Financial Aid & Scholarships 2014-2015

Departmental Mission Statement

Through a sincere commitment to all students and their families, we are committed to diversity, equity, and inclusiveness as a necessity to maximize the preparation of our students to face a complex global society. We make a conscious effort to reach out to those students with exceptional economic and educational needs and strive daily to eliminate any barrier to education. We are dedicated to providing all students with financial and educational advice in a fair and confidential environment, regardless of background, culture, residency status, or lifestyle. We celebrate diversity as an essential part of an inclusive college experience to promote life-long learning, personal growth, and academic excellence.

The Financial Aid staff serves students through a combination of automatized and customized efforts. Through use of the student center, email notification, and online forms we are able to effectively communicate with student/parents to serve a majority of their needs. Our automation efforts have allowed us the time to provide individual attention (via advising appointments, window coverage, workshops, and email response) to students who exhibit unusual circumstances or have additional needs. In addition, it has allowed the staff time to incorporate a pro-active approach to counseling, in an effort to increase student financial awareness and an understanding of the limited financial aid resources. By incorporating financial aid literacy into our everyday advising, we anticipate to see a decrease to our cohort default rate in future years.

Services provided by the Financial Aid staff coincide with the following campus efforts:

Diversity: Due to the sensitive nature of financial aid information, it is imperative that staff members are aware of the needs of students from various backgrounds. This allows us to better communicate information and serve the needs of the students and parents from underrepresented groups.

The Financial Aid Staff provide additional support to underrepresented student groups, tailored to their individual needs. Examples of this support include:

- FAFSA and verification workshops for EOP, Foster Youth, Hmong, Dream, SSS, Reach, and CSSC students
- Summer Bridge Orientation and mentorship
- Spanish presentations at Chico Preview Day, Choose Chico, Cash 4 College
- Advisor availability on Friday mornings, specifically for EOP, Dream, SSS, and CSSC students
Participation at Veteran’s Fair and LGBTQ Conference

Diversity training and learning is encouraged among staff. Many staff members have voluntarily participated in Diversity Certificate Training, the Diversity Academy, Safe Zone Ally Training, or served on the Diversity Committee or Diversity Summit to develop their skills personally and enhance their quality of service to students. Managers have lead by example to encourage staff to actively participate in diversity efforts to improve diversity awareness and provide exceptional service to all students.

Recruitment: Timeliness of application submittals and aid packaging is essential to reaching the optimal recruitment goals. The Financial Aid staff prepared graduating seniors at local outreach events, such as Cash for College, by instructing them on the financial aid process and guiding them through their first FAFSA or Dream application. Students at these events were informed of the importance of submitting their FAFSA and Dream Applications by the March 2nd priority deadline and options for submitting appeals when families have unusual circumstances that affect need for financial aid. All admitted students were also emailed regarding the priority deadline for FAFSA completion. Financial Aid award notifications were sent out during the first week of April, providing in-coming students with a full month to make an informed decision of which college to enroll in for the 15/16 year.

Retention: The Financial Aid staff established a variety of means of communication to students so that individual needs could be met more efficiently. Through the student center and our email notification, students were informed of priority deadlines and requirements to receive financial aid. In addition, financial aid information was made available on-line. FAFSA workshops were offered on campus to continuing students. Students who demonstrated exceptional circumstances or who did not meeting Satisfactory Academic Progress (SAP) were provided with the opportunity to meet with Financial Aid Advisors. A variety of student groups (EOP, Dream Applicants, CSSC, Reach, SSS, Study Abroad, Athletes, Foster Youth, and Veterans) have been recognized as often having additional obstacles that may hinder their success as a student. Financial Aid staff dedicated additional time/resources to assist them along their education paths. Examples of these efforts included FAFSA and verification workshops, conference leadership and participation, information sessions, mentorship, and individual advising appointments. These efforts allowed the financial aid staff to contribute to the retention efforts of the campus as a whole.

Satisfaction: In an effort to meet the needs of our students and improve efficiency, the Financial Aid Office has streamlined the verification process to prevent students and parents from completing unnecessary forms. Acknowledging that students have varied communication needs, we provide financial aid information through various channels: the web, student center via the portal, electronic letters, online forms, email, phone appointments, in-person appointments, drop-in window, and workshops. Students and parents can view our processing deadlines, financial aid information, and forms on-line any time of day. We also provide window coverage, appointment availability, and timely email response for those students who contact our office directly. By monitoring the number of students who visit the Financial Aid window and appointment tracking, we identify appropriate staffing needs based on the time of year. By providing a wide range of communication methods to students and tracking our filled appointments, we have improved the efficiency of our workflow process.
**Graduation:** The ultimate goal of our office is to provide resources and financial education to students so that they can graduate and enter the work force. Federal and State financial aid resources have become increasingly regulated over the past three years to ensure that students remain on track to completing their degree within an appropriate timeframe. Examples of this have included the lifetime Pell eligibility decrease (from an equivalent of nine years to six years) and the Subsidized Stafford Loan limitation (that can now fund no more than 150% of the usage period of enrollment). In addition, State University Grant funding is no longer available to students who have completed 150 or more units for their undergraduate degree. As financial aid resources decrease after 6 years of enrollment, students are faced with the option to work or take out high interest rate loans to fund the remainder of their educational costs. We are dedicated to educating students early on in their program about the limitations each aid source has so that they are aware of the importance of graduating within six years from the start of their educational path. Close monitoring of students, who are not meeting our Satisfactory Academic Progress policy, allows us to identify and connect with students who need additional guidance and are at risk of not completing their program.

**Departmental Accomplishments:**

- **Applications processed:**
  - FAFSA: 31,620
  - Cal Dream: 132
- **Students who received aid:** 12,732
- **Students seen at window:** 17,193
- **Student advising appointments:**
  - Filled: 3624
- **Appeals Processed:**
  - Exceptional Circumstances: 294
  - Dependency: 87
  - Maximum Unit: 105
  - Satisfactory Academic Progress (SAP): 225
- **Total Aid Disbursed:** $144,808,180

**Diversity Plan Accomplishments:**

We provided local outreach to high school students and additional staff resources to students within underrepresented groups on our campus. In addition, FASO staff participated in university diversity training and activities such as: Summer Diversity Academy, Diversity Certificate Program, Diversity Summit, Safe Zone Ally Training, and the CELT conference.

Below is a list of events that we coordinated/participated in to provide this necessary assistance to these student populations:

**Student Group: Dream Students**
• Dream Student Welcome
• Summer O.
• Summer Bridge
• CELT Conference
• Chico Preview Day
• Cash for College
• CA Dream Application Renewal
• Choose Chico
• Verification Workshops (April/May)
• LEAD conference
• Dream Student Support Team

**Student Group: Hispanic Students**

• La Bienvenida
• Summer O en Español
• Summer Bridge
• Focus
• CELT Conference
• Chico Preview Day
• Cash for College
• FAFSA Renewal
• Choose Chico
• Verification Workshops (April/May)
• Latino Graduation

**Student Group: Hmong Students**

• Summer O.
• Summer Bridge
• FOCUS
• Cash for College
• FAFSA Renewal
• Verification Workshops (April/May)
• Asian Pacific Islander Welcome
• Asian Pacific Islander Graduation
• Hmong Student Association
• Staff/Faculty Internationalization Task Force (CELT)
• Choose Chico
• Diversity Recruitment Committee
Student Group: Foster Youth

- Cash for College
- FAFSA Renewal Workshop
- Pathways to College (April)
- Burton Book Fund

Student Group: Veterans

- Veteran’s reception and conference
- Provide FAFSA workshop flyers to Veterans Affairs

Student Group: LGBTQ Students

- Staff Safe Zone Ally Training
- Provide FAFSA/Dream Application workshops

Student Group: Low-Income Students

- FAFSA and verification workshops for EOP, CSSC, SSS, and Reach
- Provided additional appointment availability for special student groups (EOP, CSSC, SSS) one morning per week.
- Participated at Educational Talent Search workshops

Changes in Policies and Procedures:

- Effective for the 2014/15 award year, legal parents of students who are unmarried and living together are required to submit information from both parents on the FAFSA. This allows for a more accurate determination of the family’s expected family contribution toward the cost of their student’s education.
- The maximum Pell Grant award was increased from $5645 to $5730.
- Students and parents, who were legally married to a spouse of the same gender at the time of their 2014/15 FAFSA submittal, must add their spouse’s information to the FAFSA to have their financial aid evaluated. This was optional for the 2013/14 award year and became mandatory for the 2014/15 year.
Resources Summary:

Budget Summary

- Operational Budget: $1,425,305.60.
- Received $2,609.23 rollover/encumbrance from 13/14
- Received $13,500 one-time funds from Chancellor’s office.
- Received $155,000 additional Perkins/PELL funds
- Total Operational Budget for General Funds (G1006): $1,596,414.83

Staffing:

- Reorganization:
  Jim Cragle\(^1\) position moved to Enterprise Applications, reports to: Beth Kissinger.
  Kirk McCoskey\(^1\) position moved to Web and Campus Applications, reports to: Tom Rosenow.
  Jennifer Ott – Assistant Director of Advising, moved to Assistant Director of Customer Service Operations
  Elizabeth Alaniz \(\text{SSP III, moved to Assistant Director of Advising}\)
  Maihoua Lo \(\text{SSP II to SSP III}\)
  Miranda Robinson \(\text{SSP I to SSP II}\)

- Retirements:
  Marie O’sullivan \(\text{MPP – Assistant Director of Customer Service}\)
  Karen Navarro \(\text{ASC II}\)

- Recruitments:
  Suzie Nakao \(\text{SSP I}\)
  Anna Kamanzi \(\text{SSP I}\)
  Brian Smith \(\text{SSP I}\)
  Katie Salcido \(\text{SSP I}\)

- Departures:
  Mason White \(\text{SSP III}\)
  Jessica Calhoun \(\text{SSP I}\)

\(^1\)Note that desktop support had been managed in house by Cragle and McCoskey, those services are now provided now by ITSS.

Facilities/Equipment

- Expenses totaled: $31,198 and included
  - Perceptive Software license renewal - ImageNow: $12,161
  - AcademicWorks Scholarship Software Renewal: $14,700
  - Purchased new computers for FA Dept. w/3 year warranty: $44,226
Program Evaluation for Past Year

1. Program Goals: Implementation of federal and state financial Aid changes for the 14/15 year

A) FAFSA Changes

The U.S. Department of Education implemented two substantial changes that impacted our work flow and language on our verification forms. The first change was an additional option for parent marital status. This new option requires that legal parents, who are unmarried but living in the same household, report their information and income on their FAFSA so allow for a realistic determination of household resources and expected contribution towards their students’ education. The second change requires that any student or parent, who is legally married to someone of the same gender, report both their and their spouse’s information and income on the FAFSA.

Status: Complete

The Financial Aid Publications Committee revised all necessary publications, verification and appeal forms, and web material to inform students/parents of the new requirements. Thorough committee reviews were conducted to ensure that instructions for completing forms and meeting requirements were clear to avoid submission of incomplete forms, which could delay disbursement of aid. In addition, information was implemented into presentation material for outreach events and workshops.

B) Middle Class Scholarship

The new state funded Middle Class Scholarship was introduced for the 14/15 award year to provide funding to students with family incomes up to $150,000 per year, who do not receive other grant aid. The 14/15 max award amount was 14% of the state university fee amount.

Training was conducted by the California Student Aid Commission as the program rolled out and information was distributed by the Financial Aid Office at outreach events and via online communications. The Middle Class Scholarship file submission, validation process, and award re-calculations were ongoing through the year.

Status: Complete

A total of 2620 students received the Middle Class Scholarship during the 14/15 award year. Students received official notification of awards at the end of October, 2014. Adjustments were made to awards throughout the year to account for changes in federal aid, parent income, fee waivers, and enrollment status. A total of $1,444,057 was disbursed to Middle Class Scholarship recipients.

C) Pell Grant Increase

The Pell Grant annual maximum amount was increased in 14/15 to $5730.
Status: Complete
PeopleSoft was updated with the new maximum amount, as well as the appropriate award amounts to correspond with each student’s eligibility amount based on their EFC. Information pertaining to the Pell Grant increase was updated on our website and in-house procedure charts were modified to reflect these changes.

D) Employee Training
Four staff members departed, 3 new Analysts were hired, and 3 staff members were promoted to new positions. Due to reorganization, we also lost one of our in-house technical support staff members.

Status: Complete
All new employees were trained on federal, state, and institutional policies and procedures pertaining to financial aid at varied levels. All employees, new and old, were trained on relevant award year changes affecting the aid programs. Institutional policies and procedures were updated for each aid program and process to reflect the changes.

2. Implement Academic Works scholarship solution to replace the existing ‘home grown’ application and selection processes.

Status: Complete
The ‘homegrown’ Scholarship application and review software has been retired. AcademicWorks is implemented and a data extract designed for maintaining current application data. The application submission, review, and selection processes are incorporated.

3. Work with the CO and CMS Financial Aid teams to create or improve several solutions common to most campuses, such as: ISIR loading and Suspense management, State University Grant evaluation, Dream student processing.

Status: Ongoing
Staff have met with Central CMS staff and staff from campuses to determine best practices for ISIR suspense management. Sacramento State’s program is promising and Chico hopes to implement this year. State University Grant eligibility programming has been completed by Chico and Central CMS wishes to include our program as a modification to baseline. Dream student processing remains mostly manual; queries and reports to aid processing and ensure compliance have been created.

4. Improve communication on FA matters to campus constituents across divisions. With changes in staffing across campus and an increase in changes within Financial Aid, it makes sense to ensure staff outside the department and division is adequately informed of developments and contributing to solutions in the area of Financial Aid.
**Status:** Ongoing

Assistant Directors actively communicate with other department directors and staff. More formalized methods are planned.

**Ongoing Assessment Efforts**

**Program Usage Statistics**

1) **Financial Aid Applicants Processed**

**Purpose:** To monitor FAFSA and Dream Application volume so that we can accurately project staff resource needs and establish appropriate timeframes for processing

**Method:** Compared data for 2014/15 and four years prior for the volume of financial aid applications

**Results:** For the 2014/15 award year, we had a 21% increase in the number of aid applications that were processed relative to the prior year. A couple of factors contributed to this increase in applications. The new Middle Class Scholarship encouraged students, who in prior years would not have qualified for grants due to parent income level, to submit a FAFSA or Dream Application. In addition, the Department of Education recognized a processing error from their end that resulted in the generation of a new ISIR transaction with a 023 comment code that required schools to collect W-2’s from students and parents.
2) Financial Aid Recipients

**Purpose:** To monitor the number of recipients for evaluation of packaging processes, future staff resource needs, and implementation of procedures.

**Method:** Compared data for 2014/15 and the four years prior for the total # of financial aid recipients.

**Results:** There has been a steady increase in the number of financial aid recipients over the past four years. 10% more students received financial aid in 2014/15 than 2013/14.
3) August Disbursements

**Purpose:** To evaluate responsiveness to students and efficiency of packaging and verification processes.

**Method:** Compared the amount of money disbursed in August for each of the prior fifteen years.

**Results:** Disbursing money to students at the beginning of the fall semester allows students the ability to pay for the fees, books, and housing expenses in preparation for the start of class. We are committed to setting up August disbursements for all students who apply for financial aid by the March 2nd priority deadline and submit all required verification documentation by June 1st. August of 2014, we had a 32% increase in total disbursed aid from the prior year.
4) **Summer Financial Aid Applications/Aid Awarded**

**Purpose:** To evaluate resource needs for summer and determine effective processing methods to improve efficiency.

**Method:** Compared the number of summer aid applicants and summer aid recipients for the past seven summers.

**Results:** There was a 4% decrease in the summer financial aid applicants and 6% decrease in recipients for 14/15.
5) **Stafford Loan Default Rate**

**Purpose:** To evaluate the effectiveness of our student advising, publications, and entrance loan counseling.

**Method:** Compared annual Federal Cohort Default Rates of student borrowers from the past five official cohorts.

**Results:** Our current 3-year official default rate is 7.6%, which remains low in comparison to the national average of 13.7%.

Official 3-year rates for 2012 have not yet been published, but the draft rate is 5.6%. As indicated on the chart below, default rates have been on the rise in recent years. As grant aid and other need-based aid sources are limited and the cost of education steadily increases, students are accumulating increasing loan debt to fund their education.
6) Aid Disbursed

**Purpose:** To evaluate our efficiency and ability to provide aid as demand rises and to monitor the availability of federal, state, and institutional money for the various programs.

**Method:** Compared amount of money disbursed in 2014/15 for each aid program to each of the previous five years.

**Results:** The overall loan volume increased by 2.7% and grant volume increased by 8.18% from the 2013/14 year. Therefore, it can be assumed that the average financial need of student has increased from the prior year and more loans are needed to cover the increased cost of living.
7) Recipients for Each Financial Aid Program

**Purpose**: To evaluate the need of various programs and establish staffing resources to programs based on demand.

**Method** – Compared number of students who received money in 2014/15 for each aid program to each of the prior five years.

**Results**: Pell Grant and Cal Grant B recipients noticeably increased over the prior three award years. Both grants are need-based and are given to students whose families demonstrate exceptional need (low income and assets based on household size).

The overall number of loan recipients has increased by 2.62% relative to the 13/14 aid year. This could be a result of having an increase in students who are Pell eligible and have limited family resources available to contribute towards their education.

The total number of scholarship recipients increased by 184 over the past award year. The totals for each scholarship category were as follows:

- Athletic Scholarships (Institutional): 191
- Foundation Scholarships (Institutional): 575
- Private External Scholarships: 758
8) Appointment Usage

**Purpose** – To evaluate the availability of Financial Aid Advisors in an effort to structure time effectively and meet the needs of our students

**Method** – Viewed appointment charts for prior three years to evaluate the total number of appointments available to students and those appointments that were vacant.

**Results** – The total number of appointments filled and available has decreased during the past year. This could be a result of our accessibility to current financial aid resources we continue to make available via the web and our increased electronic communication efforts.

<table>
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<th>11/12</th>
<th>12/13</th>
<th>13/14</th>
<th>14/15</th>
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<tbody>
<tr>
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<tr>
<td># of unused appointments</td>
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9) Email usage

**Purpose** – to evaluate the student use of our financial aid email account so that we can allocate sufficient staff resources to provide timely responses

**Method** – Compared tracking chart of total email responses from prior four years
**Results** – For 14/15 we had responded to a total of 4538 emails via our finaid account. On average, there were 87 emails answered from this account per week. Analysts are assigned rotationally to respond to emails for one week increments. Response time is typically within 24 business hours.

<table>
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<tr>
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<td>4290</td>
<td>5234</td>
<td>4538</td>
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**Student Learning Outcomes Measures**

Financial Aid Staff provide education to students regarding priority deadlines and requirements to receive financial aid. However, it is ultimately the student’s responsibility to submit their aid application by the March 2nd priority deadline, complete verification documentation, take loan entrance/exit counseling, and make satisfactory academic progress towards completion of their program. These responsibilities allow opportunities for students to experience both financial learning and personal growth. Increases in student grant recipients and total grant funds disbursed are evidence that students are taking the necessary steps to apply for the educational aid of which they are eligible to receive. We provide an ample amount of resources in various formats (brochures, web material, advising appointments, phone, email, online counseling, and presentations) to reach students on the level that meets their needs. Through extensive accessibility, students are no longer limited to in-person or phone appointments. Students are increasingly learning information through effective online counseling, publications and tutorials, which allows us to reach a wider student population more efficiently.

**Student Personal and Educational Goals**

1) As a result of Financial Aid Advisors providing effective advising techniques and connecting students with relevant resources across campus, students will successfully meet the terms and conditions of their Satisfactory Academic Progress (SAP) contracts.

Assessment data: Evaluated data from Fall 14 term to determine percentage of successful SAP appeal contracts.

Results: A total of 265 SAP appeals were received from students who had failed SAP for a low GPA, PACE, or Maximum Units attempted. Of those, 148 were approved and set up on a contract to attain a minimum GPA, PACE, or course schedule. Upon completion of the Fall 14 term, 79 of the 148 students (53%) met the terms of their SAP or Max Unit contract.

2) **Student Independence**

As a result of providing students with clear and effective communication via various notification methods (web announcements, service indicators, to-do-list items, e-mail, workshops, presentations and mailings), students will submit required verification documents by our
published verification priority deadline (June 1) which allows a student their aid disbursement at the start of the fall term.

Assessment data: Evaluated data to determine the percentage of fall term financial aid recipients who received a disbursement in August 2014 at the beginning of the fall 14 term.
Results: 12,732 students received financial aid in 2014/15. Of these students, 9548 received their financial aid disbursement in August of 2014. Therefore, 75% of our aid recipients had complete files and received their financial aid at the beginning of the 2014/15 academic year.

Most Critical Performance Indicators

On-line applications
Providing electronic applications for students helps to create efficiencies to streamline our workflow process and provide ease of accessibility to students. Students do not need to print, fax, or mail the applications we have available on-line. Examples of financial aid electronic applications now available include:

- FAFSA
- California Dream Application
- Summer Aid Application
- Authorization to Release Information
- Stafford Loan Application
- Enrollment Update Form
- Short-term Loan Application

Those forms that are not available to submit electronically are available on-line in PDF format for students to complete and submit to our office.

Timely completion of files
Timely completion of files is met by providing students with notification of priority deadlines for financial aid application submission, receipt of verification documentation, mandatory entrance counseling, and completion of the Master Promissory Note. Notification is made available online, emailed to student’s wildcat account, and posted on their student center.

Files selected for verification are processed to completion prior to the first fall disbursement if all required documentation is submitted by June 1st. Students who submit late documentation may receive a disbursement at the beginning of the fall semester, but we do not guarantee this. Files are generally processed in date order.

Loan default rates
Our current default rate is 7.6%, which remains low in comparison to the national average of 14.7%. Benefits of maintaining a default rate below 15.0% include the following:

- Ability to disburse single installment loans for one-semester students
- Option to choose not to delay the first disbursement of a loan for 30 days for first-time, first-year undergraduate borrowers.

Congress made changes in the Higher Education Opportunity Act of 2008 to expand the cohort default rate window from 2 years to 3 years. The reporting of the new cohort default rate began in the 2012 fiscal year (for borrowers who entered repayment in the 2009 fiscal year). Based on the Department of Education’s analysis, to determine the potential impact of the expanded default rate, data suggested that this 3-year default measurement change would increase cohort default rates by 69% overall. The default rates for our institution have steadily increased over the past five cohorts under the 2-year rate. The year the 3-year default rate became official was 2009.

Official 3-year rates for 2012 have not yet been published, but the draft rate is 5.6%. The Official 3-year rate is for 2011 is 7.6%. Default rates have been on the rise in recent years, a direct result of increased student loan debt. As grant aid and other need-based aid sources are limited, naturally students are accumulating increasing loan debt to fund their education.

**Debt levels**

Student loan debt levels increased slightly over the prior year. Factors that may have contributed to the increase may include the higher cost of housing from the prior year, lower average family resources for this student population, and less students participating in the Federal Work-Study program from the prior year.

**Satisfactory Academic Progress**

Satisfactory Academic Progress is processed and evaluated in July following the completion of each award year. The financial aid office measures SAP in the following areas: Cumulative GPA, PACE, and Maximum Units. Students must satisfy the SAP requirements to remain eligible for additional federal and state financial aid.

Students, who fail to meet SAP standards, are notified of the appeal process. In 2014/15 we processed 225 SAP Appeals and 105 Maximum Unit Appeals. Advisors work closely with students regarding their SAP status. It is our goal to have students, with the potential to succeed, complete the courses needed for graduation. Our SAP policies are reviewed annually and followed to ensure we remain compliant with federal regulations to preserve aid eligibility for our future students.

**Analysis:**

A total of 53% of students on SAP or Max Unit contracts in the Fall 14 term successfully met the terms of the contract. The actions that need to occur in order for us to improve our SAP success rate are to
connect students with resources they need to be successful, provide additional SAP policy training opportunities for Advisors, and provide SAP reminder notifications to students on contracts mid-term.

The resources that students need vary, depending on each student’s unique situation. However, some common resources may include: a referral to a Health and Wellness Counselor, Academic Advising, Program Counselor, ARC, campus workshops, and/or tutoring. Another action we can take to improve our student SAP success rate is to have a subsequent appeal reviewed by a manager for approval determination. This would help to ensure that subsequent appeal decisions are warranted based on a new circumstance that hindered the student from successfully meeting the terms of their SAP contract.

Actions to increase the percentage of students who have complete files within our published priority deadline and receive disbursements at the beginning of the fall term will involve a few steps. First of all, we should survey students to find out what their preferred method of school communication is (wildcat e-mail, student center, workshops, web, mail, text, phone, and social media). Based on feedback from students, we will be able to assess if additional means of communication need to be implemented to better serve our student population.

Goals for the coming year

1. **Begin E-forms project**
   Compared to paper forms, or online PDF forms, e-forms will help streamline and simplify the file completion process for students and parents, and for Financial Aid staff. E-forms will require student or parent login and authentication allowing us to gather and retrieve required data securely with e-signatures. A few forms have been converted. Many remain in PDF or paper form.

2. **Prepare for full scope audit.**
   Review all policies and procedures and update manuals. Review federally required consumer information and disclosure regulations and ensure compliance. Review internal quality control reviews, revise as needed. Work with other entities on campus responsible for staying current with Title IV regulatory requirements.

3. **Continue current efforts toward improving ISIR suspense management, Dream student aid processing.**
   While progress has been made, work remains to implement ISIR loading and suspense management, share SUG evaluation with system campuses, and automate Dream student processing. Improvements in these areas will reduce workload and increase efficiency in years to come.