



2020

ANNUAL REVIEW OF PROGRAM DATA

Financial Aid



UNIVERSITY of HAWAII®
KAUA'I
COMMUNITY COLLEGE

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. In addition, the Financial Aid office also educates the remaining faculty/staff on campus regarding Financial Aid matters.

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	2017 - 18	2018 - 19	2019 - 20
Annual Headcount ALL Students	1,752	1,860	1,788
Annual Headcount NH Students	560	591	541
Efficiency Indicators	2017 - 18	2018 - 19	2019 - 20
Pell Participation Rate ALL Students	47.3	49.2	46.4
Pell Participation Rate NH Students	50.7	54.5	47.9
Number ALL Students Receiving Pell	476	454	429
Number NH Students Receiving Pell	182	177	145
Total Pell Disbursed ALL	\$1,500,288	\$1,466,636	\$1,414,826
Total Pell Disbursed NH	\$549,038	\$571,539	\$473,038

ARPD Data – Demand Indicators (Figure 1)

The number of all students receiving Pell decreased from 18-19 award year by 25 students. Interestingly, Pell Participation rate also decreased from 18-19 award year by 2.8%. 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, 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 25 students from 1819, while the total dollars disbursed decreased by \$98,501. Although possible that the absence of these 25 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

	FSEOG Grant	Opportunity Grant	Federal Work Study	Subsidized Loans	Unsubsidized Loans	Hawaii Promise
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

Disbursement Rates from Non-Pell Funds (Figure 2)

Reflected in the chart 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 2019-20 was \$26,523 and \$25,000 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, along with other outreach activities discussed later, had a significant impact on the amount of loan dollars disbursed, as illustrated by the 39.2% decrease in Subsidized Loans, and 2.3% decrease in Unsubsidized Loans from 2016-17 award year. During the 2019-20 award year, we see a decrease in student borrowing. 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. 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 \$220,177, which was spent in its entirety.

Each year, including the 2019-20, we successfully spend all of our allocation for all funds.

Figure 3. Initiated and Submitted Scholarship Applications

	Initiated	Submitted	Total
2017-18	140	146	286
2018-19	139	146	285
2019-20	113	126	239

*Initiated= started but not submitted

Figure 4. Scholarships Awarded and Disbursed

	Awarded	Disbursed
2017-18	103	\$185,684
2018-19	118	\$167,006
2019-20	151	\$161,696

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. 2018-19 saw virtually the same amount 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 1718, 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.

Figure 5. Cohort Default Rate History List

Fiscal Year	Rate Type	Numerator	Denominator	Rate	Process Date
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 (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. 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 our “defaulters” on our draft report, which caused our official rate to be reduced from 21.8% to 20.6% for 1718 award year and again from 18.7% to

18.1% for 1819 award year. Our CDR continued to drop for the 1920 award year. This drop is due to our outreach from our monthly reports. Our current rate for 1920 is 14.5%

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 won't be until the 1819 cohort that we'll see any benefits from these face to face sessions in regards to our CDR because of the default rate model using 3 year cohorts, but we expect that this will result in even further decreased 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. Numbers below reflect all FAFSA's submitted from the HS, whether they were sent to Kauai CC or elsewhere

School Name	1920 Applications Submitted	1920 Applications Completed	1819 Applications Submitted	1819 Applications Completed	1718 Applications Submitted	1718 Applications Completed
Island School	26	25	27	25	18	18
Kapaa High School	137	128	152	145	130	120
Kauai High School	171	167	150	142	180	167
Waimea High School	71	70	77	71	80	73

Figure 7. Number of FAFSA's Received by Campus

Aid Year	Total	% of Headcount	% Excluding Early College
2017-18	1400	79.9%	124.0%
2018-19	1326	71.2%	128.0%
2019-20	1210	67.7%	92.0%

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. 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 2018 Results.

Community College Survey of Student Engagement (CCSE)	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 (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 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 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%).

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 Number of students who went through Face-to-Face entrance counseling and was provided the survey = 30. Number of students completed the survey = 13 Compared to 18-19: 34 and 19 respectively.	Low numbers are an indication of success. We discourage borrowing whenever appropriate, and shed light on acquiring debt.	20-21 APRU
Students will be able to identify scholarship resources, submit applications (UH), and meet deadlines	Yes	Healthy Down 46 scholarship applications completed from 18-19, however awarded 33 more scholarships from 18-19	Continue to outreach to High Schools. COVID pandemic is creating barriers	20-21 APRU
Students will be able to identify financial aid resources, submit FAFSA	Yes	Healthy FAFSA rates from each of the high schools either resemble	Continue to outreach to High schools. COVID pandemic is creating barriers	20-21 APRU

applications, and meet deadlines		the 18-19 rates, or exceed (Kauai HS)		
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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
Increase total FAFSA rates (reverse the decrease from 19-20)	Meet or exceed 18-19 rates. COVID pandemic providing barriers	NA
Increase total Scholarship rates	Meet or exceed 18-19 rates. COVID pandemic providing barriers	NA

5. Resource Implications

Detail any resource requests, including reallocation of existing resources (physical, human, financial)

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

2020 Kaua'i Community College ARPD
Program: Enter Program or Unit Name