



# FINANCIAL AID PROGRAM REVIEW

2009

*Prepared by*

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COASTLINE  
COMMUNITY COLLEGE

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# FINANCIAL AID PROGRAM REVIEW

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# Financial Aid Program Review

## ***Executive Summary***

The Financial Aid program is responsible for the administration of student financial assistance available from the State and Federal government.

The majority of funds are intended to assist low and middle income students and families through grants, loans, fee waivers, and employment.

The percentage of students who apply and receive benefits is very significant. In the 2007-08 school year, 41% of all Coastline students received benefits through the office (9,065 of 22,128 enrolled students, according to MIS data.)

An experienced staff working as a cohesive team successfully collaborating with Coastline staff and outside partners endeavor to professionally and kindly assist students through correct handling of complex programs.

Improved and expanding use of technology in service to students and program management is BOTH the current achievement and major challenge for the program.

This current Program Review is the first time Financial Aid has gone through the process. It has helped us to further evaluate procedures and outcomes. It has resulted in these new goals for the program:

1. Investigate and implement appropriate evaluation
  - a. Develop tools and methods of evaluation and make them an ongoing process
  - b. Expand service area outcomes
  - c. Integrate evaluation, service area outcomes with department, division and college master plan priorities and have this clearly reflected in annual and long range goals
2. Continue the application of technology in the delivery of financial aid programs and services
  - a. Stabilize and advance the current electronic initiatives
  - b. Improve and expand the financial aid section of the college website to include direct links to steps in financial aid processes and required forms
  - c. Maintain and improve the interfaces to BANNER with current financial aid software
3. Analyze office facilities, workflow and procedures for appropriateness as the program responds to new State and Federal regulations
4. Participate in the District research and planning activities regarding the feasibility of implementing the BANNER Financial Aid module



# Financial Aid Program Review

## ***The Program Review Process***

This is the first time the office of Financial Aid is going through the Program Review process. Although financial aid is among the most highly regulated and monitored programs in the college, reviews tend to follow an accounting/auditing exception compliance format, rather than the holistic approach in this eleven step report. The financial aid staff (names and titles will be given in the Program Support section) all contributed. Other sources of data include: California Community College Data Mart from the system Chancellor's Office website; reports and statistics from the Federal Department of Education; the California Student Aid Commission; annual submission of external audits and college materials, such as BANNER reports and catalog/schedule information.

### ***I. Description***

The Financial Aid Office is responsible for the administration of student financial assistance programs governed under Title IV, the Higher Education Act of 1965 as amended and reauthorized, 34 Code of Federal Regulations Part 600, 688, et al. Federal Student Aid Programs; Final Rule, the State of California through the California Student Aid Commission (CSAC); the California State Legislature and the California Community Colleges Chancellor's Office. The majority of student financial assistance funds are intended to financially assist low and middle income families through grants, loans, fee waivers, and employment.

Student financial assistance for all programs is determined and established by the federal government in the form of a need analysis. Need analysis is computed by taking the institution's cost of attendance, minus the parent's and/or student's financial resources, thereby determining the student's financial need. Within the guidelines and monetary constraints, the Financial Aid Office determines the amount of student financial assistance that is awarded to each applicant. In no instance, is the student awarded more than the cost of attendance.

Other factors which must be considered for payment include:

- Citizenship or Resident Alien status
- Possession of a valid Social Security number, high school diploma or equivalency
- Required testing for those without high school diploma or equivalency
- Registration with the Selective Service (men only)
- Choice of an academic goal leading to a certificate, degree, or transfer program and enrollment in classes specific to that goal
- Clearance through the Social Security Administration, Office of Homeland Security, and the National Student Loan Data System
- Maintenance of GPA (grade point average) and unit completion standards

The mission of the Financial Aid office is to insure that all funds and waivers are distributed in accordance with Federal, State, and institutional policy, procedures and guidelines; and to disburse funds in a timely manner so as to support student success at Coastline for each applicant. To support student success, the financial aid office staff offers an array of services beyond fund distribution:

- Personal attention via office visits, telephone, fax, email, and written correspondence available through every step of the financial aid process
- Counseling services directly through the office for students in programs without assigned counselors, e.g. EOPS or Military Education
- Assistance with other programs not officially assigned to the office, such as: Americorps, Bureau of Indian Affairs, Golden State Scholarshare, and outside scholarships not part of Coastline's Scholarship Program.

Also crucial to student success is the manner in which all financial aid functions and services are delivered. Respect, courtesy, and kindness must be qualities in the exchanges financial aid personnel have with current and prospective students, the public, agency partners, other college departments and each other.

Financial aid staff need to be ever aware that the complexity of the program regulations, required documentation and timing between application and funding can be stressful to individuals who are

often struggling with major problems: job loss, divorce, death in the family, low income, difficult family dynamics, and/or lack of preparation despite the desire for higher education.

In summary, to quote Jeff Baker from the Department of Education, the financial aid program at Coastline endeavors to provide “the right dollars to the right people at the right time”, in a manner that is professional, respectful, patient, and kind.

## ***II. Master Plan College Priorities***

The current and prospective functions, services and activities of the Financial Aid Office address the following Master Plan College priorities:

### **1. Services Priority:**

**Coastline will research, develop and implement high quality services and personalized support that enables access and ensures satisfaction and success.**

#### **Initiatives:**

**1.1 CCC will expand and enhance its support services and programs to better serve the needs of students and encourage their matriculation into CCC programs leading to certificates and degrees.**

All financial aid and students are or become matriculated as they advance from the application, awarding, fund disbursement and monitoring processes associated with participation in the financial aid programs.

**1.3 CCC will continue to expand its “Power of One” program.**

Financial aid office staff and computer systems are available every hour of the “Power of One” program to facilitate immediate responses to inquiries received.

**1.4 CCC will promote greater communication between faculty, staff, and students to enhance student success.**

Financial aid staff will maintain the current levels of communication and explore how to increase both knowledge of our services and more “user friendly” approaches to complex programs.

**3. Technology Priority:**

**Coastline will research and fully integrate its high-quality learning and service technology through technology-mediated instructional programs, integrated information systems and communication strategies for enhanced use by students and staff.**

**3.3 CCC will enhance the computer systems, internet access service, cyber security standards and other technology infrastructure to meet the instructional and administrative needs of the college.**

Effective in the 2008-2009 school year, online systems have been implemented for the Board of Governors’ Fee Waiver program; fund disbursements, via direct deposit or reloadable debit card; and total electronic loan processing from applicant to college, lender, State Guarantor, and District office.

### ***III. Program Goals (2008-09)***

The conversion of application, delivery, disbursement and monitoring systems to online and electronic formats was the main focus of the Financial Aid program goals. These are:

- Implement full electronic disbursement of all State and Federal programs administered through Coastline Financial Aid office (including the EOPS grant) via direct deposit or reloadable debit card.
- Convert the Board of Governor’s Fee Waiver Program from an individual, manual format to online electronic processing using the CCCApply and the FAFSA (Free Application for Federal Student Aid) systems.
- Develop an adaptive process for applicants without online access to be included in the electronic fee waivers.

- Transition the FFEL (Federal Family Education Loan) Stafford programs from a total manual paper process to 100% electronic procedures, including application, master promissory note, submission to lender and guarantor, entrance and exit counseling/testing, drawdowns, and disbursement to students.

Despite additional interfaces and downloads, required because the move to use the BANNER Financial Aid module instead of the College Board’s POWERFAIDS processing software has been delayed, these goals have been met.

#### ***IV. Service Area Outcomes and/or Student Learning Outcomes***

The Student Services Wing is beginning a process to develop our service area outcomes. At this time, the Financial Aid program presents two measureable outcomes.

##### **SERVICE OUTCOMES**

1) Students who participate in financial aid programs and services will be able to successfully use technological resources available to them.

a) MEANS OF ASSESSMENT AND CRITERIA FOR SUCCESS

Department of Education statistics for submitted Federal applications. Applications received electronically will increase annually until the goal of 100% is reached.

b) ANALYSIS OF DATA COLLECTED

Statistics for submitted applications

	2005-06	2006-07	2007-08
Total Applications	3266	3306	4089
Paper Submissions	436	306	324
Electronic Submissions	2830	3000	3765
Percentage of Electronic	86.65%	90.74%	92.07%

c) RESULTS

Students are successfully using the electronic applications

2) Students will demonstrate knowledge and understanding of their personal finances by successfully using loan counseling sessions with pre and post testing to manage their student loans.

a) MEANS OF ASSESSMENT AND CRITERIA FOR SUCCESS



The annual fiscal year cohort default rate published by the Department of Education will be the measure used. Successful management will be indicated by a default rate 10% or lower.

b) ANALYSIS OF DATA COLLECTED

Cohort default rates for Coastline students:

	FY 2004	FY 2005	FY 2006	FY 2007(draft)
Students in Repayment	93	121	123	110
Loans in Default	5	11	10	6
Default Rate	5.30%	9.00%	8.10%	5.40%

c) RESULTS

Based on the default rates, most students are successfully managing their student loans. Time will tell if the loan counseling with instructions on deferments, forbearance, and cancellation will suffice in times of hardship for many students. Default rate report contains other variables for further study.

**V. Integration and Coordination**

In the 2007-2008 school year, 41% of all enrolled students received either a fee waiver and/or government funds through the Financial Aid program. (9,065 of 22,128 students as verified through MIS data available through the Chancellor’s office Data Mart. Source data and figures will be further explained in the Student Information section.)

Service to this many (not including those who inquired, did not qualify or chose not to enroll) can only be effective as it coordinates and integrates with all areas in Student Services especially Admissions and Records, Counseling, EOPS, Incarcerated Student Support, DSP&S, and Military Education. In these areas we routinely coordinate times, dates, rules, staffing, and electronic procedures to facilitate student needs.

Financial aid works collaboratively with the Office of Instruction, particularly Distance Learning, to maximize student success by smoothing out any obstacles to getting students the funds they need. Administrative Services, particularly Fiscal Services, is a key partner in the Financial Aid program’s fiscal compliance. In addition to general fund monitoring and reconciliation, by State law the Fiscal and

Administrative Service officials must sign off on periodic and annual reports detailing use of the BFAP (Board Financial Assistance Program) funds. BFAP is the State categorical program which supports almost 50% of the entire Financial Aid office. As expected, they are also our partner in Federal, State, and District external and internal audits.

In order to provide accurate information to students and the college community, the Financial Aid program works with the Public Information and Graphics departments.

Expanding electronic processes involving many external entities requires close collaboration with the Computer Services department which maintains our servers and has an ongoing role in the installation of POWERFAIDS, ED Express, and ED Connect (software systems for data exchange).

Financial Aid staff participates in college activities and committees, most notably the POWER OF ONE initiative. Most committee work is facilitated by the Director. Classified staff is encouraged to participate, but realistically, the demands of office coverage, large student workload, and BANNER/outside software/electronic conversions limit time available without detriment to getting the job done.

### External Agencies

The Financial Aid Office has contact with the following external agencies:

#### Federal agencies

- United States Department of Education and all subordinate agencies
- Selective Service Administration
- Department of Homeland Security—the Bureau of Citizenship and Immigration Services (formerly INS)
- Veterans Administration
- Federal Trade Commission—Graham, Leach, Biley Act regarding security of student and parent financial information
- Social Security Administration
- BIA--Bureau of Indian Affairs

### State Agencies

- California Community Colleges Chancellor's Office
- State and County Social Service Agencies
- EdFund—State of California guarantee agency but also functions as a policy guidance group through CSAC
- California Student Aid Commission (CSAC)
- Employment Development Department (EDD)

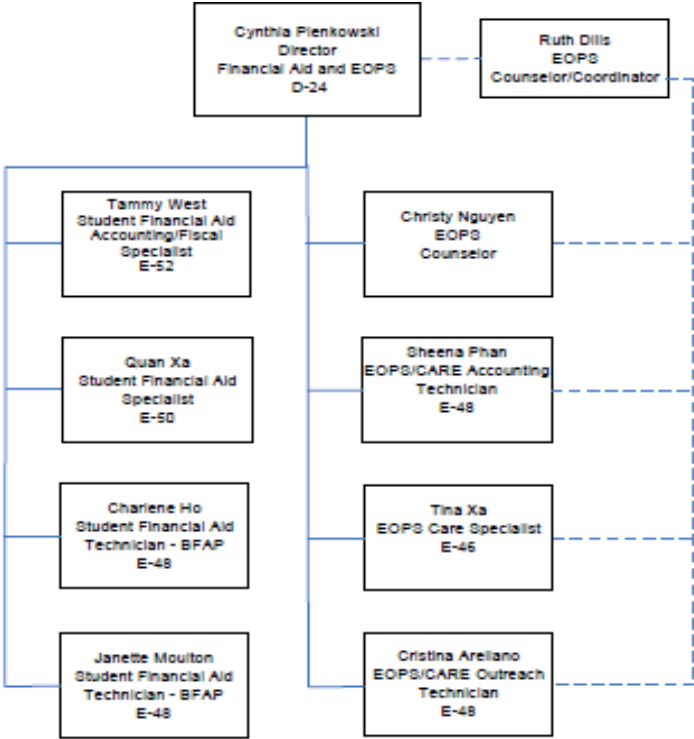
### Private Agencies

- FFEL (Stafford) Loan Program approved banking facilities
- ELM—NDN—Distribution agent for loan funds
- ACS—third party servicing company for the Perkins Loan portfolio
- Sallie Mae BOS—Business Office Solutions

Much of this section has mentioned numbers, loans, departments, and agencies. Underlying all this are the relationships with the people in these offices and agencies. Within and outside the college walls, the successful ability of the Financial Aid program is based on our willingness to be effective partners and the dedicated goodwill we find in other departments and agencies as well.

**VI. Organization Chart**

# Financial Aid



## VII. Budget

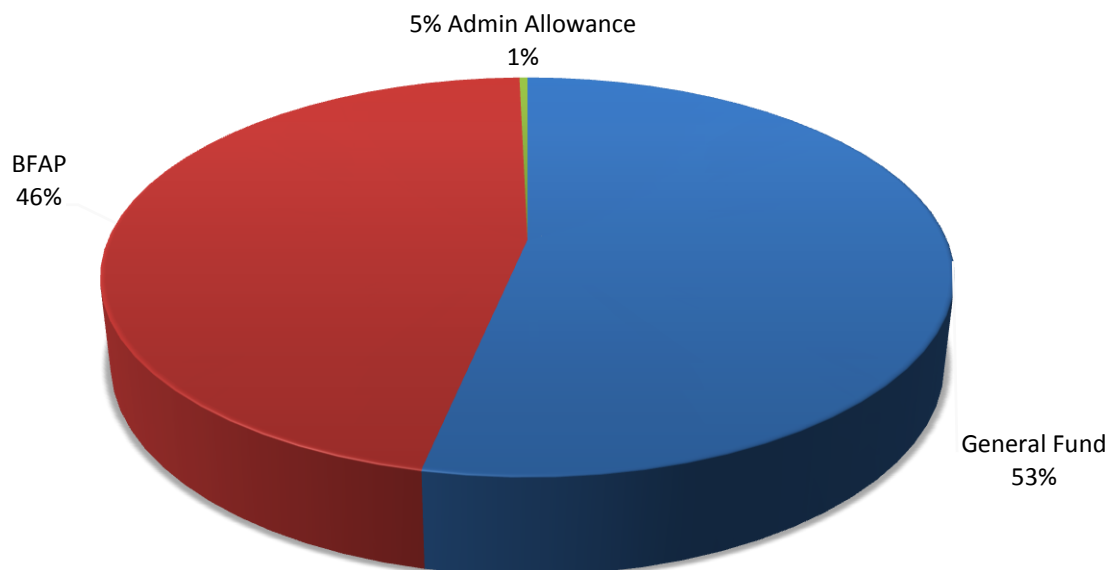
Coastline Community College  
Budget Analysis for Program Review  
Financial Aid Office

### Funding Sources

General Fund, BFAP (Board Financial Assistance Program-State Categorical Program) and 5% Administrative Allowance (Federal fund for Pell Grant processing)

<u>Funding Source</u>	<b>2005-2006</b>	<b>2006-2007</b>	<b>2007-2008</b>
<b>General Fund</b>	301,703	318,252	352,347
<b>BFAP</b>	215,548	232,533	306,022
<b>5% Admin. Allowance</b>	10,225	3,453	2,391
<b>Total</b>	527,476	554,258	663,151

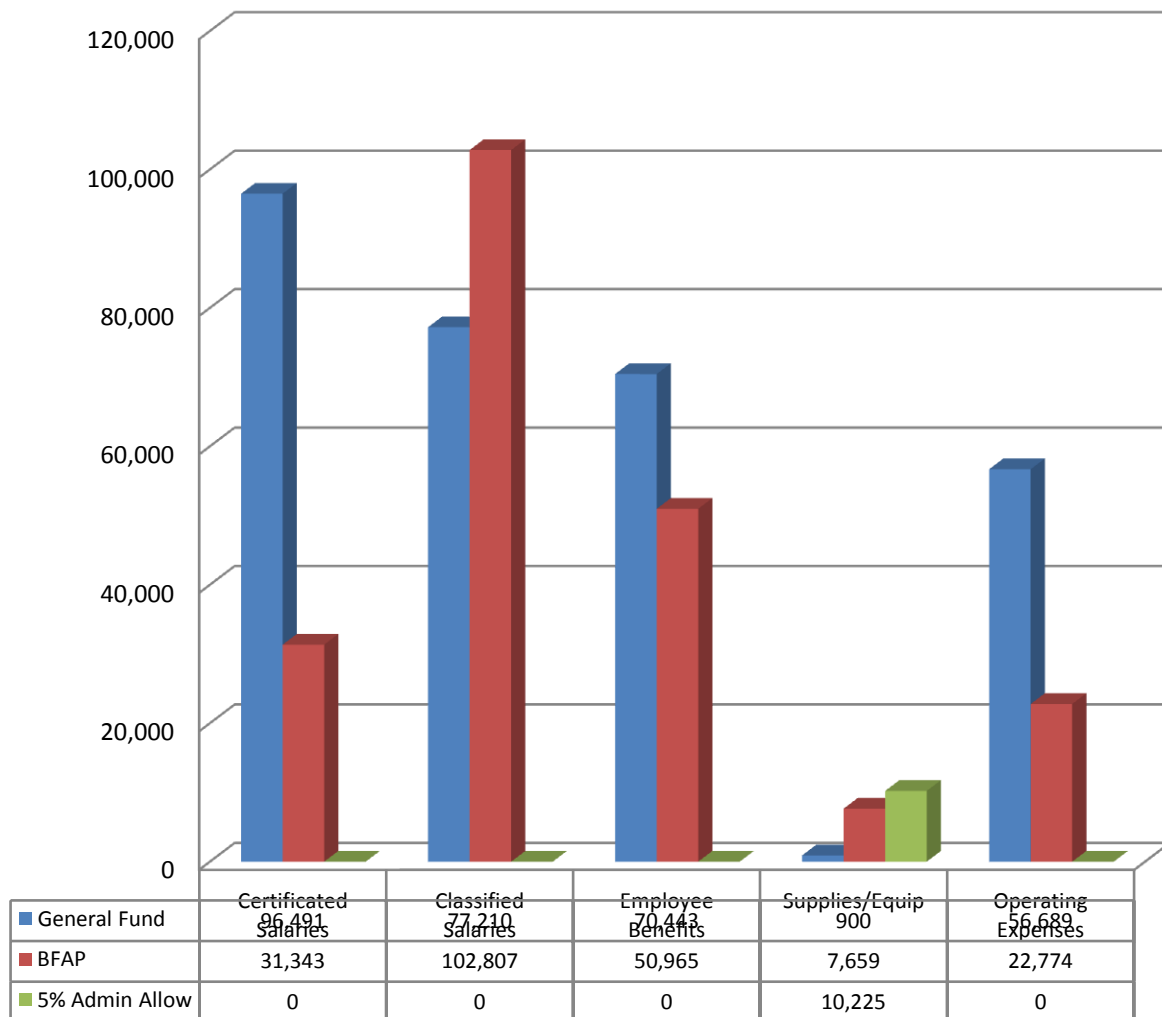
### Funding Sources for Financial Aid 2007-2008



## BUDGET DETAIL 2005-2006

OBJECT	DESCRIPTION	GENERAL FUND	BFAP	5%
1000	Certificated Salaries	96,491	31,343	0
2000	Classified Salaries	77,210	102,807	0
3000	Employee Benefits	70,443	50,965	0
4000	Supplies/Equipment	900	7,659	10,225
5000	Operating Expenses	56,689	22,774	0
<b>Total</b>		<b>301,733</b>	<b>215,548</b>	<b>10,225</b>

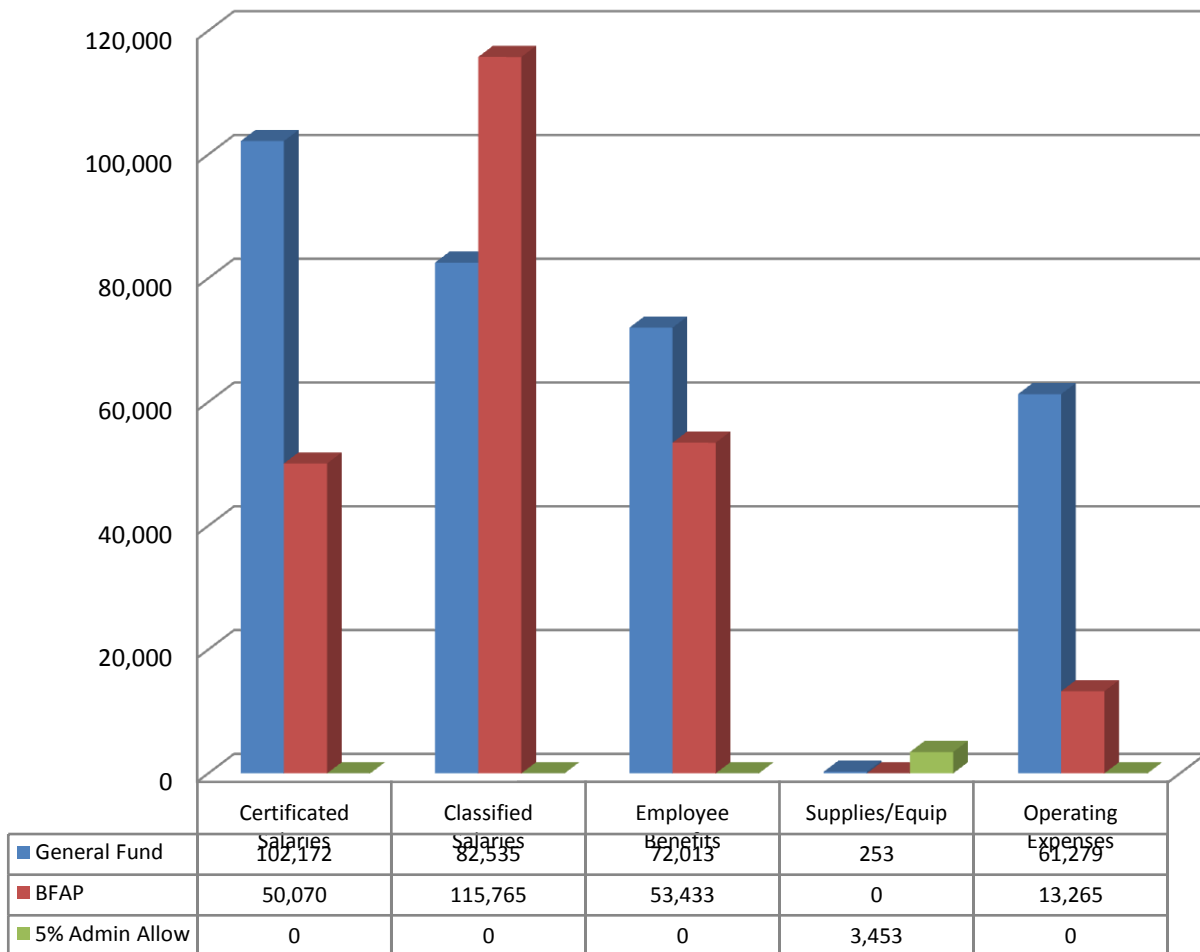
### Budget Detail 2005-2006



## BUDGET DETAIL 2006-2007

OBJECT	DESCRIPTION	GENERAL FUND	BFAP	5%
1000	Certificated Salaries	102,172	50,070	0
2000	Classified Salaries	82,535	115,765	0
3000	Employee Benefits	72,013	53,433	0
4000	Supplies/Equipment	253	0	3,453
5000	Operating Expenses	61,279	13,265	0
<b>Total</b>		<b>318,252</b>	<b>232,533</b>	<b>3,453</b>

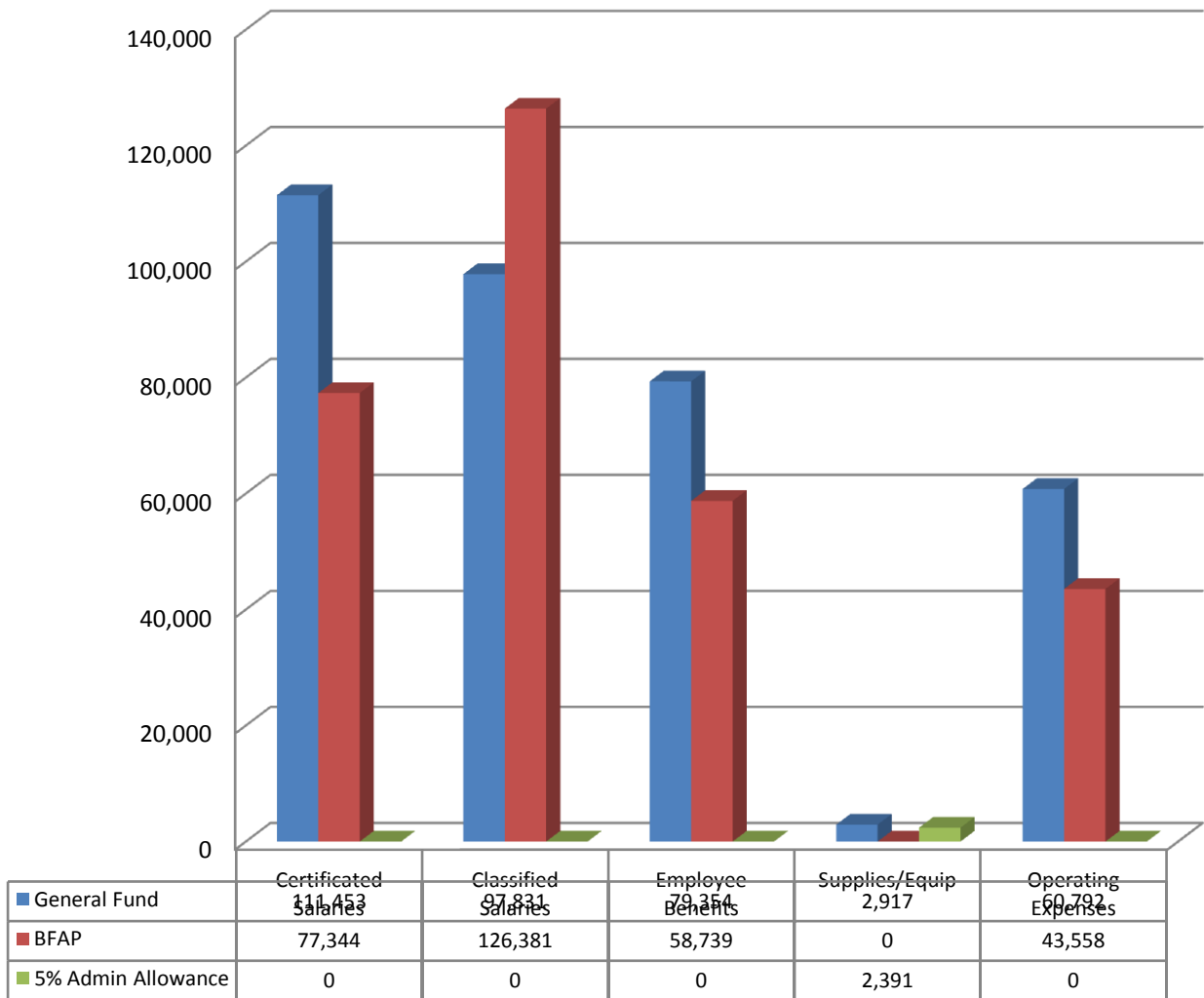
### Budget Detail 2006-2007



## BUDGET DETAIL 2007-2008

OBJECT	DESCRIPTION	GENERAL FUND	BFAP	5%
1000	Certificated Salaries	111,453	77,344	0
2000	Classified Salaries	97,831	126,381	0
3000	Employee Benefits	79,354	58,739	0
4000	Supplies/Equipment	2,917	0	2,391
5000	Operating Expenses	60,792	43,558	0
<b>Total</b>		<b>352,347</b>	<b>306,022</b>	<b>2,391</b>

### Budget Detail 2007-2008





## Clarifications

**5000 Operating expenses:** In the General Fund Category, this expense is the college matching fund which must accompany the Federal programs called “campus based” (SEOG, Federal Work Study, and Perkins Loans) The split is 75% Federal, 25% College.

In the BFAP category, these expenses include software licensing fees for POWERFAIDS, postage, conferences, advertising, due diligence loan costs for the Perkins Loan, charges paid to Sallie Mae Business Office Support for electronic fund disbursement, consulting costs for automation interfaces and adaptive processes for students without electronic access.

**5% Administrative Allowance:** The larger figure in 2005-2006 was a result of a one time carryover. The annual amount is now formula based: the District receives an amount from the Federal government which is distributed among the three colleges proportional to the number of Pell grants processed at each school.

### **How are BFAP funds awarded?**

This State categorical fund is the result of a formula based on primarily two things: the number of fee waivers (Board of Governor’s Waivers-BOGW) processed and each college’s number of waivers compared to all the other fee waivers processed in the California Community College System. Increases or decreases in dollars are based on the total dollars appropriated annually by the State Legislature and each college’s rate of growth compared to the system wide figures.

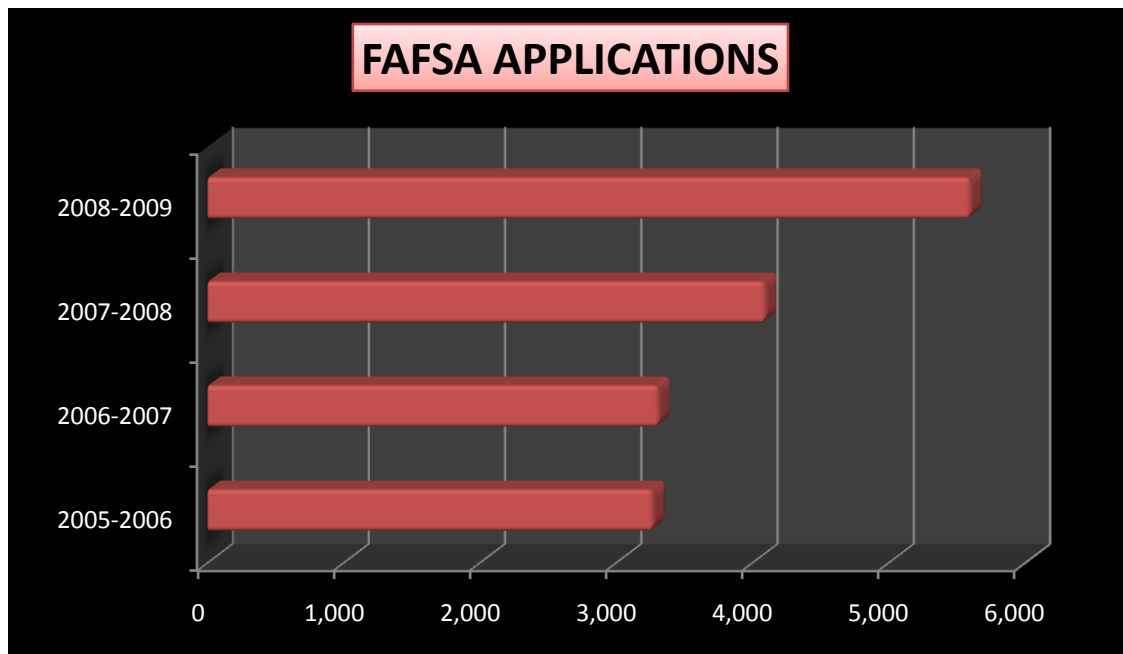
## VIII. Student Information

The percentage of students who apply and receive benefits (a waiver of enrollment fee and/or actual State and Federal funds) is significant.

	2005-2006	2006-2007	2007-2008
<b>Coastline Annual Headcount</b>	17,661	19,329	22,128
<b>Unduplicated # Receiving Benefits</b>	6,243	7,805	9,065
<b>Percentage of College Enrollment (not including military education)</b>	35.30%	40.40%	40.96%

(Annual headcount includes students who meet the full-term reporting criteria in at least one of the terms of an academic year. Source: CA Community College Data Mart)

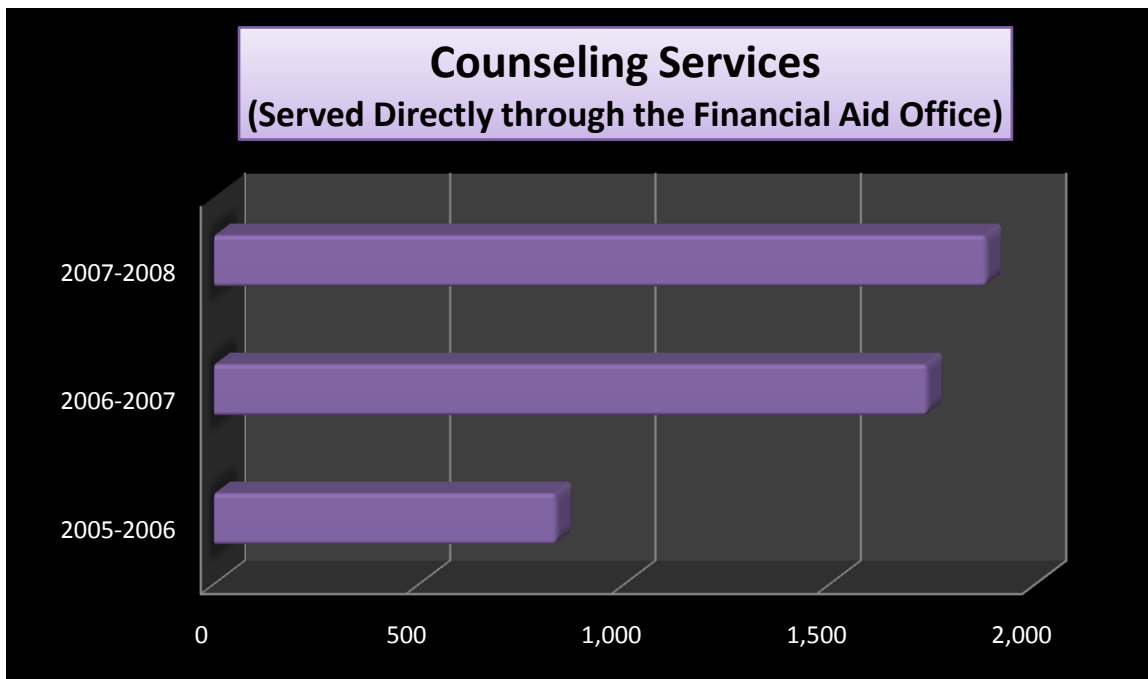
	2005-2006	2006-2007	2007-2008	2008-2009
<b>FEDERAL APPLICATIONS (FAFSA)</b>	3,266	3,306	4,089	5,594



	2005-2006	2006-2007	2007-2008
<b>COUNSELING SERVICES *</b>	833	1,736	1,880

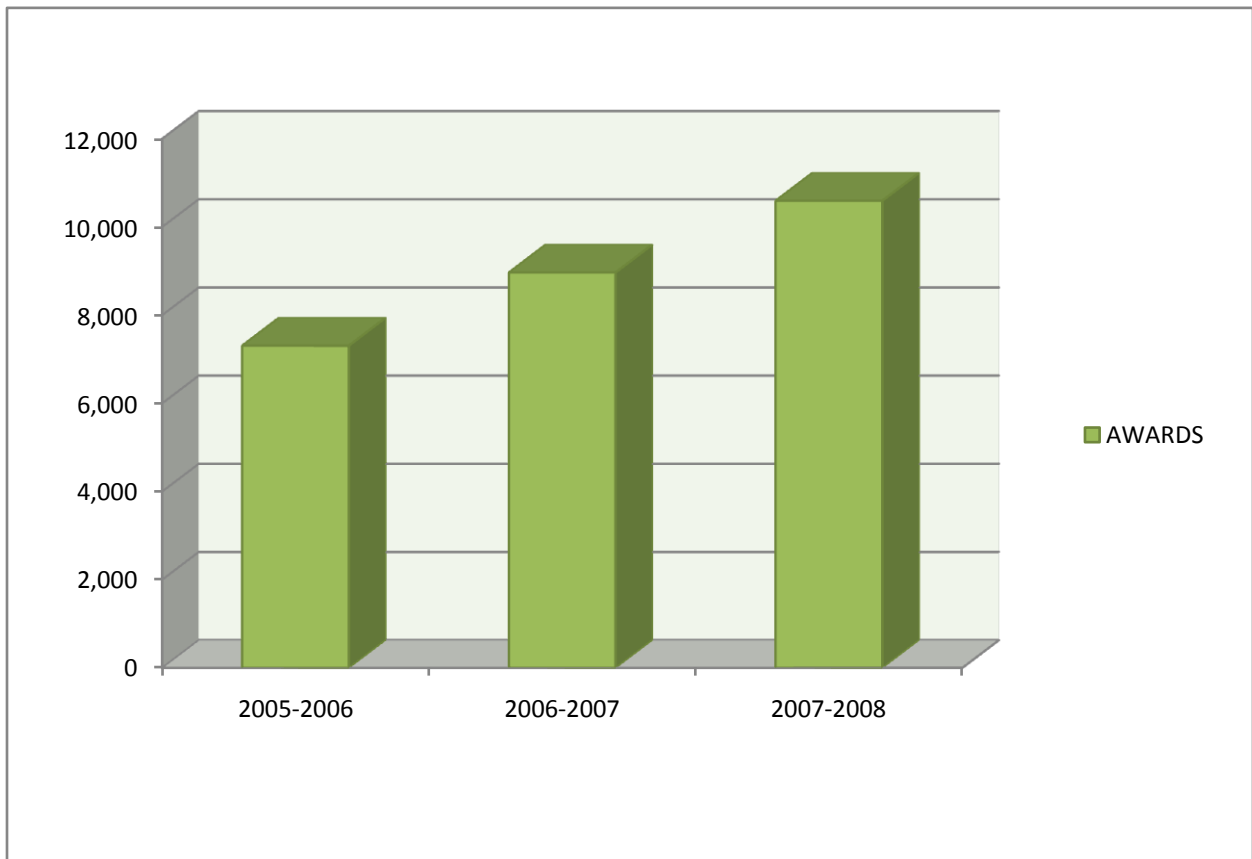
\*Served directly through the Financial Aid Office

**Counselors:** Cynthia Pienkowski, Donna Chen, and Steve Duc Nguyen



## STATE AND FEDERAL PROGRAMS

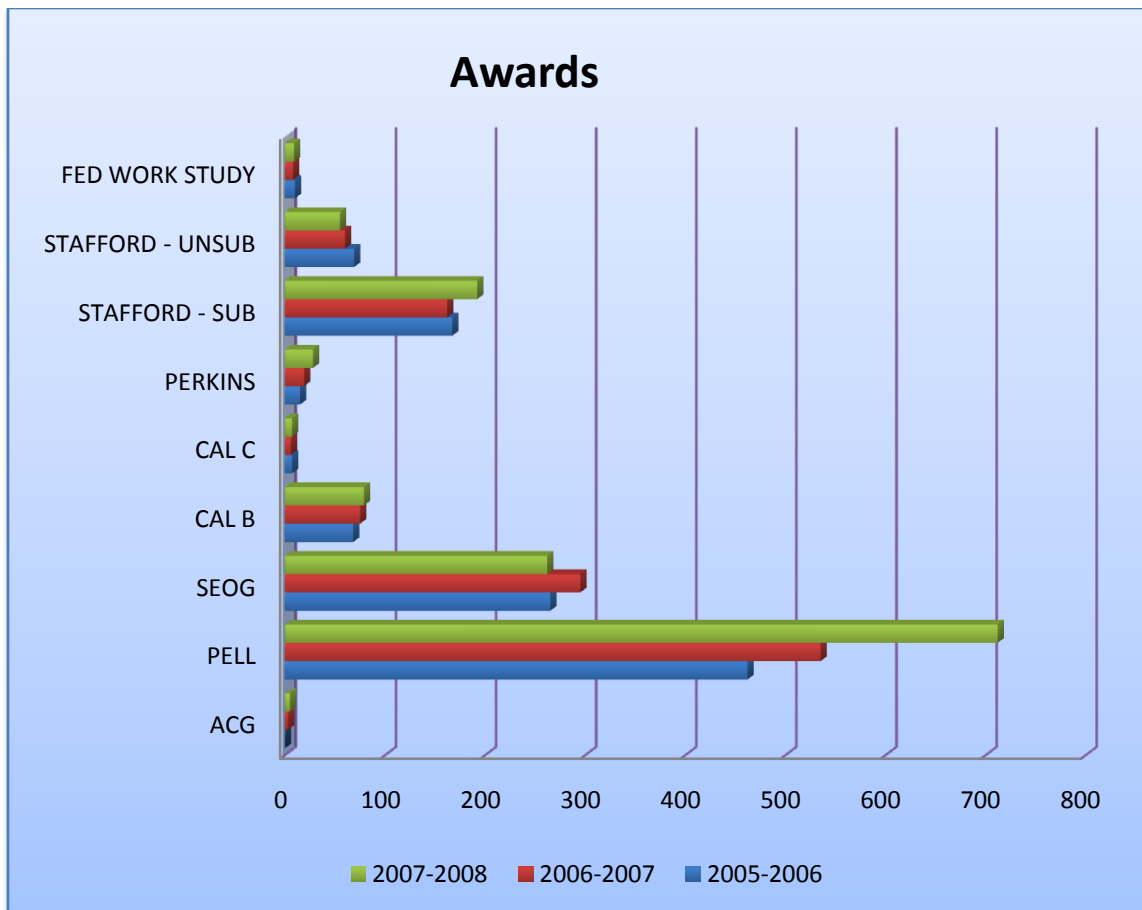
	2005-2006	2006-2007	2007-2008
<b>PROGRAMS</b>	9	10	10
<b>AWARDS</b>	7,306	8,966	10,594
<b>DOLLARS</b>	3,320,560	3,651,975	4,591,110



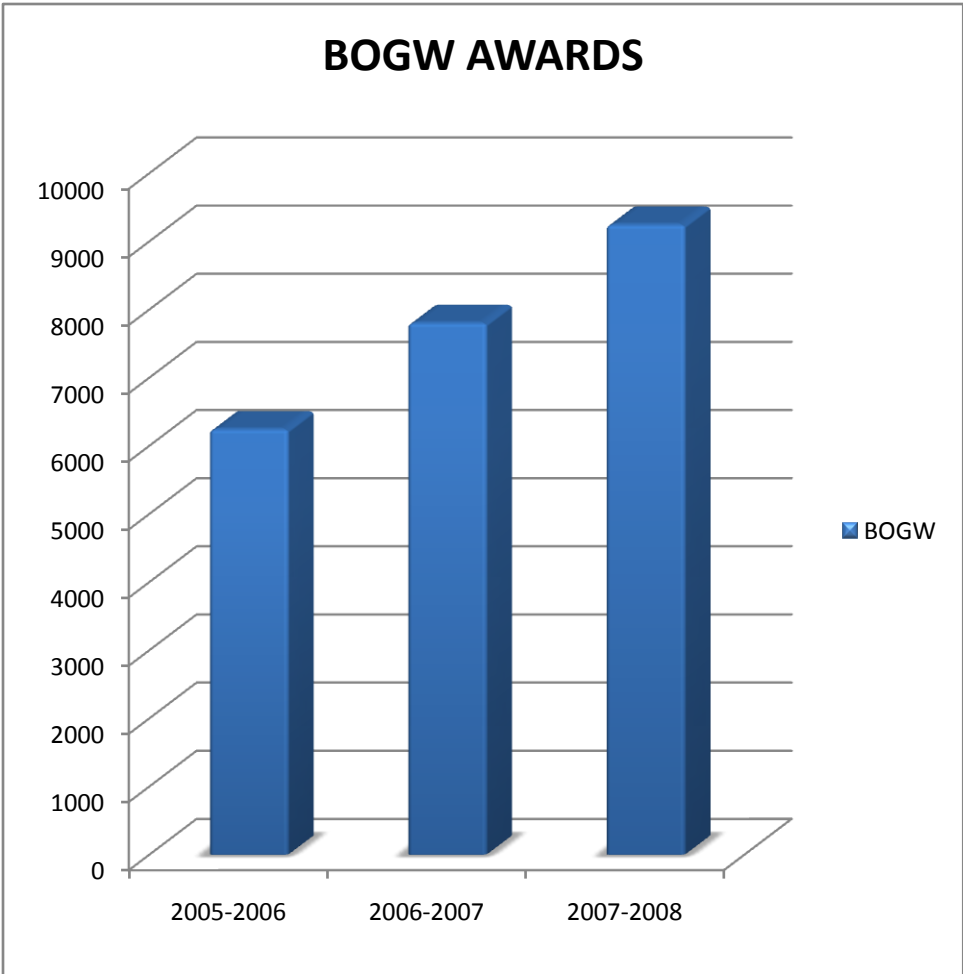
The term “AWARDS” is used in place of unduplicated head count. Each program has its own rules for unit enrollment, citizenship or resident status, special requirements such as, pre/post counseling and testing or maximum number of eligible semesters. Though a student may receive funds from more than one program, each program must be awarded and monitored independently.

## STATE AND FEDERAL PROGRAMS -- DETAIL

FUND	2005-2006		2006-2007		2007-2008	
	AWARDS	DOLLARS	AWARDS	DOLLARS	AWARDS	DOLLARS
ACG	0	0	3	2,150	5	4,650
PELL	462	1,029,812	535	1,216,185	712	1,683,022
SEOG	265	173,000	295	189,800	262	179,200
CAL B	68	79,460	75	84,341	79	91,127
CAL C	7	2,376	6	2,592	7	2,664
PERKINS	15	39,500	19	59,600	28	99,800
STAFFORD - SUB	167	482,532	162	417,086	192	639,941
STAFFORD - UNSUB	69	227,691	60	193,046	55	182,687
FED WORK STUDY	10	38,566	8	29,514	9	44,014
<b>TOTAL</b>	<b>1,063</b>	<b>2,072,937</b>	<b>1,163</b>	<b>2,194,314</b>	<b>1,349</b>	<b>2,927,105</b>



	2005-2006		2006-2007		2007-2008	
FUND	AWARDS	DOLLARS	AWARDS	DOLLARS	AWARDS	DOLLARS
BOGW	6,243	1,247,623	7,803	1,457,661	9,245	1,667,230



## **IX. Evaluation**

The Financial Aid program lacks a formal evaluation process and this is an important concern that will be addressed. Dr. Vangie Menses, Vice President for Student Services and Economic Development, is addressing this issue with managers in her wing. Plans to plan based on measures to be used in the next accreditation cycle are in development.

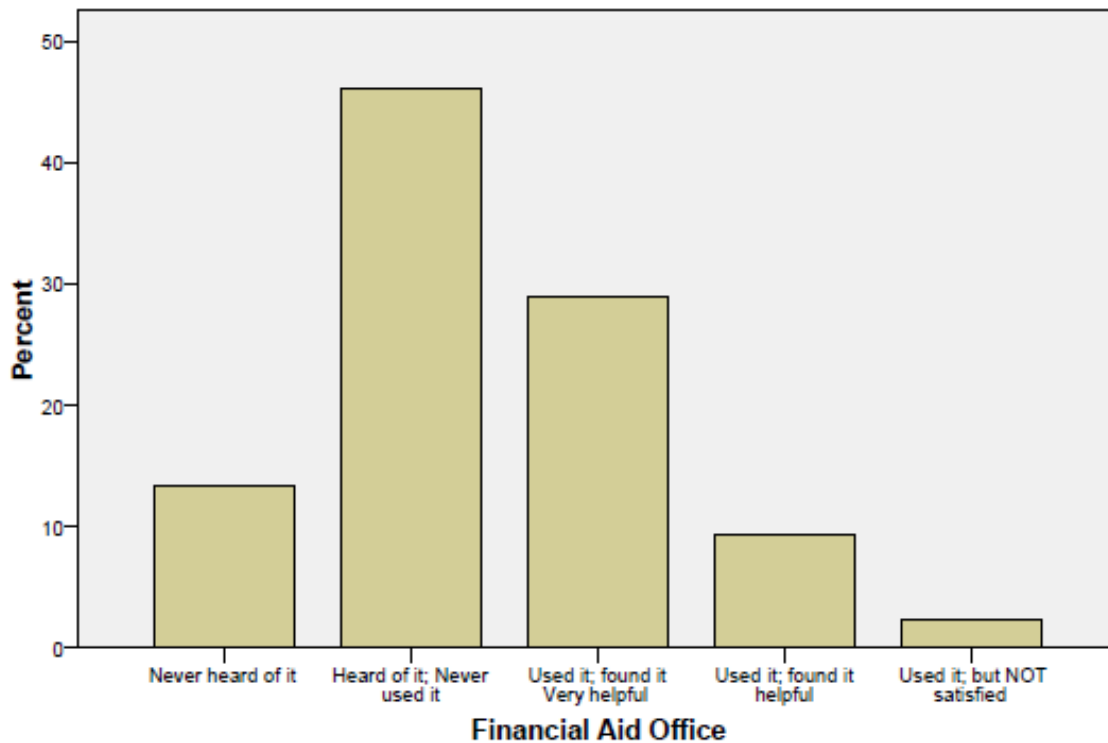
Evaluation of the Financial Aid program tends to be performance driven. For example, in 2008-09, over 5500 Federal applications (FAFSAs) have been filed. So 5500 students are contacted, processed, awarded or denied. Stringent audits and external State and Federal Program Reviews monitor compliance, but are not systems evaluating how services are delivered from the student and stakeholder perspective. This is a realization the Program Review process has brought to the program.

In 2007-08 Graduation Petition Survey one question was asked about Financial Aid. Approximately 38% of the 128 respondents found the Financial Aid program very helpful or helpful. Clearly, much more survey data is needed.

**q28 Financial Aid Office**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Never heard of it	17	12.8	13.3	13.3
	2 Heard of it; Never used it	59	44.4	46.1	59.4
	3 Used it; found it Very helpful	37	27.8	28.9	88.3
	4 Used it; found it helpful	12	9.0	9.4	97.7
	5 Used it; but NOT satisfied	3	2.3	2.3	100.0
	Total		128	96.2	100.0
Missing	System	5	3.8		
Total		133	100.0		

## Financial Aid Office



### STRENGTHS OF THE PROGRAM

- Experienced staff who work as a cohesive unit and collaborate well with other college departments and staff
- Ability of the staff to maintain day to day operations while implementing BANNER procedures and new electronic payment options
- Applied technology used to help students. Concerted efforts to use online, telephone, email and fax communication methods have reduced office visits from 7,833 in 2002-03 to 3,233 in 2007-08 while total aid and numbers served have increased
- “Wing” support from Student Services departments including the vice president, managers and staff
- Financial support from the State categorical program (BFAP) equal to almost 50% of the program costs



## **AREAS FOR IMPROVEMENT**

- Electronic processes need to be stabilized and streamlined to eliminate manual procedures currently needed to back up online work
- The timeframe between initial application and fund disbursements needs to be assessed, and shortened whenever possible
- Staff training and cross training to keep current with both new regulations and technological advances has to be developed and provided
- Staff participation in college committees and activities to be encouraged and increased

## **MAJOR CHALLENGES**

On December 2007, after efforts since January 2006 to implement the BANNER Financial Aid module, the District decided to postpone the “go live”. Expected elements for VPD (Virtual Private Database) applications District-wide could not be functional on time. The demise of DSK and the inability to “go live” with the financial aid module in that short time span created quite the dilemma. PowerFails software was retained. An outside consultant was obtained to author interfaces with PowerFails to BANNER because the Financial Aid program needed to interact with all other college and District departments using BANNER. The goal for electronic disbursements in 2008-09 was kept; not only to better serve students, but because not being in BANNER left no method for check production. Despite the scramble, the cost and disruption, financial aid was provided. Program staff deserves the credit for this tremendous task.

Financial Aid is still not using the BANNER module. This is a major challenge. It is not a simple choice. Upgrade to BANNER 7.5, and coming upgrades to BANNER 8 and 9 have rendered almost useless our preliminary work. The matter is still under District review.

The following issues are also serious concerns:

- Balancing the inflexible nature of electronic processing with the needs of special populations: incarcerated students, clients at the California State Hospitals, DSP&S, EOPS, and military contract education programs.
- Dependence on categorical funding subject to elimination/cuts in each State budget cycle (State support for BFAP has been strong but there are no guarantees)

- Ability to keep providing quality service given existing staffing, facilities and increasing demands
- Making office functions and procedures more generic and less dependent on individuals
- Dealing with the external factors that come with outside sources of funding, e.g. Cal Grants suspending EFT for 3 months in the term CCC initiates the process

## ***X. Program Support***

### **FACILITIES**

The Financial Aid office is located at the Fountain Valley College Center and consists of 1307 square feet, containing a counter reception area, front office, and 4 other offices/work areas. It houses 5 full time permanent staff, 2 part time counselors, 3 140-Day hourly employees, computers and equipment for all staff, plus one workstation available for students.

#### **Counter/Reception 10'X8'**

Contains the counter, one chair, and 2 cabinets for both supplies and records. (Record cabinet is always locked.)

#### **Front Office Area 12'X16'**

Contains 2 workstations, table for copies/fax machine, and 2 file cabinets with most of the active financial aid files. 1 Financial Aid Specialist, 1 Financial Aid Technician, and 3 hourly employees use the 2 workstations and table in rotation depending on their work schedules.

#### **Counseling Office 13'X7'**

This area has a door that can be closed for privacy. It also contains 1 large storage cabinet for supplies and a small refrigerator for staff use. There is a workstation and bookshelf for use of the part-time counselors who work on different days, both to maximize days available for students and share use of the single space.

#### **Financial Aid Technician's Office 9'X10'**

Contains work station for 1 Technician, the computer/printer workstation for student use, plus 2 cabinets used for current forms and supplies. One cabinet has a pull out shelf occasionally used as a work table.

**Hall** 3'X10'

This area is between the counseling and technician office and also contains a cabinet with current, pending files and fee waiver records.

**Fiscal/Accounting Specialist's Office** 10'X12'

Contains the workstation for the accounting specialist, shredder for office use, locked fire proof cabinet required by law for the Perkins Loan program records, 2 two drawer cabinets for accounting reports, and work table for additional projects.

**Director's Office** 12'X13'

Contains the director's workstation, color printer for the office, 2 large cabinets with current student records and reports for the programs, such as participation agreements, default rate, etc.; plus 2 workstations where awarding of files and loan processing take place. In addition to the director, 1 specialist and 1 technician use the workstations on a rotation basis depending on the front office availability or the need for more privacy and quiet than the front office can provide.

The office is not ADA compliant. The counter is too high; the path to the hallway and neither the counseling nor the technician office will not accommodate a wheelchair. When it is known ahead of time that such accommodation is needed, Ruth Dills and the EOPS office staff graciously allow scheduling of their office areas for financial aid use. When students present themselves at the counter, the area outside the elevator, the EOPS office itself, or the 4<sup>th</sup> floor conference room may be used. Fortunately, students are not required to come to the College Center for service and use of telephone, e-mail, and fax can assist many students.

In fairness, however, the current office location and design were envisioned as a temporary situation and the office structure used "as is" without costly or time consuming renovation. At the time Financial Aid relocated from the first to the fourth floor, the purchase and move of Student Services to the SAFECO Building in Fountain Valley seemed imminent. Financial Aid was asked to postpone re-design until then.

Financial Aid intends to work through the Student Services wing when economic conditions permit and the next wave of remodeling and re-design occur. (We have no territorial ambitions to "invade" our neighbors in either the Graphics department or Assessment Center.)

## **TECHNOLOGY AND EQUIPMENT**

Fortunately, BFAP (Board Financial Assistance Program) funds can be used toward hardware and software needs to improve the automation of financial aid processes. Our constraint is that each year salaries, benefits, part-time counseling and hourly needs consume an increasing share of BFAP funds. The categorical fund itself faces both cuts and/or elimination in each State budget cycle. It is necessary for the College-wide technology plan to include replacement of computers, monitors, printers, etc. for the Financial Aid Office.

## **STAFFING**

### Permanent Staff

Cynthia Pienkowski, Director, educational administrator, 100% general fund

Tammy West, Student Financial Aid Fiscal/Accounting Specialist, classified, 100% general fund

Quan Xa, Student Financial Aid Specialist, classified, 80% general fund, 20% BFAP

Charlene (Nhi) Ho, Student Financial Aid Technician, classified, 100% BFAP

Janette Moulton, Student Financial Aid Technician, classified, 100% BFAP

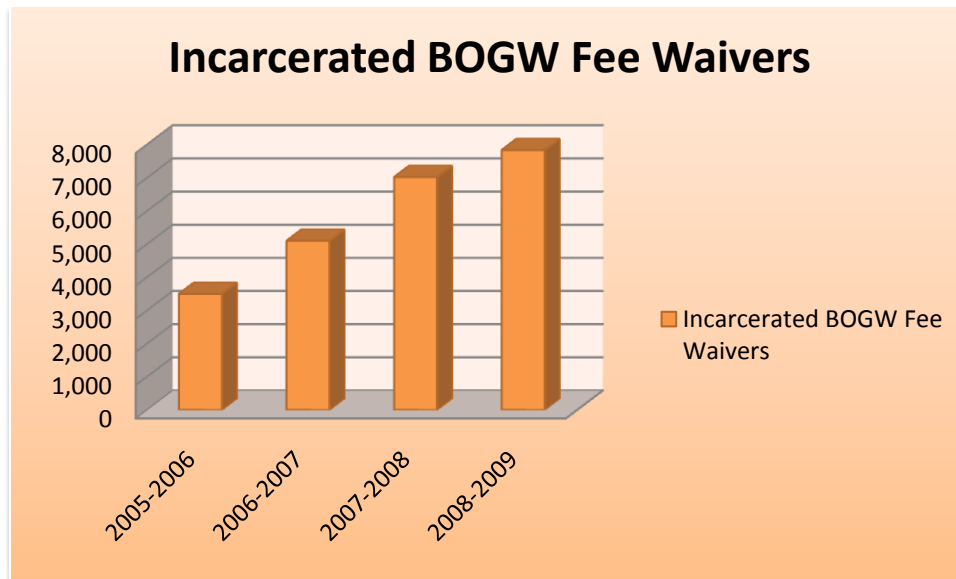
### Part-time Staff

Donna Chen and Steve Duc Nguyen, part time counselors, certificated, 100% BFAP.

Our numbers of students who need financial aid services are increasing rapidly, both from expanded awareness of our programs, but unfortunately, also from the perilous economic times for so many. One area of dramatic increase is the number of Board of Governors' fee waivers processed for incarcerated students as indicated below:

	2005-2006	2006-2007	2007-2008	2008-2009*
Incarcerated BOGW Fee Waivers	<b>3,503</b>	<b>5,105</b>	<b>7,027</b>	<b>7,843</b>

\*2008-2009 figures are current as of 4/12/09



These waivers must all be processed manually. Though income levels for these students are understandably low, other issues such as legal residency at the time of incarceration, problems with SSNs or other identifiers, in addition to communication delays, complicate the waivers for these students. In addition, since 100% of all fee waivers are now electronic, the paper manually processed forms are themselves entered in another database downloaded into POWERFAIDS and BANNER software.

Therefore, the Financial Aid program is requesting one full time permanent position to be paid through general fund, a Student Financial Aid Technician (E-48). This position would have the primary responsibility for students served by the Incarcerated Student Support (ISS) team including the processing, electronic transfer, coordination with the Admission and ISS office, and problem resolution as needed. This position (as all others in the Financial Aid office) would also involve cross-training to assist with the other functions in the office. It is hoped that as every enrolled incarcerated student needs the fee waiver, this position will be viewed as necessary to support enrollment numbers.

In addition to this new position, the Financial Aid program is requesting that the college increase its support of the Student Financial Aid Specialist position from 80% to 100%. Concerns for the BFAP allocation make it seem reasonable that at least 2 of the office's 4 classified staff be supported by general funds.

There is full realization of the need for fiscal prudence in the current environment; however, these two staffing requests are needed to continue serving Coastline students.

### **COMPLIANCE ISSUES**

Effective, August 14, 2008 the Reauthorization of the Higher Education Act of 1965 contains many changes which must be implemented to maintain our Federal Student Aid funds. The act, 1152 pages long, has many areas not fully crafted; Congress and the Department of Education, in consultation with the higher education community, is in a period of negotiated rule making. As final regulations are published, the Financial Aid programs must insure that our college complies. The law has created 60 new programs (many still unnamed); mandated new institutional policies e.g. publication of how all transfer credits are assigned; expanded Campus Security reporting and changed processing for existing programs. It will be a challenge to be 100% compliant.

California State programs, most notably the Cal Grants, present compliance issues as well. One example is the high school exit examination. A student may be federally considered a high school graduate, but not have the same State status.

We will be working with our State Chancellor's office, professional financial aid associations both for the community colleges and intersegment groups, and the Department of Education for correct interpretation and application of the regulations.

Electronic processing, though desired and here to stay, presents serious compliance challenges. Unfortunately, the aid programs do not have uniform regulations for cash drawdowns and certifying fund release to students.

The Stafford Loan programs will be used as an example. Up to this point all requirements for loan eligibility have been met, a 5 step process in itself. Actual loan funds are sent from each lender to a

centralized holding account for distribution. In EFTs (electronic fund transfers) money needed for a disbursement is wired to District financial aid, who notifies Coastline staff, which give final transmission to Sallie Mae for either direct deposit or load to a debit card.

The entire EFT process must be completed in no more than 72 hours. Scheduling of disbursement dates is complicated because weekends, school holidays, bank holidays, Internet access to this web based systems have to be considered. There is no leeway to the 72 hours requirement. Any “hiccup” potentially may lead to a violation. Through careful planning and teamwork, we are meeting our loan deadlines. Needless to say, it hasn’t been easy, especially in the first year of implementation; but the Financial Aid program is determined to maintain this important service to students.

## ***XI. Recommendations***

As a result of this initial Program Review experience, the Financial Aid program will:

1. Investigate and implement appropriate evaluation
  - a. Develop tools and methods of evaluation and make them an ongoing process
  - b. Expand service area outcomes
  - c. Integrate evaluation, service area outcomes with department, division and college master plan priorities and have this clearly reflected in annual and long range goals
2. Continue the application of technology in the delivery of financial aid programs and services
  - a. Stabilize and advance the current electronic initiatives
  - b. Improve and expand the financial aid section of the college website to include direct links to steps in financial aid processes and required forms
  - c. Maintain and improve the interfaces to BANNER with current financial aid software
3. Analyze office facilities, workflow and procedures for appropriateness as the program responds to new State and Federal regulations
4. Participate in the District research and planning activities regarding the feasibility of implementing the BANNER Financial Aid module