

## 2018 Financial Aid Annual Program Plan

### FINA Financial Aid

#### I.A. Program Profile: Purpose

Describe the program(s) to be reviewed. What is the purpose of the program and how does it contribute to the mission of Skyline College?

#### **Narrative**

The Financial Aid Office supports the mission of the college and priorities of Skyline College Student Services by promoting the growth and development of students and contributing to student learning by way of our "students first" philosophy and student equity. In addition, the Financial Aid Office supports the Skyline College Promise Scholars efforts by assisting students to "get in, get through and graduate...on time" for successful college completion.

The Mission of the Financial Aid Office at Skyline College is to provide Federal, State and institutional financial aid services to students and to encourage members of a diverse student body to successfully achieve their educational goals. The goals and practices of our department are to promote awareness of Financial Aid programs, regulations, policies and success through year-round in-reach and outreach efforts, classroom presentations, specialized workshops, financial literacy and utilize social media sites to post information. We will strive to assist all students, regardless of their economic resources, in obtaining financial assistance as well as collaborate with additional programs to maximize resource eligibility to facilitate attendance at Skyline College. We will utilize and expand technologies to better our services and to prepare our students for the transfer experience and successful college completion.

## **I.B. Program Planning Team**

Annual program planning is intended to be a collaborative process which promotes dialogue and reflection. Please identify all individuals who contributed to or shaped the narrative. Include names and the title or role of each person.

### **Narrative**

Regina Morrison, Director of Financial Aid - created narrative and objectives, track data and input in SPOL.

Madison Steele, Program Services Coordinator - provided SLO and TrakDat data.

William Minnich, Dean of Enrollment Services - review narrative, offer suggestions to narrative and approve.

The Financial Aid Department is made up of the following classified staff and are assigned the following work responsibilities:

### **Jenny Yang and Kent Gomes**

#### **Student Services Counselor-Financial Aid**

- General Counseling
- Student Educational Plans
- Evaluations for over 90 unit students
- Counsel Disqualified students - Over 90 and SAP
- Liaison with Counseling Department-regulatory changes/updates

### **MADISON STEELE (Vacated position 3/23/18)**

#### **Program Services Coordinator**

**Extension: 4390**

**[steelem@smccd.edu](mailto:steelem@smccd.edu)**

- Coordinates In- reach and Outreach events/presentations-Financial Aid
- Provides information to students/parents regarding
  - Federal Programs
  - State Programs
  - Institutional Programs
  - Enrollment Services
  - Policy and Procedures
- Maintain FA electronic communications
- Supervises Financial Aid Ambassadors
- Develop and implement FA Marketing plan/materials
- Develop, coordinate and facilitate Financial Literacy/Education workshops
- Advice and counsel students on all aspects of FA
- Works with High Need student populations - Foster Youth, Homeless Students, Veterans

- Verifies Chafee Grant eligibility with CSAC, processes checks, notifies students
- Scholarship Coordinator in training-maintain AcademicWorks software, form Institutional Scholarship committee and conduct training, conduct a variety of Scholarship training sessions for students, lead with SSAC committee and ceremony. Review External Scholarship notifications, research and post to website. Skyline College Promise Scholars Program – review applications, determine eligibility, post awards.
- Assist and award High Need student populations - Foster Youth, Homeless Students, Veterans
- Develop, implement and monitor FA SLO's
- Monitors/update Financial Aid website/FATV

**AILEEN CONMIGO (Primary back up to Director)**  
**Financial Aid Technical Support Specialist-Federal Work Study Coordinator**  
**Extension: 4348**

[conmigoa@smccd.edu](mailto:conmigoa@smccd.edu)

- Provides information to students/parents regarding
  - Federal Programs
  - State Programs
  - Institutional Programs
  - Enrollment Services
  - Policy and Procedures
- Works closely with ITS staff in configuring and testing the annual New Year Roll setup
- Leading role in documenting and training other staff members
- Serves as technical resource for the College and District regarding Financial Aid and various student related services
- Evaluate documented financial need
- Analyze Student records/meets with students to determine need
- Verify selected student records as required
- Participates in community outreach/in reach events as needed
- Attends workshops, conferences and training
- Complete assessment of Federal and State programs
- Presentations/workshops, as needed
- Identifies and reports anomalies or other information that may identify potential fraud or misuse of state or federal funds
- Federal Work Study Coordinator

**JENNY YANG (Secondary back up to Director)**  
**Awards students with last name starting with H - O**  
**Extension: 4266**

**Financial Aid Technician-Scholarship Coordinator**  
[yangj@smccd.edu](mailto:yangj@smccd.edu)

- Provides information to students/parents regarding
  - Federal Programs
  - State Programs
  - Institutional Programs
  - Enrollment Services
  - Policy and Procedures
- Evaluate documented financial need
- Analyze Student records/meets with students to determine need
- Verify selected student records as required
- Participates in community outreach/in reach events as needed
- Attends workshops, conferences and training
- Complete assessment of Federal and State programs
- Presentations/workshops, as needed
- Identifies and reports anomalies or other information that may identify potential fraud or misuse of state or federal funds
- Financial Aid Counselor

**PATRICIA MENDOZA “Patty”**

**Awards students with last name starting with A - G**

**Extension: 4463**

**Financial Aid Technician-Return to Title 4**

**[mendozap@smccd.edu](mailto:mendozap@smccd.edu)**

- Provides information to students/parents regarding
  - Federal Programs
  - State Programs
  - Institutional Programs
  - Enrollment Services
  - Policy and Procedures
- Evaluate documented financial need
- Analyze Student records/meets with students to determine need
- Verify selected student records as required
- Participates in community outreach/in reach events as needed
- Attends workshops, conferences and training
- Complete assessment of Federal and State programs
- Presentations/workshops, as needed
- Identifies and reports anomalies or other information that may identify potential fraud or misuse of state or federal funds
- Return to Title 4 Specialist-runs weekly SFRNOWD reports from Banner to identify WD students, run RT4 calculations and make adjustments in Banner, notify students of repayments, track payments, set up payment arrangements

**CLAUDIA ACEVEDO****Financial Aid Technician-Cal Grant, CC Completion Grant and Full-Time Incentive Grant Specialist****Awards students with last name starting with P - Z****Extension: 7011****[osaie@smccd.edu](mailto:osaie@smccd.edu)**

- Provides information to students/parents regarding
  - Federal Programs
  - State Programs
  - Institutional Programs
  - Enrollment Services
  - Policy and Procedures
- Evaluate documented financial need
- Analyze Student records/meets with students to determine need
- Verify selected student records as required
- Participates in community outreach/in reach events as needed
- Attends workshops, conferences and training
- Complete assessment of Federal and State programs
- Presentations/workshops, as needed
- Identifies and reports anomalies or other information that may identify potential fraud or misuse of state or federal funds
- Cal Grant Specialist-Electronically submits March and September GPA verifications to the California Student Aid Commission, Awards Cal Grants, Notifies students when needing additional documentation for CSAC Cal Grant eligibility, exports payment/enrollment/non-enrollment to CSAC and reconciles expenditures, assists students and parents with questions, liaison with CSAC.

**PATTY FLORES****Financial Aid Assistant-Generalist****Extension: 7168****[floresp@smccd.edu](mailto:floresp@smccd.edu)**

- Front Window/Phone staff
- File Management
- BOGFW Specialist
  - Reconciliation
  - Works reports weekly (RVPISIR and Dep. NE)
  - Follow up with student if application is incomplete or not eligible
- Provides information to students at the front window/phone regarding Federal, State and Institutional Financial Aid programs
  - Evaluate need
  - Rights and responsibilities
  - Tax filing/employment records
  - Immigration status
- Verify selected student records as requires

- Participates in community outreach/in reach events as needed
- Attends workshops, conferences and training
- Scanning and indexing
  - Supervises FWS and Cal Work student workers and assigns daily general office work duties

## **II.A. Analysis: Progress on Prior Program Objectives (Goals) and Activities**

Describe the progress made on previously established program objectives (goals) including identification of achievements or areas in which further effort is needed. New programs which have not yet established CPR/APP objectives should discuss progress on program implementation or activities.

### **Narrative**

The Financial Aid Office will meet this year's strategic priorities by continuing to improve upon its services by:

- Participating in the Skyline College Promise Scholars- serving on the Skyline College Promise Scholars Task Force and working closely with the Director of the Promise Scholars Program, attend District wide Promise meetings for planning and implementation, creating outreach emails to students meeting eligibility by cross referencing Promise Scholars applications who have not submitted a Financial Aid application, extracting expenditure reports, conflict resolution with non-resident students, posting awards, etc.
- Default Management (purchase of Borrower Connect in 1516, notifying students on delinquency payments, and starting 1718 participating in the Experimental Direct Loan in person Counseling sessions)
- Business Process Analysis (BPA) - Participated in the Foundations BPA (2017) to better serve our Scholarship students, identifying manual process and replacing with automation, identifying overlap in workloads.
- Improving upon Student Learning Outcomes (SLO) and tracking data to measure accurate outcomes.
- Collaborating more with SparkPoint on Financial Wellness - determining how to better outreach to our students to encourage them to apply for Public Benefits and incorporating Financial Wellness into the 1718 In Person Loan Counseling. In addition, collaborating to assist the Homeless Student Liaison in better serving the student population, collecting documentation to apply priority enrollment with A&R, creating an emergency guide with housing/food resources and getting them connected to additional services for successful completion.
- Promoting awareness of Financial Aid programs and resources on campus and off. Reaching out to students that are registered and have not submitted Financial Aid applications as well as personal touch follow ups for students who have not completed their Financial Aid files and may be eligible for Federal Grants.
- Providing fully disclosed consumer information on our website so that student can make informed decisions.
- Monitoring the successful completion rate of our student population while maintaining fiscal and regulatory integrity of Federal and State funded programs.

## II.B. Analysis: Program Environment

Describe any recent external or internal changes impacting the program or which are expected to impact the program in the next year. Please include when the specified changes occurred or are expected to occur.

### Narrative

1. The economic downturn in California is not expected to improve significantly in the near future. The upcoming years will most likely continue to see increased need for financial aid, institutional aid and processing. A new full time Financial Aid Technician is needed to keep up with the following demands based on all of the following:
  - **Full-Time Incentive Grant** (new 1516) and continues to grow. In addition, constant reporting to the CCCCO is required to spend down the grant and new funding is issued.
  - **Community College Completion Grant** (new 1718) If you receive a Cal Grant and are enrolled in 15 units, you can get a Community College Completion Grant and you can receive an extra \$1,500. This new grant encourages you to complete your program in two years.

### Student Eligibility:

- Must be FTSSG (Full-Time Student Success Grant) recipient in a primary or subsequent term they receive Completion and Cal Grant B or C award payment
- Must have a Comprehensive SEP
- Must maintain a minimum cumulative GPA of 2.0

### Earned Units:

- Completed term units must show student is on PACE to earn 30 units per year. Total units can be in combination of primary terms and secondary terms:
- Fall 2018 (15 units) Spring 2019 (12 units) and Summer 2019 (3 units) = 30 units

Payment based on attempted units for the primary term or combination or summer terms. If you are not able to enroll for 15 degree-applicable units this semester, you can enter the grant program next term. You can also use late start, intersession or summer course work to help meet your 15 units. Schedule an appointment in Financial Aid to meet with your counselor for details.

- Skyline College Promise Scholars (new 1617) The Financial Aid Department was fully instrumental in the development of the application process and set up, working with District Finance to create fund codes, ITS to create awarding and outreach to students utilizing Banner and AcademicWorks. During the 1718 aid year, we switched over to NoviSurvey as part of the application process and need to work with PRIE to develop an extract of specific information from Banner to determine eligibility for students. Financial Aid will



- then notify Cashiers of eligible recipients to post award SKP2 to student account. There are still manual processes and we will need to become fully automated and need to search for software that is fully integrated with Banner in order to sustainable if the populations are to grow. In 1718 a new Director was hired to oversee the Skyline College Promise Scholars Program but Financial Aid is still very involved with the Task Force team, District implementation meetings, outreach efforts, resolution efforts for non-resident students and working with A&R, YTD expenditure reports, manually awarding resources on the students Financial Aid awards, etc.
2. In addition, The Financial Aid Office has been impacted due to the implementation of Program Integrity rules. These new Federal and State regulations have added increased responsibilities such as, but not limited to:
    - Pell Lifetime Eligibility
    - Satisfactory Academic Progress (SAP)
    - California Dream Act Application
    - Direct Loan Eligibility (SULA)
    - Loss of BOGFW/Priority Enrollment (new 1617)-appeal process needs to be reviewed with Counseling and A&R soon.
    - As of January 1, 2017, AB 801, the Success of Homeless Youth Act, adds “homeless youth” as an eligible group of students for a few waiver. A “homeless youth” under this section is a student under 25 years of age, who has been verified at any time during the 24 months immediately preceding their application for admission as a homeless youth, as defined in the federal McKinney-Vento Homeless Assistance Act.

A student who is verified as a homeless youth as defined above will retain that status for up to six years or age of 25. Financial Aid is working with the SparkPoint Center Homeless Student Liaison on outreach efforts, collecting documentation for A&R priority enrollment and connecting students to additional resources for successful college completion.
  3. Other items that can impact serving students are:
    - BS in Respiratory Care Program-manual processes and as the cohort populations increases, not sustainable.
    - Significant challenge in managing existing staff to keep up the demands in reviewing eligibility for new grants and scholarships, while keeping up with their regular workload.
    - Lead Financial Aid Technician faces challenges in keeping up with working the daily reports from the
    - California Dream Act Application
    - Direct Loan Eligibility (SULA)
    - Loss of BOGFW/Priority Enrollment (new 1617)
    - Banner 9 - Financial Aid will be the first department to go live in Banner 9 by April 27, 2018. Banner is our main student operating system and the navigation part and overall look of the screens are different, so this will take time for the staff to learn. A training session with staff was on March 27, 2018

and they tested processes in a testing environment, however, it is when everything goes live in production when system bugs/errors are discovered. In addition, Financial Aid uses additional screens in reviewing eligibility for students from A&R and Cashiers, however, they are not going live until the end of 2018 so we may need to have a Banner 8 session open as well as Banner 9 for live data. This is going to slow down our processing time and possibly delay awarding to students.

- Additional Scholarships - Skyline College Promise Scholars Program/KASP/FTSSG and College Completion Grant monitoring/reportings multiple times throughout the semester to the CCCCO, short staffed, more External Scholarships/Crestmoor Scholarship

## **II.C. Analysis: Student Learning Outcomes (SLOs and PSLOs)**

(1) Instructional Programs Only: Describe what was learned from the assessment of course SLOs for the current and past year.

(2) Student Service Programs Only: If PSLOs are being assessed this year (3-year cycle), describe what was learned. If no assessment was done because this is an off-cycle year, please state that this item is not applicable.

### **Narrative**

SLO No. 1: Students will be able to identify financial aid resources for which they may qualify, submit applications and meet deadlines.

The process of applying for Federal and State financial assistance in theory should be easy for college students in general. The following SLO has been retired because there are no longer any paper applications from the Federal Government or State. There are now two open door workshops to assist students in submitting or correcting their online applications.

SLO No. 2: Students who receive financial aid will demonstrate knowledge and understanding of the Satisfactory Academic Progress "SAP" Policy for financial aid purposes.

Satisfactory Academic Progress (SAP) is one of the most challenging policies for students to understand. Federal regulations state that the institution is required to measure the progress of students receiving aid, qualitatively and quantitatively. A student who fails to meet SAP standards may be placed on warning, disqualification, or termination, and may be prevented from receiving his/her financial aid award. To help students better understand the SAP Policy the financial aid staff provides one-on-one assistance and workshops covering the SAP Process and assists students in submitting an appeal correctly. In addition, students placed on Warning are sent emails encouraging them to meet with our Academic Counselor to advise getting them back on track and connecting them to additional services provided on campus to help.

SLO No. 3: Students will gain understanding of the requirements, rights and responsibilities, and repayment obligations associated with acquiring a federal student loan.

Beginning the 1516 aid year, the Financial Aid Department signed a contract with Borrower Connect to import Direct Loan Delinquency Reports, in grace or deferment from the various lenders. Students will then be notified from Skyline College through Borrower Connect with helpful information on repayment options, information on forbearance and deferments; late stage delinquency notification includes information on the effect of defaulted loans on the borrower's credit. Within Borrower Connect, these emails are tracked for individual borrower. This method has proven to be a proactive approach in lowering our

Default Rates. Data results from these efforts and constant communication from District Reconciliation Specialist, Luanne Canestro when students go into delinquency can be accredited to our low Cohort Default Rates (Report Attached).

Beginning in the 2017-2018 academic year, the SMCCCD Financial Aid Offices are participating in an experimental site initiative with the Department of Education related to loan counseling. If students are a repeat borrower and their Social Security Number ends in an even number or 0, they must attend an SMCCCD Loan Counseling Workshop before funds will be disbursed. They can attend a workshop at any of the three colleges. With this experimental initiative community colleges are hoping to give students more indepth knowledge on being a responsible borrower, repayment options, financial literacy, knowing their rights, lowering requested borrowed amounts, in hopes default rates will go down and students will become better consumers.

### **III.A. Reflection: Considering Key Findings**

Consider the previous analysis of progress achieved, program environment, and course-level SLOs or PSLOs (if applicable). What are the key findings and/or conclusions drawn? Discuss how what was learned can be used to improve the program's effectiveness.

#### **Narrative**

The Financial Aid office is an active player in helping Skyline reach its mission and goals. Its purpose is to provide access to funding and resources to students who need financial assistance to meet the basic costs of pursuing their educational goals. The office is well connected to the institution, at large, and it interacts and affects a range of offices and programs. A trend covering the last three years shows an increase in the number of students served by all types of aid offered, federal, state, and institutional (scholarships), and the offering of counseling services and the Financial Aid Ambassador program have lent to the office's success. The increase in the number of students served, however, is taxing the staff. A need to hire a full time Financial Aid Technician for processing/manage the Federal Work Study program, cross collaborate between departments/programs/faculty for student support is evident, along with the need to have the counselor become full-time to meet student demand of maintaining SAP. A need to streamline and standardize services with the BPA is continuous; also, SLO data collection is a best practice for bettering our services, tracking trends and addressing student need.

### **III.B. Reflection: ISLOs**

If your program participated in assessment of ISLOs this year:

- (1) What are the findings and/or conclusions drawn?
- (2) Does the program intend to make any changes or investigate further based on the findings? If so, briefly describe what the program intends to do.

#### **Narrative**

If the Financial Aid Department was to participate in the assessment of the ISLO's this year, some of the findings and/or conclusions would be:

- Review and track your data from your findings and this could help form a new SLO or strengthen the language.
- In the future I would like to combine the Financial Aid SLO's with additional programs such as EOPS or TRiO or the Skyline Promise Scholars Program since we serve the same student populations and have better findings of student success in our data.

#### **IV.A. Strategy for Program Enhancement: Continuation/Modification**

Indicate whether the program is continuing implementation of the last CPR strategy or revising the strategy. Please describe the modifications if revisions are intended.

Note: Any new strategies should be linked to Institutional Goals through creation of objectives in the next section. If the program has not yet participated in comprehensive program review, an annual or multi-year strategy can be defined in this item.

##### **Narrative**

In the FAO Previous Annual Program Plan, increasing Financial Aid applications was our main objective as well as keeping students on a successful path for completion. Even though the objective plan has been successful every new award year we continue to work hard at promoting our programs, how are we going to keep this student population on track for successful college completion and what measurement tools are we using to track what students are learning? How can we collaborate with additional programs and faculty on campus to broaden resource tools for our students to successfully complete their programs?

Within the 1415 - 1718 academic years, the FAO has worked hard on partnering with EOPS and TRiO in reaching out to students applying for Financial Aid and linking them to the resources for successful completion. We used many methods such as personalized emails, calling, incorporating Program information at outreach events on and off campus.

The FAO continues to collaborate with the Benefits Access for College Completion (BACC) Project at SparkPoint to connect Financial Aid students with public benefits programs in order to secure the additional resources they might need to succeed by offering workshops twice per week and submitting online applications.

In addition, continue to participate in the BPA to streamline our services to students by developing better processes and take full advantage of technology. During the 1415 - 1617 academic award years, the FAO has successfully completed the following:

- Hire a Financial Aid Technical Support staff member at each campus to be the liaison between ITS and Financial Aid.
- Hire 1 district Financial Aid Reconciliation Specialist staff member to reconcile Federal Grants and Loans for each campus in a timely manner.

In the 1415 Enrollment Services ALUR we documented the need for a new Financial Aid Technician by the aid year 1617 (new FAT position ever funded) based on the need to meet the student demand for services, staff support, additional reporting to the Department of Education and State, new programs



administered, reports needing to be worked regularly to ensure compliance and replace the FAT position lost when the Financial Aid Technical Support Specialist position was created from the BPA. We are now ending the 1718 aid year and in order for our department to meet all of these demands and new requirements, this new position is a must.



#### **IV.B. Strategy for Program Enhancement: Action Plan and Resource Requests**

Based on the most recent CPR and any desired modifications, develop an annual action plan with related resource requests. No narrative response will be entered in this section, but the objectives you create will be printed automatically in the APP report under this item.

(1) To begin, click on PLANNING at the top of the page, then CREATE A NEW OBJECTIVE. To view previously created objectives, click PLANNING at the top of the page, then VIEW MY OBJECTIVE.

(2) IMPORTANT! Make sure to associate each objective to this standard in the APP. Need help? Contact the PRIE Office for further instructions. Institutional Goals.

#### **Narrative**

In the FAO action plan, we will continue to focus on the following:

##### (1) Business Process Analysis:

Continue to work as a team district wide to ensure we are consistent in our policies and procedures, streamlining our services provided to students, utilization of technology and standardization of documentation required of students. This year the Financial Aid Workgroup had all of our standardized forms set up to be ADA compliant and the workgroup is attending a training on May 18, 2017 to learn the process so that this is sustainable moving forward.

Acquiring data will be done through ARGOs reports that interfaces with data stored in Banner. The Financial Aid Department will run customized reports to track students understanding of following policies and procedures through Satisfactory Academic Progress Special Exception approvals and successful completion of semester granted. Tabulating data and analyzing data can be done yearly to provide additional information for Annual Plan and next Program Review.

Financial Aid Technician (FAT)-The justification for an additional FAT is based on the need to meet the student demand for services, staff support, additional reporting to the Department of Education and State, new programs administered, reports needing to be worked regularly for ensure compliance and replace the FAT position lost when the Financial Aid Technical Support Specialist position was created from the BPA.




##### (2) Improve upon Student Learning Outcomes (SLO) and surveying students.

Continue to track responses from surveys to help better our services provided to student and address needs.

Based upon the data collected from SLOs, our department will continue to build upon services provided to students, formulate new SLOs and provide new methods of in-reach workshops tailored based on assessments.

Acquiring data will be done through Pre and Post student surveys and reviewing in staff meetings for discussions on findings. Tabulating data and analyzing data can be done yearly to provide additional information for Annual Plan and next Program Review.

Student Service departments currently closed out the 1617 and working on closing out 1718 SLO using Surveys and has not been an accurate source for collecting data. How can the Student Service Departments better collect data in our main operating system to use as a more accurate form of measurement? How can we encourage other Programs/Learning Communities to centralize their student participation to track collaborations for student success?

<b>Associated Objectives</b>
 <a href="#">391-Business Process Analysis</a>  <a href="#">392-Improve upon Student Learning Outcomes - Direct Loan Counseling</a>
 <a href="#">Budget and Objectives of Financial Aid</a>

# Objectives of Financial Aid

Planning Year: 2018-2019

Planning Year: 2018-2019

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Unit Code	Planning Unit	Unit Manager
2333FINA00	Financial Aid	Morrison, Regina

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**Objective Status: New/In Progress**

391 Business Process Analysis

**Goal:**

To streamline and standardize the Financial Aid processes, educate students on maintaining SAP and navigating through the SAP process and increase funding for student successful completion.

**How:**

Continue to work as a team district wide to ensure we are consistent in our policies and procedures, streamlining our services provided to students, utilization of technology and standardization of documentation required of students. This year the Financial Aid Workgroup worked on creating the 1819 forms and made them ADA compliant. Even with all of the training the Financial Aid Leads received last year, this has been a very long process that involved many hours of work. This is not sustainable and a District ADA Compliance person is recommended to create all of the department district forms in ensuring compliance. Financial Aid will be bringing this recommendation to FASC in June 2018 to push forward. We are hoping that District will be able to hire someone at District by January, 2019 to ensure compliance for all departments that have online documents that need updating every year for sustainability.

Acquiring data will be done through ARGOs reports that interfaces with data stored in Banner. The Financial Aid Department will run customized reports to track students understanding of following policies and procedures through Satisfactory Academic Progress Special Exception approvals and successful completion of semester granted. Tabulating data and analyzing data can be done yearly to provide additional information for Annual Plan and next Program Review. New SAP status codes were created in March 2018 to better track students failing SAP/OV90 or OV90F disqualification approvals. This will allow us to better track specific groups of students appeal approvals for persistence and completion. At the end of the 1718 aid year we will be able to track how successful our appeal processes are in measuring persistence and completion with the new SAP coding creating.

Financial Aid Technician (FAT)-The justification for an additional FAT is based on the need to meet the student demand for services, staff support, additional reporting to the Department of Education and State, new programs administered, reports needing to be worked regularly for ensure compliance and replace the FAT position lost when the Financial Aid Technical Support Specialist position was created from the BPA.

The Financial Aid Department is seeking funding to hire a permanent fulltime Financial Aid Technician. This important position is needed to break up/alleviate the awarding workload and expedite student awards, based on what has increased in Financial Aid over the past few years. We are hoping to have a new FAT hired by the 1819 aid year. With a new FAT hired we are hoping to increase the following Financial Aid:

Increase in Internal Scholarships

Increase in External Scholarships 2% every year

Increase New FTSSG/CCCG/CalGrant - State Grants

With a new FAT position, Financial Aid will have more time for marketing and outreach to increase students eligible for State Grants such as FTSSG/CCCG/CalGrants by 2% by the year 1819.

We will work with our counselor in encouraging students to complete 30 units within an aid year and increase grant funding per student by \$4,172 in additional cash aid per student.

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**Goal:**

To educate students on being better consumers when borrowing student loans, know their rights and responsibilities and know their repayment options to help keep Default rates down.

**How:**

Beginning the 1516 aid year, the Financial Aid Department signed a contract with Borrower Connect to import Direct Loan Delinquency Reports, in grace or deferment from the various lenders. Students will then be notified from Skyline College through Borrower Connect with helpful information on repayment options, information on forbearance and deferments; late stage delinquency notification includes information on the effect of defaulted loans on the borrower's credit. Within Borrower Connect, these emails are tracked for individual borrower. This method has proven to be a proactive approach in lowering our Default Rates.

Data results from these efforts and constant communication from District Reconciliation Specialist, Luanne Canestro when students go into delinquency can be accredited to our low Cohort Default Rates (Report Attached).

Starting 1718 the Financial Aid departments district wide are participating in a Direct Loan Counseling Experimental program to offer in person, comprehensive and interactive Entrance Counseling sessions to a specific group of student borrowers in hopes to lower default rates and educate students on being a responsible borrower. The Department of Education will be tracking this group of students to track if the method of in person sessions verses electronic counseling sessions are proven to be more informative to students and make them more responsible in their repayment.

If students are a repeat borrower and their Social Security Number ends in an even number or 0, they must attend an SMCCCD Loan Counseling Workshop before funds will be disbursed. They can attend a workshop at any of the three colleges. With this experimental initiative community colleges are hoping to give students more indepth knowledge on being a responsible borrower, repayment options, financial literacy, knowing their rights, lowering requested borrowed amounts, in hopes default rates will go down by 1% this year and students will become better consumers.

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