

UH MAUI COLLEGE
STUDENT AFFAIRS – Financial Aid Office
2011-12 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 and B (Financial Aid Data and Award Summary)

Institutional Goals and System Objectives	Program Goals and Objectives	FY11	FY12	FY 13 (as of 11/2012)	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: Strategic Recruitment and Affordability	Increase # of UHF Scholarship applications by 2% over the previous year.	Applications decreased by 27%. 0910 - 281 1011 - 221	Applications increased by 43% 1011 - 221 1112 - 317	Applications increased by ___% 1112 - 317 1213 - N/A	<u>Tool:</u> Scholarship Manager Reporting Tool	N/A Data available in March.	N/A Data available in March.
Hawaii Graduation Initiative: Affordability	Increase # of FA applications by 3% over the previous year.	Applications increased by 17%. 0910 - 4439 1011 - 5180	Applications increased by 6% 1011 - 5180 1112 - 5501	Applications increased by 1% 1112 - 5501 1213 - 5565	<u>Tool:</u> Oracle Report R3025	Below target: Numbers continue to increase but starting to level off.	Continue to change/develop outreach strategies based on assessment. Continue aggressive promotion.
Hawaii Graduation Initiative: Affordability	Increase the % of FA recipients each year to reach 46.8% by 2015. (Strategic Outcomes)	Enrolled students paid FA increased by 7%. 0910 - 45% 1011 - 52%	Enrolled students paid FA increased by 4%. 1011 - 52% 1112 - 56%	Enrolled students paid FA increased by 3%. 1112 - 56% 1213 - 59%	<u>Tool:</u> UHCC FA Reports using Banner popsels	Above target: Numbers continue to increase but starting to level off.	Continue to change/develop outreach strategies based on assessment.

Hawaii Graduation Initiative: Affordability and Achieving the Dream	Increase the % of Pell recipients each year to reach 30% by 2015 (Strategic Outcomes)	Enrolled students receiving Pell increased by 8%. 0910 - 36% 1011 - 44%	Enrolled students receiving Pell increased by 5%. 1011 - 44% 1112 - 49%	Enrolled students receiving Pell increased by 1%. 1112 - 49% 1213 - 50%	<u>Tool:</u> Banner RFIBUDG	Above target: Numbers continue to increase but will start to level off.	Above targets. Continue to change/develop outreach strategies based on assessment.
Hawaii Graduation Initiative: Academic Preparation	Increase the rate of students who successfully meet their appeal conditions by 3% over the previous year	Students who successfully met their appeal conditions decreased by 23% 54% of students on appeal in Fall 2010 were academically successful in Spring 2011 (200 on appeal; 108 successful)	Students who successfully met their appeal conditions decreased by 4% 50% of students on appeal in Fall 2011 were academically successful in Spring 2012 (264 on appeal; 132 successful)	N/A Data available in December	<u>Tool:</u> Banner popsels <u>Method:</u> Identify students on appeal using Banner popsels; manually check progress in subsequent term following probation	N/A Data available in December	N/A Data available in December

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><u>SLO:</u> INTELLECTUAL GROWTH Impact students' academic preparation level by promoting financial literacy</p> <p>Other related Program goal: Implement Default Prevention Plan to reduce Cohort Default Rate (CDR) to national average for 2-year public: 18.3%</p> <p>Maui's 2009 CDR compared to other UHCC's:</p> <p>MAU: 24.3% (75/308) HON: 10.5% (6/57) KCC: 14.1% (39/276) KAU: 15.6% (5/32) LCC: 18.6% (24/129) WCC: 16.7% (24/143) HAW: 25% (28/112)</p> <p>Cohort Default Rate (CDR): % of borrowers</p>	<p>Intellectual Growth: Produces personal and educational goal statements; employs critical thinking in problem solving; uses complex and varied information to make decisions/decision/opinion.</p> <p>Lower CDR: 2006: 17.5% 2007: 19.1% 2008: 12.2% 2009: 24.3%</p> <p><i>Legislative Change to CDR calculation (monitoring defaults within 3-yrs rather than 2-yrs.)</i></p> <p>2011 projected rate: Best case scenario: 24% Worst case scenario: 36%</p> <p>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.</p>	<p>Intervention for higher risk students to both promote financial literacy and to lower default rate:</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 Peer loan advisor to communicate with potential defaulters using Borrower Connect</p> <p>-Know What You Owe campaign</p> <p>-Extra intervention for students who completely withdraw: Send loan repayment info for default aversion</p>	<p>Tools – Online Life Skills Program, Borrower Connect Software</p> <p>Methods – Student Surveys via Life Skills</p>	<p><u>Life Skills Data:</u> 3027 students completed Life Skills as First Time Borrowers or SAP appeal students (Data on scale 1-5):</p> <p>Student level of knowledge <u>before</u> Life Skills: 3.1</p> <p>Student level of knowledge <u>after</u> Life Skills: 4.4</p> <p>Relevancy of material to students' personal or financial situation: 4.4</p> <p>Likelihood of using the tools learned: 4.3</p> <p>See Appendix C</p> <p><u>6 month follow up survey as of 6/30/12:</u> -119 respondents -118 reported at least 1 behavior change -Average number of behaviors changed was 12 -Top reported change: <i>I established educational, financial and/or career</i></p>	<p><u>Analysis:</u> Aggressive measures necessary to expand financial literacy and lower CDR:</p> <p><u>Plan:</u></p> <ol style="list-style-type: none"> 1. Expand Life Skills in the classroom. 2. Survey potential defaulters that were assisted by Peer loan advisor. 3. If Peer loan advisor shows success in averting defaulters, request for APT position to expand on student help duties to address the following: <p>Loan volume increased over 300% from FY07 to FY12 (Almost \$10 million in FY 12). Critical need to better prepare students for loan repayment: counseling, awareness, financial literacy. Develop solid default prevention plan. Work closely with counseling, retention coordinator. Work specifically with financial aid</p>

<p><i>who enter repayment during FY and default prior to end of next FY.</i></p> <p><i>Draft 2010 3-year rate available April 2013.</i></p> <p><i>Draft 2011 3-year rate available April 2014.</i></p>				<p><i>goals</i> See Appendix D</p> <p><u>Borrower Connect Data:</u> 1245 delinquent students contacted via email or letter 228/1245 students averted from default and is current (18%) See Appendix E</p> <p><u>Know What You Owe Survey</u> -71% were not surprised at their loan balance -100% said the info they received will make them more likely to pay attention to their loan debt in the future -86% said the info they received will change their borrowing behavior</p>	<p>recipients not making satisfactory progress.</p>
<p><u>Program Goal:</u> 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><u>SLO:</u> REALISTIC SELF-APPRAISAL</p>	<p>Realistic Self Appraisal: 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><u>Tools</u> – Academic Plan</p> <p><u>Method</u> - Academic Plan Requirement (tracked in Banner)</p>	<p><u>Fall 10 to Spring 11:</u> 54% of students that were on appeal in Fall 2010 were academically successful in Spring 2011 (200 students on appeal; 108 successful)</p> <p><u>Fall 11 to Spring 12:</u> 50% of students that were on appeal in Fall 2011 were academically successful in Spring 2012 (264 students on appeal; 132 successful) Data for 1112 Program Review</p>	<p><u>Analysis:</u> Results show that less % of students successfully meeting academic requirements. Multiple factors involved, including stricter federal guidelines for eligibility.</p> <p>Surveyed students who didn't meet academic requirements in Fall 2011 (21 students responded)</p> <p>67% students following acplan schedule as advised by counselor</p> <p>81% said the meeting with a</p>

				<p><u>Fall 12 to Spring 13:</u> Data available December</p>	<p>financial aid counselor was helpful. 71% said the meeting with an academic advisor was helpful.</p> <p>33% said they were unsuccessful because of personal reasons:</p> <p>10% - classes too difficult 18% - class load too heavy 10% - not enough faculty support 10% - not enough support from campus services 14% - time management issues 5% - work/employment</p> <p><u>Plan:</u></p> <ol style="list-style-type: none"> 1. Continue requiring students to meet with financial aid and academic counselor. <p>As federal requirements are tightening and pushing students towards quicker completion, FA must develop ways to communicate with students on importance of SAP and staying on track:</p> <ol style="list-style-type: none"> 1. Send individual emails to students who are close to reaching max Pell (6 FT years) 2. Email all awarded students about changes to Pell legislation at time of fall disbursement 3. Change language in
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					<p>Max Timeframe approval email to include lifetime Pell limits and aggregate loans borrowed</p> <p>4. Create guidelines for acplan meeting to include lifetime Pell, aggregate loans borrowed, loan counseling</p>
<p><u>Program Goal:</u> Impact affordability for students by increasing the number of FAFSA applications and % of students awarded Pell and/or other form of financial aid.</p>		<p>Participation at NSO sessions</p> <p>Attended NSO sessions and answered students' FA questions. Provided students with flyers.</p>	<p><u>Tools</u> - Banner as tracking mechanism</p> <p><u>Methods</u> – 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>1112:</u> <u>301/371 filed FAFSA (81%)</u> <u>16% increase in % of NSO students who filed FAFSA.</u></p> <p><u>1112:</u> <u>261/301 filed were awarded (87%)</u> <u>2% decrease in NSO students who were awarded.</u></p>	<p><u>Analysis:</u> Results show increase in FAFSA apps but slight decrease in awarding.</p> <p><u>Plan:</u> 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><u>Program Goal:</u> Impact Strategic Recruiting and affordability by increasing number of UHF Scholarship Applications</p> <p><u>SLO:</u> <u>EFFECTIVE COMMUNICATION</u></p>	<p>Effective Communication: 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>Promote UHF Scholarships at FA & Scholarship Kick off in January.</p> <p>-Contacted faculty and department chairs about classroom presentations.</p> <p>-Partner with on-campus partners (Mu'o, SSSP, Ku'ina, Upward Bound)</p>	<p><u>Tools</u> – Qualitative feedback from students and faculty about need for scholarship assistance.</p> <p><u>Methods</u> – Paper survey and data kept on</p>	<p>Very few requests from faculty for classroom presentations.</p> <p>Presented UHF and UH System scholarship information to 341 students through collaboration with on-campus partners.</p>	<p><u>Analysis:</u> <u>Surveyed students after classroom presentations (341):</u> 90% (307) said they planned to apply for financial aid and scholarships</p> <p>The most popular way that students wanted to be notified about scholarships was via email (278); followed by mail</p>

		<p>-Posted flyers on campus; sent memos to dept. chairs</p> <p>-Opened online scholarship application early (before Dec. break)</p> <p>-FA "Ask Me" tables during 1st week of school to get student's UH email info to send scholarships via email.</p>	master excel spreadsheet		<p>(196); Facebook (86); and flyers (73).</p> <p>88% (299) said they would take advantage of a scholarship workshop to help with applications.</p> <p><u>Surveyed students at FA & Scholarship Season Kick-off Jan. 2012 (7):</u></p> <p>The most popular way that students wanted to be notified about scholarships was via UH email (6) followed by facebook (4)</p> <p><u>Plan:</u></p> <ol style="list-style-type: none"> 1. Pilot FA Facebook page 2. Continue sending emails about scholarship opportunities 3. Develop postcards (successful with promotion of B+ Scholarship)
<p><u>Program Goal:</u></p> <p>Impact affordability for students by increasing FA visibility</p>		<p>Participate in various outreach activities for Gear Up and PacFAA Fall 2011:</p> <p><u>Financial Aid Overview:</u></p> <p>11/9: Maui High (111)</p> <p>11/14: Kamehameha (110)</p> <p>12/5: Seabury Hall (36)</p> <p>12/6: Baldwin (43)</p> <p>12/13: King Kekaulike (57)</p> <p>1/25: Hana High (35)</p> <p><u>Hands-on FAFSA workshop:</u></p> <p>12/15: St. Anthony (9)</p>	<p><u>Tools</u> – Sign in sheets; Qualitative data from participants</p> <p><u>Methods</u> – Expanded Financial Aid Nights by promoting to local high school counselors at HS Counselor</p>	<p>Total 559 students and community members in Maui County were provided with financial aid information.</p> <p>Did not present at Lahainaluna.</p>	<p><u>Analysis:</u></p> <p>Qualitative data from high school counselors and parents at the workshops indicate strong need for financial aid information.</p> <p>Evaluations at Kamehameha Schools and Maui High School indicated that information was valuable, important and necessary.</p>

		1/11: Maui High (30) 1/19: Maui High (30) 1/18: Kamehameha (29) 2/21: Kamehameha (3) 1/17: King Kekaulike (42) 2/28: Molokai High (24) 12/14: Native Hawaiian Scholarship 'Aha 1/20: College Goal Sunday	Workshop and Financial Aid Update for counselors. Gathered data and maintained on Excel.		Plan: Successfully expanded pilot Hands-on FAFSA Workshops which started with Maui High and Baldwin prior year. Promote Steps 1-2-3 to HS Counselors (FA Overview; College Goal Sunday; Hands- on FAFSA Workshop) Create evaluation to be done at every FAN to measure value and format of workshops for Fall 2012.
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V. Budgetary Consideration and Impact

Over the last five years, the Financial Aid Office has consistently met or exceeded program goals that have been aligned with both campus and system initiatives. As outlined above, we will continue developing strategies to support our mission in addition to monitoring and assessing our methods and strategies.

One area that has been overlooked and warrants immediate attention is 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 and we need campus support to create a position dedicated to a comprehensive default prevention plan. The data below clearly shows that pilot initiatives we have implemented are working. The strategy will be to expand on our current financial literacy initiatives and to help build a campus-wide, collaborative effort in developing smarter borrowers, teaching budgeting and financial literacy, and ultimately, increasing retention and reducing our default rate.

UHMC's most recent 3-year CDR is **24.7%** compared to the national average of **18.3%** for two-year public institutions. Our projected 2011 rate is **24.7%** (best case scenario) and **36.3%** (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.

Nationally, student loan volume has skyrocketed over the last several years. Here at UHMC, loan volume has increased over **300%** from FY 07 to FY 12. Many factors, including the economy and high cost of living can explain the booming numbers. However, without loans, many of our students would be unable to cover their cost of attendance to attend college. 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 (See [Life Skills Data Appendix C](#)). As shown by the data, students feel that the material is important and relevant. More importantly, in a 6-month follow up survey, students self reported that they had actually *changed their behavior* as a result of their exposure to Life Skills (See [Life Skills Follow-up Survey Appendix D](#)).

To supplement this online program, we recently hired a student peer loan advisor to assist with financial literacy. Because of the critical nature of our default rate, the peer advisor's main focus is to assist students who are already in delinquent status. As demonstrated in the data, we contacted **1245** delinquent borrowers over the last few months, and we have been successful in helping **228** borrowers move from delinquent to current status (See [Appendix E](#)). With the peer advisor, we will continue working with our cohort of previous borrowers who are in danger of default. However, in order to have a greater impact on our students and our default rate, we need aggressive and intrusive strategies which will require more in-depth counseling. We also need to expand our services to *current* borrowers while they are still on our campus. Having a position dedicated to these efforts will allow us to carry out measures outlined in our newly created comprehensive Default Prevention Plan.

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 Sunday). As demonstrated in the data, the majority of our high school outreach takes place between November and January. 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

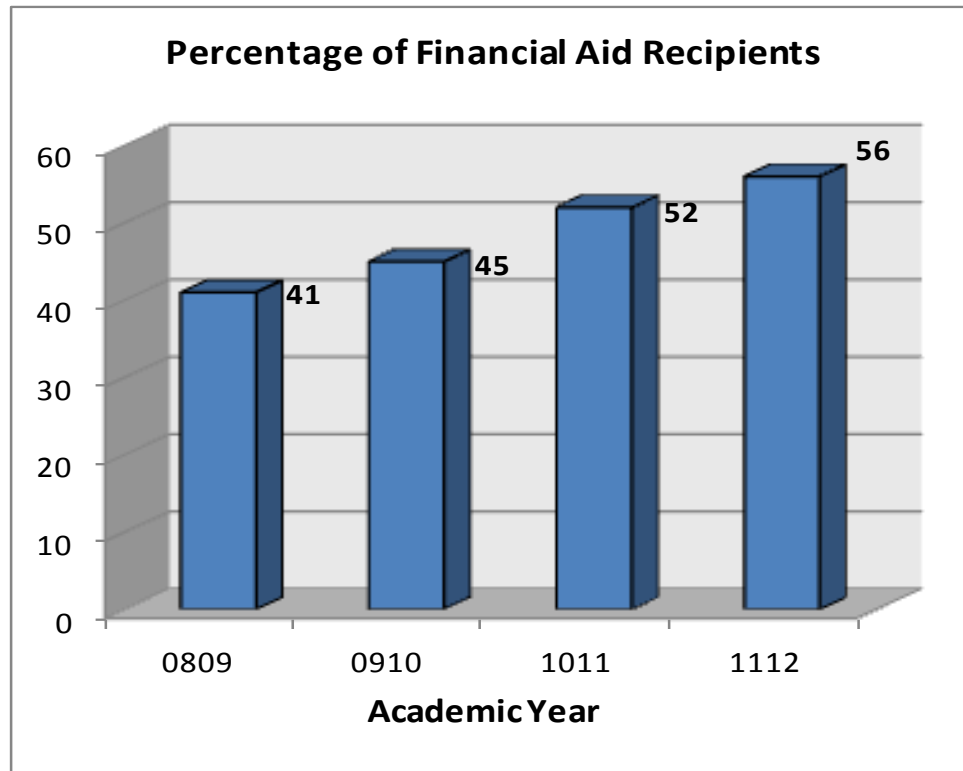
As demonstrated in the analysis and implementation section of our data, the Financial Aid Office continually strives to improve services and streamline financial aid delivery. We accomplish this by attending regular training provided by PacFAA and WASFAA, holding leadership positions on the board and 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 slightly 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



Objective:

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

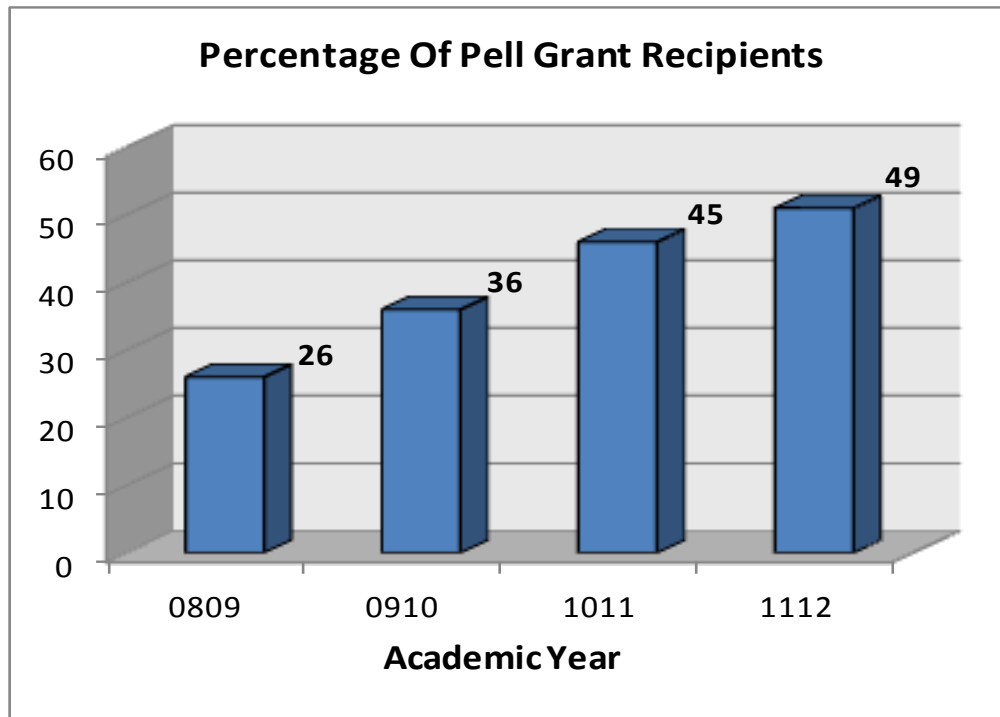
Current Data:

Number of financial aid recipients
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)



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.

