

California State University,  
Chico Division of Student  
Affairs



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*Financial Aid & Scholarship Office  
2017-2018 Annual Report*

*October 2018*

**I. Mission Statement and Goals**

**Mission Statement**

Through a sincere commitment to all students and their families, we strive to eliminate financial and other barriers to higher education. We make a conscious effort to reach out to those with exceptional economic and educational needs. We are dedicated to providing high-quality service in a fair, sensitive, and confidential environment to all individuals, regardless of background, culture, or lifestyle.

**Goals**

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

**Recruitment:** Timeliness of application submittals and aid packaging is essential to reaching our 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. Financial Aid award notifications were sent out during the first week of April, providing incoming students with a full month to make an informed decision of which college to enroll in for the 17/18 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 online. FAFSA workshops were offered on campus to continuing students. Students who demonstrated exceptional circumstances or who did not meet 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, message center, videos (FATV), 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 online 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 by 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 several 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), Perkins Loan restrictions due to limited funding, 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.

## II. Accomplishments

### Highlights

- **Total Aid Disbursed:** \$162,501,349
- **Applications processed:**
  - FAFSA: 45,226
  - Cal Dream: 666
- **Students who received aid:** 13,659
- **Students who received a disbursement in August of 2017:** 11,196
- **Students seen at window:** 17,394
- **Student advising appointments:** 3,125
- **Appeals Processed:**
  - Exceptional Circumstances: 316
  - Dependency: 69
  - Maximum Unit: 93
  - Satisfactory Academic Progress (SAP): 199
  - PLUS Loan Denials: 8

The Financial Aid and Scholarship Office serves most of Chico State's students through a combination of in-person and automated efforts. Through use of the Student Center, email notification, document imaging, and online forms, we effectively communicate with students and parents to serve the vast majority of students. Our recent automation of To Do List items has allowed us to inform students of documentation requirements within days versus weeks. This has allowed staff time to provide individual attention via advising appointments, walk-up reception, workshops, and email communication to students who exhibit exceptional circumstances or need additional help. By shifting manual work to automated systems, we allow a more proactive approach to advising, providing hands-on assistance that we believe is particularly useful in helping our neediest and least prepared students succeed.

## **Diversity Efforts**

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: Diversity Certificate Program, Diversity Academy, 1<sup>st</sup> Gen Faculty & Staff Association, Safe Zone Ally training, Chicano/Latino Council, and Native American Welcome.

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
- ✓ Dream Center Open House
- ✓ Dreaming Without Boundaries Conference
- ✓ Summer Orientation
- ✓ Chico Preview Day
- ✓ Cash for College
- ✓ CA Dream Application Renewal
- ✓ Choose Chico
- ✓ Verification Workshops
- ✓ Dream Student Support Team
- ✓ Dream Ally Trainings
- ✓ Know Your Rights
- ✓ Tehama County Office of Education Dream Workshop for Counselors and Administrators

### **Student Group: Hispanic Students**

- La Bienvenida
- Summer Orientation en Español
- Summer Bridge
- Chico Preview Day
- Cash for College
- FAFSA Renewal
- Choose Chico
- Verification Workshops
- Latinx Graduation Celebration
- Spanish translations for website and FASO forms
- Diversity Recruitment Committee
- Chicano Latino Council

### **Student Group: Hmong Students**

- Summer Orientation
- Summer Bridge
- FOCUS
- Cash for College
- FAFSA Renewal
- Verification Workshops (April/May)
- Asian Pacific Islander Welcome
- Asian Pacific Islander Graduation

- Hmong Student Association
- Choose Chico
- Diversity Recruitment Committee
- Hmong translation on FASO website
- Asian American & Pacific Islander Council

#### **Student Group: Foster Youth**

- Cash for College
- FAFSA Renewal Workshop
- Burton Book Fund
- Verification Workshops
- PATH Scholars Committee
- PATH Scholars Center
- PATH Scholarship Workshop
- PATH Graduation
- Fostering Success Event (PATH Scholars)

#### **Student Group: Veterans**

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

#### **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, Foster Youth, SSS, and Reach
- Provided additional appointment availability for special student groups (EOP, CSSC, SSS) one morning per week.
- Participated at Educational Talent Search workshops
- Focused verification workshops for low-income students (V-6 verification tracking group)

#### **Student Group: 1<sup>st</sup> Generation Students**

- 1<sup>st</sup> Gen Faculty & Staff Association
- 1<sup>st</sup> Gen & Proud Welcome
- 1<sup>st</sup> Gen & Proud Winter Clothing Give Away
- 1<sup>st</sup> Gen & Proud Professional Clothing Give Away
- UNIV 101 1<sup>st</sup> Gen FA Presentation

### Student Group: Transfer Students

- Wildcat Transfer-Mation Student Welcome

### Student Group: Native American Students

- Native American Student Welcome
- Native American Graduation
- Four Winds FAFSA Workshop
- Paskenta Resource Fair
- American Indian College Motivation Day (at Sacramento State University)

### Changes in Policies and Procedures

- **Early FAFSA Submission:** Effective for the 2017-2018 FAFSA, students could start submitting the FAFSA on October 1, which is three months earlier than the FAFSA availability date in prior years. The earlier submission date allowed students to have a more informed understanding of their financial aid eligibility prior to applying for college. Students and families now have an additional three months to compare the financial costs of various colleges and make more informed decisions based on their family resources. The Financial Aid and Scholarship Office adapted to this change by moving the Cash for College outreach dates back to October and November. Additionally, notifications were delivered by our staff to students via email, student announcements, social media, and our website to inform them of the early submission date.
- **Prior-Prior Year (PPY) Income:** Also, effective for the 2017-2018 FAFSA, students and parents were required to report income from two years prior. Therefore, students and parents reported 2015 income for two consecutive aid years. As a result, the Department of Education established a method of identifying conflicting 2015 financial information between the 2016/2017 and 2017/2018 FAFSA data. Students with a 399 FAFSA comment code were flagged by the Department of Education and Financial Aid Offices were required to resolve any 2015 financial discrepancy for each student. Students were notified via email, social media, student announcements, the Student Center, and our website of the prior-prior year change.
- **Direct Loan Interest Rates:** Interest rates on the Federal Direct Loans increased for the 2017/18 academic year as follows:
  - Undergraduate Direct Subsidized Loan: 4.45%
  - Undergraduate Direct Unsubsidized Loan: 4.45%

- Graduate Direct Unsubsidized Loan: 6%
- Direct PLUS Loan: 7%
- **Federal Sequestration for Loan Origination Fee:** The Federal Direct Loan Origination fees on the Federal Direct Stafford and Federal PLUS Loan changed on loans with a first disbursement made on or after October 1, 2017. The origination fee on these loans increased to 1.066% on Federal Direct Stafford Loans and 4.264% on Federal PLUS Loans.

### III. Resources Summary

#### Resource Allocation

Base Allocations:	\$1,357,309
CERF:	\$ 56,571
Work-Study:	\$ 69,000
CSU Chancellor's Office –	
FASO Supplemental Funding:	\$ 13,300
Teach Grant:	\$ 4,400
Pell Grant ACA:	\$ 125,000
<b>Total:</b>	<b>\$1,625,580</b>

#### Human Resources

In Range Progression – SSP III  
Promotion – SSP IB to SSP III  
Recruitment – SSP IB hired

#### Facilities/Equipment

Purchased new computers for Financial Aid & Scholarship Office:	\$44,238
Leased Financial Aid TV Video Package:	\$13,000
<b>Total</b>	<b>\$57,238</b>

## IV. Program Assessment of Past Year

### Program Objectives

**1) Continue implementation of HighPoint Technologies (HPT) products:**

Progress: Message Center is implemented: FASO, Office of the Registrar, Academic Advising Programs, and Student Financials are using Message Center.

**2) Convert from FA Automation to Automation Engine (allows other areas/admin functions to auto-assign checklists, items, service indicators, messages).**

Progress: Completed

**3) Implement Year round PELL grants and Early Start Program funding.**

Progress: Completed

**Other accomplishments:**

\*Re-packaged 18/19 following federal program changes to Pell Grant.

\*Re-calculated cost of attendance for all 18/19 students due to campus fee increases.

\*Added embedded video to FASO website.

\*Implemented new customer service telephone system: Phones are still answered by humans, but we now track call volume, time on hold, dropped calls, and other statistics that will be used to improve service to the public.



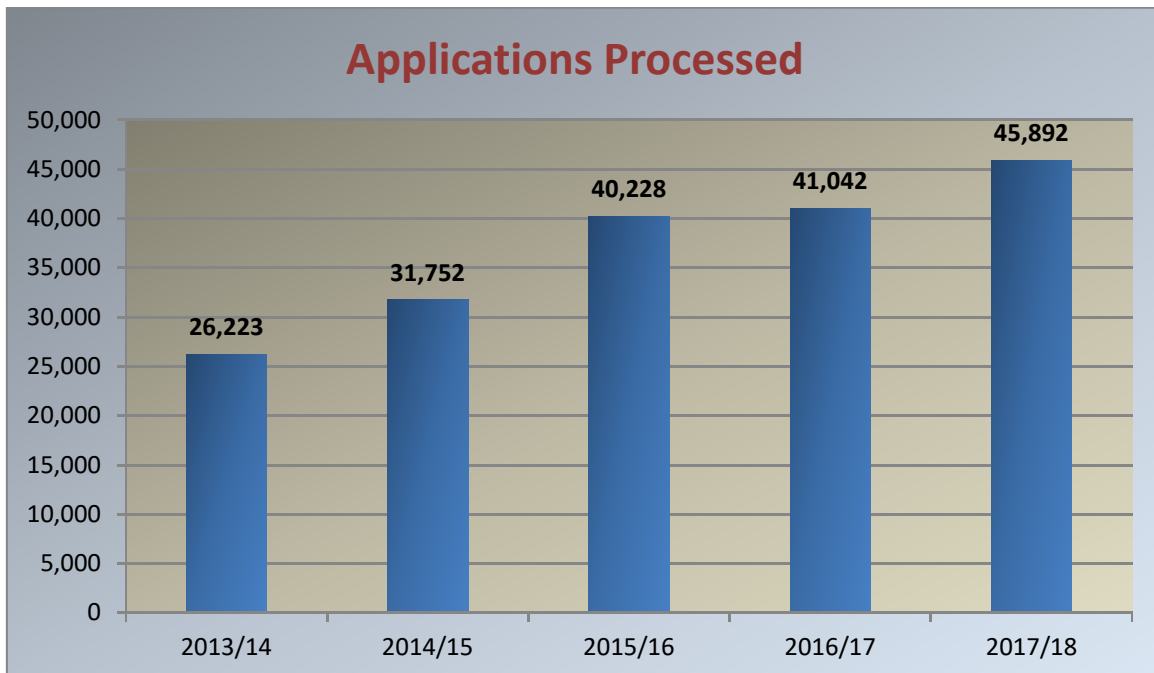
## Ongoing Assessment Efforts

### 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 2017/18 and four years prior for the volume of financial aid applications.

**Results:** For the 2016/17 award year, we had a 11.8% increase in the number of aid applications that were processed relative to the prior year.

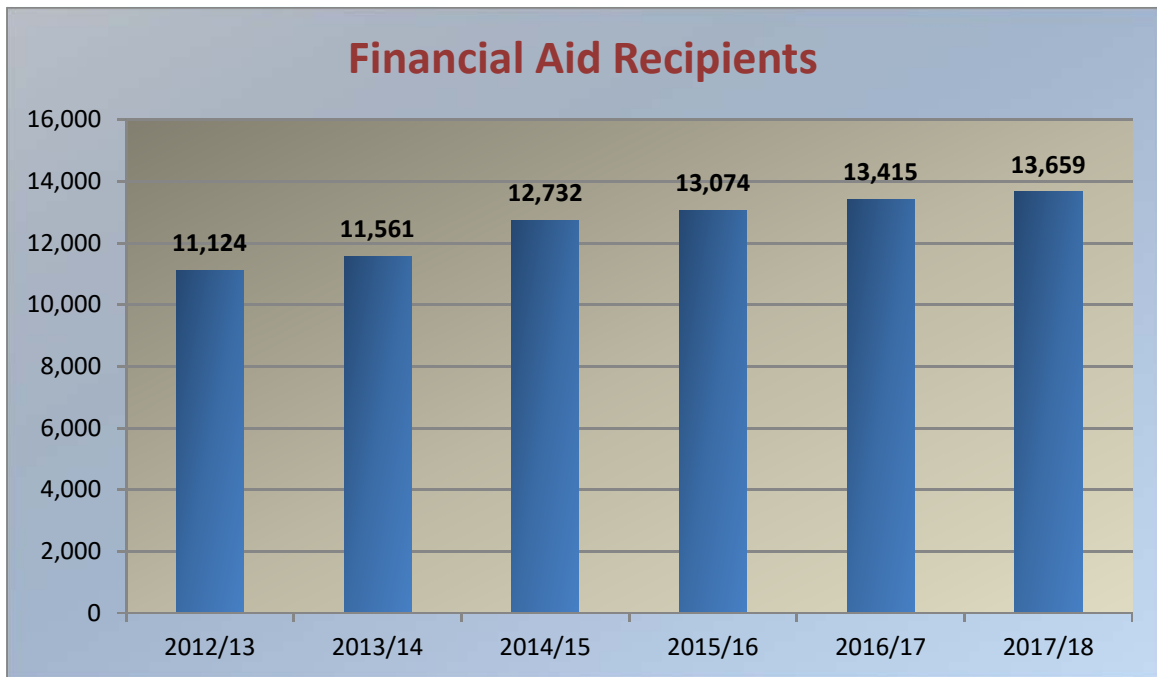


## 2. Financial Aid Recipients

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

**Method:** Compared data for 2017/18 and the five years prior for the total number of financial aid recipients.

**Results:** There has been a steady increase in the number of financial aid recipients over the past four years. An additional 244 students received financial aid in 2017/18 over 2016/17.

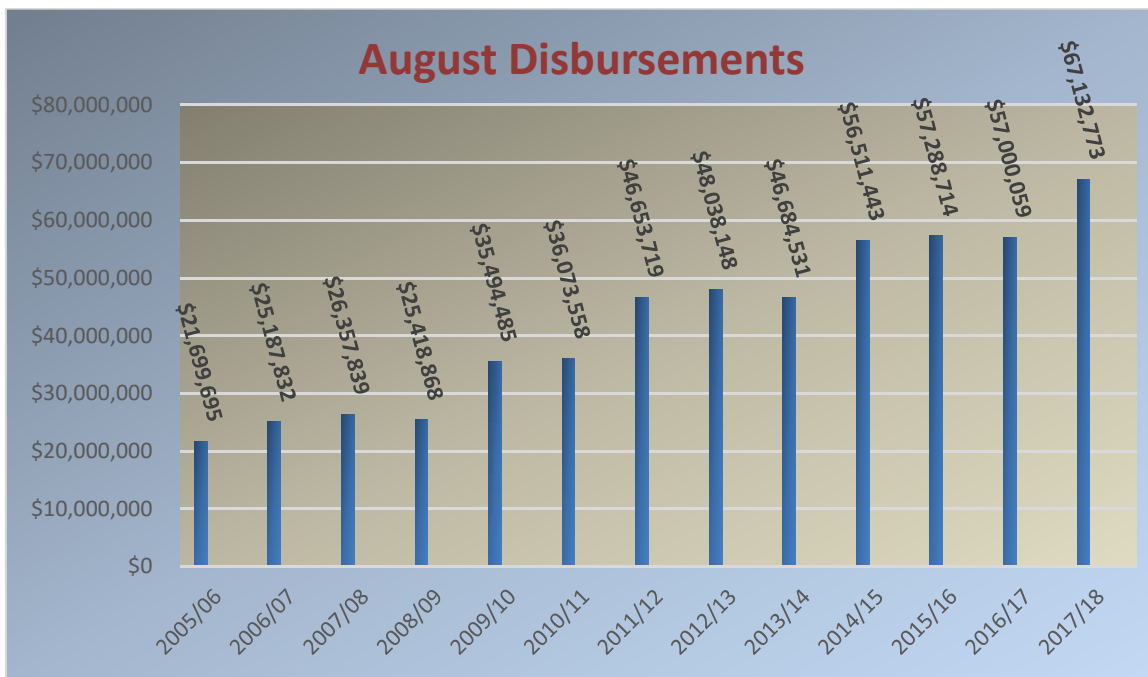


### 3. August Disbursements

**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 eleven 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 2017, we had a \$10,132,714 increase in total disbursed aid from the prior year.

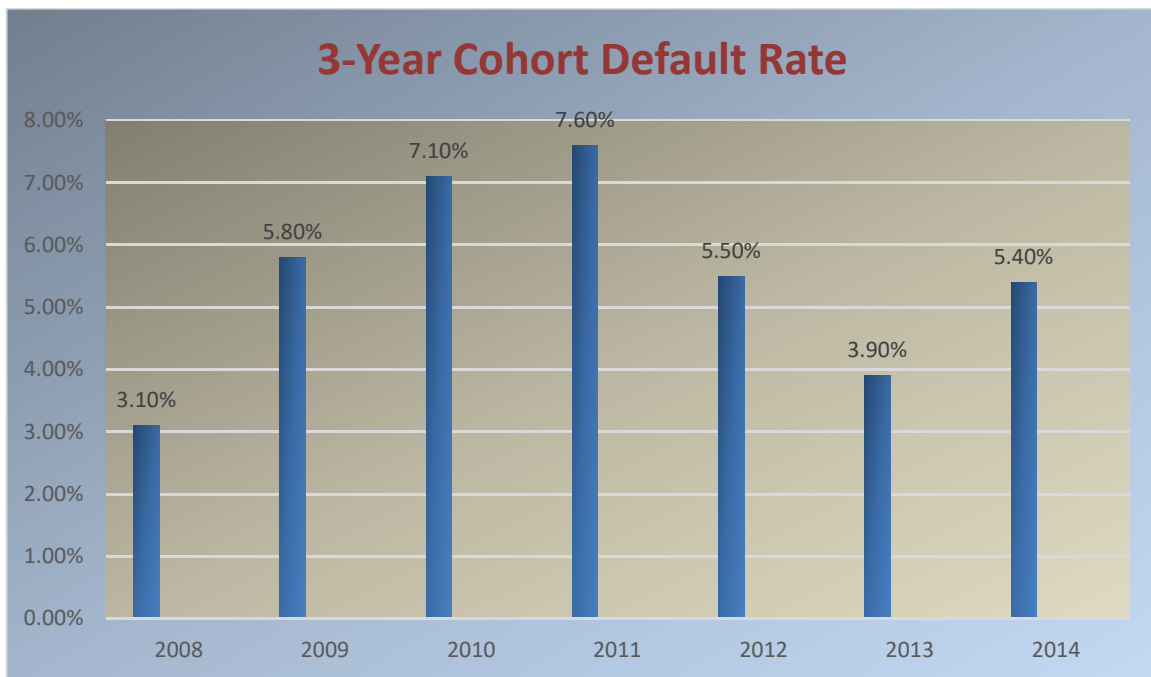


#### 4. Stafford Loan Default Rate

**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 six official cohorts.

**Results:** Our current 3-year official default rate is 5.4%, which remains low in comparison to the national average of 11.5%.

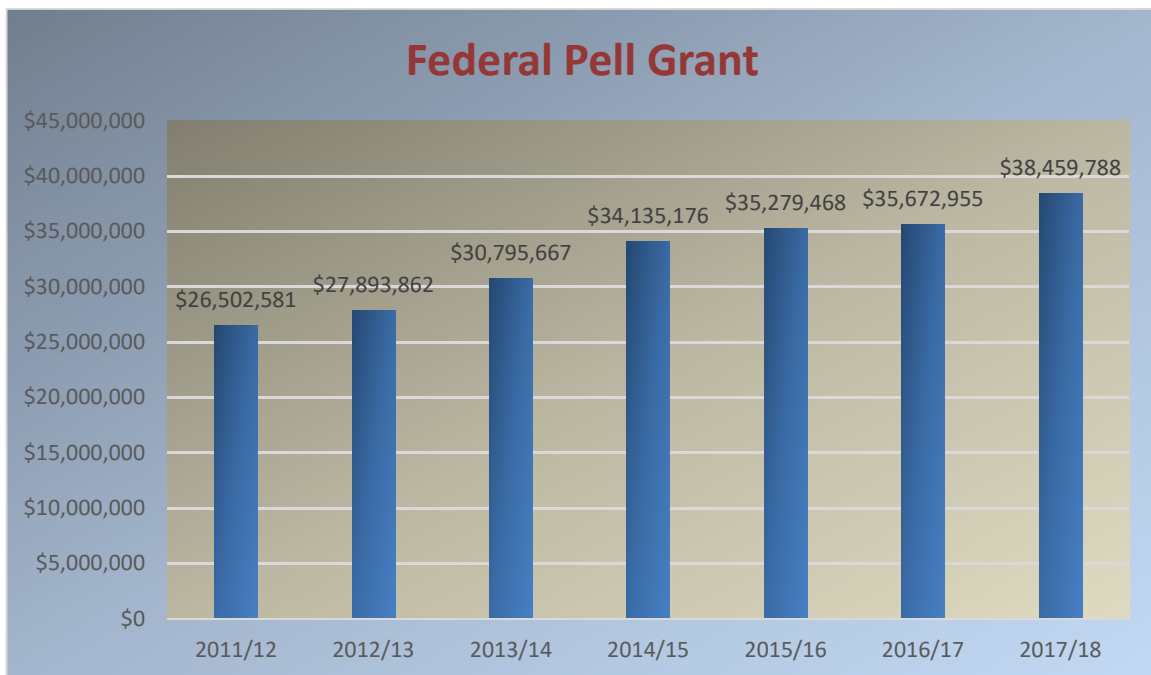


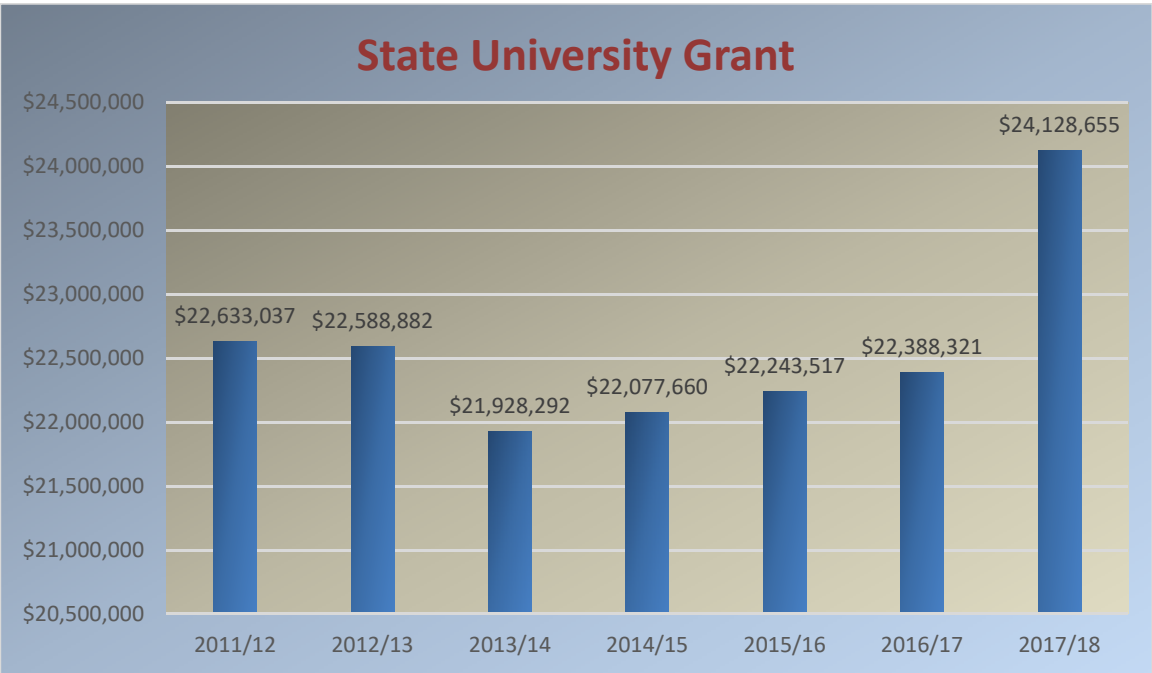
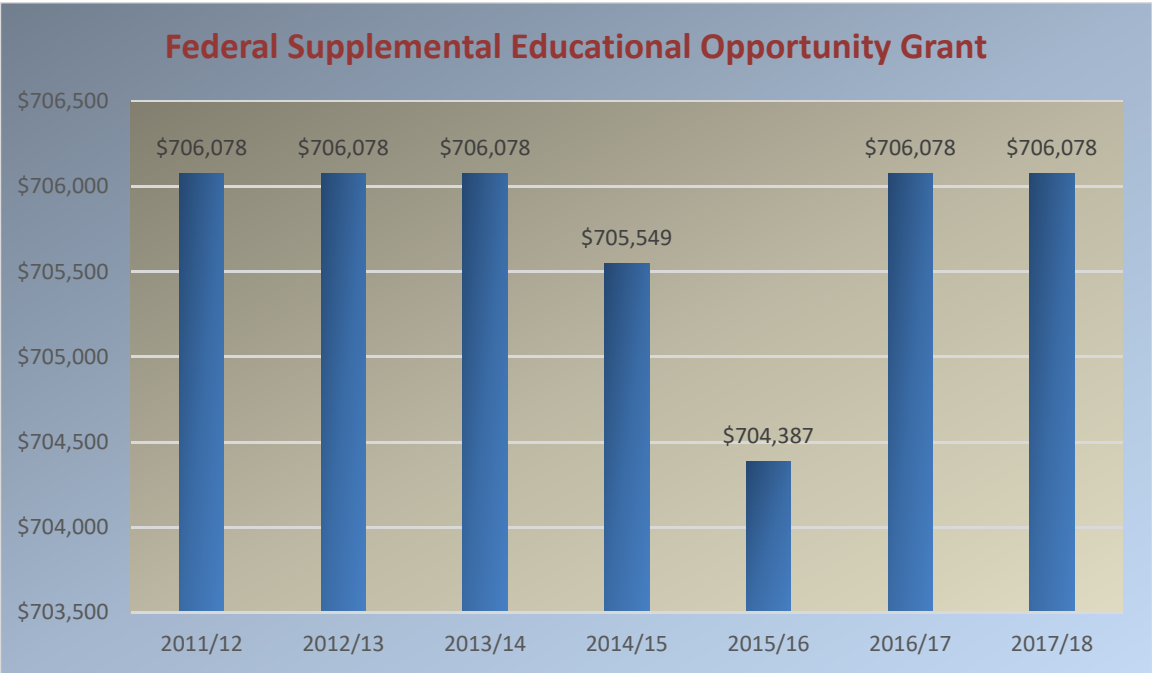
## 5. Aid Disbursed

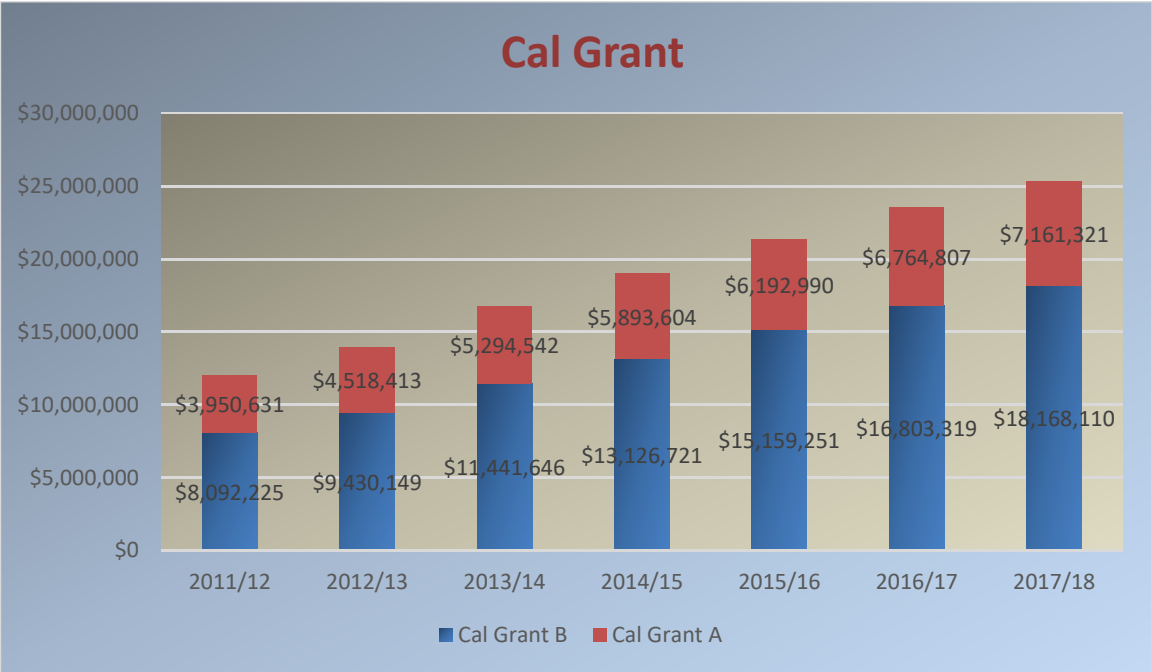
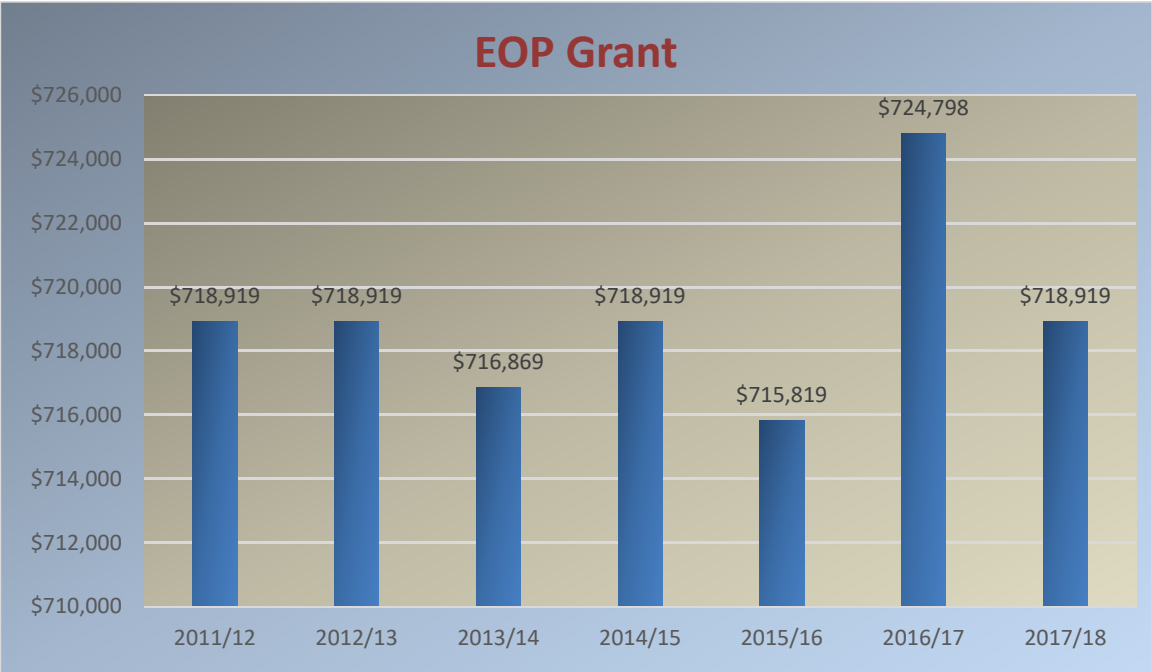
**Purpose:** To evaluate our efficiency and ability to provide aid as demand rises and to monitor the availability of federal, state, and institutional money for the various programs.

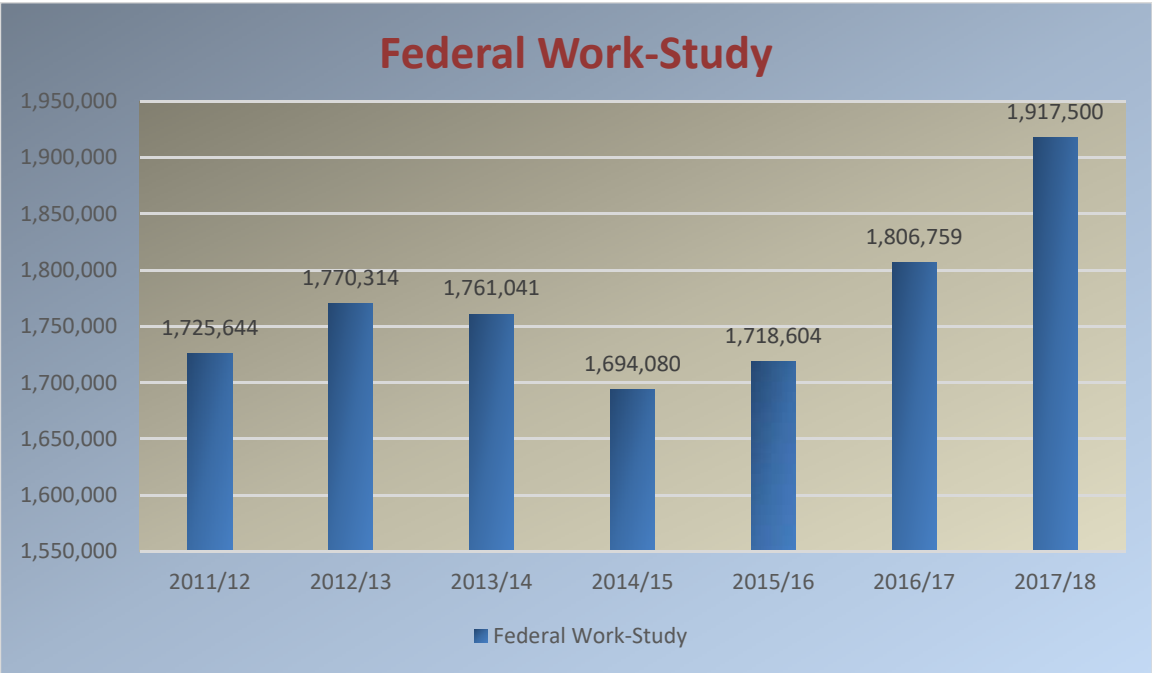
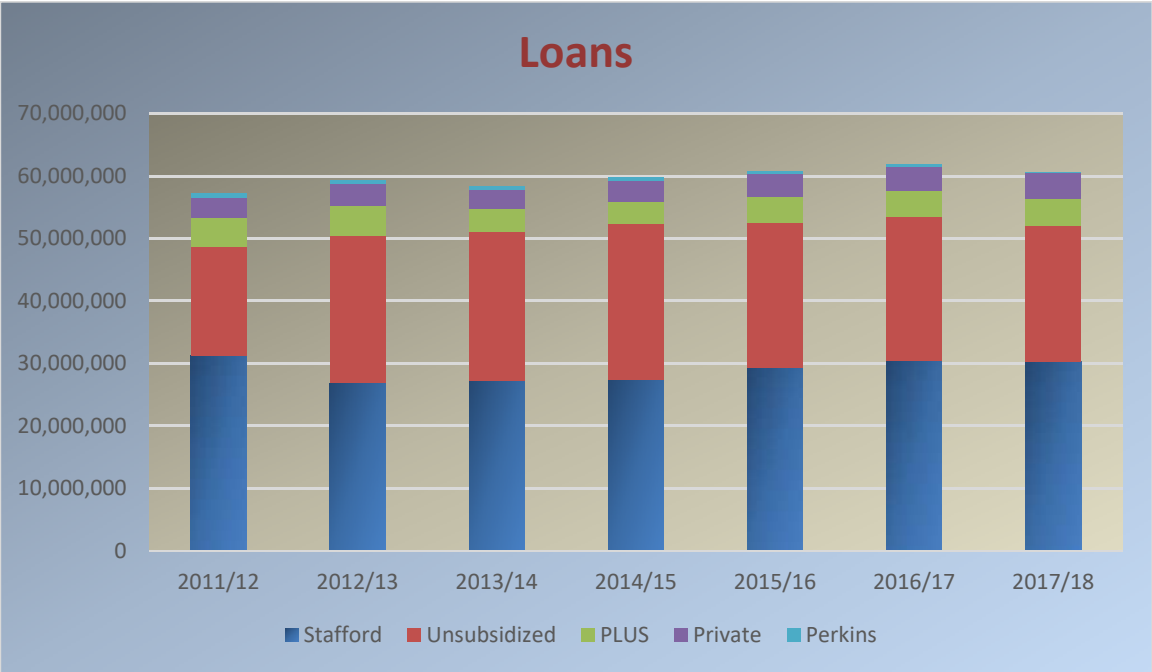
**Method:** Compared the amount of money disbursed in 2017/18 for each aid program to each of the previous six years.

**Results:** The overall loan volume decreased by \$1,218,779 and grant volume increased by \$6,282,593 from the 2016/17 year. Work Study increased by \$110,741.











## 6. Recipients for Grant Aid and Scholarship Programs

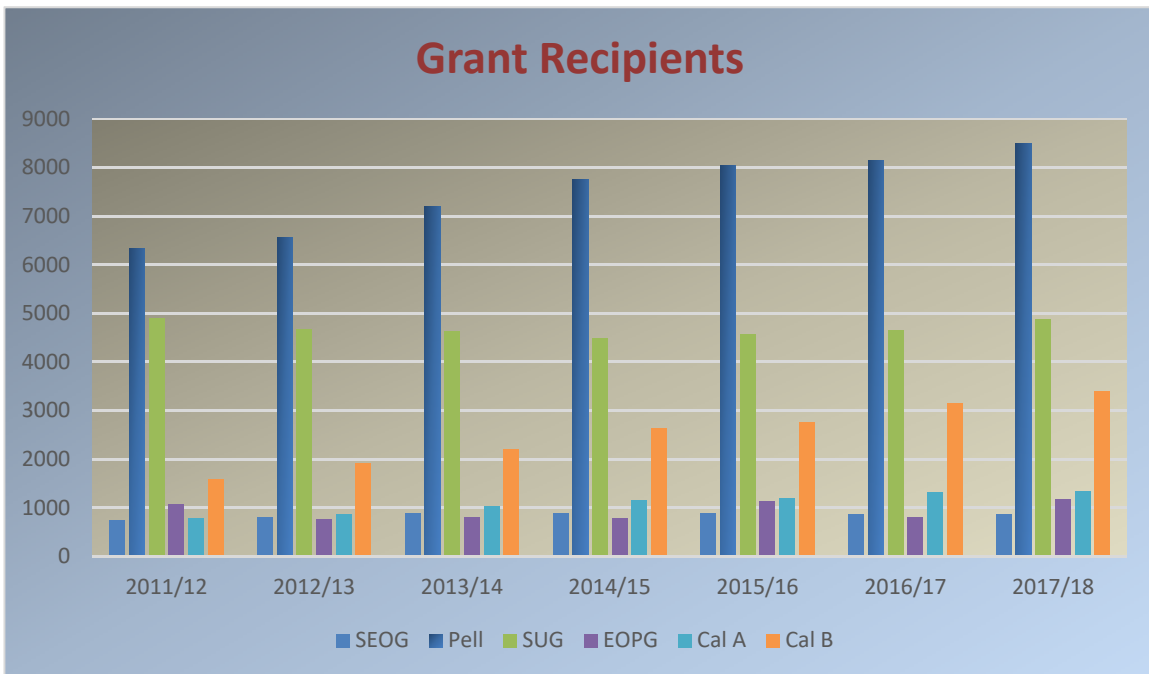
**Purpose:** To evaluate the need of various programs and establish staffing resources to programs based on demand.

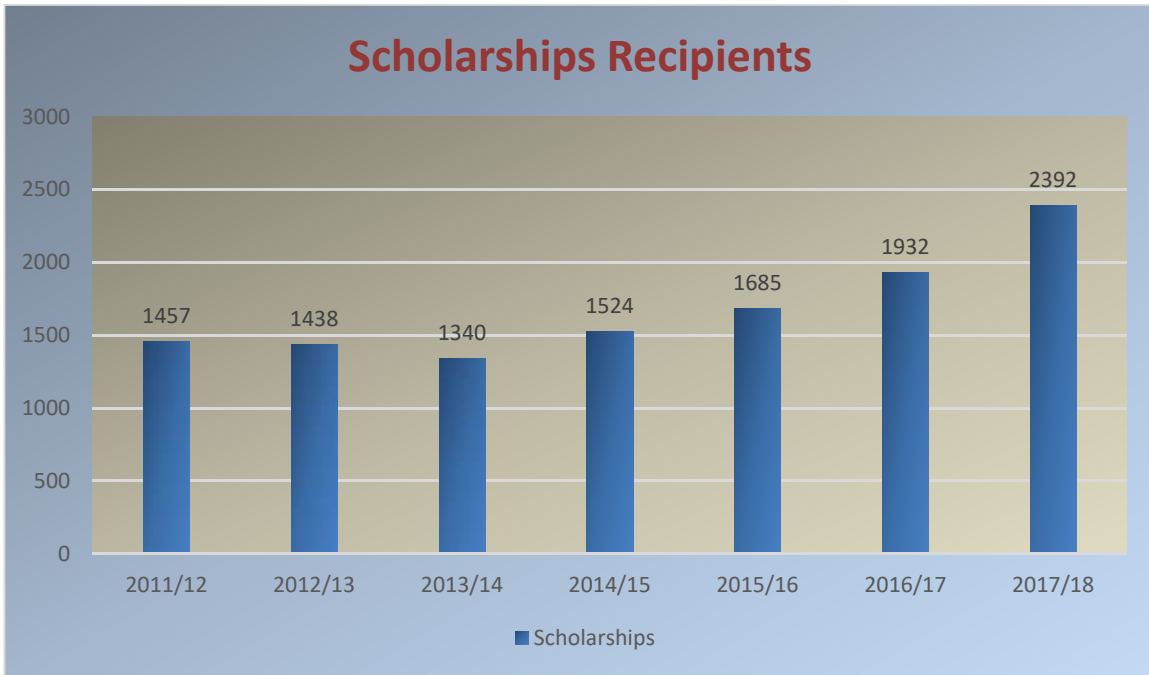
**Method:** Compared number of students who received money in 2017/18 for each grant aid and scholarship program to each of the prior six years.

**Results:** Pell Grant and Cal Grant B recipients have steadily increased over the prior six 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 total number of scholarship recipients increased by 460 over the past award year. The totals for each scholarship category were as follows:

- Athletic Scholarships (Institutional): 252
- Foundation Scholarships (Institutional): 886
- Private External Scholarships: 1254





**Service Usage Summary:**

**1. 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 six years to plan for advising appointment coverage in future years.

**Results:** The total number of filled appointments in 2017/18 decreased by 310 from the 2016/17 year.

	11/12	12/13	13/14	14/15	15/16	16/17	17/18
<b># of filled appointments</b>	3494	3216	3386	3624	5851	3435	3125

## 2. Student Assistance at the Window

**Purpose:** To evaluate the number of students who were assisted at the window in an effort to gauge staffing resources to best meet the needs of our students.

**Method:** Compared total tally of students seen at the window and compared to prior years.

**Results:** The total number of students assisted at the window has decreased by 215 over the past year.

	13/14	14/15	15/16	16/17	17/18
<b>Students Assisted at the Window</b>	13,280	17,193	18,458	17,609	17,394

### Student Assessment of Satisfaction, Quality, and Student Learning Outcomes

**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 Independence:** As a result of providing students with clear and effective communication via various notification methods (web announcements, service indicators, to-do-list items, email, 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 2017 at the beginning of the fall 2017 term.

**Results:** 13,659 students received financial aid in 2017/18. Of these students, 11,196 received their financial aid disbursement in August of 2017. Therefore, 81% of our aid recipients had complete files and received their financial aid at the beginning of the 2017/18 academic year.

**Timely completion of files:** Timeliness 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 5.4%, which remains very low in comparison to the national average of 11.5%. 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.

**Debt levels:** Student loan debt levels have slightly decreased over the past year. Factors that may have contributed to the decrease are the increase in grant, scholarship and Federal Work-Study funds disbursed.

**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 2017/18, we processed 199 SAP Appeals and 93 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.

Most Critical Performance Indicators - Online 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 online. 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
- PLUS Loan Application

We are currently exploring options to have our other paper forms converted into an electronic format.

## **V. Analysis**

We have taken action 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. A few examples of this are additional presentations/workshops provided to students and improvements to automate our ISIR review process. In addition, we are beginning the process of redesigning our webpages to deliver relevant and simplified financial aid information to our current student population. As part of this web redesign project, we have contracted with FATV to provide a wide variety of financial aid information in a video format.

## **VI. Program Objectives for Next Academic Year**

1. Redesign Financial Aid and Scholarship Office website.
2. Increase Message Center usage to distribute important and urgent financial aid information to students.
3. Monitor phone calls to the Financial Aid and Scholarship Office to identify ways we can both improve customer service and reduce abandoned calls and wait time.