([19:18](#)):

So, that gives a little bit of context to what their need is. Close to 18,000. We're able to meet, on average, about \$11,000 of that need with scholarships and grants, but we still have that gap that we're filling with student loans or it's not filled. And if it's not filled, then students and families have other choices to make. They have to think about, do parents want to take loans for their student's education?

Do they want to take credit card debt or sometimes home equity loans or borrowing against retirement. These are all the conversations we'll have with families about what your other options are. And those are those discussions, particularly in under-resourced families, where it gets really difficult, because then parents are talking with students about, "You might need to make a different decision." Sometimes they talk about waiting a year, sometimes they talk about maybe a couple of years at another place and transfer. And our goal would be, "Let's just take that off the table. You should decide about NC State because is this the right path for you? Do you feel at home here? Do you feel that you're going to be academically prepared for what it is you want to do next? And your family's financial circumstances hopefully aren't the major factor in this decision, because we're able to support those students who need it to remove that from the equation."

Taylor Pardue ([20:45](#)):

Privacy concerns, obviously, you ... don't feel like you have to mention names or anything, but are there any success stories? Are there any that stand out in your mind of the success cases that you've been able to be a part of through this office?

Krista Ringler ([20:58](#)):

So many. So many. They're honestly hard to name them. The relief you see on parents' and students' faces when they sit down with you and they say, "OK, I can swing this. I can make this work now." I did have a young man in my office not long ago. His aunt was his kind of family support, the one that was kind of guiding him through college, and he was stuck. He had a bill that he couldn't pay and needed to figure out what to do and wanted to come in to speak with me. And we came in, and he had quite a story, a lot of challenges. The kind of background he had come from, if he had stayed in that background, his life would've taken a much different trajectory. And we just talked through some of his options. We talked through different approaches he might take, helped him complete some paperwork that was going to help him access a little bit of money.

([21:58](#)):

And at the end of the day, just the change on his face about, "I don't have to give up on this. I don't have to go home. I can still make this work." We talked about the emergency grant. He was in a situation where he probably should apply for that. So, we talked through that as kind of a short term, let's get through this little difficult space you're in and then get on a better trajectory. He's come back one time since then just to give me an update, which is always fun to hear. But there are so many of those stories over time. In my role now, I work much less directly one-on-one with students anymore. But certainly I see them coming in and out of my staff all the time, and it just reminds you of why you do the work that you do.

Taylor Pardue ([22:45](#)):

Life-changing is an understatement, but truly, the work that you're doing, you and your office, it's life-changing. And like you said, not just for the students either; for their families, the burden that you take off of them as well.

Krista Ringler ([22:57](#)):

Yeah. So, I was recently preparing for, actually, the upcoming Pullen Society speech and was thinking about what in the world would I want to share with people at this event. And when I first started working in financial aid, I got my very first thank-you note from a parent, and I was chatting with my boss about it. She said, "You need to keep this. You need to keep all of these." I thought, "Well, OK.

That's interesting." But I've done it. I have kept a folder. It's an orange hanging folder in my desk, and every time I get a note from a parent or a student, I stick it in there. There have been several over the years. I went back through that folder; I thought, "Let me see if there are any stories in here that would be great stories." And there are some. I'm going to save them for that speech, but there are some great ones.

[\(23:41\)](#):

But it is a reminder of, sometimes, that interaction felt like just what you do in a day. "This is what we do. We see students. We talk to students. We talk to parents. Through these issues." But all of those notes were just a reminder. To you, that was a 20-minute conversation about something you do a thousand times a day, or feels like a thousand times a day, but to that family, it was the answer to their question, the big thing that made them feel so much relief about what can feel insurmountable, especially if it's your first child going to college. They come in with no information, and so much has changed over time that, yeah, I think it really makes a difference for them, and that feels good. It was good for me to go back through my folder. It felt really good to remind myself, and there were some names in there that were more memorable than others, more memorable stories than others, but it was a good experience.

Taylor Pardue [\(24:42\)](#):

Krista, thank you so much for joining us today, but truly, thank you for all this work that you do. It is invaluable. It is life-changing. It makes the university go and really makes these dreams a reality for so many students and their families. So, thank you so much for that role. And normally I would ask, what's your favorite thing? Sort of a closing thought, what is your favorite thing about NC State? But I feel like you've capped it off so well. Any parting thoughts you'd like to tell listeners, just about this need and this opportunity? I mean, it really is an opportunity.

Krista Ringler [\(25:11\)](#):

It is an opportunity. That's a great way to put it. And I would say the role I've been able to play, it's been truly an honor to think about all of the students that have come through the doors and that needed our help and my role in it. It's a small role. There's so many people that go into that, and certainly the folks that work at Scholarships and Financial Aid, they have a heavy lift, but I think I would say it's just being able to see the impact that all of these little things make in the long run. Whether it was a gift that you made or sitting down with a student to figure out a financial aid situation or helping them with an emergency grant, whatever it was, that impact goes beyond the piece that you did. All of that kind of flows together. And then, what will those students do afterward that we may not ever know about, but kind of that whole, it all is connected and it brings about great change for those students, for their families and for our state. I think that kind of caps it off for me.

Taylor Pardue [\(26:16\)](#):

For more information on NC State Scholarships and Financial Aid, please visit [go.ncsu.edu/financialaid](http://go.ncsu.edu/financialaid). To hear even more stories of Wolfpack success, please subscribe to the NC State Philanthropy Podcast today through Apple Podcasts, Spotify, Podbean or Stitcher. Be sure to leave a comment and rating as well to let us know how we're doing. Thanks for listening, and as always, go Pack.