

# Kaua`i Community College

## Annual Program Review Update (APRU)

### for Financial Aid

At a minimum, each program or unit Annual Program Review Update shall include measures described in [UHCCP 5.202](#). Additional measures may also be used for program or unit assessment.

#### Program or Unit Mission Statement

Our mission is to educate and empower current and prospective students with information and resources to financially support their educational dreams. We are committed to the accurate and efficient administration and delivery of student financial aid. We value positive relationships with our students and parents, help to guide them to success and act as a resource for our entire Kaua‘i ‘ohana.

#### Part I. Program Description

<b>Date of Last Comprehensive Review</b>	Submitted 2/2017. Assessment period 2011-12 through 2015-16 award years
<b>Date Website Last Reviewed/Updated</b>	11/2018
<b>Target Student Population</b>	All Kauai CC students Potential Students <ul style="list-style-type: none"> <li>• High School Seniors</li> <li>• Adult Learners</li> </ul>
<b>External Factor(s) that Affected the Program or Unit</b>	FAFSA/DRT technological issues; Timeliness of IRS responses; Natural Disasters; Banner Defects

#### Part II. Analysis of Quantitative Indicators

Include the Annual Review of Program Data (ARPD; all [Instructional programs](#) and [Academic Support](#) programs - Library, Technology Resources, Testing Center, Tutoring, and Financial Aid), program-developed metrics (Institutional Effectiveness programs, Office of Continuing Education and Training, campus committees), or metrics required by [UHCCP 5.202](#) that are not provided as ARPD ([Administrative Service](#) programs and some Student Support [programs](#)) under review in table format below (EP 5.202 and UHCCP 5.202).

### Pell Awarding Rates

Demand Indicators		Program Year		
		15-16	16-17	17-18
1	Annual Headcount ALL Students	1,683	1,724	1,752
2	Annual Headcount NH Students	504	518	560
Efficiency Indicators		Program Year		
		15-16	16-17	17-18
12	Pell Participation Rate ALL Students	52%	49%	47%
13	Pell Participation Rate NH Students	64%	55%	51%
14	Number ALL Students Receiving Pell	565	508	476
15	Number NH Students Receiving Pell	211	203	182
16	Total Pell Disbursed ALL	\$1,763,959	\$1,521,407	\$1,500,288
17	Total Pell Disbursed NH	\$667,697	\$592,327	\$549,038

Number of all students receiving Pell decreased from 2016-17 award year by 32 students. Pell Participation rate also dropped from 2016-17 award year, a decrease by 2%. 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, which are an improvement from last year, can be attributed to many things, most of which are outside of the locus of control of the Financial Aid Office. For example an increase of students not enrolled in a financial aid eligible major, income levels for families increasing, an increase of students not meeting academic progress, 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 1718 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 also decreased for the 2017-18 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 2017-18. However, the rate of decline for NH students receiving Pell grant is less than that for all students. And the decline for total Pell dollars disbursed to NH for 2017-18 was less than for 2016-17.

### Disbursement Rates from Other Funds

Dollars Disbursed by Fund						
	<u>FSEOG Grant</u>	<u>Opportunity Grant</u>	<u>Federal Work Study</u>	<u>Subsidized Loans</u>	<u>Unsubsidized Loans</u>	<u>Hawaii Promise</u>
<b>2015-16</b>	\$23,000	\$243,366	N/A	\$486,036	\$280,969	N/A
<b>2016-17</b>	\$29,900	\$248,672	\$14,203	\$327,065	\$246,670	N/A
<b>2017-18</b>	\$28,617	\$237,739	\$15,992	\$258,622	\$228,438	\$106,059

Reflected in the chart above is the year to year comparison of dollars disbursed for the other federal programs as well as our Opportunity Grant. The federal government provides our institution with an annual allocation of the Federal SEOG grant and for Federal Work Study. The allocation we received for 2017-18 was \$24,289 and \$24,693 respectively. When FWS is not fully expended on student workers for hours worked, the Financial Aid Office transfers remaining funds into the FSEOG account so that the extra funds can then be spent on awards to students. Also, Financial Aid Offices are allowed to reserve funds from FWS and/or FSEOG in order to fund their Federal Administrative Allowance account.

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, as illustrated by the 21% decrease in Subsidized Loans, and 7.4% decrease in Unsubsidized Loans from 2016-17 award year.

Likewise, the UH system provides Kauai CC with an annual allocation of our Opportunity Grant. This allocation is shared amongst various need-based and NH based scholarships, as well as with the Kipaipai program. The allocation remaining specifically for Opportunity Grant for the 2017-18 award year was \$237,739, which was spent in its entirety. This allocation decreased from the previous year due to an increased need for the Kipaipai program. Each year, including the 2017-18, we successfully spend all of our allocation for all funds.

## Scholarship Applications/Disbursements

Initiated and Submitted Scholarship Applications								
2015-16			2016-17			2017-18		
Initiated	Submitted	Total	Initiated	Submitted	Total	Initiated	Submitted	Total
159	115	274	88	66	154	140	146	286

Scholarships Awarded and Disbursements					
2015-16		2016-17		2017-18	
Awarded	Disbursed	Awarded	Disbursed	Awarded	Disbursed
106	\$117,762	95	\$156,475	157	\$210,991

Between the 2015-16 and 2016-17 award years, the completion rates 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. This had significant effect on the number of our completed applications for the 2016-17 award year. Starting with the 2017-18 application cycle, the Kauai CC Financial Aid Office had the opportunity to enhance our outreach, specifically the application workshops. This contributed to a 59% increase in applications initiated and 121% increase in apps submitted for the 2017-18 award year, as illustrated above.

2017-18 award year presented opportunities for the Financial Aid staff to enhance and improve our scholarship application outreach and conduct completion workshops in the Testing Center. We had a total of 8 workshops with 49 attendees in total to complete and submit scholarship applications. These scholarships, paired with the emails sent out from the system resulted in a big increase in amount of scholarships awarded as well as dollars disbursed when compared to the previous years.

## Default Management

## Kauai CC Cohort Default Rates

Fiscal Year	Rate Type	Numerator	Denominator	Rate	Process Date
2015	3YR OFFICIAL	31	150	20.6	8/18/2018
	3YR DRAFT	33	151	21.8	1/27/2018
2014	3YR OFFICIAL	29	170	17	8/5/2017
	3YR DRAFT	30	171	17.5	1/28/2017
2013	3YR OFFICIAL	35	132	26.5	8/6/2016
	3YR DRAFT	35	132	26.5	1/23/2016

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. Above is a breakdown of Kauai CC's CDR for the past 3 years.

Even though, to a certain extent, whether or not a student defaults is outside the control of the institution, the Financial Aid Office continues to strive to bring awareness of the responsibilities related to borrowing. With the hiring of our Band B position during the 2017-18 award year, the Financial Aid Office was able to further utilize the reporting analytics on our defaulted and at risk borrowers. We use these reports to send emails, letters, and make phone calls in an attempt to connect them with their lender. Often lenders will settle for pennies on the dollar in these situations in order to get the borrower current again. We also challenged a few of our "defaulters" on our draft report, which caused our official rate to be reduced from 21.8% to 20.6%.

Towards the end of the 2017-18 award year we also implemented processes to start face to face entrance counseling. During these sessions, we consult the student on the details of taking out a student loan, create budgets and forecast monthly payments, and inform them of their rights and responsibilities. This is all in addition to the federally mandated online counseling sessions. We expect that this will result in a decreased default rate for next year.

## FAFSA Rates and Outreach

Free Application for Federal Student Aid (FAFSA) Submissions by High School Applications processed through October 31 of the first year of each cycle						
Name	2017/2018 Cycle		2016/2017 Cycle		2015/2016 Cycle	
	Through Oct. 31, 2017		Through Oct. 31, 2016		Through Oct. 31, 2015	
	Applications Submitted	Applications Completed	Applications Submitted	Applications Completed	Applications Submitted	Applications Completed
Island School	18	18	30	27	29	26
Kapaa High School	130	120	140	133	128	117
Kauai High School	180	167	167	154	153	144
Waimea High School	80	73	80	75	71	71
*Applications Submitted equals all FAFSA's submitted including rejected or non-valid FAFSA's						
*Applications Completed equals only valid FAFSA's						

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 Financial Aid Nights, workshops, 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. During the workshop held in the 2017-18 award year, there were 11 attendees from Waimea, Kauai, Kapaa, Island School, Kamehameha and Hawaii Community Foundation. In the fall months, the office holds Financial Aid Nights at the 3 public high schools and Island School. The islands 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). These Financial Aid Nights help contribute to FAFSA completion for the high school seniors, regardless of what college the student intends to attend. The figure above reflects how many FAFSA's were submitted from each of the high schools on island. The outreach provided by our Financial Aid Office helps contribute to these numbers reflected above. Attendance breakdown for the Financial Aid Nights during the 2017-18 award year is as follows:

- Island School – 18 families
- Kapaa HS – 34 families
- Waimea HS – 13 families
- Kauai HS – Not Reported

<b># of FAFSA's Received by Campus</b>		
<b>Aid Year</b>	<b>Total</b>	<b>% of Headcount</b>
2015-16	1493	88.7%
2016-17	1337	77.5%
2017-18	1400	79.9%

Additionally, our outreach helps promote FAFSA completion, including those FAFSA's received by Kauai CC. The figure above reflects the number of FAFSA's received by our institution, compared from year to year. Many factors play into the outcome of these numbers, including the level of economic stability, however, as illustrated from the figure above, Kauai CC consistently has a high percentage of FAFSA's received to enrollment

### Survey Results

<b>Community College Survey of Student Engagement (CCSSE)</b>	<b>Survey Year - 2018</b>					
	<b>Kauai CC</b>		<b>Small Colleges</b>		<b>2018 Cohort</b>	
	Count	Percent	Count	Percent	Count	Percent
<b>Financial Aid Advising - Frequency</b>						
Never	141	42.9	34,900	36	119,350	41.4
1 time	66	20.1	20,154	20.8	56,515	19.6
2-4 times	89	27.2	29,419	30.3	77,725	27
5 or more times	32	9.8	12,586	13	34,350	11.9
Total	328	100	97,059	100	287,940	100
<b>Financial Aid Advising - Satisfaction</b>						
Not at all	13	4.2	7,637	8.2	24,065	8.7
Somewhat	72	22.5	22,851	24.5	63,665	23.1
Very	109	34.3	33,068	35.4	85,252	30.9
N.A.	124	38.9	29,834	31.9	103,127	37.4
Total	319	100	93,390	100	276,108	100
<b>Financial Aid Advising - Importance</b>						
Not at all	46	14.9	15,434	16.7	51,185	18.7
Somewhat	52	16.9	16,599	18	48,878	17.9
Very	211	68.2	60,416	65.4	173,103	63.4
Total	309	100	92,449	100	273,166	100

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

- Frequency: The bulk of the students surveyed (42.9%) reported that they never were required to use the Financial Aid advising services we provide. The next highest group (27.2%) said they utilized our services 2-4 times. It would make sense that this group is the group that is selected for verification, as the Dept. of Ed selects approximately 30% of FAFSA filers for verification. Verification is a process where our office must work with the students to submit further documentation and requires at least one, often multiple trips to the Financial Aid office. Aside from the Verification process, 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 4 surveys shows that our Financial Aid department is operating smoothly, efficiently, and seamless, like the process is intended.
- Satisfaction: since 2012, the students consistently have reported satisfaction with financial aid and continue to do so in the most recent survey. 34.3% of our students surveyed reported that they were very satisfied with our services. This is comparable to our comparison group of “small colleges” (35.4%), and exceeds the entire cohort surveyed (30.9%).
- 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, and this most recent survey continues that trend. The 2018 survey shows that 68.2% of students surveyed stated that financial aid is very important to them. This slightly exceeds our comparison group of small colleges (65.4%), and the entire cohort (63.4%).

## Kauai CC Financial Aid Survey

At the end of each award year, the Financial Aid Office sends out a Customer Satisfaction Survey to all Financial Aid recipients in order to gauge the effectiveness of our processes, and level of satisfaction of our students. In addition, after each of our face-to-face loan counseling sessions, we send out a separate survey specifically about loan topics. In these surveys we ask specific questions to analyze our level of accomplishments for the following SLO's

- Students who take out a loan will gain understanding of the requirements, rights and responsibilities, and repayment obligations associated with acquiring a federal student loan
- Students will be able to identify scholarship resources, submit applications (UH), and meet deadlines.
- Students will be able to identify financial aid resources, submit FAFSA applications, and meet deadlines.



The results show positive feedback in all three areas listed above. Our Student Loan Survey had 14 respondents and 100% of our respondents state they now have a clear understanding of their rights and responsibilities with receiving a student loan, their repayment obligations, and the consequences of defaulting on their loans. In addition, 92.9% of respondents state they are familiar with what their expected monthly payment will be. Results from the Student Loan Survey can be found [here](#).

Our Customer Satisfaction Survey had 30 respondents, and again showed very positive feedback. When asked “After meeting with a counselor, I am aware of how to access scholarship resources”, 37% reported a 5 (strongly agree), and another 37% reported a 4 (Agree). When asked “After meeting with a counselor, I am aware of how to access financial aid resources”, 50% reported a 5 (strongly agree), and 17.9% reported a 4 (agree). When asked “After meeting with a counselor, I am more comfortable submitting FAFSA applications”, 50% reported a 5 (strongly agree), and 21.4% reported a 4 (agree). When asked “After meeting with a counselor, I am more aware of the deadlines involved with student financial aid”, 35.7% reported a 5 (strongly agree), and 39.3% reported a 4 (agree). You can view the full survey and all the results [here](#).

**The Overall Program Health is Healthy.**

### Part III. Assessment Data (EP 5.202)

Assessment results for Program Student Learning Outcomes (PSLOs).

Report on PSLO assessment for the prior year.

1. List of the PSLOs.
2. Indicate PLSOs that were assessed in the year of this APRU.
3. Assessment findings.
4. Changes that have been made as a result of the assessment findings.
5. Next planned assessment date.

<b>PSLO</b>	<b>Assessed During this APRU Cycle (Y or N)</b>	<b>Findings</b>	<b>Improvements Implemented</b>	<b>Next Assessment Date</b>
Students who take out a loan will gain understanding of the requirements, rights and responsibilities, and repayment obligations associated with acquiring a federal student loan	Y	2 = Healthy	N/A	2018-19 APRU
Students will be able to identify scholarship resources, submit applications (UH), and meet deadlines	Y	Scholarship Resources – 2=Healthy	N/A	2018-19 APRU
Students will be able to identify financial aid resources, submit FAFSA applications, and meet deadlines	Y	Financial Aid resources – 1=Cautionary Submit FAFSA apps – 2=Healthy Deadlines – 2=Healthy	Improve on communicating additional FAFSA Resources to bring up to healthy level	2018-19 APRU

#### **Part IV. Results of Prior Year Action Plans (UHCCP 5.202)**

<b>Action Plan</b>	<b>Anticipated Outcome</b>	<b>Actual Outcome</b>
Financial Aid along with A&R requested a shared employee	To assist with Student Services responsibilities	Not approved/funded.

List any additional significant actions that impacted your program (e.g., new certificate, loss or gain of faculty or staff, stop outs, etc.).

## Part V. Analysis of Alignment with CPR

List the goals that were identified to be initiated, continued, or completed during this APRU cycle, in your last CPR, and if they were achieved. Be sure to include the benchmark, desired outcome, actual outcome, and unit of measure. If you completed your last CPR prior to 2018, please refer to \* in this section.

\*\*All Strategic Goals and Priorities are aligned to the College Mission.

### Describe any impacts these goals had on your health indicator(s)

The above goals supported the priorities and overall direction of the Financial Aid Office. They are related to FAFSA numbers, which affects disbursement dollars and percentages. Cohort Default Rate is also affected. Compliance with Federal guidelines is required and Professional Development ensures knowledge and awareness of regulations by staff. See Appendix as evidence to support healthy status.

\*Based on findings in Parts I – IV, develop an action plan for your program or unit from now until your next CPR date. This should include goals that align with the College Mission, measurable outcomes, benchmarks, and alignment to the College’s Strategic Priorities, and/or Strategic Goals. Be sure to focus on weaknesses identified in ARPD data, PSLO outcomes, results of survey data, and other data used to assess your unit or program. This plan should guide your program and subsequent APRUs, but may be amended based on new initiatives, updated data, or unforeseen external factors.

<b>Goal</b>	<b>Strategic Goal/Priority (List number)</b>	<b>Benchmark (1819 Data)</b>	<b>Desired Outcome</b>	<b>Unit of Measure</b>	<b>Year(s) Implemented</b>
Increase Student Awareness of FA Resources	1, 2, 3, 4, 5, 7, 14, 17	N/A	70% or more surveyed agree or strongly agree	Surveys	Year 1 (2018-19)
Reduce Cohort Default Rate	5, 14	N/A	Less than 15%	Dept. of Ed Reporting	Year 1 (2018-19)
Increase Percentage of Scholarships Initiated and Submitted of Active Headcount	1, 2, 3, 4, 5, 7, 14, 17	N/A	25% or more	Scholarship Application Reporting	Year 1 (2018-19)

Part VI. Resource Request(s) for next year (from CPR Plan for your program or unit, or one(s) developed in Part V above if CPR was completed prior to 2018).

If no resources are being requested, place an “X” here. \_\_\_X

<b>Program Goal</b>	
<b>Resource Requested*</b>	
<b>Cost and Vendor</b>	
<b>Annual Recurring Cost</b>	
<b>Useful Life of Resource</b>	
<b>Person(s) Responsible and Collaborators</b>	
<b>Timeline</b>	

\*An approved ITAC Request Form must be attached for all technology requests

Appendix 1

Area	Outcome	Benchmark	Scoring
<b>DEMAND</b>			
<i>Monitoring the capacity and need for the unit.</i>			
% of FAFSAs submitted of Active Headcount	79.90%	2= 75% or more; 1= 60% to 74%; 0= Less than 60%	2
% of Scholarships initiated and submitted of Active Headcount	16.30%	2= 15% or more; 1= 10% to 15%; 0= Less than 10%	2
# of visits to the Financial Aid window	1502	Illustrated to show deman, not used in Healthcall	
			2
<b>EFFICIENCY</b>			
<i>Monitoring how time is budgeted and spent in the unit.</i>			
% of Grant Allocations Disbursed	100%	2= 100%; 1= 90% to 99%; 0= Less than 90%	2
% Increase of Scholarship Apps Initiated/Submitted from Previous Year	85.70%	2= 25% or more; 1= 0-24%; 0= Decrease	2
% Increase in Scholarship Dollars Disbursed from Previous Year	34.80%	2= 25% or more; 1= 0-24%; 0= Decrease	2
% Point Decrease in Cohort Default Rate from Draft to Official	1.20%	2= 2% points or more; 1= 0-1.9% points; 0= Increase	1
			1.75
<b>EFFECTIVENESS</b>			
<i>Monitoring the quality of products produced by the unit.</i>			
CCSSE - Student Satisfaction - Very Satisfied	34.30%	2 = > or within 2% points of Comparison Group ("Small Colleges"); 1 = 2.1-5% points less than; 0 = Less than 5% points	2
Kauai CC Survey - Loan Understanding	100%	2 = 70% or more agree or strongly agree; 1 = 60-69% agree or strongly agree; 0 = Less than 60% agree or strongly agree	2
Kauai CC Survey - Scholarship Resources	74%	2 = 70% or more agree or strongly agree; 1 = 60-69% agree or strongly agree; 0 = Less than 60% agree or strongly agree	2
Kauai CC Survey - Financial Aid Resources	67.90%	2 = 70% or more agree or strongly agree; 1 = 60-69% agree or strongly agree; 0 = Less than 60% agree or strongly agree	1
Kauai CC Survey - Financial Aid Deadlines	75%	2 = 70% or more agree or strongly agree; 1 = 60-69% agree or strongly agree; 0 = Less than 60% agree or strongly agree	2
% Decrease in Cohort Default Rate from Previous Year	-3.60%	2 = 2% or more; 1 = 0-1.9%; 0 = Increase	0
			1.5

Legend			
Overall Health Call		Individual Health Call	
4.5-6	Healthy	2	Healthy
3.5-4.4	Cautionary	1	Cautionary
<3.5	Unhealthy	0	Unhealthy

5.25