

Kaua'i Community College Annual Program Review Financial Aid

Program Description

The Financial Aid at Kaua'i Community College assists students in receiving all financial aid for which they are eligible in a timely manner, and to understand the processes and procedures of the financial aid system. To assess this outcome, Financial Aid office is tracking the number of Free Application for Federal Student Aid (FAFSA) forms submitted, the number of scholarship applications completed and scholarship dollars disbursed. In addition to these measures, students are now surveyed, via Noel-Levitz survey and a self administered survey from the financial aid office, for information about their awareness of deadlines and their satisfaction with financial aid services.

Program Mission Statement

The Financial Aid Office's outcome is to assist students to receive all financial aid for which they are eligible, in a timely manner, and to understand the processes and procedures of the financial aid system.

The program mission aligns with the KCC mission by providing financing that allows students to receive the education to enable them to be competitive in both the local and global workforce.

Part I.

Quantitative Indicators

| Demand Indicators | | Program Year | | |
|-----------------------|--------------------------------------|--------------|-------------|-------------|
| | | 14-15 | 15-16 | 16-17 |
| 1 | Annual Headcount ALL Students | 1,749 | 1,683 | 1,724 |
| 2 | Annual Headcount NH Students | 510 | 504 | 518 |
| Efficiency Indicators | | Program Year | | |
| | | 14-15 | 15-16 | 16-17 |
| 12 | Pell Participation Rate ALL Students | 52% | 52% | 49% |
| 13 | Pell Participation Rate NH Students | 58% | 64% | 55% |
| 14 | Number ALL Students Receiving Pell | 623 | 565 | 508 |
| 15 | Number NH Students Receiving Pell | 218 | 211 | 203 |
| 16 | Total Pell Disbursed ALL | \$2,084,232 | \$1,763,959 | \$1,521,407 |
| 17 | Total Pell Disbursed NH | \$789,231 | \$667,697 | \$592,327 |

| Dollars Disbursed by Fund | | | | |
|---------------------------|----------|------------|---------------------|-----------------------|
| | FSEOG | Opp. Grant | Subsidized Loans | Unsubsidized Loans |
| 2014-15 | \$23,185 | \$254,665 | \$837,323 | \$254,836 |
| 2015-16 | \$23,000 | \$243,366 | \$486,036 | \$280,969 |
| 2016-17 | \$29,900 | \$248,672 | \$327,065 | \$246,670 |

| Community College Survey of Student Engagement (CCSSE) | | Survey Year | | |
|--|------------------------|-------------|------|------|
| | | 2012 | 2014 | 2016 |
| Means Summary All Students (1 = Not at all/Rarely, 2 = Sometimes/Somewhat, 3 = Often/Very) | | | | |
| 38 | Financial Aid Advising | | | |
| | Frequency | 1.88 | 1.87 | 1.85 |
| | Satisfaction | 2.36 | 2.4 | 2.26 |
| | Importance | 2.58 | 2.6 | 2.48 |

| # of FAFSA's Received by Campus | |
|---------------------------------|-------|
| Aid Year | Total |
| 2014-15 | 1657 |
| 2015-16 | 1493 |
| 2016-17 | 1337 |

Part II. **Analysis of the Program**

Pell Rates

Number of all students receiving Pell decreased from 2015-16 award year. Pell Participation rate dropped also, a 3% decrease from 14-15 and 15-16 award years. Per ARPD website Pell participation rate is defined as, “*Number of Pell recipients divided by fall Potential Pell. Potential Pell – unduplicated headcount excluding those that have "Non Degree Seeking" majors, "International" or "Other" (Home based in CC other than the CC they are enrolled in.)*” These decreases can be attributed to many things. For example an increase of students not enrolled in a financial aid eligible major, or income levels for families increasing, etc. When looking at the decreases for Pell numbers, and comparing to the overall increase in enrollment, one might come to the conclusion that the population that represents the increase in enrollment are students that are not Pell eligible, and thus not represented in the “Potential Pell” figures given from IRAO.

The total dollars of Pell disbursed varies due to being directly correlated with the number of students receiving Pell for the given award year. Therefore the decrease in the Pell participation rate for 1617 leads to a decrease in the number of students receiving Pell, and also a decrease in the total Pell dollars spent. When comparing this information with the rise of enrollment for all students, one can conclude that the rise of enrollment for all students included those that aren't Pell eligible for one reason or another.

Pell participation rate for NH students decreased similarly for 2016-17 award year. However, the participation rate for NH students remains at a higher percentage than the participation rate for all students. The number of NH students receiving Pell along with the total Pell dollars disbursed to NH students also decreased for 2016-17. However, the rate of decline for NH students receiving Pell grant is less than that for all students.

Disbursement Rates from Other Funds

Also reflected in the charts is the year to year comparison of dollars disbursed for some other federal programs as well as our Opportunity Grant. The federal government provides our institution with an annual allocation of the Federal SEOG grant. Likewise, the UH system provides Kauai CC with an annual allocation of our Opportunity Grant. Each year, we successfully spend all of our allocation.

Federal loans are not tied to a federal allocation. Institutions can “offer” loans to each student via the award letter that is mailed or emailed to the student. Starting in 2015-16 award year, as part of the initial stages of our default prevention plan, Kauai CC ceased the practice of “offering” loans to all students. Instead, we implemented a separate application process to be considered for loans. Implementing this practice had a significant impact on the amount of loan dollars disbursed, and a positive impact on our institutions default rate.

Scholarship Applications/Disbursements

| Scholarship Applications | | | | | |
|--------------------------|-----------|-----------|-----------|-----------|-----------|
| 2014-15 | | 2015-16 | | 2016-17 | |
| Initiated | Submitted | Initiated | Submitted | Initiated | Submitted |
| 306 | 161 | 243 | 112 | 274 | 115 |

Since the 2014-15 award year, the completion rate for our scholarship applications have had a decreasing trend. During this same time period, the staff at the system financial aid office, which is responsible for the administration of the common application site, was experiencing heavy turnover. Until April 2017, there was no system support for promoting the scholarship opportunities and all outreach/promoting of the Common Application was done through the financial aid office in the form of email blasts and bi-weekly workshops. The staff shortage came at a time that affected completion rates, not only for Kauai CC (65 applications completed for 17-18), but at all the campuses in the system, as it was in the peak of the application processing timeframe for the 2017-18 award year. With that said, the application has opened for the 2018-19 award year on Nov. 1st. With capable support now at the central office, our completion rates for 18-19 look promising.

| Scholarships Awarded and Disbursements | | | | | |
|--|-----------|---------|-----------|---------|-----------|
| 2014-15 | | 2015-16 | | 2016-17 | |
| Awarded | Disbursed | Awarded | Disbursed | Awarded | Disbursed |
| 297 | \$387,497 | 334 | \$368,672 | 362 | \$399,399 |

Both scholarship awards and amounts of disbursements have had an increasing trend over the past 3 years. Processes have been put in place in order to ensure all funds donated are spent via their applicable scholarship. Ongoing revisions are needed in order to account for the website intricacies, the need for efficient reviews on the part of the committees, and the eligibility requirements set forth by the donor.

Default Management

Default Management is an important topic for institutions in this day and age. The Dept. of Ed holds institutions accountable for ensuring their loan recipients are educated on the details of repayment. Schools are held accountable in the form of their annual Cohort Default Rates (CDR's) which are figured using a 3 year cohort. Each year, DOE provides data to every institution showing information on their specific loan recipients, such as the number of students entering repayment during the year (denominator), and the number of those students defaulted anytime during the next 3 years (numerator). Once an institution reaches a CDR of 30% or higher, financial aid eligibility for that school is at risk. Below is a breakdown of Kauai CC's CDR for the past 3 years.

| Fiscal Year | Rate Type | Numerator | Denominator | Rate |
|-------------|--------------|-----------|-------------|------|
| 2014 | 3YR OFFICIAL | 29 | 170 | 17 |
| | 3YR DRAFT | 30 | 171 | 17.5 |
| 2013 | 3YR OFFICIAL | 35 | 132 | 26.5 |
| | 3YR DRAFT | 35 | 132 | 26.5 |
| 2012 | 3YR OFFICIAL | 28 | 108 | 25.9 |
| | 3YR DRAFT | 30 | 108 | 27.7 |

Our outreach efforts to our defaulted students have resulted in a decrease of our CDR for 2016 to 17%.

Survey Results

Financial Aid was also included in the Community College Survey of Student Engagement (CCSSE), and was ranked on a 3 point scale, in three areas: 1) Frequency of utilizing services and/or Financial Aid office, 2) Satisfaction of Financial Aid services, and 3) Importance of Financial Aid's role

- **Frequency:** since 2012, this area has always been ranked under 2, meaning the students have reported using the financial aid services not at all or rarely (1.88, 1.87, 1.85). Financial aid, in theory, should be a seamless process once the FAFSA is completed, and as such, students shouldn't be required to spend a lot of time in the financial aid office, so that they can focus their time on their studies. So this is one of the areas of the survey where a low score indicates a good result. Our score over the past 3 surveys shows that our Financial Aid department is operating smoothly, efficiently, and seamless, like the process is intended.
- **Satisfaction:** since 2010, the students consistently have reported satisfaction with financial aid between a score of 2.22 in 2010 to a score of 2.40 in 2014. The survey conducted in 2016 produced results that fall in the same range (2.26) Due to this survey being a 3 point scale, all of these years have reported an above average score, while leaning towards a great score of 3 or very satisfied.
- **Importance:** A lot students depend on financial aid, in varying degrees, in order to pursue their educational goals. In all of the past 3 surveys, students reported feedback of financial aid having a high importance to them in regards to their studies. In addition, the importance level has steadily been increasing since 2010 (2.49, 2.58, 2.60). The 2016 survey shows, that although the importance rating dropped to a score of 2.48, students still feel that financial aid is an integral part of their college experience.

An independent survey was also conducted by the financial aid office to gauge students' satisfaction with our processes. A wide array of questions were asked to the students in order to get demographic information such as age, grade level, # of years on financial aid, as well as gauging levels of expectations as far as wait times. Customer satisfaction was also an area of interest. Some sample results are below. The responses from the full survey can be viewed at https://docs.google.com/a/hawaii.edu/spreadsheets/d/1tDTuNb7oRWVSJXP_GzOAXy2OChK1QU8rp-rOF8pBXdk/edit?usp=sharing

| Survey Item | Poor | Less than satisfactory | Satisfactory | Good | Great | (blank) | Grand Total |
|---|------|------------------------|--------------|------|-------|---------|-------------|
| Window Area staff, Professionalism | | 1 | 5 | 16 | 21 | 1 | 44 |
| Window Area staff, Promptness of Response | 1 | | 5 | 18 | 19 | 1 | 44 |
| Window Area staff, Financial Aid | 1 | 1 | 4 | 19 | 17 | 2 | 44 |

| | | | | | | | |
|--|----------|----------|-----------|------------|------------|-----------|------------|
| Knowledge | | | | | | | |
| Window Area staff, Fairness of Response | 1 | | 3 | 17 | 21 | 2 | 44 |
| Window Area staff, Courtesy/Willingness to Help | | 1 | 3 | 13 | 26 | 1 | 44 |
| Window Area staff, Approachability | 1 | | 3 | 15 | 24 | 1 | 44 |
| Window Area staff, Accessibility of Staff | 1 | 2 | 9 | 12 | 19 | 1 | 44 |
| Financial Aid Director, Professionalism | | | 6 | 11 | 17 | 10 | 44 |
| Financial Aid Director, Promptness of response | | | 8 | 9 | 16 | 11 | 44 |
| Financial Aid Director, Financial aid knowledge | | | 6 | 11 | 17 | 10 | 44 |
| Financial Aid Director, Fairness of response | | | 6 | 9 | 18 | 11 | 44 |
| Financial Aid Director, Courtesy/Willingness to help | | 1 | 5 | 10 | 18 | 10 | 44 |
| Financial Aid Director, Approachability | | 2 | 6 | 7 | 19 | 10 | 44 |
| Financial Aid Director, Accessibility | | | 7 | 11 | 16 | 10 | 44 |
| Grand Total | 5 | 8 | 76 | 178 | 268 | 81 | 616 |

| Survey Item | 1 - Strongly Disagree | 2 | 3 | 4 | 5 - Strongly Agree | (blank) | Grand Total |
|--|-----------------------|----------|----------|----------|--------------------|----------|-------------|
| Overall, I am very satisfied with the services of the Financial Aid Office | 1 | 3 | 1 | 9 | 28 | 2 | 44 |
| Grand Total | 1 | 3 | 1 | 9 | 28 | 2 | 44 |

Outreach

The Financial Aid Office participates in various activities to promote awareness of financial aid opportunities for students and families to pay for higher education. These events are not limited to the campus, but, rather, are open to the entire island community. The office directly markets to the campus and community through a variety of methods, including handouts, flyers, brochures, regularly updated website, email blasts, and occasional radio and newspaper advertisements. The office sees itself as the island's resource for financial aid information.

The Financial Aid Office participates in the annual Kaua‘i Island College Fair by providing information on financial aid topics and financial literature to attendees.

The Financial Aid Office also plans and executes several yearly events to educate the community on financial aid opportunities. The first event is the High School Counselor Workshop, where all area high school counselors are invited to receive federal updates on the financial aid process, as well as training to assist their students with completing the Free Application for Federal Student Aid (FAFSA) and scholarship applications. In the fall months, the office holds Financial Aid Nights at the 3 public high schools and Island School. The island’s charter schools are invited to attend these events as well, or are invited to set up a time and date with us to do additional events. At the financial aid nights, office staff explains the financial aid process to graduating seniors and their parents (open to the general public).

Finally, although funding for our annual College Goal Sunday has been eliminated, Kauai CC financial aid office will not stop this event. Instead, we will be using this opportunity to promote FAFSA along with the UH Common Scholarship Application in order to provide assistance and answer questions with the intention of getting as many applications submitted prior to the deadline.

Professional Development for Staff

Financial Aid is constantly faced with changes to Federal Regulations. It is imperative that the financial aid staff stay abreast of all new regulations and receive adequate training to process financial aid in accordance with the law. The Financial Aid Office receives an annual financial aid administrative allowance allocation to be used for professional development and travel. Typically, the office earmarks these funds in order to attend mainland conferences and training. Typical professional development opportunities, both in-state and on the mainland, have been:

- WASFAA Conferences
- NASFAA Conferences
- PacFAA Conferences and Fall trainings
- Management and Leadership Institute Trainings
- WASFAA's Sister Dale Brown Summer Institute for New FAO's
- UH System Banner Training
- UH System Financial Aid Officer's Meetings
- UHCC System Financial Aid Officers Meetings/Trainings

Part III.

Goals

Default Management

Although Kauai CC’s cohort default rate has been decreasing for the past 3 years, we will continue to move forward with our default prevention plan. Our goal is to reduce our CDR to single digit percentages. The plan for our goal includes the following actions:

- Continued utilization of the defaulted borrower list from DOE; reaching out to defaulted students

- Implementing face-to-face entrance counseling
 - Budgetary lessons
 - Repayment plan options
 - Forbearance form kept on file
- Promote free money and no borrowing or direct cost borrowing
- Financial literacy topics introduced in IS 103 class
- Continued exit counseling

Outreach- FAFSA Completion

Kauai CC has been experiencing some declining FAFSA completion rates by our students. To improve upon this, the financial aid office’s goal is to continue and enhance our outreach efforts to the community in regards to FAFSA completion. Our implementation plan is already showing results however, as we currently have a 6% increase from this time last year. Holding FAFSA and scholarship application workshops periodically throughout the year, while working with the various student success/enrollment initiatives, should improve FAFSA rates going forward.

Outreach- Scholarship Applications

As mentioned above, we have been experiencing decreasing trends in completion of the Common Scholarship Application by Kauai CC students. We are expecting our lowest completion rate for 2017-18 award year (65 applications). Now that the system has a full time employee dedicated to work on the scholarship process from the system level, we can expect completion rates to increase for the entire system going forward. In addition, locally we are promoting the application here on campus. We held workshops in the testing center every other week leading up to the closing date, where students can attend and receive the necessary assistance while completing and submitting the application. For 2017-18 cycle, we will be holding these same workshops, however we will be holding them every other week for the duration of the time the application is open (Nov. 1- March 1)

Part IV.

Action Plan/Resource Request

| | |
|---|---|
| Program Goal & Campus Strategic Goal or Priority Alignment | Multiple Goals: Increase # of graduates (includes NH, low income). Increased Enrollment for recent HS graduates, Pac Islanders, HS non completers, GED recipients, working adults |
| Action Item | Hire FTE as a shared resource between Admissions and Financial Aid to assist in Outreach/On boarding processes |
| Resource Request | \$51,360 annual salary |
| Person(s) Responsible and Collaborators | Admissions/Financial Aid/VCSA |
| Timeline | Hire summer 2018 for Fall 2018 |
| Indicator of Improvement | Increased enrollment for populations mentioned above |
| PSLO Impacted | Financial Aid goal #4 - Access |

| | |
|-----------------------|------------|
| Current Status | Requesting |
|-----------------------|------------|

VCSA Margaret Sanchez has developed a plan in conjunction with the financial aid office, counseling and admissions office, to increase our efforts of outreach and on boarding by hiring an “On boarding Specialist” position. This position will be a shared resource between financial aid and admissions. Areas of relevancy for financial aid:

- Outreach/FAFSA promotion to off campus recipients
- Increased Scholarship awareness to off campus recipients
- FAFSA/Scholarship application assistance with completion
- Provide clarity on financial aid process to off campus recipients
- Further reach adult learners, distance ed students, or those students that otherwise are not able to make it to campus

This position would also:

- Assist prospective students with choosing a major
- Complete the online application
- Direct students to a New Student Orientation
- Direct students to academic advising
- Direct students towards services to complete health screening
- Direct students to placement assessment
- Direct students to special programs such as Waialeale and Kipaipai
- Assist veterans and their dependents in completing the VA educational benefits application