



Financial Aid



UNIVERSITY of HAWAII®
KAUA'I
COMMUNITY COLLEGE

Kaua`i Community College

Five Year Comprehensive Program Review (CPR)

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

Program Name: Financial Aid

Assessment Period: (e.g., 2016-2021): 2016 - 2021

Program or Unit Mission Statement (UHCCP 5.202)

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.

College Mission Statement (UHCCP 5.202)

Kaua`i Community College is a kahua that inspires, engages, and empowers learners and educators to enrich our community and our world.

Ke kū nei ke Kulanui Kaiāulu ma Kaua`i ma ke `ano he kahua e ho`oulu, ho`ā, a ho`oikaika `ia ai ka `ike a me ka na`auao o nā kānaka a`o aku a a`o mai no ka ho`owaiwai `ana i ke kaiāulu a me ka honua.

‘O ke kahua ma mua, ma hope ke kūkulu.

First comes the foundation, then comes the building.

(‘Ōlelo No`eau, number 2459)

Part I. Executive Summary of Program Status

Summary of previous CPR and/or Annual Program Review (APRU) recommendations by Cabinet, College Council, the Division/Unit Chair, Advisory Board, or other reviewing entity.

None

Describe program or unit changes made as a result of these recommendations.

None

Part II. Program Description (UHCCP 5.202)

Number of Faculty and Staff	Faculty (FT): 0
	Faculty (Lecturers): 0
	Staff: 3 APT, 1-2 Student Workers
Date Website Last Reviewed/Updated	11/1/2021
Brief History of Program	<p>Since the last CPR, the Financial Aid Office has had two staff members leave. They have been replaced with two new staff members with various levels of prior experience. On the job training was provided. Other achievements include continuing with FAFSA/scholarship outreach for increased completion numbers, meeting our goal of decreasing our Cohort Default Rate to below 10%, increasing our loan counseling effectiveness, implemented “Workshop Wednesdays” and other events. Also, we have continued with our “Financial Aid Nights” (excluding Covid), administering and advising with the onboarding of new UHF scholarships, enacted various professional development activities and celebrated our annual Financial Aid Day with our students, among other pertinent topics.</p>

For Instructional Programs ONLY

Graduate Occupation or Transfer Options	
Special Admission Requirements	
Credentials Offered	
Current Program Articulation Agreements (Institution and Expiration Date)	Institution:
	Expiration Date:
	Institution:
	Expiration Date:
Distance Education Courses Offered	
Early College Courses offered (total number of sections/high school)	Course Alpha and Number – # sections – High School
Distance Education Programs offered	
Current Advisory Board Members/Employer and last meeting date	Member Name:
	Employer:
	Last Meeting Date:
Employer Internships	

For Non-Instructional Programs ONLY

<p>Community Partnerships, Advisory Committees, etc.</p>	<p>P-20, DOE and private/charter Kauai high schools, NASFAA, WASFAA, PacFAA, UH Foundation, Outside scholarship vendors</p>
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Part III. Analysis of Quantitative Indicators

Include the five years of 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).

The Overall Program Health is: Healthy

2018-19 through 2020-21 ARPD data located [here](#).

2016-17 through 2017-18 ARPD data located [here](#).

ARPD Data – Demand Indicators

The number of all students receiving Pell has had minimal variation over the past 5 years, ranging from 429 (2019-20) to 508 (2016-17). This is a variance of 79 students, which is only about 4% of our total 2020-21 headcount. Based on this info, the number of students receiving Pell have remained relatively constant over the past 5 years.

Pell participation rate is defined as, “Number of Pell recipients divided by the number of enrolled students that are eligible to receive Pell (i.e., international students, undeclared majors, non home campus students excluded). Pell Participation rate varied as well over the past 5 years, from 45.5% (2020-21) to 49.2% (2018-19). It’s important to note that the overall headcount includes early college students. Early college students are not eligible for a Pell grant.

Decreases in Pell dollars disbursed, as well as number of students receiving Pell can be attributed to not only falling enrollment, but many things, most of which are outside of the locus of control of the Financial Aid Office. Examples include, 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. Specifically for the 2020-21 award year, COVID affected not only headcount, but Pell rates as well as FAFSA completion rates. Decreases in total dollars of Pell disbursed is correlated with the number of students receiving Pell for the given award year. So, it is understandable that when the total number of students receiving Pell decreases, so shall the

total Pell dollars disbursed. However, this is not a 1:1 ratio due to varying income levels, EFC’s, and enrollment levels. An analysis of the data shows that the total number of students receiving Pell dropped 70 students when comparing 2016-17 (508 students) to 2019-20 (429 students), while the total dollars disbursed decreased by \$106,581. Although possible that the absence of these 70 students could account for this drop in Pell disbursements, other factors such as higher baseline incomes for the Pell recipient families, lower enrollment levels, and possible verification issues should be considered as well.

Figure 1. 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>
2016-17	\$29,900	\$248,672	\$14,203	\$327,065	\$246,670	N/A
2017-18	\$28,617	\$237,739	\$15,992	\$258,622	\$228,438	\$106,059
2018-19	\$34,605	\$219,931	\$11,495	\$276,261	\$239,256	\$71,296
2019-20	\$26,523	\$220,177	\$19,771	\$198,743	\$240,898	\$166,247
2020-21	\$27,712	\$207,513	\$19,374	\$125,657	\$154,399	\$256,285

Disbursement Rates from Non-Pell Funds

Reflected in the chart Figure 1 is the year to year comparison of dollars disbursed for the other federal programs as well as our Opportunity Grant and Hawaii Promise. 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 the past 5 years has varied from \$24,289 (2017-18) to \$29,605 (2018-19) for the FSEOG fund and \$20,000 (2018-19, 2016-17) to \$25,112 (2020-21). 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.

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 61.6% decrease in Subsidized Loans, and 37.4% decrease in Unsubsidized Loans from 2016-17 award year. During the 2020-21 award year, we see a greater decrease in student borrowing from the previous award year than what is seen in the past. With that, during 2018-19 we also implemented face-to-face loan counseling for every first time borrower we encounter. During these sessions, we go over the students’ rights and responsibilities when taking out a student loan, counsel them on borrowing only what is needed (not necessarily the full amount), create budgets, and review expected monthly payments when they enter repayment. Since implementing this practice, students have been better informed on the realities of borrowing and our Cohort Default Rate (CDR) has decreased (see figure 4).

The UH system provides Kauai CC with an annual allocation of our Opportunity Grant. This allocation is shared with our Waialeale department to be used amongst their various need-based and Native Hawaiian based scholarships, as well as with the Kipaipai program. Each year, the Financial Aid Office monitors these funds that are spent to ensure we successfully spend all of our allocation for all funds.

Figure 2. Initiated and Submitted Scholarship Applications

	Initiated	Submitted	Total
2016-17	272	113	385
2017-18	140	146	286
2018-19	140	146	285
2019-20	113	126	239
2020-21	109	134	242

Figure 3. Scholarships Awarded and Disbursed

	Awarded	Disbursed
2016-17	105	\$110,918
2017-18	103	\$185,684
2018-19	118	\$167,006
2019-20	151	\$161,696
2020-21	143	\$164,646

Scholarship Applications/Disbursements

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 22.6% increase in applications submitted for the 2017-18 award year when compared to 2016-17. 2018-19 saw virtually the same number of applications initiated and completed as well as an increase in the number of scholarships awarded. There was a slight decrease in the amount disbursed when compared to 2017-18, and this may be attributed to lower funding levels or an increase in student transfers and no longer being a Kauai CC student. 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. During 1819 we built upon this initiative and created our “Workshop Wednesdays” events where we assist students with completion of various scholarship applications, UH Common Scholarship application and/or the FAFSA application. During 2019-20 we continued this practice and had a total of 10 workshops with 37 attendees in total to complete and submit scholarship applications. For the 2020-21 application cycle, we had to switch our workshops to be entirely virtual due to COVID and saw a drastic decrease in attendance. This reduction in attendance plays a part in the decrease of applications completed from previous award years.

Figure 4. Cohort Default Rate History List

Fiscal Year	Rate Type	Numerator	Denominator	Rate	Process Date
2018	3YR OFFICIAL	7	71	9.8	8/7/2021
	3YR DRAFT	7	71	9.8	1/30/2021
2017	3YR OFFICIAL	18	124	14.5	8/8/2020
	3YR DRAFT	18	124	14.5	1/25/2020
2016	3YR OFFICIAL	25	138	18.1	8/3/2019
	3YR DRAFT	26	139	18.7	1/26/2019
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

Default Management

Default Management is an important topic for institutions. The Department of Education 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 who have 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. Figure 4 is a breakdown of Kauai CC's CDR for the past 5 cohort 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 to get the borrower current on their loans again.

We also challenged our "defaulters" on our draft report, which caused our official rate to be reduced from 21.8% to 20.6% for 2017-18 award year and again from 18.7% to 18.1% for 2018-19 award year. 2019-20 and 2020-21 award years had no illegitimate "defaulters" on our draft reports, and as such we were unable to reduce our percentage rate from our draft rate to our official rate. Nonetheless, our CDR continued to drop to 14.5% for the 2019-20 award year. This drop is due to our outreach from our monthly reports. For the 2020-21 award year, the Financial

Aid Office reached our self-imposed goal when our CDR rate dropped below 10% and reached 9.8%!

For first time borrowers with our institution, we have instituted mandatory face-to-face financial literacy 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. It wasn't until the 2018-19 cohort that we saw any benefits from these face-to-face sessions in regards to our CDR because of the default rate model using 3 year cohorts, but as we look back on past history, we can expect that future CDR rates will continue to decline as we continue to implement this practice.

Figure 5. FAFSA Submissions by High School. Data is tracked for the first 15 months of the application cycle. Applications submitted equals all FAFSA's submitted including rejected or non-valid FAFSA's

School Name	2020-21 Applications Submitted/ Completed	2019-20 Applications Submitted/ Completed	2018-19 Applications Submitted/ Completed	2017-18 Applications Submitted/ Completed	2016-17 Applications Submitted/ Completed
Island School	21/21	26/25	27/25	18/18	30/28
Kapaa High School	143/129	137/128	152/145	130/120	144/137
Kauai High School	174/165	171/167	150/142	180/167	167/155
Waimea High School	82/80	71/70	77/71	80/73	82/78

Figure 6. Number of FAFSA's Received by Campus

Aid Year	Total FAFSA's	Fall Enrollment	Spring Enrollment	% of Headcount	Early College Enrollment Fall/Spring	% Excluding Early College
2020-21	1368	1461	1294	93.6%	293/295	117.32%
2019-20	1223	1373	1336	89.1%	291/341	118.51%
2018-19	1326	1486	1358	89.2%	442/409	127.01%
2017-18	1400	1346	1348	100.03%	218/327	137.12%
2016-17	1337	1401	N/A	95.4%	206	111.88%

FAFSA Rates and 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 Financial Aid Nights, "Workshop Wednesdays" events, handouts, flyers, podcasts, regularly updated website, email

blasts, and occasional radio and newspaper advertisements, and social media updates. The office sees itself as the island's resource for financial aid information. The Financial Aid Office participated 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. Starting with the workshop held in the 2019-20 award year, there were attendees from Waimea, Kauai, Kapaa, Island School, Kamehameha and Hawaii Community Foundation as well as campus staff such as counselors present. 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.

Figure 5 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. Additionally, our outreach helps promote FAFSA completion, including those FAFSA's received by Kauai CC.

Figure 6 above reflects the number of FAFSA's received by our institution, provides a percentage headcount and percentage of headcount minus Early College attendees since they're not eligible to complete the FAFSA. Figure 6 also compares this information from year to year. Many factors play into the outcome of these numbers, including the level of economic stability, however, as illustrated from the figures above, Kauai CC consistently has a high percentage of FAFSA's received to enrollment.

Figure 7. Community College Survey of Student Engagement 2018 Results.

Community College Survey of Student Engagement (CCSSE)	Kauai CC		Small Colleges		2018 Cohort	
	Count	Percent	Count	Percent	Count	Percent
Financial Aid Advising - Frequency						
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
Financial Aid Advising - Satisfaction						
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
Financial Aid Advising - Importance						
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

Survey Results

The last time Kauai CC was included in the CCSSE survey was 2018. Financial Aid was 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. ****Note**** CCSSE Survey data from 2017-18 year 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 iAd, 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 Office 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 of 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%).

Part IV. Assessment Data (EP 5.202)

Assessment Results for Program Student Learning Outcomes (PSLOs; see ACCJC Standard I.B.2).

Develop a schedule for PSLO assessment over the next five years so that within the review period, all PSLOs will have been assessed (UHCCP 5.202).

1. List of the PSLOs, last date assessed, and next date to be assessed.
2. Assessment findings.
3. Changes that have been made as a result of the assessment findings.

PSLO	Date Last Assessed	Findings	Improvements Implemented	Next Assessment Date
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	2019-20 APRU	Healthy	NA	2021-22 APRU
Students will be able to identify scholarship resources, submit applications (UH), and meet deadlines	2019-20 APRU	Healthy	NA	2021-22 APRU
Students will be able to identify financial aid resources, submit FAFSA applications, and meet deadlines	2019-20 APRU	Healthy	NA	21-22 APRU

Part V. Curriculum Revision and Review

N/A

Part VI. Survey Results

List results of surveys administered during the review timeframe [e.g., student satisfaction, occupational placement in jobs (for CTE programs), employer satisfaction (for CTE programs), CESSE, licensure pass rates, and graduate/leaver].

See CCSSE section above

Part VII. Financials

The Financial Aid Office operates off of a budget that is not supplied by monies from University of Hawaii. Instead, we are provided a “Financial Aid Administration Allowance” which is derived from our Pell monies disbursed, as well as our FSEOG and/or FWS disbursements. Any needs for the Financial Aid Office are supplied using this budget and as such this section is not applicable. The Financial Aid Office continues to opt out of requesting anything via the APRU/CPR process

Part VIII. Results of Prior Year Action Plans (UHCCP 5.202)

Action Plan	Anticipated Outcome	Actual Outcome
Continue practices to reduce CDR	Reduce CDR even further than 2018-19 rate	We not only accomplished this goal but exceeded this goal by reaching our internal goal of < 10%

Part IX. Analysis of Program

Based on findings in Parts I – VIII, develop a five-year action plan for your program or unit. 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, financial needs (with timelines), 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.

Goal	Strategic Goal/Priority (List number)*	Benchmark	Desired Outcome	Unit of Measure	Year(s) Implemented
Keep CDR rate < 10%	11, 14	Current rate of 9.8%	Remain below 10% (with some variation allowance due to COVID restrictions ending and students re-entering repayment	Cohort Default Rate	2021-2026

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

Part X. Resource Request(s) for next year (Year 1 of the 5-year Plan for your unit or program).

I am NOT requesting additional resources for my program/unit.

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

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