2015
Comprehensive Department Review

Financial Aid

Table of Contents

Prepared by

Steve Woodyard, Director of Financial Aid
Kathie Tran – Financial Aid Coordinator
Janette Moulton – Student Financial Aid Specialist
Quan Xa – Student Financial Aid Specialist

i

Executive Summary

The Coastline Financial Aid Office (CFAO) administers student financial assistance programs offered by the federal and state governments. These programs are intended to *supplement and not replace* the financial resources of students and their families as they fund the cost of a community college education. (Cost of education also includes costs such as room and board, transportation, etc.)

The number of students applying for and receiving financial aid at Coastline has grown rapidly over the last decade and has far outpaced efforts by the College to staff for these increases. Though CFAO staffing has not increased since 2004, the increase in students served and financial aid processed has more than quadrupled:

- In 2005-06, the CFAO processed 3,266 Institutional Student Information Records (ISIRs) sent to Coastline by the U.S. Department of Education, representing Free Application for Federal Student Aid (FAFSA) data from 3,266 students. In 2013-14 the CFAO processed 14,519 ISIRs—almost four and one half times the number processed in 2005-06.

- The CFAO disbursed 168 federal subsidized loans and 70 federal unsubsidized loans in 2005-06. In 2013-14 the CFAO disbursed 545 federal subsidized loans and 441 federal unsubsidized loans—an increase of 224.0% and 530.0% respectively over 2005-06.

- In 2005-06, the CFAO disbursed Pell Grants to 462 students. In 2013-14, there were 3,122 students who received Pell Grants from the CFAO. This represents nearly a seven-fold increase in less than 10 years—575.0% growth.

Besides the challenge of trying to accommodate this increase, in the past 18 months the Coast Community College District (CCCD) decided to decrease the number of financial aid staff working at the colleges and centralize some of the processing of financial aid for all CCCD students. This has complicated the financial aid process for students, which will be explained further in this review.

A significant accomplishment for the CFAO is the virtual elimination of paper processing. All written communications with students are via electronic letters or email. All student files are digital. All student documents and forms are either created online or scanned to create digital images and kept online.

Section 1: Department Planning:

Mission Statement

The mission of the Coastline Financial Aid Office is to help students fund the cost of education at Coastline College by helping students learn about, apply for, and receive federal and state financial aid, while doing so with professionalism, courtesy, and respect.

Overview

The Coastline Financial Aid Office administers federal 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; and state student financial assistance programs governed under Final Rule, the State of California through the California Student Aid Commission (CSAC), and also by the California Community Colleges Chancellor's Office (CCCCO).

Federal Financial Aid Programs at Coastline:
Pell Grant – Maximum award $5,730 per year
FSEOG Grant – Maximum award $400 per year
Federal Work Study – Maximum $4,000 per year
Perkins Loan – Maximum $5,500 per year
Subsidized Federal Direct Loan – Maximum $4,500 per year
Unsubsidized Federal Direct Loan – Maximum $4,000 per year

State Financial Aid Programs at Coastline:
Cal Grant B – Maximum $1,648 per year
Cal Grant C – Maximum $576 per year
Chafee Grant – Maximum $5,000 per year
BOG Fee Waiver – covers $46/unit fee

The Coastline Financial Aid Office helps students with application for these awards (the FAFSA), verifies data submitted on the FAFSA, determines student eligibility for awards, works with the District Financial Aid Office (DFAO) to determine the student financial aid "package" concerning the combinations of these awards offered to students, ensures federal and state compliance in administering these awards, shares responsibility for federal and state reporting concerning the processing and disbursement of these awards, reconciles the funds for these awards, checks the academic progress and enrollment of students to determine continued eligibility for awards, reviews student appeals when academic progress standards are not met, and receives and responds to all student inquiries about their financial aid—be it in person, by phone, by email, or by regular mail.

In the summer of 2013, a District Financial Aid Office was established by taking staff from the Coastline Community College (CCC), Golden West College (GWC), and Orange Coast College (OCC) financial aid offices and locating them at the CCCD main office.   A portion of the CFAO's processing responsibilities were assumed by this unit, which now packages Pell Grants and Federal Direct Loans for students at all three campuses. The DFAO also checks student enrollment and academic progress before releasing funds to students through District Fiscal Services and an outside third party.

The CFAO is located in Coastline's College Center on the fourth floor sharing an enclosed area with the Extended Opportunity Programs and Services (EOPS) Office. The DFAO is located at the CCCD on Adams in Costa Mesa.

Coastline's Financial Aid Office has one director, three permanent full-time financial aid specialists, and one temporary (one-year) full-time specialist. The Office also employs much needed part-time hourly staff to handle basic financial aid questions. Currently there are five individuals working in this limited capacity. The CFAO is open to the public Monday through Thursday from 8 a.m. to 5 p.m. and on Fridays from 8 a.m. to noon. Permanent staff continue processing on Fridays until 5 p.m. The DFAO is never open to the public and does not take phone calls from students.

The Coastline FAO is funded by a combination of sources. For 2014-15, less than half of the funding (45%) comes from the College through general funds. Fifty-two percent comes from state categorical funds (BFAP) with restrictions on how the money can be used. Federal administrative allowance funds cover the final 3%.

Internal Analysis

Table 1.1 reflects a decrease in participation trends over the past five years within special populations at CCC. Specifically, CalWORKs participation decreased by 40.7% from 2010-2011 to 2014-2015, Disabled Student Services participation decreased by 15.0%, and EOPS participation decreased by 2.1%.

Table 1.1 | *Financial Aid Awards*

Financial Aid Award Type	2009-2010	2010-2011	2011-2012	2012-2013	2013-2014
Board of Governors (BOG) Enrollment Fee Waiver Total	8,213	7,696	9,159	9,468	12,132
Academic Competitiveness Grant	9	12	-	-	-
Cal Grant	96	112	166	179	207
EOPS Grant	16	20	70	46	276
Pell Grant	1,200	2,059	2,689	2,840	3,084
SEOG (Supplemental Educational Opportunity Grant)	427	507	606	1,016	777
Loans Total	395	564	762	693	517
Scholarships Total	-	-	-	-	162
Work Study Total	6	5	7	10	13
Total	10,362	10,975	13,459	14,252	17,006

Source: Chancellor's Office Data Mart

Table 1.1 shows the duplicated student count for those receiving the various financial aid awards CCC offers. A student may have received more than one type of financial aid (which is not uncommon), and so the student would count in the above total more than once. As shown in Table 5.2, the number of students receiving any type of financial aid award has increased over the last five years, with the EOPS

Grant and Pell Grant having the largest percent increase from 2009-2010 to 2013-2014—1,625.0% and 157.0%, respectively.

Figure 1.1 Unduplicated Financial Aid Award Headcount
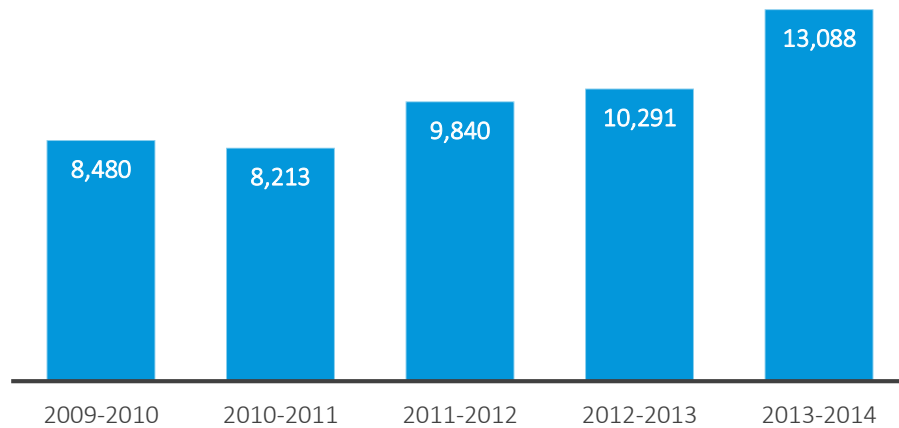
Source: Chancellor's Office Data Mart

Figure 1.1 shows an increase in students receiving financial aid over the last five years from 55.4% of the CCC enrollment population in 2009-2010 to 67.7% of the population in 2013-2014. The figures in this chart reflect the unduplicated headcount for students receiving any type of financial aid award within the given academic year.

Financial Aid Office Satisfaction Survey

Respondents were asked to indicate their level of satisfaction with the Financial Aid Office. Of those who have heard of Coastline's Financial Aid Office, 44.5% have utilized the office's services and are **satisfied**, 9.3% have utilized the office's services and are **not satisfied**, and 46.1% have heard of the office but **don't need** its services. Of all respondents, 16.9% have **never heard of** the Financial Aid Office and don't need its services.

Table 1.2 *Satisfaction with Financial Aid Office*

Answer Options	Used / Satisfied	Used / Not Satisfied	Heard Of / Don't Need	Never Heard Of / Don't Need	Response Count
Financial Aid Office	44.5%	9.3%	46.1%	16.9%	605

Participation & Knowledge

Of 79 respondents, 68.4% indicated that they currently **participate** or have participated in financial aid programs, while 31.6% **have not**. Respondents who said they have participated in financial aid programs were asked to indicate the change in their knowledge on each of the following statements in Table 1.3 as a result of their interaction with the CCC Financial Aid Office and their web-based information.

Table 1.3 *Change in Knowledge from Interaction with Financial Aid Office*

Answer Options	Better	The Same	Worse	N
My ability to identify financial aid resources.	69.5%	27.6%	2.9%	275
My understanding of the importance of applying early, submitting forms, and meeting deadlines to successfully apply for financial aid.	73.0%	23.9%	3.2%	285
My understanding of the importance of meeting Satisfactory Academic Progress (SAP) standards to maintain financial aid eligibility.	70.5%	24.8%	4.7%	278
My understanding of various available financial aid programs, including on- and off-campus resources.	63.0%	31.1%	5.9%	273
My understanding of the requirements, rights and responsibilities, and repayment obligations associated with acquiring a federal student loan.	67.0%	28.5%	4.4%	270

Of those respondents, 69.5% indicated that their ability to identify financial aid resources is **better**, 27.6% said it is the **same**, and 2.9% said it is **worse**. Of 285 respondents, 73.0% said their understanding of the importance of applying early, submitting forms, and meeting deadlines to successfully apply for financial aid is **better**; 23.9% said it is the **same**; and 3.2% said it is **worse**. Of 278 respondents, 70.5% said their understanding of the importance of meeting Satisfactory Academic Progress standards to maintain financial aid eligibility is **better**, 24.8% said it is the **same** and 4.7% said it is **worse**. Of those who have participated in financial aid programs, 63.0% of respondents say that their understanding of various available financial aid programs, including on- and off-campus resources is **better**, 31.1% say it is the **same**, and 5.9% say it is **worse**. Lastly, of 270 respondents, 67.0% say their understanding of the requirements, rights and responsibilities, and repayment obligations associated with acquiring a federal student loan is **better**, 28.5% say it is the **same**, and 4.4% say it is **worse**.

Service Area Outcome(s)

Table 1.4 *Service Area Outcome(s)*

SAO	ASSESSMENT MEASURE / TARGET
Through outreach efforts, Financial Aid students will demonstrate understanding of the importance of applying early, submitting forms, and meeting deadlines in order to successfully apply for financial aid.	**Measure:** The number of 2014-15 students who submitted a FAFSA by March 2, 2014 and went on to complete their file will be used as a baseline. Using the same criteria, 2015-16 students who submitted a FAFSA by March 2, 2015 will show a 3% increase. A survey focused on financial aid processes will be administered to 2014-15 financial aid students and used as a baseline. When administered to 2015-16 financial aid students, the number of students determined to understand the importance of applying by March 2nd will increase by 3%.
Student will be satisfied with the services of the Financial Aid department.	**Measure:** Satisfaction survey focused on service provided **Target:** 80% satisfaction.
The Financial Aid Office will take specific steps to lower Coastline's Federal Direct Loan default rate.	**Measure:** Not all default management activities entered into that were not active in 2013-14. (It will take 3-5 years to determine the effect of most measures begun in 2014-15.)

Table 1.5 *Student Load Default Rate*

Reporting Year	2012-2013	2013-2014	2014-2015
Student Loan Default Rate (3 year cohort)	19.3%	16.4%	10.5%

External Compliance

On an annual basis the department reports information to the state to MIS and the federal government through NLSDS and NSCH (Conducted by the district) regarding students receiving federal financial aid. Recently, the compliance reporting requirement have increased requiring factors such as gainful employment, loans by program based on 150% limit.

Progress on Forward Strategy Initiative(s)

Table 1.6 *Progress on Forward Strategies*

Initiative(s)	Status	Progress Status Description	Outcome(s)
Improve BANNER interfaces with PowerFAIDS	Complete	Much has been done, but a few additional interfaces are still coming.	Added: SAP Data Enrollment Data Program of Study
Increase the number of Federal applications submitted by students.	Complete	App submissions have been steadily increasing for several years.	2011-12: 11,707 2012-13: 13,689 2013-14: 14,519 2014-15: 15,923
Increase the number of awards -BOG Fee Waivers, Grants, Loans, and Work study-with increase in financial aid dollars to Coastline students.	Complete	A steady increase in state and federal aid awarded in non-limited categories (Pell, Cal Grant, Loans, BOGW)	See increases in Table 1.1. Students seeking loans dropped after 2011-12 as efforts were made to advise students not to borrow unless absolutely necessary.
Improve services to students with regard to inquiry response times, accuracy of information provided, timely notifications, timely awarding, and timely review of SAP appeals. a. Improve response times to student e-mail inquiries to 1-2 days. Currently, during high volume periods, students can wait as long as 5 days for a response. (More if a staff member is sick or on vacation). This is due to the volume of email inquiries and the limited availability of permanent staff who are	In Progress	The addition of one FT staff member has helped substantially.	This is the 3rd week of fall and all emails are being responded to within one day. There are now three groups of staff handling SAP appeals, cutting down on review wait time. FT Staff are assisting more at the front counter.

capable of adequately answering complex inquiries about specific student files.			
b. Develop and institute a Satisfactory Academic Progress (SAP) appeal orientation for local and online students. c. Work with the FA Directors at OCC and GWC to revise the current District financial aid Satisfactory Academic Progress Policy. d. Create a PowerPoint presentation to be used for the orientation. e. Schedule and present orientations by Spring 2016 or sooner. f. Produce a video of the orientation for students who do not live close enough to attend in person. (15-16 goal)	Not Complete	About 25% completed.	New SAP policy was written by FA Directors and implemented. No SAP orientation or PowerPoint created at this time. No video.
Increase the number of informational financial aid workshops, presentations and outreach events given by the FAO to Coastline students, prospective students, and parents of prospective students. (FAO has averaged 4/yr. The goal target is 100% increase, minimum.) a. Hold an "I Can Afford College" on at least one of Coastline's campuses in Spring 2015. b. Offer in-class workshops for counseling classes, and financial aid presentations to high school students and their parents. c. Schedule Spring 2015 workshops at the College Center for current students. d. Have a financial aid brochure designed and printed (15-16 goal).	Complete	All but item "c" were done. 17 presentations	For 2014-15: a.: One "I Can Afford College" event at NBC campus with free lunches provided to students. b.: One in-class presentation to CCC students. Two in-class presentations to HS students. Two EOPS orientations. Five FA high school outreach events. One College Preview Day FA presentation. Three STAR FA presentations. One high school counselor FA presentation. One CCC counselor FA presentation. d.: Brochure produced.
In order to manage student loan defaults and keep them from escalating, secure third-party services to contact and counsel past student borrowers who have become delinquent in making payments, and are in danger of defaulting. a. Seek funds from PIEAC	In Progress		All three Colleges have elected to enter into a contract with ECMC to do loan de-fault management. A funding source has not yet been identified.

Forward Strategy

It would be in the students' and the departments' best interest if 100% operational functions were decentralized from the Coast Community College District and reestablished at the College. It would be strongly suggested that reporting functions and potentially disbursement functions remain at the CCCD. This would provide better access to adequately serve the student and meet their needs in a timely and effective manner.

Section 2: Human Capital Planning

Staffing

Table 2.1 Staffing Plan

Year	Administrator	Management	F/T Faculty	Adjunct	Classified	Hourly
Previous year	VP Student Services	Director of Financial Aid	-	-	4	4
Current year	VP Student Services	Director of Financial Aid	-	-	5	4
1 year	VP Student Services	Director of Financial Aid	-	-	5	5

In 14-15 two position were approved and in 15-16 these positions were filled.

Based on internal research the department found an increasing trend in fraudulent activity which warrants that a quality assurance financial aid position needs to be hired. It is suggested that the position is piloted as a 19.5 hour position for the first year and then reevaluated the following year.

Professional Development
Table 2.2 Professional Development

Participants	Professional Development
All staff members	CCCFSAAA training
Financial Aid Director	CCCCO Director trainings (2), CASFAA, CCCFSAAA

Director trainings by the CCCCO provided an overview of the areas of financial aid director responsibilities, direction with regard to new financial aid requirements, and updates on new legislation. CASFAA and CCCSFAAA conferences provided training on a wide variety of financial aid topics and programs. Staff were allowed to choose to attend those workshops they were most interested in, and asked to share information with one another so that all could benefit from all trainings attended.

Forward Strategy

Depending on the direction of the operational functions of the department, it would be anticipated that there would be great need for personnel and continuous training to meet the demands of a fully college operational financial aid center.

Section 3: Facilities Planning

Facility Assessment

Currently, the department primarily operates at the College Center Campus in Fountain Valley. On occasion the team gives presentations and offers services at the different learning centers to increase access.

Forward Strategy

Based on the current location and office structure, it has been determined that the department would function effectively with no additional space needed if the decision is made to decentralize operations from the Coast Community College District.

Section 4: Technology Planning

Technology Assessment

There were no major financial investment into technology beyond the 2012-2013 Measure M computer refresh. The current assessment finds that the Office is operating efficiently and does not have any pending needs for technology. However, due to the college audit suggesting it would be imperative that the CCCD IT division identify and implement a system that would be proactive it determining potential fraudulent activity. Planned discussions will occur in the follow year.

The department uses a PowerFAIDS to input, report and collect data to help in the reporting, decision making and overall student support process. It is imperative that the department maintains this software as it is integral to the overall operation of the department.

Forward Strategy

It would be anticipated that the department follows the College through the technology refresh cycle to maintain adequate technology and software to operate and function effectively.

Section 5: New Initiatives

Initiative: Ensure quality and safety to student information and decrease fraudulent activity.

Describe how the initiative supports the college mission:
Increase assess and ensure quality through student support services.

What college goal does the initiative align with?
☐ Student Success   ☐ Partnerships
X Access, Persistence and Retention   ☐ Culture of planning, evidence and inquiry
☐ Innovation   X Growth and efficiency

What College planning document(s) does the initiative align with?
☐ Educational Master Plan   ☐ Facilities
X Staffing   ☐ Technology

What evidence supports this initiative?
☐ Learning Outcome (SAO) assessment
X Internal Research (Student achievement, program performance)
☐ External Research (Academic literature, market assessment, audit findings, compliance mandates)

Describe how the evidence supports this initiative.
There has been an increase in fraudulent activity at Coastline and there is an apparent need to monitor and report the offenders.

Recommended resource(s) needed for initiative achievement:
Financial Aid Specialist (E-50) (19.5 hour)

What is the anticipated outcome of completing the initiative?
Decrease in financial aid fraud.

Provide a timeline and timeframe from initiative inception to completion.
On approval of PIEAC, Budget Committee and College Council, the position will be advertised in June and hired in July and trained in August in preparation for 2015-2016.

Section 6: Prioritization

Human Capital.

Initiative	Resource(s)	Est. Cost	Funding Type	Health, Safety Compliance	Evidence	College Goal	To be Completed by	Priority
Ensure quality and safety to student information and decrease fraudulent activity.	Financial Aid Specialist (19.5 hour)	24,206	One-time pilot	Yes	Internal	Access, Persistence and Retention; Growth and Efficiency	Fall 2016-2017	1