

**UH MAUI COLLEGE  
STUDENT AFFAIRS – Financial Aid Office**

**2013-14 PROGRAM REVIEW**

**I. Mission Statement:**

**The mission of the UH Maui College Financial Aid Office is to promote access to higher education and to support student success.**

**II. Functional Statements:**

**The Financial Aid Office is committed to:**

- a. Provide financial aid support services that embrace the spirit of Aloha, Collaboration and Respect.
- b. Continually improve the financial aid delivery system to streamline processing for students.
- c. Develop strategies to support campus and UH system strategic goals and outcomes.

**III. Specific Functions include:**

- Provide high quality services, including financial aid counseling and awarding, to all financial aid students.
- Distribute financial aid resources in an equitable manner that compliments institutional priorities.
- Provide stewardship over Federal, State, institutional and external funds in compliance with regulations.
- Maintain accurate records necessary to meet federal, state and institutional reporting requirements.
- Develop and distribute policies and procedures to streamline the financial aid process for students and parents while meeting federal requirements.
- Oversee the student employment process, including maintaining accurate records for the Federal Workstudy program.
- Promote financial literacy.
- Pursue continued professional development opportunities to ensure staff knowledge of current regulatory policies.
- Utilize technological initiatives to simplify and streamline the delivery of financial aid services.
- Participate in campus meetings and committees to foster institutional communication and collaboration in servicing our students.

- Provide financial aid outreach services to the Maui County community at large.

#### IV. Data

##### a. Summative Data

See Appendix A (Financial Aid Data and Award Summary)

Institutional Goals and System Objectives	Program Goals and Objectives	FY13	FY 14	FY15 (as of 10/2014)	Assessment Tools & Methods	Results and Analysis <i>Details in Formative data</i>	Program Improvements Based on Analysis <i>Details in Formative data</i>
Hawaii Graduation Initiative: <b>Strategic Recruitment and Affordability</b>	Increase # of UHF Scholarship applications by 2% over the previous year.	Applications decreased by 2% 1112 - 317 1213 - 308	Applications increased by 39% 1213 - 308 1314 - 431	Applications increased by ___% 1314 - 431 1415 -	Tool: Scholarship Manager Reporting Tool	Above target:  Huge increase in apps is attributed in UH system office involvement and additional outreach from financial aid office such as on campus workshops and having high schools workshops for the first time.	Increasing the amount of high schools workshops to further encourage the amount of high school applicants as they are still low compared to returning students.  Unfortunately the amount of scholarships available has not kept up with the increase in applicants.
Hawaii Graduation Initiative: <b>Affordability</b>	Increase # of FA applications by 3% over the previous year.	Applications increased by 3% 1112 - 5846 1213 - 6028	Applications decreased by 6.95% 1213 - 6028 1314 - 5609	Applications decreased by 19.66% 1314 - 5609 1415 - 4506	Tool: Oracle Report R3025	Below target:  Enrollment has decreased but the decrease in financial aid apps received is better than the	Promote College Goal 808 as method for students to apply early and get help.  Will plan to hold on campus fafsa workshops to

						percentage decline in enrollment.	encourage current students to apply.
<b>Hawaii Graduation Initiative: Affordability</b>	<p>Increase the % of FA recipients each year to reach 46.8% by 2015.</p> <p>(Strategic Outcomes)</p>	<p>Enrolled students paid FA decreased by 2%.</p> <p>1112 - 56% 1213 - 54%</p>	<p>Enrolled students paid FA increased by 5%</p> <p>1213 - 54% 1314 - 59%</p>	<p>Enrolled students paid FA decreased by 3%</p> <p>1314 - 59% 1415 - 56%</p>	<p><u>Tool:</u> UHCC FA Reports using Banner popsels</p>	<p>Above target:</p> <p>Continue to follow up with students to ensure students are being awarded and continue to meet outcome.</p>	<p>Continue to work with groups to follow up on student's files to get them awarded.</p>
<b>Hawaii Graduation Initiative: Affordability and Achieving the Dream</b>	<p>Increase the % of Pell recipients each year to reach 30% by 2015</p> <p>(Strategic Outcomes)</p>	<p>Enrolled students receiving Pell decreased by 3%.</p> <p>1112 - 49% 1213 - 46%</p>	<p>Enrolled students receiving Pell increased by 4%.</p> <p>1213 - 46% 1314 - 50%</p>	<p>Enrolled students receiving Pell decreased by 2%.</p> <p>1314 - 50% 1415 - 48%</p>	<p><u>Tool:</u> Banner RFIBUDG</p>	<p>Above target:</p> <p>Continue to monitor pell levels to ensure maintaining outcome.</p>	<p>Above targets.</p> <p>Continue to change/develop outreach strategies based on assessment.</p>
<b>Hawaii Graduation Initiative: Academic Preparation</b>	<p>Increase the rate of students who successfully meet their appeal conditions by 3% over the previous year</p>	<p>Students who successfully met their appeal conditions remained level compared to previous year.</p> <p>50% of students on appeal in Fall 2012 were academically</p>	<p>Students who successfully met their appeal conditions remained level compared to previous year.</p> <p>58% of students on appeal in Fall 2013 were academically</p>	<p>No data currently available</p>	<p><u>Tool:</u> Banner popsels</p> <p><u>Method:</u> Identify students on appeal using Banner popsels; manually check progress in subsequent term following</p>	<p>Above Target:</p> <p>There were less people on appeal than previous years but our success rate went up.</p>	<p>Adjusting academic plan manager to focus more on STAR use and graduating. Will be doing mid semester calling campaign to check on students.</p>

		successful in Spring 2013  (272 on appeal; 137 successful)	successful in Spring 2013  (196 on appeal; 115 successful)		probation		
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## b. Formative Data

Student Learning Outcomes (SLO) And/Or Program Goals	Examples of Achievement Indicators within each SLO	Mapping SLO to Activity or Course	Assessment Tool(s) & Methods of Utilization	Analyzing Results As Relates to Objectives	Plan & Implementation
<p><b><u>SLO:</u> INTELLECTUAL GROWTH</b>  <b>Impact students' academic preparation level by promoting financial literacy</b></p> <p><b>Other related Program goal: Implement Default Prevention Plan to reduce Cohort Default Rate (CDR) to national average for 2-year public: 20.6%</b></p> <p><b>Maui's 2011 CDR compared to other UHCC's:</b></p> <p>MAU: 26.3%(109/450)  HON: 18.7%(21/112)  KCC: 15.8%(67/423)  KAU: 21.2%(17/80)  LCC: 17.5%(38/216)  HAW: 23.9%(45/188)  WCC: 19.6%(62/315)</p> <p><b>Cohort Default Rate (CDR): % of borrowers who enter repayment during FY and default prior to end of next FY</b></p>	<p><b>Intellectual Growth:</b>  Produces personal and educational goal statements; employs critical thinking in problem solving; uses complex and varied information to make decisions decisions/opinion.</p> <p><b>Lower CDR:</b>  2006: 17.5%  2007: 19.1%  2008: 12.2%  2009: 24.3%  2010: 24.2%  <b>2011: 26.3%</b></p> <p><b>2012 projected rate:</b>  <b>Best case scenario: 29%</b>  <b>Worst case scenario: 35%</b></p> <p><b>If CDR reaches 30% college will be required to establish a default prevention taskforce. If 30% for 2 consecutive years, institution could lose all Title IV funding.</b></p>	<p><b>Intervention for higher risk students to both promote financial literacy and to lower default rate:</b></p> <p>-Life Skills for cohort of Freshman, First-time borrowers.</p> <p>-Life Skills for students who are suspended and submit an appeal.</p> <p>-Individual counseling with students whose appeal has been improved; advise on outstanding loan balance, lifetime Pell eligibility status</p> <p>-Hired loan counselor to communicate with potential defaulters using Borrower Connect</p> <p>-Extra intervention for students who completely withdraw: Meeting with loan counselor prior to withdraw</p> <p>-In person exit interview for graduating students</p>	<p><b>Tools</b> – Online Life Skills Program, Borrower Connect Software, Manual tracking of</p> <p>Lifeskills data-website reports.  Filter  1)Completion Status:Equals Completed  2)Completion Date:07/01/xx – 06/30/xx</p> <p>Group Name: 00161500-03</p>	<p><b><u>Life Skills Data:</u></b>  1398 students completed Life Skills as First Time Borrowers or SAP appeal students between 01/01/2013 – 10/13/2014</p> <p>Average Score of student 86%</p> <p><b><u>Loan counselor data</u></b>  Met with 39 defaulted students.</p> <p>25 defaulted students enrolled in a rehabilitation program</p> <p>26 delinquent borrowers are in good standing by setting up repayment plan</p> <p><b><u>Borrower Connect Data:</u></b>  1406 Emails sent  3969 Letters mailed  19 Phone calls made</p> <p><b><u>Survey Results</u></b>  97% said have dedicated loan counselor was</p>	<p><b><u>Analysis:</u></b>  Aggressive measures necessary to expand financial literacy and lower CDR:</p> <p><b><u>Plan:</u></b></p> <ol style="list-style-type: none"> <li>1. Hired temporary Default Loan Counselor with USAFunds Capacity Grant.</li> <li>2. Added financial aid counseling as part of graduation checklist.</li> <li>3. More aggressive approach to meet with current students to provide financial literacy.</li> <li>4. If Default Loan Counselor shows success in averting defaulters, request for APT position to expand on student help duties to address the following:</li> </ol>

				<p>important</p> <p>89% more likely to contact loan servicer on their own</p> <p>85% know how to start repayment on their loans</p> <p>88% know what their current loan balance is</p>	
<p><b>Program Goal:</b> Impact students' academic preparation level by increasing the rate of students who successfully meet their appeal conditions by 3% over the previous year</p> <p><b>SLO:</b> REALISTIC SELF-APPRAISAL</p>	<p><b>Realistic Self Appraisal:</b> Articulates personal skills and abilities; makes decisions and acts in congruence with personal values; acknowledges personal strengths and weaknesses; articulates rationale for personal behavior; seeks feedback from others; learns from past experiences.</p>	<p>Intervention for higher risk students:</p> <p>Students receiving financial aid on probation must meet with financial aid counselor and academic advisor to complete an Academic Plan before receiving aid.</p>	<p><b>Tools</b> – Academic Plan</p> <p><b>Method</b> - Academic Plan Requirement (tracked in Banner)</p>	<p><b>Fall 11 to Spring 12:</b> 50% of students that were on appeal in Fall 2012 were academically successful in Spring 2014 (264 students on appeal; 132 successful)</p> <p><b>Fall 12 to Spring 13:</b> 58% of students that were on appeal in Fall 2012 were academically successful in Spring 2013 (196 students on appeal; 115 successful) Data for 1314 Program Review</p> <p><b>Fall 14 to Spring 15:</b> Data available January</p>	<p><b>Analysis:</b> Results show an increase in of percentage of the amount of successful completion. For note as of this time we do have spring completion rates and they have gone back down to 50% which is around our normal completion.</p> <p><b>Plan:</b></p> <ol style="list-style-type: none"> <li>1. Continue requiring students to meet with financial aid and academic counselor.</li> <li>2. Also meeting with loan counselor to go over pell lifetime eligibility and loan borrowing information prior to meeting with financial aid counselor.</li> <li>3. With the emphasis by the UH system on graduation students will also be asked to</li> </ol>

					<p>review STAR transcript prior to coming in for appeal.</p> <p>4. Additionally we will be calling all students on appeal during the semester to check in and see if they need any assistance.</p>
<p><b>Program Goal:</b> Impact <b>affordability</b> for students by increasing the number of FAFSA applications and % of students awarded Pell and/or other form of financial aid.</p>			<p><b>Tools</b> - Banner as tracking mechanism</p> <p><b>Methods</b> – Obtained list of NSO students from Student Life.</p> <p>Checked Banner to see if FAFSA filed and awarded. Maintained data on Excel.</p>	<p>Contacted students by phone and assisted them through the awarding process.</p> <p><u>1314:</u> 285/332 filed FAFSA (86%) <u>7% increase in % of NSO student who filed a FAFSA.</u></p> <p><u>1314:</u> <u>252/285 filed were awarded (88%)</u> The same percent awarded as in previous year.</p>	<p><b>Analysis:</b> Results show an increase in filed but stagnant growth on the percentage awarded.</p> <p><b>Plan:</b> Research – review those not awarded to see if missing documents or could be students were loans only and didn't want to pursue loans.</p>
<p><b>Program Goal:</b> Impact <b>Strategic Recruiting</b> and <b>affordability</b> by increasing number of UHF Scholarship Applications</p> <p><b>SLO:</b> <u>EFFECTIVE COMMUNICATION</u></p>	<p><b>Effective Communication:</b> Writes and speaks coherently and effectively; writes and speaks after reflection; able to influence others through writing, speaking or artistic expression; effectively articulates abstract ideas; uses appropriate syntax.</p>	<p><b>Promote UHF Scholarships and CG808 to UHMC students.</b> - Attended department chair and senate meetings; used signup sheet for faculty to allow us to stop in their classrooms for scholarship/FA announcement.</p> <p>-Partner with on-campus partners (Mu'o, SSSP, Ku'ina,</p>	<p><b>Tools</b> – Qualitative feedback from students and faculty about need for scholarship assistance.</p> <p><b>Methods</b> – Paper survey and data kept on master excel</p>	<p>13 requests for scholarship announcement in classrooms were done.</p> <p>Presented UHF and UH System scholarship information to 202 students through collaboration with faculty staff and on-campus partners.</p>	<p><b>Analysis:</b> <u>Surveyed students after Hands On workshop (41):</u> 78% (32) said the workshop was very helpful. <i>On a scale of 1-5, with 5 being very helpful the average answer was 4.51</i></p> <p><b>Plan:</b> Use same methods of recruitment for FA and scholarship workshop.</p>

		Upward Bound)  -Conducted a hands on Scholarship Workshop	spreadsheet	Presented UHF and System Scholarship Hands On workshop – presented to 39 students out of 46 who signed up.	All workshops will now be focused on completion of application. Will survey students to see what barriers they are facing in completing application and adjust promotional materials to better prepare students.
<b>Program Goal:</b> Impact <b>affordability</b> for students by increasing FA visibility		<b>Participate in various outreach activities for Gear Up and PacFAA Fall 2013:</b> <u><b>Financial Aid Overview:</b></u>  <u><b>FAFSA Outreach events</b></u>  Native Hawaiian Scholarship 'Aha College Goal Sunday 01/12, 01/14  St. Anthony 11/19 Baldwin 01/04 Kihei Charter 12/05 Foster youth 01/08 Seabury 01/09 Molokai 01/15 Hana 01/16 King Kekaulike 01/22 Maui High 01/23	<u><b>Tools</b></u> – Sign in sheets; Qualitative data from participants  <u><b>Methods</b></u> – Expanded Financial Aid Nights by promoting to local high school counselors at HS Counselor Workshop and Financial Aid Update for counselors. Gathered data and maintained on Excel.	419 Total students and community members in Maui County were provided with financial aid information.	<u><b>Analysis:</b></u> Qualitative data from high school counselors and parents at the workshops indicate strong need for financial aid information.  <u><b>Plan:</b></u> Provided an opportunity for all Maui County high schools to have either a financial aid night, hands on submission night or scholarship `aha/financial aid night.  Promote College Goal 808. Hands on opportunity for community to complete their FAFSA application at UHMC. Increased to two sessions, one during weekend and one during weekday.  Tested having a hands on scholarship workshop with Maui High. Data proven useful and will start to expand to



					other high schools.
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## V. Budgetary Consideration and Impact

The most immediate and important need for the financial aid office and UHMC is a loan counselor position to address our critically high student loan cohort default rate (CDR). If not reduced, our default rate could severely impact our students and our institution. Immediate intervention is vital as we need campus support to create this position dedicated to a comprehensive default prevention plan. We received a grant that has allowed us to temporary hire a full time loan counselor and we ask that this position be institutionalized.

UHMC's most recent 3-year CDR is **26.3%** compared to the state average of **10.1%** and the national average of **20.6%** for two-year public institutions. Our projected 2014 rate is **29%** (best case scenario) and **35%** (worst case scenario). If we reach a 30% default rate, the Dept. of Education will intervene and the college will be required to establish a default prevention taskforce. If the CDR stays at 30% or higher for 2 consecutive years, we could lose all Title IV eligibility, which includes the Federal Pell grant. Approximately 50% of UHMC students currently benefit from the Pell grant program to pay their tuition and would be adversely affected.

Our obligation is to provide borrowers with the tools and resources they need to make better financial decisions and to successfully repay their student loans. With effective loan counseling and intrusive intervention, UHMC can help develop smarter borrowers, and at the same time, reduce the cohort default rate so generations of Maui County residents can continue benefiting from Title IV aid programs.

To address the growing default rate, the Financial Aid Office implemented a financial literacy program, Life Skills, for target groups of students which has shown great success. To supplement this online program, we have hired a full time loan default counselor through a temporary grant given by USAFunds. From the period of October 2013 through September 2014 we have seen very positive results which justify institutionalizing this position. The loan counselor has had 371 meetings with loan students which is broken down in **Appendix B**.

Through those meetings the loan counselor had 25 students enrolled in a loan rehabilitation program which will get them out of default. 5 of those 25 students already have gotten out of default. She has also gotten 26 delinquent students into good standing by setting up payment plans with their loan servicer. Not only have we seen the benefits on the school end but students have also stressed the need for an in person loan counselor and how it has helped them. In **Appendix B** also has the survey results directly from students that both show the value of the counselor as well as intellectual growth they have shown by being able to know where to access their loan amounts, loan servicer and how aware they are about various aspects of the loan process. In the one year the loan counselor has implemented the following loan literacy activities:

- In person, enhanced exit interview
- Getting on the graduation checklist
- Loan literacy classes with Upward Bound, Mu`o A`e, Liko A`e cohorts
- Classroom presentation
- Moloka`i outreach at the Moloka`i Educational Center

## **VI. Considerations for Program Review**

### **a. Engaged Community**

Throughout the year, the Financial Aid Office engages with students, parents, high school counselors, and other scholarship providers to increase access to college and financial aid opportunities (Financial Aid Nights, Native Hawaiian Scholarship 'Aha, College Goal 808, Scholarship workshops). As demonstrated in the data, the majority of our high school outreach takes place between November through February. However, we begin engaging with the high school counselors in September in preparation for the outreach season. We have also implemented an evaluation process, for both counselors and families, to help us continually improve our methods.

### **b. Recognize and Incorporate Best Practices**

As demonstrated in the analysis and implementation section of our data, the Financial Aid Office continually strives to improve services and streamline financial aid delivery. We accomplish this by attending regular training provided by PacFAA and WASFAA, holding leadership positions on the board and committees of these organizations, conducting regular staff meetings and in-house training as needed and organizing annual retreats focused on specific issues/processes. We have also been actively involved in centralization initiatives (tracking/communication and scholarship process), identified as best practices in effectively delivering financial aid to our students.

### **c. Planning and Policy Considerations**

The Financial Aid Office has successfully met and exceeded participation targets set by the Strategic Plan and Achieving the Dream initiatives. Much of our success has been due to temporary funds that have been allocated to us via Innovation funds which allowed for additional student help and staff overtime. Enrollment has decreased and financial aid participation has started to level. Centralization initiatives have also removed some responsibilities from current staffing. Despite these facts, our responsibilities have grown, as our objectives have expanded from simply increasing access to overall student success. As we continue to re-evaluate our processes and align our strategies with campus and system goals of persistence, completion, and graduation, we hope to gain additional support and resources to carry out our mission.

**d. Budgetary Consideration and Impact-** See Section V. Budgetary Consideration and Impact

**Appendix A:**

School Year	Percent of Financial Aid Recipients
0910	45%
1011	52%
1112	56%
1213	55%
1314	59%

**Objective:**

Increase the % of financial aid recipients each year to reach 46.8% by 2015 (Achieving the Dream and Strategic Outcomes)

**Current Data:**

$$\frac{\text{Number of financial aid recipients}}{\text{Fall and Spring Unduplicated Headcount}}$$

**Qualification:**

The numerator (Number of financial aid recipients) includes all enrolled students who received any form of financial aid, including external scholarships and third party payments. (Banner Pop Sels)

The denominator (Fall and Spring Unduplicated Headcount) excludes any students who do not have MAU as their primary home campus. (Script from HonCC IRO)

School Year	Percent of Pell Grant Recipients
0910	36%

1011	45%
1112	49%
1213	46%
1314	50%

**Objective:**

Increase the % of Pell recipients each year to reach 30% by 2015 (Achieving the Dream and Strategic Outcomes)

**Current Data:**

Number of Pell Recipients  
Fall and Spring Unduplicated Headcount

**Qualification:**

The denominator currently includes groups of students who are not eligible for the Pell grant and should be excluded (e.g. international students, unclassified students, students with incomes above Pell eligibility level). There is currently no method available to exclude these groups from our potential pool.

School Year	Financial Aid Applications
0910	4439
1011	5180
1112	5846
1213	6028
1314	5609

**Appendix B:**

Reason for meeting with student	Number of meetings
Loan Management	156
Academic Plans	59
Complete Withdrawals	19
Graduating students	36
General Loan Counseling	101
Total student meetings	371

**Student Survey Results:**

Students who completed enhanced exit counseling surveyed:

- 88% feel confident with NSLDS

- 85% know how to start repayment on their loans

- 88% Know what their current loan balance is

Students who met with loan counselor for general loan services:

- 97% said have a dedicated loan counselor was important in helping them get out of delinquency/default

- 89% said they are more likely to contact their loan servicer on their own