

Crafton Hills College Financial Aid Office
Program Review 2009-2010

Name of Unit: CHC Financial Aid Office

Name of Person Preparing Document: John Muskavitch, Fermin Ramirez,

Mission Statement Developed by: John Muskavitch, Juanita Sousa, Sandra Roberts, Diedre Sharp

Date of Unit Meeting to Review Document: 9/4/09

<u>Reviewer Name:</u>	<u>Reviewer Position</u>
Juanita Sousa	Fin. Aid Office Coordinator
Sandra Roberts	Fin. Aid Specialist I
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Program Mission

The mission statement of the Financial Aid Office at Crafton Hills College is to assist you in attaining your educational goal. Accessibility to higher education is essential to the development of human potential and the human condition; and financial aid is an essential access vehicle to higher education.

Program History and Description:

Crafton Hills College Financial Aid Office (FAO) is charged with assisting students complete the necessary financial aid applications, process student financial aid files, disbursing financial aid to eligible students in a timely manner, securing, and maintaining all student financial aid records. Students receive assistance in the filing of applications, corrections to the applications, reviewing, and completion of verification documentation. Students are assisted in person, letter correspondence, and sometimes through email. The financial aid process is complicated and requires personal and sensitive information of students and their parents for dependent students. The FAO staff is trained and dedicated to treating each individual with respect and courtesy while offering the best possible service in a timely manner.

The FAO administers multiple Federal and state financial aid grants, and some scholarships. Federal financial aid programs include the Federal Pell Grant, Bureau of Indian Affairs Grants (BIA), Federal Work Study (FWS), Supplemental Educational Grants (SEOG), the Academic Competitiveness Grants (ACG), Stafford Subsidized and Unsubsidized Federal Family Educational Loan Programs (FFELP). California funded grants include Cal Grants B & C, the Board of Governor's Fee Wavier (BOGW) and the Chafee Grant for former foster youth. In collaboration with CARE & EOPS additional state grants are available based on unmet student need.

The FAO must review and process financial aid applications in accordance with Federal, state, and institutional regulations, guidelines, and procedures. Major office functions include:

- Disburse and monitor all grants, scholarships, loans, and work study awards.

- Monitor and interpret all Federal, state, institutional regulations, guidelines and policies.
- Review, develop, implement, or modify internal policies and procedures as necessary to ensure compliance with said regulations, guidelines, and policies.
- Prepare accurate and timely submittals of a variety of Federal, state, and institutional reports and participation agreement applications.
- Represent CCCC in responding to questions, findings, and recommendations from Federal, state, and institutional auditors in regards to CCCC's compliance with regulations, guidelines, and policies.
- Review and update the FAO Procedures Manual which is used as a resource tool for staff and as a training tool for new staff.

For the 2009-2010 fiscal year the FAO was given a slight increase of Board Financial Assistance Program (BFAP) administrative allowance, despite budget cuts, for the processing of the BOGW fee waivers for eligible California residents. The formula used to calculate the allowance is based on 50% of the BOGW applications filed, 50% based on FTES, and the actual revenue from the BOGW fee waivers. The BFAP funding is intended to enable the FAO to promote the availability of financial aid to current and prospective students, and increase staff to better serve CCCC students with their financial needs. California's state wide campaigns to promote financial aid resources via television commercials, radio spots, newspapers articles, along with the icanaffordcollege.com and Cash for College campaigns have impacted the number of students that inquire about financial aid at CCCC.

Applying for financial aid may be an intimidating process with the over 100 questions on the Federal aid application known as the FAFSA. As such student and parents can receive assistance on a walk in basis and scheduled appointments opportunities are available via the financial aid outreach coordinator. Our outreach department which has proven to enhance and expand customer services to students since the position was filled in October of 2006. In 2006-2007 three off campus financial aid workshops were conducted with 306 students and parents. In 2008-2009 seventeen off campus workshops were conducted with 1304 parents and students. In addition to outreach, huge efforts are done with regard to inreach with 71 class visits and over 1800 students seen in spring 2009. These efforts are evident in the slight rise in BFAP funds despite budget cuts, as mentioned earlier.

The Financial Aid Office (FAO) is the middle agent between students and governmental and private financial aid entities. The FAO empowers prospective and enrolled students seeking higher education by instructing them how to apply and complete the financial aid process. According to the CCC Office, community college students that receive aid have higher retention rates, higher completion and transfer rates than students that don't receive aid. Students that are determined not eligible for public aid are directed where to seek scholarships.

STAFFING

John Muskavitch, Director of Financial Aid
 1 FTE Financial Aid Coordinator, Juana Sousa
 1 FTE Financial Aid Outreach Coordinator, Fermin Ramirez
 1 FTE Financial Aid Specialist 1, Sandra Roberts

1 FTE Clerical Assistant II, Carrita Morales
.50 FTE 19 hour position (frozen)

Location: CL-214

Hours: (normal school year)

Monday- Thursday 9:00 am to 6:00 pm, Friday 9:00 am to 1:00 pm

(Summer)

Monday- Thursday 9:00 am to 5:30 pm, Friday Closed

2. How does your program define effectiveness, and what measures have you chosen to gauge it?

The effectiveness of the functionality/output of the financial aid office is best observed by comparing the aggregate Federal and state aid program's yearly totals. It is inappropriate to set a percentage for growth for any financial aid program as a measure of effectiveness. For example, the award rate of Federal aid is highly dependent on a student actually completing their file. A great deal of time and effort is spent going through incomplete files, reviewing what are the missing items, sending a tracking letter reminding the student what items are missing to complete their file. Throughout a school year a pending file will be revisited four times before it is closed out for non-completion. It is estimated that 1/8 of all files opened are not completed within a given award year. As such many hours are spent in attempting to have a student complete a file and it may ultimately yield no measurable results.

Another drawback to setting a growth percentage benchmark for measuring the effectiveness of the FAO is the fact that enrollment fluctuates. Therefore, if a 5% growth in Pell Grant is established and enrollment drops by five hundred students, then 5% growth will be highly unlikely since total Pell awards tend to be a percentage of total enrollment.

The FAO provides financial aid in various forms to approximately 46% Crafton Hills College students to assist them in financing their education. The following tables are an account of the total number of recipients that applied for and received the BOGW at CHC during the past four years according to data from the California Community Colleges Chancellor's Office (CCCCO) DataMart. Table 1 includes the total number of recipients and total dollar amount of the awards. In addition, the CCCCCO DataMart reporting system was used to determine who the highest percentile rates of recipients are in respect to gender and age in Table 2. The anticipated enrollment trends for CCCCCO suggests that the FAO staff workload will continue to increase during the coming years with the introduction of new workforce programs at CCCCCO.

The FAO takes a position of increasing all financial aid program awards each year (except for student loans) without setting a minimum growth rate for each. Below are the most recent figures available for the Board of Governor's Fee Waiver. The data may seem inconsistent because even though the total number went up, the total awards went down from 2006-2007 to 2007-2008. The reason is that in January of 2007 registration fees went down from \$26.00 to \$20.00 per unit. Fees remained at \$20.00 for all of 2008-2009. It should be expected that total awards will dramatically increase in the 2009-2010 year reflecting the fee increase back to \$26.00 per unit.

Table 1 - Total number of recipients and BOGW awards

Aid Year	Total # of Recipients	Total Awards
2006-07	2523	\$773,430 .00
2007-08	2877*	\$562,280.00*
2008-09	**	\$.00
2009-10	**	\$.00

* Actual Numbers Submitted to CCCCO for annual BFAP Report

** Data is not yet available

Further Analysis of BOGW data shows that awards are consistent with CHC's demographics. Below one can see that the largest age group receives the largest number of awards by age. The same holds for awards by gender whereas CHC's larger female population receives a large percentage of awards by gender.

Table 2 - Who are the recipients of the BOGW AWARDS?

Comparison of highest percentile based on age, gender, and ethnicity

Aid Year	2006-2007	2007-2008	2008-2009
Age Group			Data not available
Under 18 -	4 - .0001%	6- .0002%	
18-34	2144 – 84.98%	2222 – 86.29%	
35-49	307 – 12.17%	135 – 5.24%	
50+	67 – 2.65%	21– .08%	
Gender	Female 1582 - 62.70%	Female 1602 – 62.21%	Data not available
	Male 938 – 37.18%	Male 968 – 37.59%	
	Unknown 3 - .0001%	Unknown 3 - .0002%	

The table below illustrates the trends in financial aid wards by program type and award amount for the past three consecutive years. Over the past three years there has been an upward trend in the amount of funds disbursed and a notable increase between 2006-2007 and 2008-2009 in the number of recipients. It is anticipated that the numbers will continue in an upward direction putting a strain on staff since the number of recipients increases but staff levels remain the same.

Financial Aid Award by Fund	2006-2007		2007-2008		2008-2009	
	Student	Total award	Student	Total award	Student	Total award
Pell Grant	874	\$1,678,858.00	879	\$1,830,531.00	1010est	\$2,636,090.00
Federal Work Study	65	\$72,458.00	32	\$56,396.00	42est	\$100,890.00
SEOG	115	\$92,300.00	79	\$96,900.00	149est	\$133,400.00
Cal Grant B & C	180	\$196,727.00	189	\$222,635.00	195est	\$210,420.00

The FAO has made significant efforts in implementing the CCCO's directive for every financial aid office to appoint a foster youth liaison at each campus. Between the combined efforts of the FAO's office coordinator and the FAO's outreach coordinator, there is a significant increase in the identification and service of Chafee eligible students since 2006. This is noteworthy due to the high attrition rate of foster youth. In years 2006-2007 and 2007-08 ten students were identified and a laborious Needs Analysis was conducted for all ten yet, only one enrolled in 2006-2007 and five enrolled in 2007-2008.

Chafee Grant Awards

	2006-2007		2007-2008		2008-2009	
	Students	Total award	Students	Total award	Students	Total award
Number of Identified Eligible Students	10		10		13	
Numbers of who Received Disbursement	1	\$2,206.00	5	\$25,000.00	13	\$61,461.00
% Change from Prior Year	*		500%		260%	

*Data not available

A good indicator of efficiency and effectiveness is the turnaround time from the time a file is completed to the time funds are disbursement to the student. The FAO takes four to six weeks to process a completed file compared to six to eight weeks for a similar college in Region IX. The FAO uses priority deadlines to establish a guarantee that students who complete the financial aid process by the priority deadline will receive a disbursement at the beginning of the semester. The turnaround time could be greatly improved with the addition of a second financial aid specialist. Each year a new in office file can be started in the first week of April and a priority deadline is set for the middle of June. Students who complete their file by the June priority deadline will receive funds in the first disbursement. The table below shows the number of students who received a disbursement in the first Pell disbursement has increased dramatically this year in comparison with previous years, showing that only has the speed of packaging increased, student need has increased as well.

Number of Pell Awards in the First Disbursement in Fall Semester

	2007-2008	2008-2009	2009-2010
	Fall	Fall	Fall
# of Checks Disbursed	202	222	351
Award amount	\$156,550.00	\$207,645.00	\$365,058.00

During the time period of February 25 to May 19 of the 2008-2009 spring semester a point of service evaluation was conducted for the FAO by the CHC Office of Research and Planning. The intent of the evaluation was to gauge the quality of in office services provided by the FAO. The table below show that overall customer service was at over 90% satisfactory level.

Financial Aid POS Evaluation Results: Spring 2009

	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Fin. Aid is a high quality service?	.8%	1.5%	4.6%	28.5%	63.1%
I believe my needs were meet.	1.5%	1.5%	5.4%	25.4%	66.2%
Would recommend Fin. Aid to others.	0.8%	1.5%	3.8%	24.6%	67.7%
I received exactly the services/info. I needed.	.8%	.08%	4.6%	24.6%	67.7%
I am satisfied with the Financial Aid.	2.3%	0	3.1%	24.6%	68.5%
Would use Financial Aid Again	1.5%	1.5%	2.3%	24.6%	66.9%

The POS results also reaffirms the CCCCCO's claim's that students find financial aid a valuable resource and component to achieving their educational goals. When asked if, "The services/information at financial aid will help maintain my academic goals" over 88% agreed or strongly agreed.

Financial Aid POS Evaluation Results: Spring 2009

	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
The services/information at Fin. Aid will help me maintain my academic goals.	.8%	0	8.5%	21.5%	66.9%

The FAO also administered an evaluation of financial aid workshops conducted off campus during the period of January 5 to March 2, 2009 in conjunction with the Cash for College (CFC) Campaign. 689 students from thirteen area high schools completed a survey. The survey and questions were developed by the CFC Campaign. The questions exhibited below from the survey relate to CHC's presenter's workshop quality compared to state wide CFC workshops.

2009 Cash for College Student Exit Survey: Question1

	Poor	Fair	Good	Excellent
How would you rate this workshop overall?	.2%	2.1%	34.4%	62.7%
State wide results	1%	4%	37%	54%

2009 Cash for College Student Exit Survey: Question 4

	No	Not Sure	Yes
Was the help you received worth the effort of attending?	1.8%	3.8%	93.7%
State wide results*	1%	6%	90%

* 3% did not answer the question

State and Federal aid applications can be difficult to under and complete by most students and parents. The following tables show the need for Financial Aid educational/instructional services in the community.

2009 Cash for College Student Exit Survey: Question 3

	Yes	Probably, but not as well	No
Could you have completed the FAFSA on you own, without the help provide by the CFC workshop?	16.2%	53.7%	29.5%
State wide results *	15%	54%	30

* 2% did not answer the question

3. Please summarize the results of the measures you have applied.

As mentioned, the overall goal of the financial aid office is to increase financial aid programs awards by head count and award amount year after year. The tables from above show a progressive growth trend in all aid programs. The 200-10 year will experience even sharper increases due to high enrollment and displaced workers are seeking retraining during the current economic downturn. Both internal and external measures of the FAO show high levels of customer satisfaction with the services offered in the office and services offered off campus.

4. Reflect on those results and tell us what they mean for your program.

The FAO has felt the pressure of increased applicants over the past two years. In 2007-2008 at the start of the school year 1,964 Federal aid applications were submitted. At the start of 2008-2009 2,429 Federal aid applications were submitted. At the start of 2009-2010 4,577 Federal applications have been submitted nearly doubling prior year's year-to-date applications. The FAO has operated with the same staff level for the past three years yet the volume of students served and new regulatory mandates grown tremendously put a huge burden on the staff.

With the strict enrollment policies of the CSU and UC systems will force many students to seek higher education in the CCC. This is compounded with many displaced workers seeking

retraining in the vocational and academic programs offered at CHC. Undoubtedly, financial aid will be a necessity for a large number of these additional students.

In addition, CHC is under going major construction that will create more instructional space to accommodate projected student growth. As such the FAO needs to develop a personnel growth plan in order to meet an imminent demand. In order to accommodate personnel growth a re-design of the office and additional workspace will be necessitated.

Despite the above mentioned external factors, the FAO has been able to maintain a high level of service. However, the efficiency and overall program effectiveness of the FAO is at risk of not meeting future demands if the necessary steps to address the above concerns are not taken.

5.-a. What is going well and why?

The FAO is strongly committed to providing accurate and consistent financial aid information to students. The Financial Aid Office must maintain the most up to date training on state and Federal financial aid laws, rules, and regulations. All of the permanent staff belongs to the California Community College Student Financial Aid Administrators Association and the California Association of Student Financial Aid Administrators. Both professional organizations provide annual conferences with multiple training workshops for financial aid staff. In addition to the annual conferences regional training workshops are attended throughout the year. Web-inares are also held throughout the year by the Chancellor's Office, the California Student Aid Commission, and industry partners.

Over years of refining, a systematic filing system is in place which allows for easy retrieval of current, pending, and archived files. Files are never lost or misplaced.

In order to meet Federal appeals procedures, a strong and diverse committee is comprised to review financial aid appeals and Term Dismissal Requests. The members of the committee come from faculty, administration, and counseling segments of the campus community. This committee is Chaired by the director and all decisions are arrived by consensus of the membership.

The FAO of CHC has a very low student loan default of 3.2%. This is attributed to successful loan counseling implemented by the Director of Financial Aid. Students are given detailed information to assess if a student loan is right for them.

The outreach efforts of the Financial Aid Outreach Coordinator have yielded considerable results in the overall number of aid awards and significantly with Chafee. He has built a strong rapport with many high schools in the Inland Empire. Inreach receives his equal time and he visits many classes informing students of financial aid opportunities. His service on the Cash for College state wide advisory board has secured additional state outreach funds to the FAO.

The FAO works well as a cohesive unit focused on assisting students obtain the maximum aid they are eligible for. Everyone looks out for the best interest of the student and follows all Federal and state rules and regulations which are in the best interest of the office. A de-facto

system of checks and balances between staff members ensures that students provide to the FAO accurate information which is used to determine her/his aid.

5.-b. What in not working well and why?

Since 2008-2009 the FAO has been experiencing long lines outside the office; something was previously never an occurrence. At present there are only two counter stations for students to receive service and no wheelchair accessible station. This creates a huge bottle neck and during peak times of the year students wait two to three hours to be seen.

The turnaround time for the 2009-2010 files completed after the June priority date is eight to ten weeks. This is two weeks longer than in previous years. This is due to a significant increase in processed FAFSA applications and limited staff. There is only one Financial Aid Specialist who process all in office files as quick and thorough as she can.

With the current hiring freeze, the internal operations are slowed down with the needed clerical staff need to assist in processing, filing, and reviewing student files. The FAO is relying on FWS student workers to assist with office work and outreach.

6. What feedback did you receive from your last Program Review? How did you respond to it?

The FAO has not had a formal program review since the Director of Financial Aid began in 1999.

7. Tell us where you would like your program to be three years from now (vision).

To improve customer service and speed and efficiency of financial aid disbursement, in three years, a glitch-free disbursement system using debit cards would be implemented. To ensure that increased demand for Financial Aid does not impact the quality of services, staffing would increase to include an, Assistant Director, a second financial aid specialist, two part-time clerical staff, and two student employees to assist with outreach.

Three years from now the optimal FAO would have in place an Assistant Director, a second Financial Aid Specialist, The office would be redesigned to provide workspace and workstations for the above mentioned.

In three years there would be implemented a glitch free disbursement system using debit cards.

Each progressive year there would be manageable growth in aid awards of all types (except student loans).

8. Program Goals and Objectives:

The FAO embraces consistency, fairness, and compliance in the processing of all applications in accordance with all Federal, state, and institutional policies, regulations. Maintaining compliance will ensure that Crafton Hills College retains its Federal Title IV and other financial aid eligibility. Students are empowered by successfully completing the Free Application for Federal Student Aid (FAFSA) processes from the initial application to the completion of the required verification forms so that their eligibility for funding can be determined. After this

determination, students are notified of the various financial aid resources available to them. The FAO has set the following goals and objectives:

Goals:

Goal #1: Provide the highest level of customer service to all students and parents to enhance their college experience at CHC.

Objectives to meet Goal #1

1. Develop and implement a systematic method to notify and deliver debit cards to all students that begin an in office file and begin disbursements to students via debit card.
2. Develop and maintain a financial aid webpage that contains information and portals relative to the new debit card.
3. Provide quicker file processing which in turn will dramatically speed up the delivery of funds to students.
 - a. Activity: Secure funds to create an Assistant Director position to assist the Director with student appeals, student loans, SEOG awards, and other special projects.
 - b. Activity: Add to the FAO staff a second financial aid specialist to increase the turnaround time for financial aid processing.

Goal #2: Increase outreach to the college and to the community and improve access to Financial Aid opportunities for all students.

Objectives to meet Goal #2

1. Hire Financial Aid Student Ambassadors with BFAP funds in order to support and increase financial aid outreach activities in k-12 feeder schools and in the community.
2. The FAO will identify partnerships with community agencies such as Human Services to promote the availability of financial aid resources to current or former Foster Youths.
3. The FAO will research methods of promoting financial aid opportunities to students on campus, as well as those who visit the CCCCO website via networking with other college financial aid offices.

Goal #3: Improve the Financial Aid Facilities to promote a service environment that is more welcoming and student-friendly.

1. Merge CL 214 and CL 215 into one office with a redesign of the floor plan which would include a five window counter (one of the windows will be wheelchair accessible).
2. Purchase the necessary furniture and fixtures to create a functional work area when both halves of the Financial Aid Office are merged.
3. Secure funding for a major facelift to Financial Aid facilities.

Program Demand:

The demand for FAO services has increased with scheduled appointments, walk-ins and student contacts. Many student contacts can be handled quickly at the front counter without a scheduled appointment. Students who have complicated situations can schedule an appointment to ensure privacy. In addition, students who need additional one-on-one assistance can also meet with a FAO outreach staff on an appointment basis. Student's concerns are being voiced throughout

our communities and California in regards to the rising cost of transportation and textbooks forcing students to seek financial aid.

While there may be a reduction in the number of awards in some funds, the volume of applications and time spent on each application has increased due to numerous Federally required steps to the awarding processes of the Title IV aid to eligible students. Every application impacts highly on the FAO staff's time even if the applicant does not complete the process, never enrolls, or is not eligible based on enrollment.

Program Relationships and Impact:

With the rising need for financial assistance, the Director of FAO and staff is charged with the continued review of processing procedures with the ultimate goal of providing adequate financial aid to all students and maintaining compliance with Federal, state, and local regulations.

The FAO staff works in conjunction with other CCCC Student Support Services in Admissions & Records, CalWORKs, CARE, Counseling, DSPS, EOPS, Transfer Center, and Veteran's Office. To better serve students, the entire CCCC Student Support Service programs embrace the team approach in outreach efforts and the referral of students.

The Financial Aid Appeals Committee consists of various members of the CHC Administration, Faculty, and Staff and is chaired by the FAO Director. The purpose of the committee is to meet on a periodic basis to assist the Director of FAO in implementing and refining FAO Policies and Procedures as it pertains to Satisfactory Academic Progress. The Financial Aid Appeals Committee also rules on student appeals regarding exceptions to policies and/or academic progress difficulties. The Financial Aid Appeals Committee is generally the final level of appeal for a student and their decisions are final.

Summary

The mission of Crafton Hills College is to advance the education and success of students in a quality learning environment.

The Financial Aid Office has worked hard to ensure a quality learning environment by offering financial support to over 43 % of CHC students. In addition the FAO reorganization increased the effectiveness of service to students in the spring 2009 semester. The FAO has enhanced teamwork and cross-training so that each FAO staff member is an equal. The ongoing cross-training and the sharing of knowledge to support each other in general duties have resulted in stronger and consistent customer services to better serve students, and improve the overall quality of our services.

Part of advancing the education and success of students is making all students aware that they can have access to college regardless of their financial circumstances. To ensure the community is aware of financial aid opportunities, a coordinated outreach effort has been developed. The student services support team approach in outreach has increased strong partnerships in our service communities. The Financial Aid Staff are trained in promoting financial aid resources which opened the door to an expansion of partnerships at area feeder high schools and our service area communities for outreach purposes. Information is provided in a timely and accessible fashion. In addition, the CCCC FAO website was updated to provide financial aid

information which is user friendly in explaining how to apply for Federal, State, and Institutional programs.

The FAO staff has worked hard to ensure that its processes and procedures are clearly stated and readily available and usable for the college community. For instance, student employment hiring and supervising procedures have been incorporated onto the Internet. Staff and faculty can access the Supervisor Manual, Student Worker Handbook, and forms electronically.