

ANNUAL
REPORT OF PROGRAM DATA

2022

UNIVERSITY of HAWAII'I
KAUA'I
COMMUNITY COLLEGE



Financial Aid

1. Program or Unit Description

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.

Target student population consists of: All Kauai CC students, potential students, high school seniors, adult learners

2. Analysis of the Program/Unit

Discuss the Program's or Unit's strengths and areas to improve in terms of Demand, Efficiency, and Effectiveness based on an analysis of the program's Quantitative Indicators or comparable unit-developed measures or program-developed metrics. Include a discussion of relevant historical-trend data on key measures (i.e., last three years).

Discuss significant program or unit actions (new certificate(s), stop outs, gain/loss of position(s), results of prior year's action plan, etc.). Include external factors affecting the program or unit.

Instructional programs must include ARPD health indicators with benchmarks to provide a quick view on the overall condition of the program; CTE programs must include an analysis of Perkins Core indicators for which the program did not meet the performance level.

Figure 1. Demand and Efficiency Metrics

Demand Indicators	2019-2020	2020-2021	2021-2022
Annual Headcount ALL Students	1,788	1,835	1,715
Annual Headcount NH Students	541	565	509
Efficiency Indicators	2019-2020	2020-2021	2021-2022
Pell Participation Rate ALL Students	46.4	45.5	44.9
Pell Participation Rate NH Students	47.9	49.8	52
Number ALL Students Receiving Pell	429	433	364
Number NH Students Receiving Pell	145	161	142
Total Pell Disbursed ALL	\$1,414,826	\$1,463,808	\$1,103,033
Total Pell Disbursed NH	\$473,038	\$551,643	\$437,294

ARPD Data – Demand Indicators (Figure 1)

The number of all students receiving Pell decreased from 19-20 award year by 65 students. Interestingly, Pell Participation rate also decreased from 19-20 award year by 1.5% which was an increase from previous ARPU (19-20 award year). 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.)” Noting, the number of students actually receiving Pell decreased as well as the percentage of students receiving Pell, and the overall head count as well. 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 consequences from COVID, 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. The decrease 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 65 students from 19-20, and 69 students from 20-21, while the total Pell dollars disbursed decreased by \$311,793 and \$360,775 respectively. Although possible that the absence of these 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 2. Dollars Disbursed by Fund

Dollars Disbursed by Fund							
	<u>FSEOG Grant</u>	<u>Opportunity Grant</u>	<u>Opportunity Grant-First Year Cohort</u>	<u>Federal Work Study</u>	<u>Subsidized Loans</u>	<u>Unsubsidized Loans</u>	<u>Hawaii Promise</u>
2018-2019	\$34,605	\$219,931	n/a	\$11,495	\$276,261	\$239,256	\$71,296
2019-2020	\$26,523	\$220,177	n/a	\$19,771	\$198,743	\$240,898	\$166,247
2020-2021	\$27,712	\$207,513	n/a	\$19,374	\$126,953	\$156,010	\$256,285
2021-2022	\$27,861	\$100,125	\$17,750	\$21,677	\$56,603	\$92,586	\$322,424

Disbursement Rates from Non-Pell Funds (Figure 2)

Reflected in Figure 2 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 2021-22 was \$25,860 and \$24,830 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. 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 79.5% decrease in Subsidized Loans, and 61.3% decrease in Unsubsidized Loans from 2018-19 award year.

With that, during 1819 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. Implementing the practice of face-to-face loan counseling for first time KCC borrowers informs students of their direct costs and compares that with the financial aid they’re already receiving in order to gain a clearer picture of their actual need for a loan. This heightened awareness has caused a significant drop in borrowing for the 2021-22 award year, when compared to previous award years. Since implementing this practice, students have been better informed on the realities of borrowing and our Cohort Default Rate (CDR) has decreased (see figure 5).

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 NH based scholarships, as well as with the Kipaipai program. The allocation remaining specifically for Opportunity Grant for the 2019-20 award year was \$117,875, which was spent in its entirety amongst the Opportunity Grant and the First Time Cohort funds.

Each year, including the 2021-22 award year, we successfully spend all of our allocation for all funds.

Figure 3. Initiated and Submitted Scholarship Applications

Initiated and Submitted Scholarship Applications			
	Initiated	Submitted	Total
2019-20	113	126	239
2020-21	109	134	243
2021-22	49	121	170

Figure 4. Scholarships Awarded and Disbursed

Scholarships Awarded and Disbursed		
	Awarded	Disbursed
2019-20	151	\$161,696
2020-21	125	\$147,659
2021-22	123	\$106,371

Scholarship Applications/Disbursements (Figure 3, 4)

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 when compared to 2016-17. 2021-22 saw a decrease in applications initiated and completed as well as an decrease in the number of scholarships awarded and amounts disbursed. Because the application season for the 2021-22 award year started in October of the previous year (2020) one major factor causing this decrease was due to COVID-19. During 2021-22 award year we continued to build upon our “Workshop Wednesdays” events which was established in 2017-18, where we assist students with completion of various scholarship applications, UH Common Scholarship application and/or the FAFSA application. During 2021-22 we continued this practice for the duration of the application cycle, however turnout was low due to various levels of campus closure.

Figure 5. Cohort Default Rate History List

Cohort Default Rate History List

Fiscal Year	Rate Type	Numerator	Denominator	Rate
2019	3YR OFFICIAL	6	83	7.2
	3YR DRAFT	6	83	7.2
2018	3YR OFFICIAL	7	71	9.8
	3YR DRAFT	7	71	9.8
2017	3YR OFFICIAL	18	124	14.5
	3YR DRAFT	18	124	14.5
2016	3YR OFFICIAL	25	138	18.1
	3YR DRAFT	26	139	18.7

Default Management (Figure 5)

Default Management is an important topic for institutions. 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 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 5 is a breakdown of Kauai CC's CDR for the past 4 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, however with the recent payment pause that was enacted due to COVID, this outreach hasn't been necessary. 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 look to challenge our "defaulters" on our draft report, and if successful, can reduce the official rate to be lower than the draft rate previously announced. The last award year we were successfully able to challenge any line items on our draft report was the 2018-19 award year. Every year since the draft report has been accurate. Our CDR

has continued to drop which can be attributed to our outreach efforts along with the COVID payment pause. Our current rate for 2021-22 is 7.2%

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. We believe that these additional efforts on both the front and back ends will continue to result in lower default rates.

Figure 6. FAFSA Submissions by High School. Applications are processed through Oct. 31st of the first year of each cycle. Applications submitted equals all FAFSA's submitted including rejected or non-valid FAFSA's

FAFSA Submissions by High School						
Applications processed through October 31 of the first year of each cycle						
	2021/2022		2020/2021		2019/2020	
	Through Oct. 31, 2021		Through Oct. 31, 2020		Through Oct. 31, 2019	
School Name	2122 Applications Submitted	2122 Applications Completed	2021 Applications Submitted	2021 Applications Completed	1920 Applications Submitted	1920 Applications Completed
Island School	32	32	21	21	26	25
Kapaa High School	142	131	142	127	137	128
Kauai High School	159	150	167	158	171	167
Waimea High School	84	81	81	79	71	70

*Applications Submitted equals all FAFSA's submitted including rejected or non-valid FAFSA's

*Applications Completed equals only valid FAFSA's

Figure 7. Number of FAFSA's Received by Campus

# of FAFSA's Received by Campus			
Aid Year	Total	% of Headcount	% Excluding Early College
2019-20	1210	67.7%	92.3%
2020-21	1368	74.6%	97.5%
2021-22	1306	76.2%	108.0%

**Early College data from <https://data.hawaii.edu/#/reports/ENRT10?UNIT=KAU>

FAFSA Rates and Outreach (Figures 6 & 7)

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, 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. There has been a pause on the H.S. Counselor workshop due to COVID, however during 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 6 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 7 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 7 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 figure above, Kauai CC consistently has a high percentage of FAFSA's received to enrollment.

Figure 8. Community College Survey of Student Engagement 2022 Results

Community College Survey of Student Engagement (CCSSE)	Survey Year - 2022					
	Kauai CC		Small Colleges		2022 Cohort	
	Count	Percent	Count	Percent	Count	Percent
Financial Aid Advising - Frequency						
Never	18	27.1	21,122	37	75,051	42
1 time	18	27.4	12,095	21.2	35,991	20.2
2-4 times	22	33.8	17,205	30.2	47,700	26.7
5 or more times	8	11.7	6,641	11.6	19,744	11.1
Total	66	100	57,063	100	178,486	100
Financial Aid Advising - Satisfaction						
Not at all	0	n/a	2,030	5.7	6,465	6.3
Somewhat	12	24.3	10,884	30.7	32,285	31.7
Very	36	75.7	22,125	62.5	62,320	61.2
N.A.	0	n/a	361	1	785	0.8
Total	47	100	35,401	100	101,855	100
Financial Aid Advising - Importance						
Not at all	2	3.5	7,217	12.9	23,302	13.3
Somewhat	15	23.4	11,820	21.2	37,526	21.5
Very	48	73.1	36,775	65.9	114,024	65.2
Total	65	100	55,813	100	174,852	100

Survey Results (Figure 8)

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. ****Note**** CCSSE Survey data from 2022 year Frequency: The bulk of the students surveyed (54.5%) reported that they never were required to use the Financial Aid advising services we provide or used them one time. The next highest group (33.8%) 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. 75.7% of our students surveyed reported that they were very satisfied with our services. This exceeds our comparison group of “small colleges” (62.5%), and exceeds the entire cohort surveyed (61.2%).
- **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 2022 survey shows that 73.1% of students surveyed stated that financial aid is very important to them. This exceeds our comparison group of small colleges (65.9%), and the entire cohort (65.2%).

3. Program Student Learning Outcomes or Unit/Service Outcomes

- a) List of the Program Student Learning Outcomes or Unit/Service Outcomes
- b) Program or Unit/Service Outcomes that have been assessed in the year of this Annual Review.
- c) Assessment Results.
- d) Changes that have been made as a result of the assessment results.

PSLO	Assessed During this APRU Cycle (Y or N)	Findings	Improvements Needed	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	Yes	Healthy	NA	2022-23 APRU
Students will be able to identify scholarship resources, submit applications (UH), and meet deadlines	Yes	Healthy	NA	2022-23 APRU
Students will be able to identify financial aid resources, submit FAFSA applications, and meet deadlines	Yes	Healthy	NA	2022-23 APRU

4. Action Plan

Based on findings in Parts 1-3, develop an action plan for your program or unit from now until your next Comprehensive Review date. Be sure to focus on areas to improve identified in ARPD data, student learning or unit/service outcomes, results of survey data, and other data used to assess your program or unit. This plan should guide your program/unit through to the next program/unit review cycle and must detail measurable outcomes, benchmarks and timelines. Include an analysis of progress in achieving planned improvements.

* CTE programs must include specific action plans for any Perkins Core Indicator for which the program did not meet the performance level.

Specify how the action plan aligns with the College's Mission and Strategic Plan.

Discuss how these recommendations for improvement or actions will guide your program or unit until the next Comprehensive Review. Be sure to list resources that will be required, if any, in section 5 below.

*The action plan may be amended based on new initiatives, updated data, or unforeseen external factors.

Action Plan	Anticipated Outcome	Actual Outcome
Continue practices to reduce CDR	Reduce CDR even further	NA

5. Resource Implications

Detail any resource requests, including reallocation of existing resources (physical, human, financial). *Note that CTE programs seeking future funding via UHCC System Perkins proposals must reference their ARPD Section 4. Action Plan and this ARPD Section 5. Resource Implications to be eligible for funding.

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

6. Optional: Edits to Occupation List for Instructional Programs

Review the Standard Occupational Classification (SOC) codes listed for your Instructional Program and verify that the occupations listed align with the program learning outcomes. Program graduates should be prepared to enter the occupations listed upon program completion. Indicate in this section if the program is requesting removal or additions to the occupation list.

I am requesting changes to the SOC codes/occupations listed for my program/unit.