



**Alaska
Commission on
Postsecondary
Education**

COLLEGE & CAREER PLANNING • FINANCIAL AID • CONSUMER PROTECTION
Promoting Higher Education & Training for Alaska

Spring Quarter Commission Meeting

April 26, 2023

ALASKA COMMISSION ON POSTSECONDARY EDUCATION

[Zoom Link](#)

Meeting #: 885 8261 9421

Password: ACPE

Teleconference: (888) 788-0099; Code: 885 8261 9421 #

AGENDA

Wednesday, April 26, 2023

1. 10:00 a.m. Convene/Roll Call
- 2.* Adoption of Agenda
 - *Suggested Motion: move to adopt the agenda of the April 26, 2023, Commission Meeting.*
3. Ethics Disclosure Relative to Adopted Agenda
- 4.* Election of Officers
 - *ACPE Bylaws Article III, Section 3.01, **Election of Officers**. The election of officers must take place at the last regularly scheduled meeting of the current fiscal year. Newly elected officers will be seated immediately after election at that same meeting.*
- 5.* Resolutions of Appreciation
 - *Suggested motion: move the Commission to adopt the Resolutions of Appreciation as written for Lisa Parker, Mia Costello, Rodolfo Garcia, Keith Hamilton, and Donald Handeland*
6. Honoring Darroll Hargraves
- 7.* Approval of Meeting Minutes from January 12, 2023 and April 5, 2023
 - *Suggested motion: move approval of the meeting minutes from the January 12, and April 5, 2023, Commission meetings.*
- 8.* Determine April 2024 Meeting Date
 - Wednesday, April 3, 2024
 - Wednesday, April 10, 2024
 - Wednesday, April 17, 2024
 - *Suggested motion: move the Commission to hold its spring 2024 quarterly meeting on April (dd), 2024.*
- 9.* Resolution of Support for HB 148
 - *Suggested Motion: move approval of the Resolution of Support for HB 148*
10. Public Testimony:
 - Individuals: 3-minute limit

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- Group Representatives: 5-minute limit
11. 10:45 a.m. Executive Director Report – Sana Efird
 12. 11:00 a.m. University of Alaska Update – President Pat Pitney
 13. 11:20 a.m. Management Team Reports:
 - a. Finance – Julie Pierce
 - b. Program Operations – Kerry Thomas
 - c. Communications and Outreach – Kate Hillenbrand
 - d. Information Support Services – Jamie Oliphant
 - e. Human Resources – Included in Executive Director Report
 14. Noon Break
 15. 1:00 p.m. Compliance Activities Report – Tyler Eggen, Institutional Authorization Program Coordinator
 - 16.* Institutional Standards and Evaluation – Tyler Eggen, Institutional Authorization Program Coordinator
 17. 1:30 p.m. Commissioner and Department Reports:
 - a. Alaska Student Loan Corporation – Barbara Adams
 - b. Board of Education and Early Development – Vacant
 - c. Board of Regents – Vacant
 - d. Community Colleges – Vacant
 - e. Student Representative – Rodolfo Garcia
 - f. Alaska Workforce Investment Board – Trish Zugg
 - g. Alaska Access and Completion Network - Written Report
 18. 2:00 p.m. Miscellaneous:
 - a. Administrative Action Log
 - b. Commission Members’ Affiliations
 - c. Future Scheduled Meeting Dates
 1. July 13, 2023
 2. October 19, 2023
 3. January 11, 2024
 - d. ACPE Commonly Used Acronyms
 19. 2:15 p.m. Commissioner Closing Comments
 - 20.* 2:30 p.m. Adjournment
 - *Suggested Motion: move the Commission adjourn the April 26, 2023 meeting.*

***Action Required**

State of Alaska

Commission on Postsecondary Education

Resolution of Appreciation 2023.01

WHEREAS, Commissioner Lisa Parker, as a representative of the University of Alaska Board of Regents, faithfully served as a member on the Alaska Commission on Postsecondary Education from March 2017 until January 2023; and

WHEREAS, Commissioner Parker served as a committed liaison, ensuring the exchange of information between the Board of Regents and the Commission. She continually demonstrated her deep regard for her fellow Alaskans and strongly supported ways and means to assist the Commission in its efforts to improve and expand programs and services that ensure all Alaskans had equal access to postsecondary education and training to enhance their lives; and

WHEREAS, Commissioner Parker was an engaged member who provided valuable insight and knowledge in support of the Commission's mission, demonstrating unwavering commitment. Her years of experience in resource development and in many public organizations provided a wealth of information and a strong vision of Alaska, its people, and their needs; and

WHEREAS, Commissioner Parker's professionalism, integrity, and caring demeanor will be missed.

NOW, THEREFORE BE IT RESOLVED, that the members of the Alaska Commission on Postsecondary Education and its Staff officially recognize Commissioner Parker's service as a member on the Commission and extend their statement of appreciation for her support and contributions to the Commission's efforts; and

BE IT FURTHER RESOLVED, that their Resolution be appropriately engrossed and conveyed to Commissioner Parker with a copy to be incorporated in the official minutes of the April 26, 2023 meeting of the Commission.

Joshua Bicchinella, Chair

Sana Efird, Executive Director

State of Alaska
Commission on Postsecondary Education
Resolution of Appreciation 2023.02

WHEREAS, Commissioner Mia Costello, in her capacity as Alaska State Senator, faithfully served the public as a member of the Alaska Commission on Postsecondary Education from May 2021 to January 2023; and

WHEREAS, Commissioner Costello has demonstrated her support and regard for the mission of the Alaska Commission on Postsecondary Education and its accountability to the Alaska public; and

WHEREAS, Commissioner Costello worked to assist and guide the Commission as a liaison for the State Senate and helped improve access to and the quality of educational resources in Alaska.

NOW, THEREFORE BE IT RESOLVED, that the members of the Alaska Commission on Postsecondary Education and its Staff officially recognize Commissioner Costello's service as a member on the Commission and extend their statement of appreciation for her support and contributions to the Commission's efforts; and

BE IT FURTHER RESOLVED, that their Resolution be appropriately engrossed and conveyed to Commissioner Costello with a copy to be incorporated in the official minutes of the April 26, 2023 meeting of the Commission.

Joshua Bicchinella, Chair

Sana Efird, Executive Director

State of Alaska

Commission on Postsecondary Education

Resolution of Appreciation 2023.03

WHEREAS, Commissioner Rodolfo Garcia, as a representative of Alaska's associated student body through the University of Alaska's Student Coalition, has faithfully served as a member on the Alaska Commission on Postsecondary Education from June 2021 and will be leaving the Commission in May of 2023; and

WHEREAS, Commissioner Garcia, as a University of Alaska student and active member of the student government, offered valuable insight as to concerns at the student and campus level; and

WHEREAS, Commissioner Garcia's regard for higher education is highly evident and his dedication to advocating for the needs of his fellow students is admirable and will be missed.

NOW, THEREFORE BE IT RESOLVED, that the members of the Alaska Commission on Postsecondary Education and its Staff officially recognize Commissioner's service as a member on the Commission and extend their statement of appreciation for her support and contributions to the Commission's efforts; and

BE IT FURTHER RESOLVED, that their Resolution be appropriately engrossed and conveyed to Commissioner with a copy to be incorporated in the official minutes of the April 26, 2023, meeting of the Commission.

Joshua Bicchinella, Chair

Sana Efird, Executive Director

State of Alaska

Commission on Postsecondary Education

Resolution of Appreciation 2023.04

WHEREAS, Commissioner Hamilton, as a representative of the State Board of Education, faithfully served on the Alaska Commission on Postsecondary Education from March 2015 to March 2023; and

WHEREAS, Commissioner Hamilton has dedicated eight years to the mission of the commission and throughout his time has contributed his extensive knowledge and expertise, his passion for education, and his time to helping safeguard and improve educational opportunities in Alaska; and

WHEREAS, Commissioner Hamilton has been an engaged member of the Commission, serving as a member of the Executive Committee and Institutional Standards and Evaluations Committee, and shared in the responsibility for the ongoing consumer protection of Alaskans and ensured stable and informed advocacy for the Commission; and

WHEREAS, Commissioner Hamilton's experience in private higher education administration as well as his involvement on the State Board of Education contributed to the Commission's efforts to provide services and programs to students and their families;

NOW, THEREFORE BE IT RESOLVED, that the members of the Alaska Commission on Postsecondary Education and its Staff officially recognize Commissioner Hamilton's service as a member on the Commission and extend their statement of appreciation for his support and contributions to the Commission's efforts; and

BE IT FURTHER RESOLVED, that their Resolution be appropriately engrossed and conveyed to Commissioner Hamilton with a copy to be incorporated in the official minutes of the April 26, 2023, meeting of the Commission.

Joshua Bicchinella, Chair

Sana Efird, Executive Director

State of Alaska
Commission on Postsecondary Education
Resolution of Appreciation 2023.05

WHEREAS, Commissioner Donald Handeland, as a representative of the public, has faithfully served the citizens of Alaska as a member on the Alaska Commission on Postsecondary Education from March 2021 to March 2023; and

WHEREAS, Commissioner Handeland has willingly provided his insight and expertise toward helping drive forward the mission of the Commission; and

WHEREAS, Commissioner Handeland actively supported the Alaska Commission on Postsecondary Education's mission to promote higher education as a value proposition to Alaskans in addition to providing financial aid opportunities to ensure access to postsecondary education for current and future Alaskans;

NOW, THEREFORE BE IT RESOLVED, that the members of the Alaska Commission on Postsecondary Education and its Staff officially recognize Commissioner Handeland's service as a member on the Commission and extend their statement of appreciation for his support and contributions to the Commission's efforts; and

BE IT FURTHER RESOLVED, that their Resolution be appropriately engrossed and conveyed to Commissioner Handeland with a copy to be incorporated in the official minutes of the April 26, 2023, meeting of the Commission.

Joshua Bicchinella, Chair

Sana Efird, Executive Director



DARROLL HARGRAVES

December 1940 – March 2023

Darroll R. Hargraves was born in the family home near the Black River in Southeast Missouri in December of 1940. He grew up helping on the family farm, picking cotton by hand, and graduated from Gideon High School. He then went on to attend Oakland City University in Indiana where he graduated with a degree in education. He married Savannah L. Randolph and together they started their teaching careers in Champaign, Illinois.

Seeking adventure, they moved their family, including two children, to Utqiagvik (Barrow) in 1966. His career as an educator took him to Kivalina and Gambell. Darroll served as superintendent of schools in Nome, Ketchikan, and Tok, and was a consultant superintendent in five other districts across Alaska and was an education consultant in numerous other districts.

He was the director of the division of statewide services at the University of Alaska Fairbanks, where he helped to form the community college system for Alaska.

He was appointed by Governor Hammond to serve on the Task Force on Effective Schooling. Darroll served as the executive director of the Alaska Council of School Administrators.

Darroll served on numerous commissions, boards and councils. He received three Legislative Citations for Meritorious Services. He was appointed to serve on the Local Boundary Commission by four different governors where he chaired the Commission for numerous years. He was an early member of Commonwealth North and has been involved with several private business ventures, including the development of the Country Ridge Estates near Wasilla.

Darroll received an Honorary Doctorate of Humane Letters from Oakland City University, and a master's degree and an education specialist degree from the University of Alaska Fairbanks.

Darroll was appointed to the University of Alaska Board of Regents by Governor Dunleavy.

Darroll was preceded in death by his daughter Vickie Hargraves, Anchorage, Alaska, his parents "Doc" Hargraves and Virginia Hargraves, Clarkton, Missouri, and brother Jerry Hargraves, Campbell, Missouri.

Darroll's remaining family include wife Savannah of Kodiak, sons Darin and Damon of Kodiak, daughter Katherine of Wasilla, sister Janiece of Clarkton, and brother Delaine of St. Louis.

A memorial service will be held at the First Presbyterian Church of Wasilla on Thursday, March 16 at 6 pm. The graveside funeral will be held at Stanfield Cemetery in Clarkton, Missouri.

The family welcomes those who knew Darroll to share their memories by emailing darroll-memorial@kodiakcbc.org.

Please visit <https://www.kodiakcbc.org/darrollhargraves> for updates on memorial services.

ALASKA COMMISSION ON POSTSECONDARY EDUCATION
Quarterly Meeting Summary of
January 12, 2023

A meeting of the Alaska Commission on Postsecondary Education (ACPE), conducted via distance delivery, originated from the office of the Commission at 3030 Vintage Boulevard, Juneau, Alaska on Thursday, January 12, 2023. Chair Joshua Bicchinella called the meeting to order at approximately 10:00 a.m.

ATTENDEES

Commission members present for all or portions of the meeting: Chair Bicchinella, Vice Chair Lisa Parker, Dr. Barbara Adams, John Brown, Keith Hamilton, Representative Andi Story, Darroll Hargraves, Donald Handeland, Trish Zugg, Karla Head and Rodolfo Garcia.

Commission members absent: None

Commission staff present for all or portions of the meeting: Sana Efird, Executive Director; Julie Pierce, CPA, Chief Finance Officer; Kerry Thomas, Director of Program Operations; Kate Hillenbrand, Director of Communications and Outreach; Jamie Oliphant Director of Information Support Services, Tyler Eggen, Institutional Authorization Program Coordinator; Andrew Bocanumenth, Assistant Attorney General; and Dannielle Erickson, Executive Secretary.

Presenters in attendance: Vice President Paul Layer and Black Fox Strategy Owner, Erin Sedor.

Institutional representatives in attendance: Autumn Pease, Perri Lajoie and Heidi Kemble with THE Beauty School; Jana Drake of Shear Fire Academy of Hair Design; Dr. Eric Ash with Wayland Baptist University; and Heather Allen and Joel Nelson of Charter College.

ADOPTION OF AGENDA

Vice Chair Parker moved to adopt the agenda of the January 12, 2023, Commission meeting. Commissioner Brown seconded the motion. By roll call vote, all members present voted aye. The motion carried.

ETHICS DISCLOSURE

Chair Bicchinella declared a conflict of interest for agenda item 13b. involving Charter College and abstained from discussion and voting on that matter.

APPROVAL OF MINUTES

Commissioner Hargraves moved to approve the minutes from the October 27, 2022 commission meeting as written. Commissioner Brown seconded the motion. By roll call vote, all members present voted aye. The motion carried.

Discussion: *None.*

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MEETING DATE

Commissioner Brown moved to schedule the winter 2024 commission meeting on Thursday, January 11, 2024. Commissioner Head seconded the motion. By roll call vote, all members present voted aye. The motion carried.

Discussion: *None.*

PUBLIC TESTIMONY

Chair Bicchinella opened the public testimony period. There being no testifiers, Chair Bicchinella closed the public testimony period.

STRATEGIC PLANNING PRESENTATION – ERIN SEDOR, BLACK FOX STRATEGY

Erin Sedor, Owner of Black Fox Strategy, first invited Executive Director Sana Efird to provide any preliminary comments. Executive Director Efird stated she is excited to be kicking off the year with a presentation on where the organization is on its strategic planning project. She continued by thanking the Commission for participating in the Work Session back in October that provided the opportunity to share hopes and dreams for the organization. She concluded by stating that she and her leadership team were appreciative of the input from the Commissioners during that time. Then she handed it back over to Erin.

Erin then opened her presentation by providing some history on the beginning of the Strategic Planning Project. In order to build the strategic plan, the Team was aware several groups were vital to survey. They worked with stakeholders, employees, the Commission and loan borrowers/consumers to gather the necessary feedback. The information gathered was extensive, but has helped to start the process in terms of vision, mission and strategic priorities. They were able to adjust the original mission and vision based on all the input that was received across those various groups.

She continued stating that today they will be sharing the culmination of all of that work and hope that everything is in line with where the Commission would like to see it. First, she explained the feedback received surrounding the Commission's vision. There was much emphasis on the funding side of what ACPE does. She added that while they understand that is important as it is kind of the engine behind everything the organization is able to do, they also wanted to pull in some additional pieces. Those additional pieces included some of the non-funding and non-loan programs that ACPE provides. She added that the vision was updated quite a bit and really captures the essence of all the different facets that ACPE is serving. The proposed vision was updated to, *"Alaskans are educated and skilled contributors to our vibrant communities and economy."*

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Next, she discussed the mission statement and what went into adjusting it. She stated that the mission is a bit more technical than the vision and wanted to get at the heart and the foundation of what ACPE does. They worked diligently to ensure that the vision, mission and strategic priorities aligned with what the Commission, stakeholders, employees and borrowers requested. The proposed mission was as follows:

The Alaska Commission on Postsecondary Education provides sustainable solutions for college, career, and vocational training (updated to Career and Technical Education)

- *We champion individuals and families through broad access to federal and state programs, grants, scholarships, and loans together with the tools and resources that allow them to make informed decisions about funding their education.*
- *As the Higher Education Agency for the State of Alaska, we advance policy and foster collaboration to build a skilled workforce that meets the needs of communities and employers supporting economic development across the state.*

In covering the guiding principles, she explained the organization strives to operate with integrity in everything it does. Additionally, every decision it makes is based on compliance, balancing fairness and responsibility to those it serves with its obligation to manage financial resources to meet future needs.

Next, she covered the Strategic Priorities. The team felt it was important to make these new pieces very visible to the public in terms of guiding principles that would be externally facing to capture the regulatory and consumer protection component of what ACPE does. They wanted to provide sustainable solutions that focus on individuals and families while also going into more regulatory responsibilities of the agency to ensure they capture all of those pieces. The proposed Strategic Priorities were the following:

1. *Become the education lender of choice in Alaska and for Alaskans. Growth*
2. *Increase access to, and utilization of, federal and state education funding sources. Purpose and Growth*
3. *Operate a sustainable organization responsive to employees, customers, and stakeholders. (updated to “students, customers, stakeholders, and employees”) Evolution*
4. *Position ACPE to help bridge the education gap in Alaska’s current and future workforce needs. Evolution, Growth & Purpose*

The goal of strategic priorities 1, 2, and 4 is to increase the visibility and awareness of ACPE and its products, resources, partnerships, and programs. The goal of strategic priorities 1, 2, and 3 is to modernize and streamline the customer experience. The goal of strategic priorities 1 and 2 is to enhance and refine financial planning resources appropriate for target audiences. The goal of strategic priority 3 is to foster an environment where employees thrive as the agency evolves. Lastly, the goal of strategic priority 4 is to identify the current state of higher education programs and resources in Alaska.

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She concluded her presentation by stating that with the Commission’s approval of the proposed Vision, Mission and Strategic Priorities, the Strategic Planning Project will move toward the next steps, which were the following:

1. *Leadership to map current initiatives to strategic priorities, layer in the new ones, and then develop tactical goals, KPIs and timelines.*
2. *Leadership to complete the final plan document and related articles for Commission approval.*
3. *Leadership to refine internal processes to manage execution of initiatives and goals.*

Discussion:

Chair Bicchinella commented that he wanted Commissioners to pay close attention to the proposed Vision, Mission and Strategic Priorities as there was a suggested motion at the end of the presentation.

Commissioner Brown asked if they could share what the original vision statement was for ACPE. Executive Director Efird jumped in and explained that the original vision statement was the following:

The Alaska Commission on Postsecondary Education (ACPE) delivers programs and services that inspire and enable every Alaskan to dream, plan for and achieve career training and/or college credentials. Collectively Alaskan’s individual success make their communities and economies strong and vibrant. ACPE is an exemplar of government efficiency and effectiveness by providing value-added products and services at the lowest possible cost to students and to the state. We are the state’s higher education access and success resources and are relied upon and highly respected by Alaskans statewide.

Commissioner Brown then added that he is strongly in support of the new vision, as he believes it to be very well written.

Commissioner Zugg mentioned that she would like the section in the Mission statement that states, “vocational training,” to be changed to Career and Technical Education. She added that “vocational training” is a reference to an older standard. Chair Bicchinella stated we could get to that change after a motion was on the floor.

Commissioner Adams also wanted to voice her support for the updated vision and for Commissioner Zugg’s suggestion of updating “vocational training” to “Career and Technical Education.”

Chair Bicchinella thanked Erin Sedor for her presentation.

Representative Story explained that she would like to clarify what ACPE offers as many of her constituents seem to be unaware. There are many students who do not utilize what is available to them due to not knowing. So how do we reach out more and become more visible to those Alaskans and what initiatives are we making in order to do so? Erin Sedor explained that the strategic plan is working toward positioning ACPE to help bridge the education gap in Alaska’s

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current and future workforce needs. Visibility is a huge priority within the strategic plan. This is all encompassed in that initiative. Executive Director Efirm explained that what Representative Story is asking about would be part of what she and her Leadership Team will be discussing in their next steps if and when these proposals were approved by the commission. She added that they have many projects under way with the specific goal of reaching more students and to understand what all the gaps are that ACPE needs to be engaged in with other partners in Alaska and how they can coordinate efforts together.

Representative Story suggested to make a change to Strategic Priority number 3. She suggested that customers be changed to students and to switch the order to emphasize students first before stakeholders and employees.

Commissioner Brown moved to approve the recommended Vision, Mission and Strategic Priorities proposed in the Strategic Planning presentation. Commissioner Head seconded the motion. Representative Story made an amendment to the motion to switch the order of Strategic Priority number three so that it would read, “operate a sustainable organization responsive to students, customers, stakeholders, and employees.” Vice Chair Parker seconded that motion. By roll call vote, all members present voted aye. The motion carried.

Commissioner Zugg made an amendment to replace any reference to the word vocational education to Career and Technical Education in the Vision, Mission, and Strategic Priorities. Commissioner Adams seconded. By roll call vote, all members present voted aye. The motion carried.

EXECUTIVE DIRECTOR REPORT

Executive Director Efirm explained that her written report began on page 37, however, for her verbal report to the Commission she wished to highlight a legislative bill that had just been filed that seeks improvements for the Alaska Performance Scholarship (APS). She expressed gratitude for Commission Member and State Representative Andi Story for her effort and dedication to championing these improvements to the APS as she has introduced the Bill in previous sessions. She added that the bill number is HB 31 and that, if able, she would like to have the Commission send in a letter of recommendation for the bill. She then noted that an excerpt from an APS Program Review and Recommendations Report completed by McKinley Research (formerly the McDowell Group) was included in the packet on page 42. She explained that the excerpt contained broad input and recommendations for the APS, including:

- Simplify program eligibility
- Simplify and increase flexibility of APS awards
- Increase access and commit to equity

She continued by stating that HB 31 has incorporated these recommendations in its language. She briefly went over the recommendations. She concluded that this is important because, as will be noted in the APS Outcomes Report that would be sent out late January, 2022 had the lowest

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usage rate of the program since its inception. Additionally, in the Outcomes Report there are many student responses stating the issues with the program, many of those would be mitigated with the changes that HB 31 proposes. To help our students have the best financial package available to them and to keep them in our state, we must improve the APS program.

The Executive Director's written report highlighted the following key points:

- Exec. Director Efir detailed the release of Governor Dunleavy's FY2024 Proposed Budget. The Governor has named the following budget priorities: Public Safety, Alaska Statehood Defense Force, 2023 PFD Payment, Public Health and Wellness, Fisheries Research, Education, and Transportation.
- She then provided details on ACPE's budget including:
 - One increment request in the amount of \$36.9 to cover a routine annual increase in the cost of the State's WWAMI contract with the University of Washington;
 - Technical adjustments for PERS increases;
 - The APS, AEG, and WWAMI programs' funding source was switched from Unrestricted General Fund (UGF) to the Higher Education Investment Fund (HEIF);
- A UGF increment of \$1,647.5 to fund an additional ten WWAMI students, increasing the program from 20 to 30 students per year, which was originally on through FY2024, was included in WWAMI base operating budget to ensure students have funding to complete their program.
- She also discussed the 2023-2024 Legislative Session by explaining that the new Senate announced their organization and that at that time the new House of Representatives Body had not yet announced a formalized caucus.
- She added that she and her staff would be monitoring bills as they are filed for possible impact on higher education or ACPE operations and programs.
- ACPE's top legislative priorities include improving the Alaska Performance Scholarship program and the continued support of the Higher Education Investment Fund.
- She provided some highlights on the status of the Outsourcing Project. Staff are fully immersed in the transfer of loan servicing to American Education Services.

The Executive Director closed her written report by providing details on the professional organization meetings and presentations she attended during the quarter, which included the following:

- Participated in the Now for Next Workshop
- Held third ASLC Meeting of the year
- Introduction meeting with Bartlett Regional Hospital CEO David Keith to discuss partnership between ACPE and the Hospital to combat nursing shortage
- Presented at the Board of Regents Academic Committee Meeting on November 3rd
- Met with Department of Law regarding APS Eligibility

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Discussion: Representative Story stated that she welcomes any of the Commissioners to share the bill with others and to submit any comments or feedback on it to the Legislature. She added she hopes to find a Senator to submit a similar bill on the Senate side so that it can move quicker. Lastly, she said she is always open to suggestions as well.

Chair Bicchinella stated he appreciates all the work that has been done so far on the Bill.

Commissioner Zugg thanked Representative Story for her work on this as well. She then asked Executive Director Efird to clarify where to find the full reports. Executive Director stated they are available on the website. Next, Commissioner Zugg wanted to note an issue that was brought up by a fellow parent about eligibility for the APS for students in a partnership program between the Idaho State University and the University of Alaska Anchorage. Those students pay fees for usage of UAA facility and take courses from UAA Professors. They are pursuing a Doctoral Degree and despite a few being Alaska residents, they are unable to use APS money for their funding. She concluded that she believes the State is missing out on a few of these partnership programs and allowing these students access to that funding. She added she could provide the name of the parent if needed. Executive Director stated she would follow up to get more information from Commissioner Zugg. She then added that ACPE has been meeting with Financial Aid officers of the University regarding these eligibility issues.

Commissioner Brown noted in the Almanac that Alaska is last in the country on full-time enrollment, but top in the country for part-time enrollment. He asked if the recommended proposal to increase the number of semesters for students to use the award is intended to help those students who are attending part-time. He added that he wants to ensure we are coming up with strategies to support those students. Representative Story explained that is exactly why they are looking to extend the years from six to eight in order to help those who are attending part-time. Commissioner Brown added that his hope is that the results from 2022 being the lowest since inception will become a baseline and we will look back on it in the next few years after hopeful modernization and that the numbers will dramatically increase. He added he wanted to ensure we were advocating for non-traditional educational pathways, for example attending an online program outside of Alaska or Career and Technical Education. He added that he pursued education outside of Alaska due to the program not being offered in the State and he wants us to advocate for those students as well. He closed stating that he is extremely excited for these recommendations and proposed changes.

Commissioner Zugg wanted to put on the record in regards to her earlier comments about APS eligibility that due to FERPA, she could provide the student's name instead of the parent's name.

Executive Director wanted to highlight that she is so proud of the dedication and expertise that ACPE staff demonstrates to meet the needs of our customers, students, and borrowers. She wanted to emphasize the major role that they play and wanted to ensure we give huge thanks to staff.

Representative Story wanted to also thank ACPE staff for all they do. She then asked about the audit at the most recent Alaska Student Loan Corporation Meeting. She wanted to get an idea on

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how that was going. Executive Director Efird explained that CFO Pierce would provide more in-depth details, but added that it was a clean audit. CFO Pierce explained that there were no findings or recommendations as a result of that audit.

Chair Bicchinella wanted to thank Representative Story for all her work on HB 31 and then he thanked Executive Director Efird for her report and all of her hard work.

APPROVAL OF REGULATION CHANGES, KERRY THOMAS DIRECTOR OF PROGRAM OPERATIONS

Director Thomas gave a brief explanation of the proposed changes in Title 20 Chapter 15 of the Alaska Administrative Code dealing with student financial aid including the Alaska Supplemental Education Loan Program, and the Alaska Family, Education Loan Program, and changes in Title 20 Chapter 16 of the AAC dealing with the Alaska Education Grant and Scholarship Programs. In addition, the Commission proposed a change in Title 20 Chapter 18 of the AAC dealing with the WICHE Professional Student Exchange Program. Proposed changes include the following:

- Annual and aggregate loan limits on borrower for the Family Education Loan program;
- Conditions and limitations on loans for the Alaska Supplemental Education Loan program;
- Loan servicing and repayment for the Alaska Supplemental Education Loan program;
- Applicability of general provisions as it applies to the Washington, Wyoming, Alaska, Montana, Idaho (WWAMI) medical education program;
- Applications;
- Computation of authorized loan awards for the Alaska Family Education Loan and Alaska Supplemental Education Loan programs;
- Disbursement and handling of loan awards;
- Delinquency and default;
- Applicant priority for the Education Grant program;
- Priority ranking of applicants for the Education Grant program;
- Applicant eligibility for the Alaska Performance Scholarship program;
- Computation of scholarship awards;
- Application procedure for the WICHE Professional Student Exchange program;
- Default for the WICHE Professional Student Exchange program;
- General housekeeping and conforming changes.

Representative Story moved to approve changes to regulations in Title 20, Chapter 15 regarding the Alaska Family Education Loan and Alaska Supplemental Education Loan Programs, Chapter 16 regarding the Alaska Education Grant and Scholarship programs, and Chapter 18 regarding the WICHE Professional Student Exchange Loan Program. Commissioner Zugg seconded the motion. By roll call vote, all members present voted aye. The motion carried.

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Discussion: None

UNIVERSITY OF ALASKA UPDATE – Vice President Dr. Paul Layer

Vice President for Academics, Students & Research Dr. Paul Layer joined to provide an update. He explained that the University was awarded the land grant in the Federal Omnibus bill. The bill authorizes 360,000 acres to be conveyed to the University. The University met with the Department of Natural Resources to work toward making their selections.

Next, he explained that the University submitted their FY2024 Budget with a slight increase from last year's, which includes increases to salaries through contract negotiations for faculty and staff. He stated that there were not any significant changes from last year's budget.

Then, he explained that they are looking at enrollment as they've seen significant declines over the last few years. They noted flat enrollment for this year and maybe even a slight increase depending on where they land in spring. He added that the University is encouraged that students are planning on coming back to the University. He stated that they hope that the message of the value of higher education is resonating across their campuses and system as a whole.

He continued that the University is tracking some bills that have been prefiled by the legislature, including one regarding textbook and materials for Online Education Resources and another that seeks to add a faculty member to the board of regents.

He added that President Pitney provided a presentation to incoming legislators, which highlighted the University's focus areas, the land grant, and some of their priorities, including the APS, keeping Alaska Graduates in the state, and the HEIF.

Discussion: Representative Story thanked Vice President Dr. Layer for his report. She added that she pre-filed HB 31 that seeks to increase and modernize the APS award. She added that she is looking to find a Senator to carry a similar bill on the Senate side. Dr. Layer thanked Representative Story for that update and added that the University would be happy to provide whatever information may be needed for any hearings on HB 31.

Vice Chair Parker wanted to make a comment that campuses in Sitka, Ketchikan, Northwest, Kodiak and Kenai are seeing great increases in enrollment from spring 2022 to spring 2023. She is excited to see this as a big proponent of Community Colleges. Dr. Layer stated that the COVID-19 Pandemic had a huge impact on Community Colleges, so this increase in enrollment is encouraging. Vice Chair Parker added that College of Education at University of Alaska Anchorage has had some issues and had seen a decrease in Enrollment, however recently there is an increase, which is encouraging news. Dr. Layer added that they established a Bachelor of Arts in Early Childhood Education, which is a rapidly growing program. They have conditional approval from DEED for licensure of their graduates from that program.

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Chair Bicchinella thanked both Vice Chair Parker for those additions and Dr. Layer for his report. Dr. Layer added he wanted to point out the University of Alaska Southeast will begin interviewing for their next Chancellor. He thanked Chancellor Carey for her contributions to that Campus.

INSTITUTIONAL AUTHORIZATION COMPLIANCE REPORT

Institutional Authorization Program Coordinator Tyler Eggen referenced his written report on recent compliance activities starting on page 48 of the meeting packet. Information in the report included:

- Institutional monitoring
 - Glenda’s Training Center changed its institutional name to THE Beauty School. The institution was formerly owned by Glenda Ledford prior to selling the institution to longtime employee Autumn Pease-Dygart.
 - Central Texas College will close its branch campuses located in Alaska, effective February 28, 2023. The College, operated out of Joint Base Elmendorf Richardson (JBER) in Anchorage and Fort Wainwright near Fairbanks, in which low enrollments for on-ground modalities was the primary factor in the closures. The College, an NC-SARA participant through the State of Texas, was able to allow its current students to complete their programs via online programming.
 - Wayland Baptist University will close its extension campus located in North Pole, effective January 1, 2023. The University’s decision was due to low enrollment, however, it still operates out of Fort Wainwright and Eielson Air Force Base near Fairbanks.
 - ACPE was notified that Alaska Career College was audited by the U.S. Department of Education (Department) regarding the Institution’s administration of programs authorized pursuant to Title IV of the Higher Education Act of 1965. The College submitted corrective action plans to address the Department’s audit findings. The Department reviewed the corrective action plans and accepted them to resolve the issues. As such, this is for informational purposes only, as it is not considered an adverse administrative action taken by the Department and no action or further review is required by the Commission at this time.
 - The Board of Massage Therapists announced a proposed regulation change relating to the educational requirements leading towards Massage Therapist licensure. Currently, graduates from authorized programs must obtain 625 hours of education, which includes specific hour requirements relating to anatomy, physiology, pathology, and kinesiology, massage theory and practical application, clinical practice, and ethics and laws. The proposed regulations state graduates must complete a Board approved massage therapy program of at least 625 hours, with no specific hour requirements in the subject areas. This change is due to state licensing requirements to streamline

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the application process of applicants with education outside of Alaska, as there are no uniform or agreed upon requirements nationwide.

- Charter College, in its pursuit for reclassification of its Main Campus Designation from Vancouver, WA to Anchorage, AK, obtained approval by the U.S. Department of Education of the change. Shortly thereafter, the College submitted its National Council for State Authorization Reciprocity Agreement (NC-SARA) Institutional Participation Application. Commission staff, serving as the State Portal Entity (SPE) for Alaska for NC-SARA, communicated with the Washington State SPE for seamless transition of institutional participation in SARA and anticipates the transition to be complete in early 2023.

○ Institutional Authorization Activities

The U.S. Department of Education in late October issued a number of new regulations. Of note are the following related to Institutional Authorization:

- Revised **90/10 Rule**, in which for-profit colleges must obtain 10 percent of their revenue from non-federal sources. Federal sources, such as Title IV financial assistance, include federal student loans and Pell Grants. Previously, benefits such as the G.I. Bill were allowed in the 10 percent calculation. The new regulations mean institutions will no longer be able to count money from veteran or service member's benefits toward that 10 percent requirement, in the hopes to prevent institutions from aggressively recruiting military members. This rule is effective January 1, 2023.
- Revised **Change of Ownership** requirements, in which clarifies the requirements and processes institutions must follow during changes in ownership. The new regulations updated the definition of a nonprofit institution to prevent improper financial benefits to a former owner or other affiliate of the college. Institutions must notify both the Department and the institutions students at least 90 days prior to the change, as well as other additional financial protections to protect against the risk of the transaction. This rule is effective July 1, 2023.
- **Borrower Defense to Repayment and Arbitration** is for consumers to raise a defense to repayment if their institution misleads to manipulate them. Previously, the Department conducted individual review of student claims, the new rules make it easier for the Department to discharge debt for large groups of students. This action comes from institutional closures in the mid 2010's in which several for-profit institutions closed leaving thousands of students with significant debt and no degree. This rule is effective July 1, 2023.

○ Complaints

- There are no formal complaints this quarter.

INSTITUTIONAL STANDARDS AND EVALUATION RECOMMENDATIONS:

➤ Renewal of Authorization

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- Shear Fire Academy of Hair Design

Vice Chair Parker moved to approve a renewal of authorization through January 31, 2024. Commissioner Brown seconded the motion. By roll call vote, all members present voted aye. The motion carried.

Discussion:

Vice Chair Parker asked the owner and operator if she was happy with the outcome. Ms. Drake stated she was totally fine with the outcome.

Chair Bicchinella commended Ms. Drake for her efforts on getting all of the statements into the Commission and he appreciates her ability to be compliant with their requests.

Commissioner Brown thanked Tyler for his commendable work with Shear Fire.

➤ Program Amendment

- Charter College

Commissioner Brown moved to approve the Program Amendment to Charter College's Authorization through January 31, 2027. Commissioner Head seconded the motion. By roll call vote, all members present voted aye, with Chair Bicchinella abstaining. The motion carried.

Discussion: Commissioner Brown asked if the need has grown for these Respiratory healthcare professionals because of the COVID-19 Pandemic. Joel Nelson explained that yes, the need for these professionals has grown considerably due to COVID for a couple reasons. One because Respiratory Therapists have been a leading professional in treating patients recovering from COVID and long-COVID. Current Respiratory Therapists have experienced major burnout, as a result several hospitals have encouraged Charter College to implement this program to combat the need in Alaskan communities.

Commissioner Hargraves asked what the cost of the completed program would be. Joel Nelson explained that the full cost of completion would be \$43,584. Commissioner Hargraves asked if there were loans and scholarships available to help students pay for that. Joel Nelson stated that the College is eligible to receive both federal and state funding for students to complete.

Commissioner Hargraves then asked about the length of time to complete the program. Joel Nelson explained that it is a year to a year and a half long.

- THE Beauty School

Commissioner Brown moved to approve the Program Amendment to THE Beauty School's Authorization through January 31, 2024. Commissioner Adams

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seconded the motion. By roll call vote, all members present voted aye, with Chair Bicchinella abstaining. The motion carried.

Discussion: None

- Wayland Baptist University

Commissioner Hamilton moved to approve the Program Amendment to Wayland Baptist's Authorization through October 31, 2026. Commissioner Brown seconded the motion. By roll call vote, all members present voted aye, with Chair Bicchinella abstaining. The motion carried.

Discussion: Chair Bicchinella thanked Dr. Ash for taking the time to meet with the Commission.

MANAGEMENT TEAM REPORTS

➤ Finance

Julie Pierce, CPA, Chief Finance Officer, referred to the table of the Commission's FY2024 operating budget request, included in the Governor's proposed budget released December 15, 2022. She highlighted changes from the last time the FY23 Management Plan budget, which included the following:

- **Interagency Receipts (ASLC Receipts)**
 - Personal services line
 - An increase of \$81.9 for health insurance, PERS and other rate adjustments.
 - An increase of one PCN transferred back from DOA.
- **Designated General Fund – AHEIF** – This category represents funding for WWAMI, AEG and APS programs funded by Alaska Higher Education Investment Fund (AHEIF).
 - An increase of \$197.7 related to the WWAMI contractual obligation.
- **General Fund Program Receipts** – This category represents funding received from institutional authorization fees.
 - Personal services line
 - An increase of \$0.3 for health insurance, PERS and other rate adjustments.
 - Contractual line (with technical amendment)
 - An increase of \$7.3 for increase in institutional authorization fees.
- **Statutory Designated Program Receipts** – No Change. These receipts represent private grants to support ACPE's Postsecondary Planning Activities

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programs.

She concluded her report by explaining the next Corporation Board meeting was scheduled for February 9, 2023 to review loan limits and fixed interest rates.

Discussion: None

➤ Program Operations

Kerry Thomas, Director of Program Operations, explained that ACPE continues to see overall declines in education loans across the board, with total loan volume down 34% compared to this time last year. This is an improvement from last quarter when total loan volume was down 45%. She also explained that the class of 2022 has the lowest eligibility rate for the Alaska Performance Scholarship at 16%. This is the lowest rate since the inception of the program in 2011, followed by 23% for the class of 2019. The class of 2022 also has the lowest APS usage level of 22%, followed by 24% for the classes of 2020 and 2021. She added that ACPE was developing the 2023 APS Outcomes Report, which includes looking at survey information from the class of 2022, to better understand the declines in eligibility and usage of the APS.

In concluding her report, she provided an update on the Outsourcing project. She explained that the project to outsource ACPE's alternative loans remains on track for implementation in April 2023. The outsourcing of alternative loan originations to CampusDoor and American Education Services (AES) is complete with the implementation, disbursement and onboarding of the WICHE Professional Student Exchange Program loans in December. With the outsourcing of loan originations completed, the project team is fully engaged with AES on the conversion of ACPE'S legacy loans.

Discussion: Commissioner Zugg commented that this adds a lot of emphasis to Representative Story's Bill. She added that graphical data is always impactful and easy to read, so she appreciated the clarity from those.

Commissioner Adams thanked Director Thomas for her presentation. She then asked if the APS graph on page 73 was parallel to any higher education enrollment. Director Thomas stated that they don't have the source of information for enrollment data as there is national delay. Based on what was reporting by the University, she would say the decline in APS usage is not necessarily due to the decline in enrollment but more so the decline in eligibility. Many students were unaware testing was again required in order to be eligible for the APS as that was waived during the COVID-19 Pandemic. Consequently, there was an increase in students that were ineligible.

➤ Communications and Outreach

Kate Hillenbrand, Director of Communications and Outreach, highlighted her division's work to continue developing new partnerships and enhance and strengthen programs built to serve Alaskans. Throughout the fourth quarter of 2022, Outreach connected with students,

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families, and ACPE Stakeholders through 302 telephonic or virtual service sessions; organized and/or presented in 43 work sessions, trainings or webinars; and reached 3,205 Alaskans through these efforts.

She noted a Master the FAFSA Training for education stakeholders that ACPE collaborates with across the state. The idea behind the training is to increase the amount of professionals who can help support students and parents in completing the FAFSA. They are done virtually twice a week from January through March. She concluded stating that she would share more about these trainings at the April Commission Meeting.

Discussion: Representative Story asked if a letter would be sent to new legislators providing them information to share with their constituents on the FAFSA. Director Hillenbrand stated that the FAFSA communication to legislators will be sent out shortly. Executive Director Efird added that part of the outreach effort will be meeting with all legislators, especially the freshman legislators starting their very first session. They also plan on providing other documentation they can leave with legislators to provide their constituents.

➤ Information Support Services

Jamie Oliphant, Director of Information Support Services (ISS), highlighted a couple things from her report, which starts on page 82 of the packet. She explained that the majority of ISS resources are committed to the alternative loan originations and servicing outsourcing projects. This past quarter was focused on finalization of validating the loan detail that is to be transferred to AES. The test data was successfully transferred to AES in December. Validation and User Acceptance Testing (UAT) was scheduled to start January 2023.

She also touched on the Alaska Presence Benefit Posting, an annual project working with Finance to post the AK Presence Benefit, a benefit to borrowers attending school or residing in Alaska.

Discussion: none

➤ Human Resources - Written Report

COMMISSIONER REPORTS

Alaska Student Loan Corporation – Commissioner Adams stated she didn't have much to add. She added that the November meeting showed that financially we are engaging in sound practices and have good procedures in place. There is confidence that the Corporation is operating well. She added that they will be discussing risk tolerance versus time horizon at the February meeting. Lastly, she explained that they participated in some Fiduciary Training, which helped solidify their roles and responsibilities on the Board.

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Board of Education and Early Development – Commissioner Hamilton explained that they gave provisional approval back to UAA for the College of Education Program mentioned in Dr. Layer’s report. After a wonderful report from University Provosts, things are moving ahead nicely since the loss of accreditation a few years ago. Next, he added that Dr. Barbara Adams and Jerry Covey, an Education Consultant, met with the Board and presented research on developing a Teaching Program that would be competency based across our State. He added that the Board was excited to hear about this option along with other things that are happening in addition. Programs like this are really needed. He continued by explaining that they are still searching for their new Commissioner since former Commissioner Michael Johnson resigned. It is a joint appointment in that the Board appoints their recommendation to the Governor for his review, which is the only member in his cabinet that is appointed that way. He added that they are doing a nationwide search with an outside firm.

Next, he added that the Coast Guard is seeking some additional land in Sitka and have asked for a land sale from Mt. Edgecumbe, which is owned by the State. This is in consideration at the next meeting. The money would go toward the school and their future endeavors. They are also engaged in Career and Technical Education and a recognition process. They approved one and now they’re going to recognize different schools for what they are doing for innovation and work based learning and student engagement. This was a six-month long process.

He continued stating that they had a new appointment for the Division of Libraries, Archives and Museums, which was Dr. Amy Phillips-Chan. Lastly, he stated that thanks to the Legislature last year the Alaska Reads Act was passed. They are still reviewing the law that is put into place and are anticipating reviewing public comment for the March meeting. He thanked everyone for listening to his report.

UA Board of Regents – Vice Chair Parker explained that Ralph Seekins from Fairbanks was elected Chair and Karen Perdue was elected Vice Chair of the Board of Regents. She added that they were set to meet the following day if Commission members were interested in listening in. She added that there will be 5 vacancies on the BOR. If any members of the Commission are interested or know of anyone interested, she encouraged them to submit an application with the Governor.

Community Colleges – This seat is vacant so no report was provided.

Student Representative – Commissioner Garcia stated he hadn’t heard anything new from the student body. He did add that there has been a large discussion surrounding changing the name of Thanksgiving Break to Fall Break.

Discussion: Representative Story stated she wanted to thank Commissioner Garcia for taking the time to be with the Commission at the Strategic Planning Work Session back in October. She then asked if he had set up a time where students from Community Campuses and those on Student Government could virtually discuss student concerns. She added she wanted to get a picture on how he cooperates and communicates with other campuses. Commissioner Garcia explained that a majority of his outreach is done through Student Government at UAF. The

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Student Government often communicates with the other campuses. They also have a coalition of student leaders, which is something he participates in and through his participation, he gains a lot of insight.

Vice Chair Parker asked if he is also talking to the Student Regent about this discussion. Commissioner Garcia stated he hasn't yet, but he will reach out.

Alaska Workforce Investment Board – Commissioner Zugg explained she wanted to touch on the exponential workforce gap and unprecedented change in the workforce that's happening in Alaska and the large body of work ahead of the Board. She added they anticipate gathering in person for their next meeting. She continued stating that apprenticeship has had a lot of energy around federal funding as well as our own State Department of Labor initiatives that are seeking to increase the number of programs in Alaska. Two fairs happened surrounding apprenticeship programs during Apprenticeship Week, during which students and parents learned about programs and opportunities. She added that many of the new legislators have reached out to members of the Board and expressed interest in bridging this workforce gap.

Then she touched on the Now for Next workshop that happened in November. That was a forum to talk about where we go next in alignment with the initiative to have 65% of Alaskan engaged in 65 by 25. The overall outcome was a need for having our systems connected, which would be labor, education and workforce development.

She also wanted to notify everyone that the Board is also going to implement a Strategic Planning Project. To conclude she added that they had two presentations, which she would be happy to share with the Commission. One of the presentations was regarding Federal Infrastructure Investment in Alaska, which talked about how many billions of dollars are being invested in Alaska over the next 5 years for infrastructure. The other was from Dan Robinson from the Department of Labor gave a presentation entitled, "The Three Things for AWIB, What I Would Want to Know if I Were in Your Shoes." She stated she would not go into details, but would be happy to provide those presentations to the Commission.

Network Report – written report provided in the meeting packet.

EXECUTIVE SESSION

Vice Chair Parker moved the commission recess the regular meeting and reconvene into executive session for the purpose of discussing confidential information pertaining to the annual performance evaluation of the commission's Executive Director. Commissioner Brown seconded. By a roll call vote, all members present voted aye. The motion carried.

Commissioner Brown moved to affirm the directive and guidance given to ACPE Human Resources, consistent with the discussion in executive session. Commissioner Zugg seconded. By a roll call vote, all members present voted aye. The motion carried.

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Discussion: Chair Bicchinella noted that during the executive session, the commission only discussed the items identified in the Motion to move into executive session. The commission did not take any action while in executive session.

Commissioner Hamilton wanted to commend Executive Director for all her tedious work and thank her for her efforts on behalf of the Executive Committee.

CLOSING COMMENTS

- Representative Story said it was good to gather today. Legislative session begins on Tuesday and they will be having a welcome reception if anyone on the Commission was interested in attending. She provided a few other updates surrounding the organization of the House and that everyone is excited to work together for Alaska. Lastly, she thanked everyone for all of their hard work on behalf of Alaska's workforce and economy.
- Commissioner Zugg thanked everyone for being together today and stated she looks forward to the next in-person meeting. She is honored to be part of this commission and to be working on helping to educate Alaskans. She also offered to educate any interested on Career and Technical Education.
- Commissioner Adams wanted to shout out Sana and her team for all the high quality work they continue to do.
- Commissioner Parker thanked everyone for a great meeting.
- Commissioner Hamilton stated he hopes to see everyone face to face for the next meeting.
- Commissioner Brown wished everyone a happy new year and expressed his gratitude to Sana and her team for a very well organized meeting. He also wanted to shout out to Chair Bicchinella for his skill at leading the meetings. He added that he wanted to highlight the Now for Next Report and encouraged everyone to read it as it contains important stakeholder input.
- Commissioner Handeland thanked everyone for the efficient meeting.
- Chair Bicchinella thanked Commission Staff for the hard work they put in to preparing for the meeting. He added a special thank you to Executive Director Efird for her leadership. Lastly, he added that his tenure as Chair would be coming to an end due to statute. He explained that he has enjoyed his time as Chair.

ADJOURN

There being no further business to discuss, Vice Chair Parker moved to adjourn. Commissioner Brown seconded the motion. By a roll call vote, all members present voted aye. The motion carried.

The meeting adjourned at approximately 2:45 p.m.

Approved by:

ALASKA COMMISSION ON POSTSECONDARY EDUCATION

Quarterly Meeting Summary of

January 12, 2023

Chair

Date

ALASKA COMMISSION ON POSTSECONDARY EDUCATION
Quarterly Meeting Summary of
April 5, 2023

A meeting of the Alaska Commission on Postsecondary Education (ACPE), conducted via distance delivery, originated from the office of the Commission at 3030 Vintage Boulevard, Juneau, Alaska on Wednesday, April 5, 2023. Chair Joshua Bicchinella called the meeting to order at approximately 10:00 a.m.

ATTENDEES

Commission members present for all or portions of the meeting: Chair Bicchinella, John Brown, Karla Head, Trish Zugg and Senator Löki Tobin

Commission members absent: Rodolfo Garcia, Representative Andi Story, and Barbara Adams

Commission staff present for all or portions of the meeting: Sana Efird, Executive Director; Julie Pierce, CPA, Chief Finance Officer; Kerry Thomas, Director of Program Operations; Kate Hillenbrand, Director of Communications and Outreach; Jamie Oliphant Director of Information Support Services; Andrew Bocanumenth, Assistant Attorney General; and Dannielle Erickson, Executive Secretary.

Presenters in attendance: None

Institutional representatives in attendance: None

RESCHEDULE MEETING DUE TO LACK OF QUORUM

Discussion: Chair Bicchinella asked if Commissioners would like to hear staff reports before adjourning. Commissioner Zugg asked if the reports would be repeated when the Commission gathers on April 26, 2023. Executive Director Efird explained that the reports would be the same.

Commissioner Brown asked if we were confident we would have a quorum when we gather on the as we have a number of vacancies. He asked if there was a timeline or best guess on when we might have those seats filled. Executive Director Efird explained that she has been in contact with the Governor's Boards and Commissions Director and shared with them the urgent nature of getting the appointees from the Governor as quickly as possible. She explained that they have not provided a timeline, but did say they would put ACPE on the list of urgent appointments. Additionally, Chair Seekins of the Board of Regents stated that they would await their new Board of Regents appointment confirmations before appointing any BOR representative to ACPE. Lastly, the State Board of Education appointee would most likely not be made until they gather in June. Commissioner Brown thanked Executive Director Efird and then stated he believes it would be best to reschedule the meeting further out in April to allow for the most time in the hopes we may have some appointments before then.

Chair Bicchinella also agreed that pushing it out as far as it can go would be best.

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Senator Tobin joined at this time and stated she has floor session and another meeting before so she would only be able to join for a short time, so she apologized but she would not help them meet quorum.

Chair Adams thanked Senator Tobin for joining while she can as she could help the conversation surrounding rescheduling.

Commissioner Brown moved to reschedule the April 5, 2023, Commission meeting to April 26, 2023. Commissioner Zugg seconded the motion. By roll call vote, all members present voted aye. The motion carried.

ADJOURN

There being no further business to discuss, Chair Bicchinella moved to adjourn the meeting.

The meeting adjourned at approximately 10:16 a.m.

Approved by:

Chair

Date



RESOLUTION OF SUPPORT
HOUSE BILL 148

WHEREAS, the mission of the Alaska Commission on Postsecondary Education (ACPE) is to promote access to and success in education and career training beyond high school; and

WHEREAS, ACPE, in partnership with the Alaska Student Loan Corporation (ASLC), provides financing and educational resources to Alaskans through early awareness, college and career planning, financial aid and education loan programs; and

WHEREAS, ACPE encourages students to pursue scholarships and federal aid to meet their education financial needs; and

WHEREAS, when scholarships and federal aid do not meet Alaska students' full financial needs, Alaska state education loans fill the gap with low-cost, high quality loans; and

WHEREAS, the goal of HB 148 is to expand the eligibility requirements for the Alaska Performance Scholarship (APS) to include a high school career and technical education (CTE) pathway; and

WHEREAS, the Commission is aware of the need to expand CTE opportunities in Alaska and supports CTE as integral to the future success of our Alaska students and our State; and

WHEREAS, HB 148 will remove current barriers for eligibility and allow more Alaska students the opportunity to earn the APS and will specifically expand options for high school CTE students; and

WHEREAS, the APS benefits not only students who receive awards but all Alaska students and districts by encouraging school districts to provide a rigorous curriculum available to all students, which they are maintaining as part of their obligation to ensure their students have the opportunity to strive for the APS; and

WHEREAS, Alaska's secondary and postsecondary students, parents, teachers, and employers value the APS, and support improvements so all Alaskans can reap the benefits of an Alaskan grown workforce; and

WHEREAS, the APS is not just an investment in Alaska's students, it is an investment in Alaska's schools and districts, Alaska's economic health, and Alaska's future.

NOW THEREFORE BE IT RESOLVED, the Alaska Commission on Postsecondary Education strongly supports HB 148 and requests the Alaska State Legislature's favorable action in passing this legislation.

ADOPTED April 26, 2023



Alaska Commission on Postsecondary Education

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MEMORANDUM

TO: Members, Alaska Commission on Postsecondary Education
FROM: Sana Efird, Executive Director
DATE: March 13, 2023
SUBJECT: Executive Director Report

With the start of a new Legislative Session, I have focused on meeting with newly elected legislators, preparing and presenting to Legislative Committees, and completing bill analysis and fiscal notes for bills that could affect ACPE. Worked with staff to develop and review regulation changes needed for new loan legislation including establishing new loan limits, immediate repay, and expanding eligibility for refinance loans. I have continued to work with Senior Managers, internal staff, and external contractors to complete the outsourcing of the servicing of our loan portfolio, participated and presented at a number of events, and attended numerous meetings with staff, partners, and stakeholders.

FY 2024 Budget Update:

The House Education Finance Subcommittee closed out the DEED FY 2024 Budget on Wednesday, March 8. The Committee recommended the Governor's numbers for ACPE with one addition in the form of Legislative Intent Language stating:

- Add intent language directing the ACPE direct its resources to student completion of the Free Application for Federal Student Aid (FAFSA) and require a report. See [documents](#).

The Alaska Commission on Postsecondary Education (ACPE) budget includes:

- One increment request in the amount of \$197.7 to cover a routine annual increase in the cost of the state's WWAMI contract with the University of Washington;
- Technical adjustments for PERS increases;
- Increment of \$7.3 for increased fees for Institutional Authorization due to new regulations
- The APS, AEG, and WWAMI programs' funding source was switched from Unrestricted General Fund (UGF) back to the Higher Education Investment Fund (HEIF);
- A UGF increment of \$1,647.5 to fund an additional ten WWAMI students, increasing the program from 20 to 30 students per year which was originally only through FY2024, was included in WWAMI base operating budget to ensure students have funding to complete their program.

Next, the House Education Finance budget recommendations will go to the full House Finance Committee for changes/adoption and then to the House Floor for a vote. Meanwhile, the Senate Finance Subcommittee will prepare their version of the budget recommendation to the full Senate Finance Committee which will go to the Senate Floor for a vote. If there are differences in the two adopted budgets, the differences between the House and Senate will be determined through the Conference Committee process. Still a long way to go!

ACPE also submitted a FY 2023 Supplemental Budget request for \$44.9 to cover the actual costs of the State's Washington, Wyoming, Alaska, Montana, and Idaho (WWAMI) FY2023 contract with the University of Washington School of Medicine due to an increase in inflation costs for the WWAMI contract.

Senior Managers continue to meet consistently to review and revise our current operating budget to ensure oversight and control of expenditures.

Legislative Session:

Since there is more than one third of the current members of the legislature that is new or returning after a long break, I have spent time meeting with legislators to share the vision and mission of ACPE, to provide information on the programs and resources we offer and to advocate for support of higher education access and funding opportunities for all Alaskans.

Specifically, I have shared the concerning information from the 2023 Alaska Performance Scholarship (APS) Outcomes Report which indicates this past year saw the lowest percentage of high school seniors eligible for the APS; only 17%.

We are monitoring bills as they are filed for possible impact on higher education or ACPE operations and programs. Of particular interest are [HB 31](#) Alaska Performance Scholarship; eligibility filed by Representative Andi Story and [SB 56](#), a companion bill filed in the Senate by Senators Dunbar and Gray-Jackson. These bills amend current APS statutes to include recommendations from the McDowell Group [APS 10 Year Program Review](#).

Below is a list of Education Bills introduced.

Bill	Short Title	Sponsor	Status	Last Action
HB 6	PUBLIC SCHOOLS; OPIOID AWARENESS PROGRAM	REPRESENTATIVES RAUSCHER, Armstrong, Story	(H) HSS Then EDC, FIN	3/1/2023
HB 21	SCHOOL/UNIVERSITY EMPLOYEE HEALTH	REPRESENTATIVES VANCE, McCabe	(H) EDC	1/27/2023

	INSUR		Then L&C	
HB 27	DESIGNATE SEX FOR SCHOOL-SPONSORED SPORTS	REPRESENTATIVE MCKAY	(H) EDC Then HSS	01/19/2023
HB 31	AK PERFORMANCE SCHOLARSHIP; ELIGIBILITY	REPRESENTATIVES STORY, Fields	(H) EDC Then FIN	2/7/2023
HB 39	APPROP: OPERATING BUDGET/LOANS/FUND; SUPP	HOUSE RULES BY REQUEST OF THE GOVERNOR	(H) FIN	01/19/2023
HB 40	APPROP: CAPITAL/SUPPLEMENTAL	HOUSE RULES BY REQUEST OF THE GOVERNOR	(H) FIN	01/19/2023
HB 41	APPROP: MENTAL HEALTH BUDGET	HOUSE RULES BY REQUEST OF THE GOVERNOR	(H) FIN	01/19/2023
HB 44	CULTURAL EDUCATION PROGRAM	REPRESENTATIVES STORY, Dibert	(H) EDC	2/7/2023
HB 54	APPROP: SUPPLEMENTAL; REAPPROP; AMENDING	HOUSE RULES BY REQUEST OF THE GOVERNOR	(H) FIN	02/01/2023
HB 65	INCREASE BASE STUDENT ALLOCATION	REPRESENTATIVES ORTIZ, Fields, Dibert, Carrick, Schrage, Armstrong, Himschoot, Groh, Story, Josephson, Gray, Hannan, Galvin, Mina	(H) EDC Then FIN	3/8/2023
HB 69	RECLASSIFICATION OF FIRST CLASS CITIES	REPRESENTATIVES CRONK, McCabe	(H) EDC Then CRA	3/10/2023
HB 71	SCHOOL DISTRICT ONLINE CHECKBOOK	REPRESENTATIVE RAUSCHER	(H) EDC	02/13/2023

HB 105	SEX/REPRODUCTION EDUCATION; SCHOOLS	HOUSE RULES BY REQUEST OF THE GOVERNOR	(H) EDC Then JUD	03/08/2023
HB 106	TEACHER RECRUITMENT; LUMP SUM PAYMENT	HOUSE RULES BY REQUEST OF THE GOVERNOR	(H) EDC Then FIN	03/08/2023
SB 9	ALASKA SUNSET COMMISSION	SENATOR HUGHES	(S) STA Then JUD, FIN	01/18/2023
SB 11	TEACHERS & PUB EMPLOYEE RETIREMENT PLANS	SENATOR KIEHL	(S) L&C Then FIN	01/18/2023
SB 14	RIP FOR PUBLIC EMPLOYEES/TEACHERS	SENATORS KAWASAKI, Gray-Jackson	(S) L&C Then FIN	02/22/2023
SB 24	PUBLIC SCHOOLS: MENTAL HEALTH EDUCATION	SENATORS GRAY-JACKSON, Tobin, Claman	(S) HSS Then FIN	03/08/2023
SB 25	REPEALING FUNDS, ACCOUNTS, AND PROGRAMS	SENATOR KAUFMAN	(S) FIN	01/18/2023
SB 29	CIVICS EDUCATION; EST AK CVCS ED COMM	SENATORS STEVENS, Tobin, Giessel, Bjorkman, Claman	(S) FIN	03/09/2023
SB 40	APPROP: OPERATING BUDGET/LOANS/FUND; SUPP	SENATE RULES BY REQUEST OF THE GOVERNOR	(S) FIN	01/18/2023
SB 41	APPROP: CAPITAL/SUPPLEMENTAL	SENATE RULES BY REQUEST OF THE GOVERNOR	(S) FIN	01/18/2023
SB 42	APPROP: MENTAL HEALTH BUDGET	SENATE RULES BY REQUEST OF THE GOVERNOR	(S) FIN	01/18/2023

SB 43	HEALTH AND PERSONAL SAFETY EDUCATION	SENATORS GRAY-JACKSON, Tobin, Dunbar	(S) EDC	01/18/2023
SB 52	INCREASE BASE STUDENT ALLOCATION	SENATE EDUCATION	(S) EDC Then FIN	02/01/2023
SB 54	APPROP: SUPPLEMENTAL; REAPPROP; AMENDING	SENATE RULES BY REQUEST OF THE GOVERNOR	(S) FIN	02/01/2023
SB 56	AK PERFORMANCE SCHOLARSHIP; ELIGIBILITY	SENATORS DUNBAR, Gray-Jackson	(S) EDC Then FIN	02/06/2023
SB 88	RETIREMENT SYSTEMS; DEFINED BENEFIT OPT.	SENATORS GIESSEL, Bishop, Stevens, Kiehl, Kawasaki, Tobin, Wielechowski, Gray-Jackson, Dunbar, Claman	(S) L&C Then FIN	03/01/2023
SB 96	SEX/REPRODUCTION EDUCATION; SCHOOLS	SENATE RULES BY REQUEST OF THE GOVERNOR	(S) JUD Then FIN	03/08/2023
SB 97	TEACHER RECRUITMENT; LUMP SUM PAYMENT	SENATE RULES BY REQUEST OF THE GOVERNOR	(S) EDC Then FIN	03/08/2023
SB 99	FINANCIAL LITERACY COURSE IN SCHOOLS	SENATORS WIELECHOWSKI, Giessel, Gray-Jackson, Tobin, Claman, Myers	(S) EDC	03/10/2023

Kate Hillenbrand, Director of Outreach and Communications and I presented a Legislative Lunch and Learn session March 8th, on The Importance of FAFSA Completion. This session was sponsored by Senator Gary Stevens who attended along with a number of other legislators and staff. Positive feedback was received from those in attendance.

A welcome email/letter was sent to all legislators introducing them to ACPE and our resources. Communications have been sent to all legislators specifically on FAFSA resources requesting they share this information with their constituents.

I continue to meet regularly with University of Alaska (UA) leadership and am actively involved with legislative strategic planning with both DEED and UA.

Outsourcing Projects Update:

Staff have been focused on user acceptance testing (UAT) during the past month and leadership have determined that we are on track for an April 1 conversion. Communications have been sent to legislators, Governor's Office, borrowers, and other appropriate constituent groups notifying them of the change on April 1 to American Education Services (AES) as our loan servicer. Staff continue to monitor the new loan origination process through CampusDoor to identify any issues and ensure concerns or issues are addressed quickly.

Human Resources Update:

Recruitment efforts and staff changes over the last quarter resulted in the separation of one employee, Administrative Assistant, Juliet Hutchison and the retirement of one employee, Loan Servicing Specialist, Terisa Hall who had 15 years of service to the State of Alaska and ACPE. There are a total of five (5) employees eligible to retire in calendar year 2023.

Currently, there are nine vacant positions, including: two in the Executive Office, one in Finance, one in Postsecondary Planning Activities - Outreach, one in Information Support Services, and four in Program Operations. There are currently three active recruitments: one for a Programmer/Analyst position in Information Support Services, one for an Administrative Assistant in Operations and one for a Quality Assurance Analyst in Operations. There are no immediate plans to take action on the six remaining vacancies, but management retains the flexibility to do so if needed to provide support for agency initiatives. We are in discussion with DEED regarding areas that may be appropriate to share staffing responsibilities. At present ACPE has 46 positions filled: 10 in Anchorage, 36 in Juneau. The breakdown of those positions by divisions is as follows: ISS-10, Finance-13, Program Operations-14, Postsecondary Planning Activities - Outreach-6, and Executive Office-3.

Juneau and Anchorage Lease/Space Update:

Juneau Office move to the smaller footprint in our current Vintage Park Office space is close to completion. It is anticipated staff will be fully functional in the new Juneau space by end of April.

A new location for the Anchorage Office has been identified and staff are working with State of Alaska Leasing to outline IT needs, determine space delineation for staff and common areas and provide cost estimates for any retrofitting or construction costs.

Alaska Student Loan Corporation Meeting:

The Alaska Student Loan Corporation (ASLC) Board held their regularly scheduled meeting on February 7. The Board adopted Increased Annual and Aggregate Loan Limits and Loan Program Fixed Interest Rates for FY2023-2024.

Professional Organization Meetings/Presentations:

I attended regular monthly and semi-monthly meetings with the Education Finance Council, State Higher Education Officers Association, Western Interstate Commission for Higher Education (WICHE), and the Alaska Business Education Compact.

I was a keynote speaker along with Paul Layer, Vice President UA at the AlaskaCAN Conference and shared ACPE's vision regarding efforts to meet Alaska's workforce needs. I also participated along with a number of legislators in a Career and Technical Education (CTE) Panel hosted by the Alaska Association of School Administrators highlighting the importance of financial support to access funds for CTE and other postsecondary programs including the urgency to adopt changes to the Alaska Performance Scholarship eligibility criteria to enhance CTE pathways.

Other Meetings:

- Strategic Planning sessions
- Participated in Alaska Education 101 for Legislators
- WWAMI meetings with UA and UWSOM
- Meetings with ASLC Board members on loan limits
- Meeting with Lael Oldmixon, Director of AK 529
- AK Legislative training for fiscal notes/bill analysis
- Consistent Meetings with Chair Bicchinella
- Business Education Compact meetings
- Alaska Statewide Education Leaders Collaboration meeting
- EFC CEO Peer Group Calls
- Monitoring Senate and House Education and Finance Committee meetings for impacts on ACPE/Higher Education
- Responded to Media request regarding latest info on APS report
- Meetings with AASB regarding College and Career Guides and possible Federal earmark appropriations request to Senator Murkowski
- Tribal Workforce Roundtable
- Calls regarding Anchorage lease and move to new space
- Meetings with legislators

- Met with Demi Michelau WICHE – participated in WICHE CEO evaluation process
- Met with Teri Cothren, Associate VP for Workforce Development UA
- Continued meetings with UA Paul Layer and Michelle Rizk
- Quarterly All Staff meeting

- Weekly meetings with internal staff, SMs and external meetings with American Education Services (AES) on outsourcing project
- Participated in the Alaska Council of School Administrators CTE panel during Legislative Fly In
- Met with new Ilisavgik President Justina Wilhelm
- Keynote speaker at AlaskaCAN conference and attended
- Met with State Higher Education Executive Officers (SHEEO) representative, Paul Layer and other SHEEOs from Louisiana and South Dakota on rural/remote completions of FAFSA
- Budget projection internal meetings
- Development of regulations for new enacted legislation
 - New Loan Limits
 - Establish fixed interest rates
 - Immediate repay
 - Refinance
- Presented a Lunch & Learn with Kate sponsored by Senator Gary Stevens on Importance of FAFSA

- Elected to the Education Finance Council (EFC) Board of Directors – participated in Board meeting
- Attended the EFC Conference in Austin, TX

I also am excited to announce that I have been appointed as an Education Finance Council (EFC) Board Member. As a Voting Member, I will help form the governing structure of EFC and provide a voice for State Nonprofit organizations and have an opportunity to learn from other EFC members to further the mission of the organization. This is a wonderful opportunity and I am looking forward to working more closely with EFC. Education Finance Council supports state-based and nonprofit members' public purpose mission to expand access to postsecondary education and training, facilitate student success, assist students and families in identifying their best sources of education funding, assist individuals with connecting postsecondary education and career outcomes, encourage responsible borrowing, and advocate for and with individuals in support of successful management of their postsecondary education financing.

Serving as the Executive Director of the Commission is a joy and I am proud of the work staff have accomplished to support Alaskans and their access to higher education opportunities. One of the greatest pleasures is the interaction with such an amazing group of Commissioners. Each of you have different perspectives and insights to share which provide a robust exchange of ideas and enhances the group and builds relationships among each other. Therefore, it is always hard when we lose a Commissioner because of other commitments or their allotted appointment time is up. However, it is much harder when we lose an Alaskan that has made such an impact on the face of education in our State. Commissioner Hargraves had a short tenure on the Commission, but the wisdom and guidance I received from him during this short time was so appreciated and

valuable. His contributions to the education landscape will last for years to come, however, his present voice in Alaska will be a great void.

Please reach out to me with questions, concerns, ideas, or just to talk. I value your input and guidance. Thank you!

Attachments:

1. 2023 APS Outcomes Press release
2. ACPE Year in Review
3. AKCIS Parent Guide
4. APS Delivers Supplemental



February 1, 2023

Alaska Performance Scholarship – 2023 Outcomes Report

JUNEAU- The [Alaska Performance Scholarship \(APS\) 2023 Outcomes Report](#) is now available for review. This report reflects APS eligibility and usage trends from Fall 2011 – Fall 2022. Highlights from this report include:

- Eligibility of 17% for the Class of 2022 is the lowest eligibility rate since APS inception.
- Of first-time APS recipients who enrolled in the University of Alaska System, 95% were prepared to take college-level coursework, compared to 72% of non-APS eligible first-time students
- APS recipients remain Alaska residents and participate in the Alaska workforce at a higher rate than APS-eligible students who did not use the scholarship

“The APS provides an incentive for Alaska’s students to be intentional about coursework selections and academic achievement in high school, in preparation for postsecondary education goals. In response to the decline of APS eligibility and use, ACPE, in collaboration with other education stakeholders, seeks to be responsive and supportive of new ways to enhance the APS and increase education persistence and attainment in Alaska,” said ACPE Executive Director, Sana Efird.

To learn more about recommendations to modernize and streamline the Alaska Performance Scholarship, read the [Alaska Performance Scholarship Program Review & Recommendations Report](#)

ABOUT THE ALASKA PERFORMANCE SCHOLARSHIP:

APS provides an opportunity for Alaska high school graduates to earn a scholarship to help cover the cost of an Alaska postsecondary education. By meeting curriculum, GPA, and testing requirements, Alaskan students may earn the APS to attend qualified Alaska colleges, universities, or career and technical education programs.

ABOUT THE ALASKA COMMISSION ON POSTSECONDARY EDUCATION:

Funded by the Alaska Student Loan Corporation, ACPE promotes access to and success in education and career training beyond high school.

THE COMMISSION PROVIDES:

- Education planning tools and resources
- Advocacy and support for postsecondary participation in Alaska
- Financial aid for college and career training
- Education consumer protection through institutional authorization and complaint investigation



Winter 2023

ALASKA'S SOURCE FOR COLLEGE & CAREER FUNDING & EDUCATIONAL PLANNING RESOURCES

acpe.alaska.gov

907-465-6740

ACPE Year in Review

Looking back on 2022

Education Loan Legislation ACPE successfully passed legislation to become more responsive to borrowers needs, enhance Alaska-residency access, and offer immediate repayment options.

APS 10-Year Report & Recommendations

Published a programmatic review since APS inception with recommendations to increase access & usage. 1: Remove standardized test score requirements 2: Remove distinction between CTE & Collegiate Tracks 3: Increase award amounts.

Institutional Authorization Regulation

Changes: Clarify & provide consistency for institutional student outcomes and financial soundness reporting. Ensures policies & procedures are aligned to enhance consumer protections.

Looking Ahead in 2023

ACPE Strategic Planning

ACPE will launch its updated Strategic Plan Vision, and Strategic Priorities for 2023-28.

Education Loan Limits ACPE will introduce new loan limits, responding to education funding needs of Alaska's postsecondary students.

APS Modernization ACPE advocate & engage in Legislative efforts to modernize the APS, as recommended by the 2022 APS 10-Year Report.

FAFSA Completion ACPE leads Alaska-based efforts to increase FAFSA completion rates for Alaska's students; leading to increased enrollment, persistence, and completion.

CONNECT WITH US

✉ eed.acpe-execdirector@alaska.gov

📞 907-465-6740



Winter 2023

ALASKA'S SOURCE FOR COLLEGE & CAREER FUNDING & EDUCATIONAL PLANNING RESOURCES

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ACPE SPOTLIGHT

What We Do

ACPE administers State education funding programs: Alaska Performance Scholarship & Alaska Education Grant

ACPE delivers education loan programs: Supplemental Education Loan, Family Education Loan, Education Refinance Loan

ACPE provides college & career planning and financial literacy resources: AKCIS, FAFSA Completion, Success Center, & more

ACPE advances policy and collaboration with partners statewide to build a skilled Alaska workforce

Learn More

ACPE Reports: acpe.alaska.gov/reports

Alaska Performance Scholarship (APS): aps.alaska.gov

Alaska Education Grant (AEG): acpe.alaska.gov/aeg

Alaska Career Information System (AKCIS): akcis.org

Education Loan Programs: acpe.alaska.gov/loans

Institutional Authorization: acpe.alaska.gov/institutional-authorization

Success Center: acpe.alaska.gov/planning/success-center

CONNECT WITH US

✉ eed.acpe-execdirector@alaska.gov

📞 907-465-6740



Important Dates For High School Seniors:

Oct 1 (or soon after) Go to studentaid.gov to complete the FAFSA annually.

Feb 15

Scholarship applications are due at UAA, UAF, UAS, APU, and the UA Foundation.

Submit a FAFSA for priority financial aid at many schools.

June 30

Submit a FAFSA by June 30 for the state grant and/or scholarship (APS* & AEG*)

Help for Parents:

AKCIS.org explains commonly used terms and concepts

- Choosing a School
- Paying for School
- Job Search

Attend College Goal Alaska events and Financial Aid Nights in your community (collegegoalak.org)

Tools for Counselors, Teachers, and Users

Resources in AKCIS improve your experience including:

- national & Alaska curricula
- implementation
- user guides
- tutorials and more

AKCIS.ORG

AKCIS Helpline:

800-441-2962

(option #3)

or in Juneau 465-2962

akcis@alaska.gov

PARENT GUIDE

Alaska Career Information System

GET INVOLVED IN YOUR STUDENT'S COLLEGE & CAREER PLANNING

AKCIS.org provides PLCP* resources to help parents stay involved

Connect with your child about important **decisions** for education and career choices

Model a **positive attitude** about school, work, education, and career goals

Engage in **education and career exploration** to prepare your child to be successful in the workforce

Nurture dreams and **self-confidence**

Help identify your student's **interests, abilities, and lifestyle goals** and pay attention to how these evolve during high school

Encourage discussions about **career plans and education**

Register or request training at AKCIS.org



Get started as early as 4th grade with AKCIS Jr.

*Acronyms To Know

AKCIS: Alaska Career Information System → *plan for your future*

PLCP: Personal Learning & Career Plan → *create your Portfolio*

FAFSA: Free Application for Federal Student Aid → *gain access to grants, loans, and work-study funds for college or career school*

TERC: Testing & Education Resource Center → *find test prep materials*

APS: Alaska Performance Scholarship → *money for college or training*

AEG: Alaska Education Grant → *need-based financial assistance*

Parent Guide for Education & Career Planning

AKCIS.org is an online tool to help build your student's Personal Learning & Career Plan (PLCP):



START HERE

Student:

- Create a Student Portfolio through the school's site account, in AKCIS.org**

Parent:

- Register a Parent Account to review your student's progress, reflections, & choices.**

1) GETTING STARTED (TYPICALLY 7TH - 9TH GRADE)

- Complete Assessments: Discover how interests, skills, & values match occupations.
- Record education, employment, skills, achievements, & test scores for easy retrieval with the Resume Creator.
- Explore Career Clusters, Occupations, & Industries with your learner: Access helpful occupational information.
- Examine Programs of Study: Explore the many options available.
- Compare school & training program offerings: Learn about costs, demographics, & more.
- Set Goals: Personal, academic, & career. Update Goals in AKCIS annually.

2) DIGGING DEEPER (TYPICALLY 10TH - 11TH GRADE)

- Evaluate postsecondary education & training options available in AK and outside.
- Financial Aid Sort: Create a list of local, state, & national scholarships & grants.
- Track scholarship & school requirements, meetings, campus tours, & career fairs with the Application Tracker.
- Visit APS.alaska.gov for APS information Checklist: Does your student meet the GPA, testing, & curriculum requirements?
- Consider attending Financial Aid Events: Sessions are delivered locally & by webinar.

3) NEXT STEPS (TYPICALLY 12TH GRADE)

- Plan secondary & postsecondary course work to meet goals using the Course Planner.
- Gather parent & student financial documents to complete the FAFSA at studentaid.gov
- Access parent/student resources by grade level & college entrance exam prep sites by visiting the State Library Electronic Doorway - <https://lam.alaska.gov/sled> .
- Take Placement Tests - ACT, SAT, WorkKeys: Use the Application Tracker to record dates & results.
- Request Letters of Recommendation: Scan & save these letters in Saved Files & Links at AKCIS.org.
- Participate in Financial Aid & FAFSA Completion Events: Sessions are delivered locally & by Zoom^^
- Review Award Letters: Remember to "accept" the aid! Update results in the Application Tracker.
- Hone interview skills with the Job Search section: Get ready for school, scholarship, & career interviews.



** Site administrative tools are provided for counselors/advisors to assist students with college & career planning. Contact your school or the AKCIS Helpline for more information.

** Counselors/advisors create Parent Accounts. Contact your student's school or the AKCIS Helpline for more information.

^^ For more information about FAFSA visit: ACPE.alaska.gov/AlaskaFAFSACompletion

Provided to all Alaskans through a partnership between:



ALASKA DEPARTMENT OF LABOR
& WORKFORCE DEVELOPMENT



APS DELIVERS 2011-2022

The Alaska Legislature enacted the Alaska Performance Scholarship (APS) in 2011 to inspire and prepare our high school students for success in college and career training. Since inception, **29,000** Alaska high school graduates completed the rigorous requirements and achieved APS eligibility.

THE FULL 2023 APS OUTCOMES REPORT IS AVAILABLE AT ACPE.Alaska.Gov/Reports

1

APS OFFERS INCENTIVE FOR ALASKA STUDENTS TO EXCEL IN HIGH SCHOOL.

APS-Eligible students are more likely to do the following, even if the award is never used.
2022 APS-Eligible High School Graduates (APS Survey, 2022)



26

UNIVERSITIES, COLLEGES, & CAREER TRAINING CENTERS IN ALASKA ACCEPT THE APS

2

APS PREPARES ALASKA STUDENTS FOR COLLEGE AND CAREER TRAINING.

Only 5% of APS recipients require developmental coursework, compared with nearly **30%** of non-recipients.
(Fall 2022 first-time, full-time freshmen)

TOP REASONS APS ELIGIBLE STUDENTS DID **NOT** USE THE APS (2022-23 SCHOOL YEAR):



3

APS HELPS ALASKA STUDENTS PERSIST & COMPLETE COLLEGE.

APS students succeed at higher rates than non-recipients at University of Alaska.
UA Data Analysis & Institutional Research Department (first-time, full-time freshmen)

“The scholarship was a LIFE SAVER & allowed me to pursue college without taking out loans.”

— Alaska High School Graduate

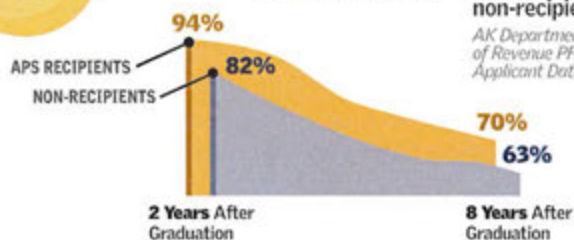


4

APS RETAINS SKILLED ALASKANS IN ALASKA.

APS recipients have higher Alaska residency rates than non-recipients.
AK Department of Revenue PFD Applicant Database

APS influenced the majority of eligible high school graduates to attend school **in-state**.
2022 APS-eligible high school graduates (APS Survey, 2022)



DID YOU KNOW?

APS can be used for university studies as well as career or technical training.

★ APS recipients must meet **Continuing Eligibility requirements** while in college/training to continue receiving APS.

★ The APS is funded through earnings of the Alaska Higher Education Investment Fund, created by the legislature to ensure long-term sustainable funding.



MEMORANDUM

TO: Members, Alaska Commission on Postsecondary Education

THROUGH: Sana Efird, Executive Director

FROM: Julie Pierce, Chief Finance Officer

DATE: April 5, 2023

SUBJECT: Finance Report

FY2024 Operating Budget

Following is a summary of the Commission’s FY2024 operating budget request included in the Governor’s proposed budget released December 15, 2022. The FY2024 operating budget is still moving through the legislative process.

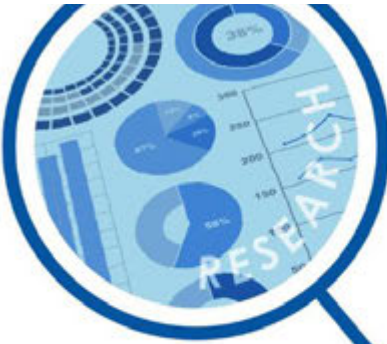
Budget Line	Interagency (ASLC Receipts)	Designated General Fund - AHEIF	General Fund Program Receipts	Statutory Designated Program Receipts	Total
Personal Services	7,300.6	.0	25.1	.0	7,325.7
Travel	49.0	.0	.0	.0	49.0
Contractual	2,600.1	516.1	27.9	157.4	3,301.5
Supplies	108.2	.0	.0	.0	108.2
WWAMI	.0	5,140.1	.0	.0	5,140.1
AEG	.0	5,841.8	.0	.0	5,841.8
APS	.0	11,750.0	.0	.0	11,750.0
Total	10,057.9	23,248.0	53.0	157.4	33,516.3
Positions	53.74	-	0.26	-	54

Alaska Student Loan Corporation

The Corporation Board met on February 9, 2023. The Board adopted Increased Annual and Aggregate Loan Limits and Loan Program Fixed Interest Rates for FY2023-2024.

The next Corporation Board meeting is scheduled for May 11, 2023 to review Investment Policy and Variable Interest Rates.

If you have any questions or wish to discuss this report further, please do not hesitate to contact me at 907-465-6757 or at julie.pierce@alaska.gov.



PROGRAM OPERATIONS

Quarterly Report

**Program Operations Report:
December 2022 – February 2023**



DIVISION OF PROGRAM OPERATIONS-QUARTER HIGHLIGHTS

Loan Volume

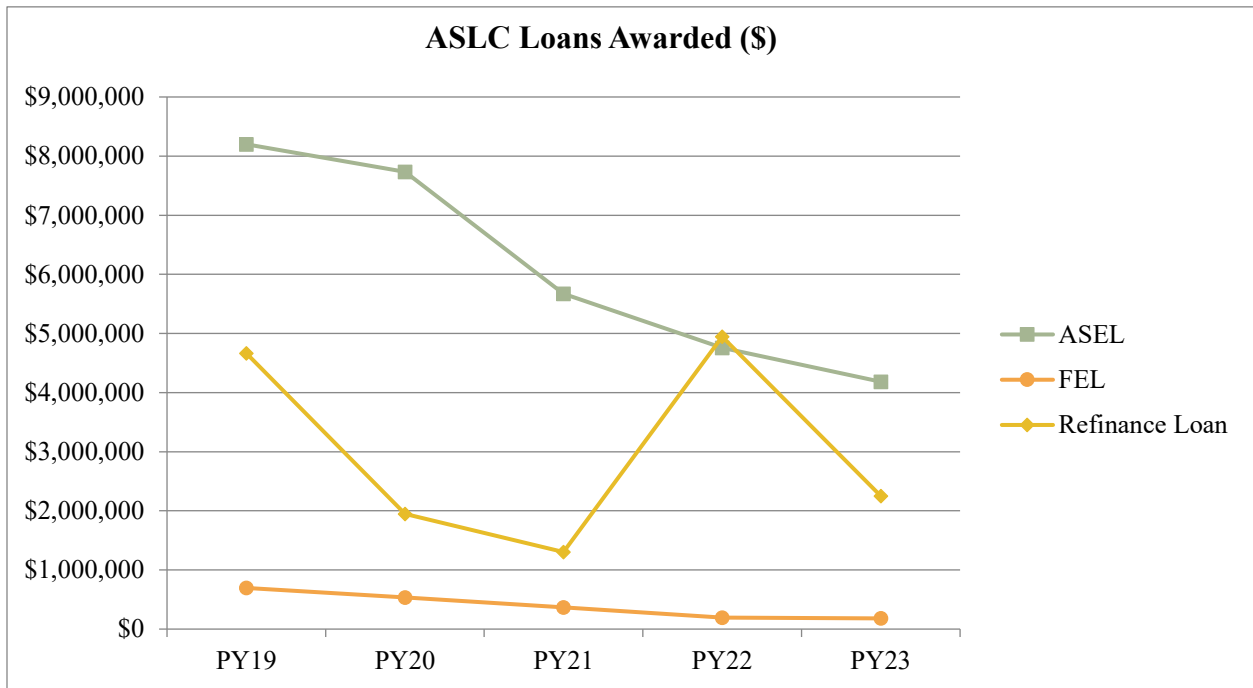
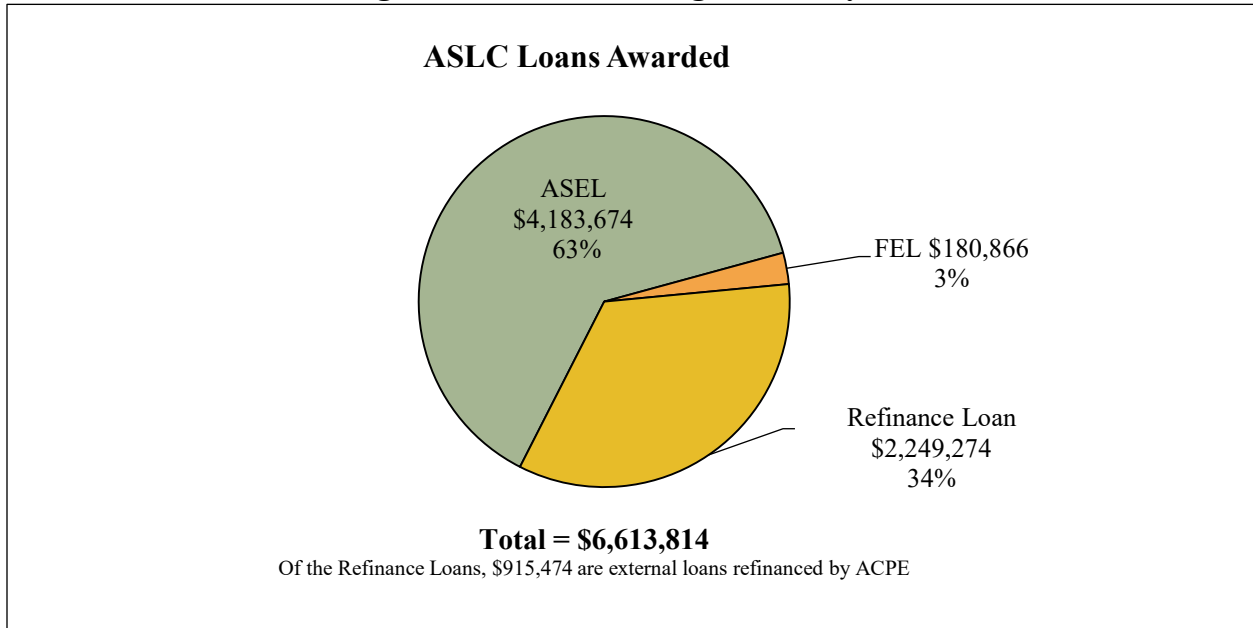
Total loan volume this year is lower than prior years, but the largest decrease is in refinance loans. Family Education Loans are approximately the same amounts as last year, Alaska Supplemental Education Loans are down about 12%, and refinance loans are down 55% compared to this time last year. A prescreened credit campaign is planned in the next month which is expected to result in additional refinance volume prior to the fiscal year end. With interest rates rising, it is a good time for students to refinance their education loans. A strategic goal over the next year is to identify ways to responsibly increase loan volume.

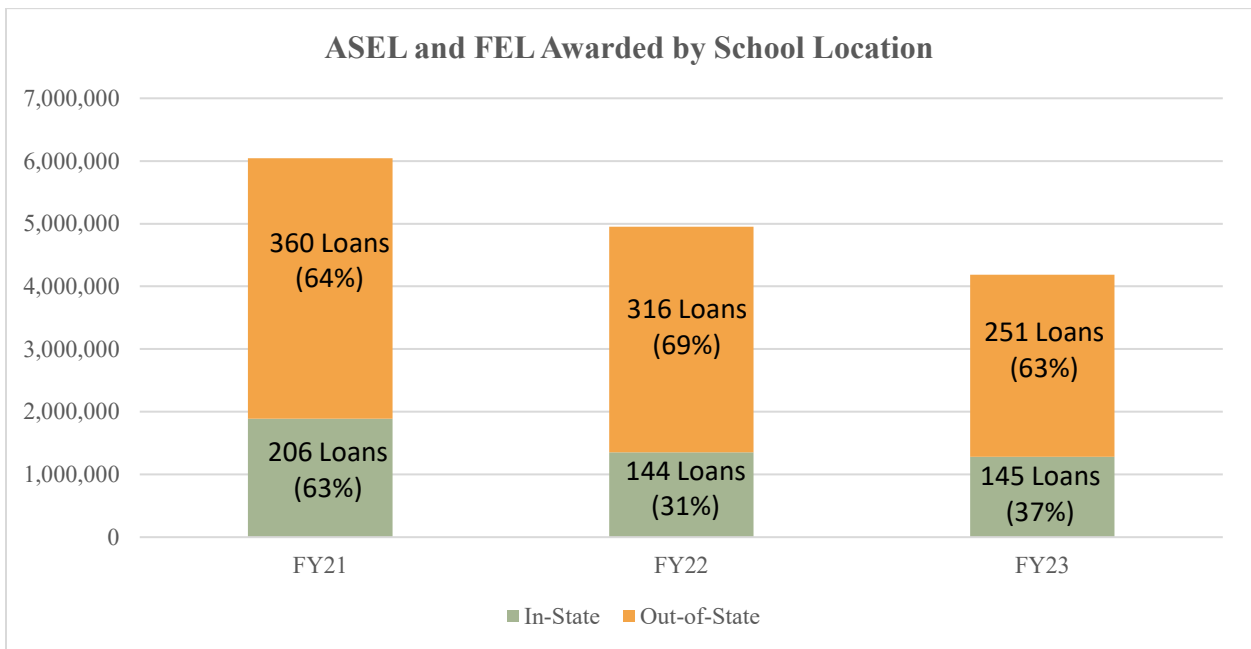
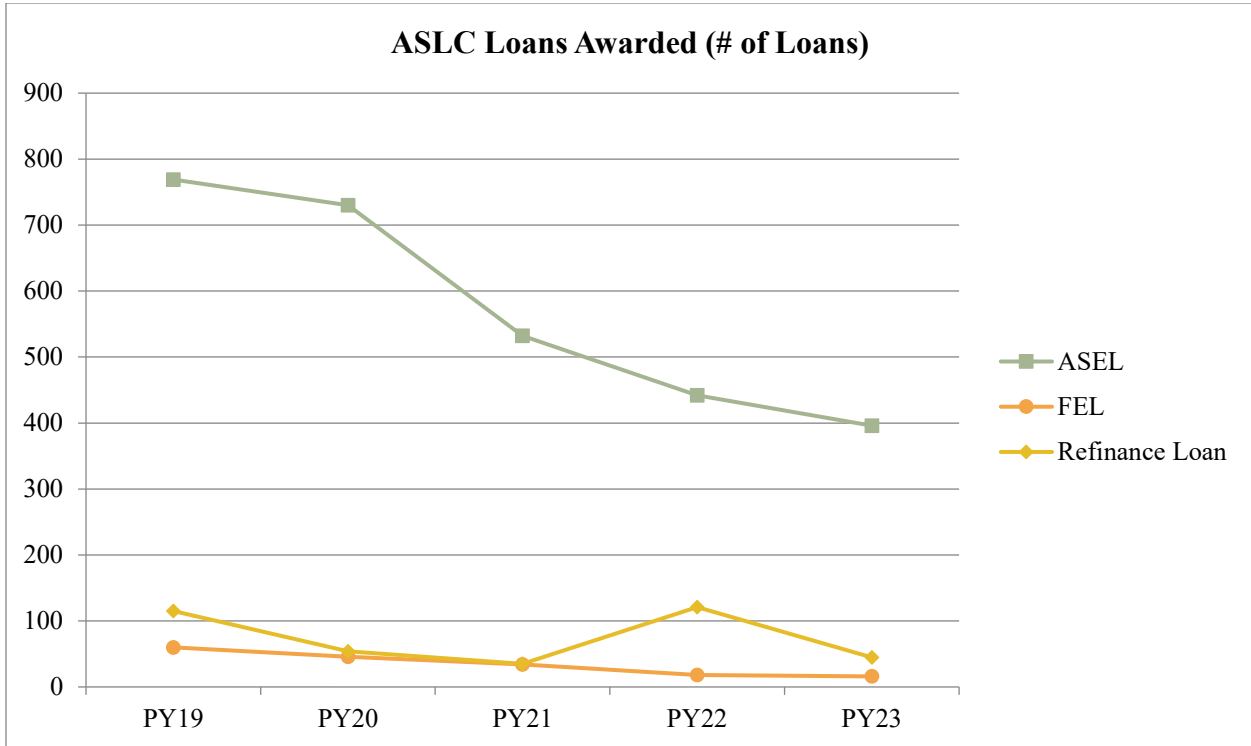
Project Updates

The multi-year project to outsource the servicing of state education loans is nearing completion and is on track for an April 1, 2023 conversion. ACPE has communicated with all of our borrowers, the governor, legislators, and other education stakeholders about this change. It will take a few months to finalize the conversion activities and make sure all the accounts transitioned accurately and customers are cared for appropriately. At the conclusion of this project, we will refocus on priority projects that have been on hold due to the major effort required to accomplish this outsourcing project.

LOAN ORIGINATIONS

Program Year 22/23 through February 2023





Loans Awarded

Loan Type	2022-2023		2021-2022		% Change	
	# of Loans	Amount Awarded	# of Loans	Amount Awarded	# of Loans	Amount Awarded
Family Education Loans	16	\$180,866	18	\$193,267	-11.11%	-6.42%
AK Supplemental Loans	396	\$4,183,674	442	\$4,758,663	-10.41%	-12.08%
Refinance Loans	45	\$2,249,274	121	\$4,945,208	-62.81%	-54.52%
Total:	457	\$6,613,814	581	\$9,897,138	-21.34%	-33.17%

ASEL Loans Awarded – by FICO Band

FICO Band	In-State		Out-of-State	
	# of Loans	Percent of Total Loans	# of Loans	Percent of Total Loans
720+	70	17.68%	172	43.43%
680-719	53	13.38%	61	15.40%
650-679	22	5.56%	18	4.55%

REFI Loans Awarded – by FICO Band

FICO Band	# of Loans	Percent of Total Refinance Loans
780+	15	33.33%
720-779	17	37.78%
680-719	13	28.89%

Loans Awarded – by Enrollment Intensity¹

Intensity	2022-2023		2021-2022		% Change	
	# of Loans	Amount Awarded	# of Loans	Amount Awarded	# of Loans	Amount Awarded
On-Time	141		94		50.00%	
Full-Time	247		330		-25.15%	
Half-Time	24		36		-33.33%	
Total:	412		460		-10.43%	

¹ Enrollment intensity statistics reflect only loan programs in which all three intensity levels are available (ASEL and FEL).

Special Programs

Loan Type	2022-2023		2021-2022		% Change	
	# of Loans	Amount Awarded	# of Loans	Amount Awarded	# of Loans	Amount Awarded
Winn Brindle	2	\$71,017	2	\$59,900	0.00%	18.56%
WWAMI Medical Education Loan	60	\$1,428,080	58	\$1,354,679	3.45%	5.42%
WICHE PSEP Loan	2	\$45,125	9	\$119,400	-77.78%	-62.21%
Total:	64	\$1,544,222	69	\$1,533,979	-7.25%	0.67%

ACPE Loans Serviced by AES- Loan Detail by Loan Status

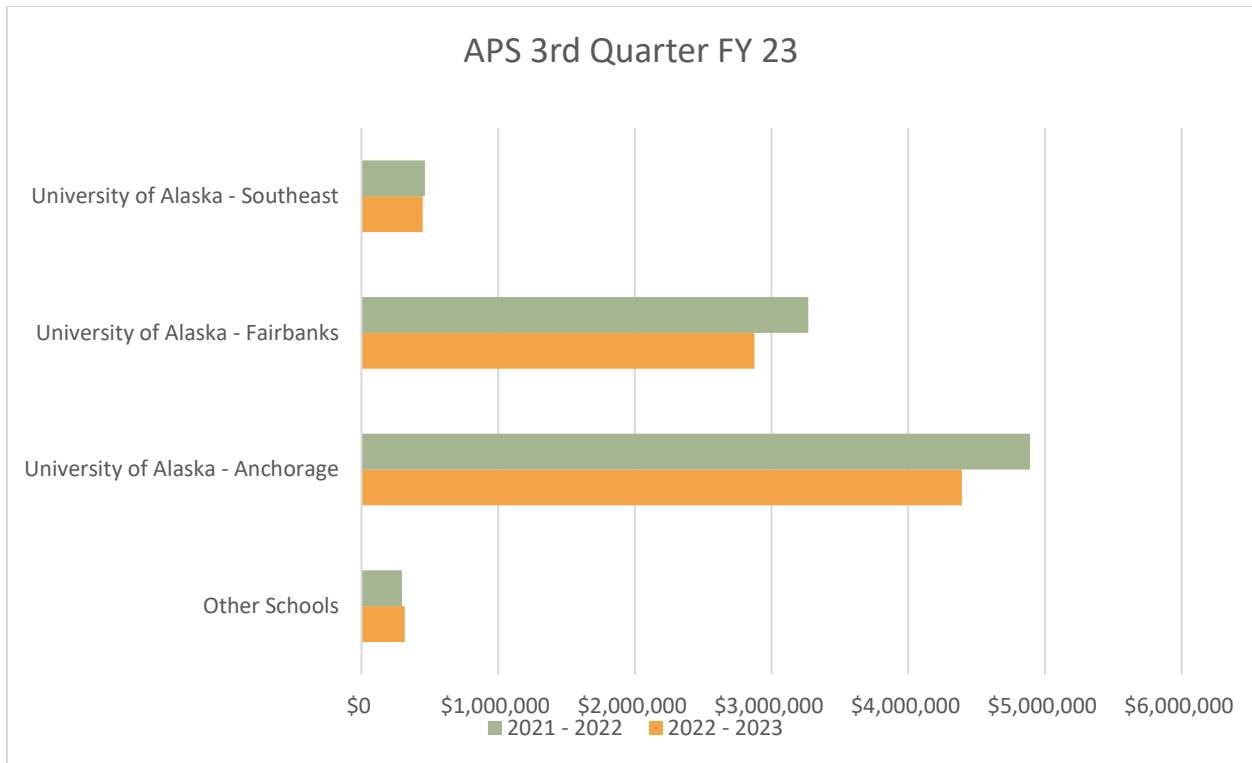
	# of Loans	Principal Amount	Interest Amount	Total Loan Amount
In-School	11	\$59,380	\$26,567	\$85,947
Grace	7	\$27,206	\$10,045	\$37,251
Repay- Current	3,480	\$14,064,366	\$798,031	\$14,862,396
Repay- Past Due	520	\$2,611,435	\$72,257	\$2,683,693
Claim	32	\$328,423	\$15,860	\$344,283
Forbearance	421	\$2,092,381	\$174,861	\$2,267,242
Deferment	418	\$1,714,770	\$173,059	\$1,887,828
Total	4,889	\$20,897,960	\$1,270,680	\$22,168,640

FFELP Complaints

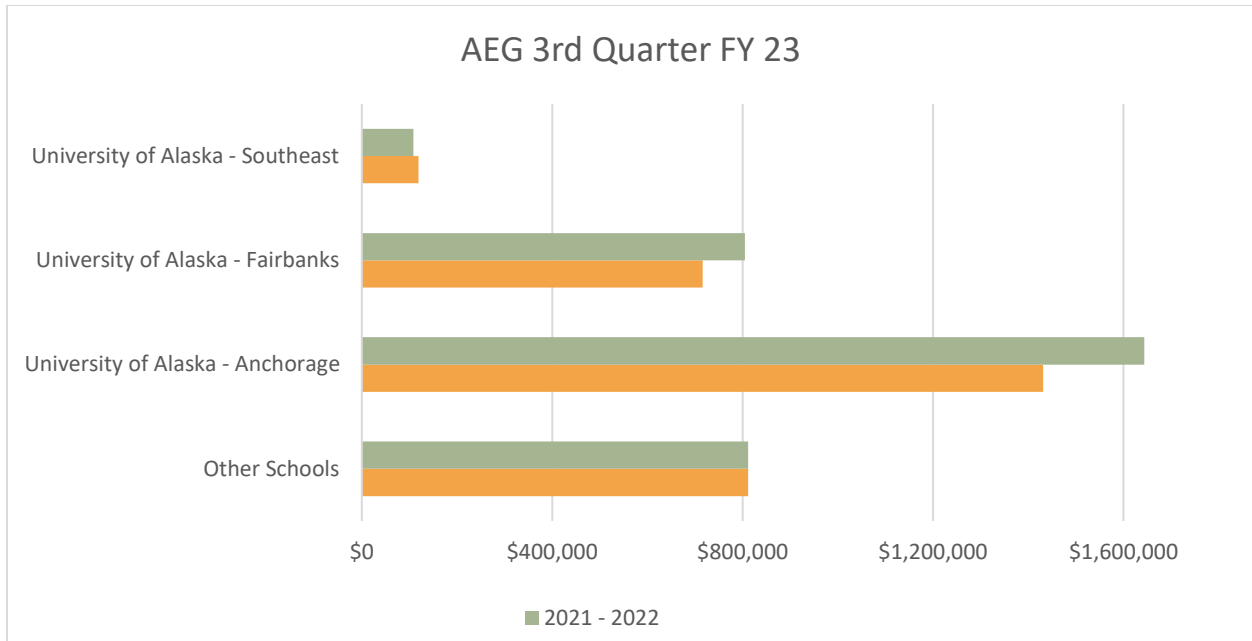
# of Complaints	0
Complaint Descriptions	N/A

ALASKA PERFORMANCE SCHOLARSHIP & ALASKA EDUCATION GRANT

Program Year 22/23 through February 2023

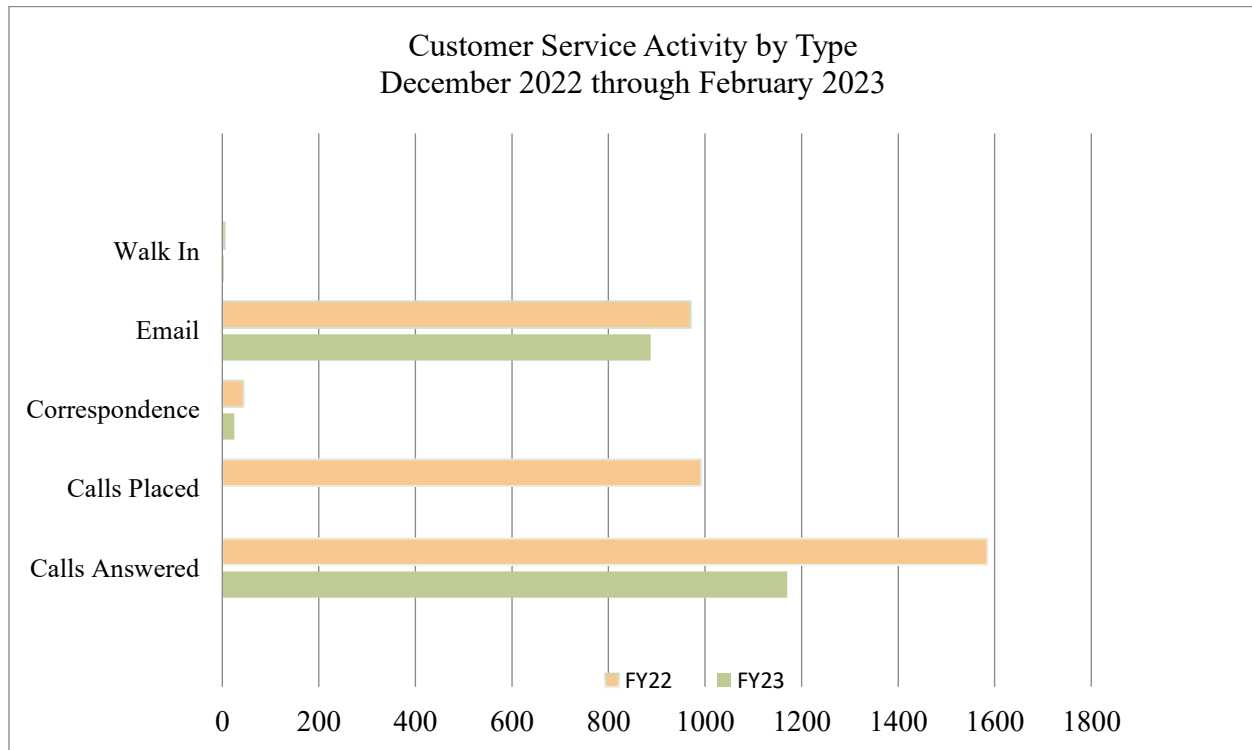


Other Schools	2021 - 2022	2022 - 2023
Alaska Bible College	\$35,663	\$32,098
Alaska Career College	\$14,860	\$16,048
Alaska Christian College	\$13,671	\$9,510
Alaska Pacific University	\$134,332	\$138,492
AVTEC	\$55,873	\$66,572
Charter College	\$27,943	\$25,564
Embry Riddle Aeronautical University, Alaska Campus	\$1,500	\$5,067
Glenda's Salon & Training Center	\$0	\$4,755
Ilisagvik College	\$1,783	\$0
Land and Sea Aviation Alaska	\$4,754	\$4,755
Metroasis Advanced Training Center	\$0	\$2,378
Northern Industrial Training	\$0	\$8,322
Wayland Baptist University - Anchorage/Fairbanks	\$5,053	\$2,378
Total	\$295,432	\$315,939
Grand Total	\$8,918,952	\$8,031,097



Other Schools	2021 - 2022	2022 - 2023
Alaska Bible College	\$15,000	\$24,000
Alaska Career College	\$202,735	\$261,478
Alaska Christian College	\$69,252	\$122,500
Alaska Pacific University	\$156,000	\$139,250
AVTEC	\$9,500	\$58,500
Charter College	\$327,908	\$197,180
Ilisagvik College	\$10,250	\$0
Wayland Baptist University - Anchorage/Fairbanks	\$21,000	\$8,500
Total	\$811,645	\$811,408
Grand Total	\$3,369,003	\$3,077,474

CUSTOMER SERVICE



Call Center Activity – December 2022 through February 2023

	FY23	FY22	% Change
Calls Received in IVR	2,501	3,305	-24.33%
Calls Received in CS Queue	1,342	1,739	-22.83%
Calls Answered by CS	1,170	1,585	-26.19%
Average Hold Time in CS Queue	4:24	2:26	46.59%
Calls Placed*	2,023	3,041	-33.48%

*Call Center stats for this quarter are incomplete, as the dialer was inoperable for more than a month during the quarter.

Payment Information – December 2022 through February 2023

Automatically Processed

Method	# of Borrowers	Amount Received	% of Total Dollars
Web Pay	9,408	\$3,267,485	75.29%
PFD	10	\$31,284	0.72%
TelPay/IVR	357	\$227,316	5.24%
Premiere Payments	539	\$250,879	5.78%
Bill Pay	387	\$91,803	2.12%
Third Party Payer	39	\$4,690	0.11%
Third Party Payer AWG	102	\$49,489	1.14%
State AWG	67	\$24,233	0.56%
Total	10,909	\$3,947,179	90.95%

Scanned

Method	# of Borrowers	Amount Received	% of Total Dollars
AWG Checks	662	\$233,461	5.38%
Coupon Checks	195	\$66,648	1.54%
Local Payments-Scanned	86	\$58,660	1.35%
Total	943	\$358,769	8.27%

Manually Processed

Method	# of Borrowers	Amount Received	% of Total Dollars
External Consolidation	2	\$33,868	0.78%
Local Payments-Not Scanned	1	\$100	0.00%
Total	3	\$33,968	0.78%
Total ACPE Processed	11,855	\$4,339,916	100.00%
AES Processed Payments		\$2,259,711	
Grand total of Payments		\$6,599,628	

Alternative Loan Programs 2021 Cohort Default Rates

The Commission calculates default rates annually, based on Alaska alternative educational loans entering repayment between January 1 and December 31 of the cohort year. Alaska alternative educational loans greater than six months past due at the end of the first 12 months of repayment are included in the annual default rate calculations.

The Commission publishes two different default rate calculations for the alternative loan programs:

1. Institutional Rate – the rate of default on Alaska Supplemental, Alaska Student, and Teacher Education Loans, at institutions administering education loan programs on behalf of Alaska students.
2. Program Rate – the rate of default by specified loan program.

Institutional Cohort Default Rate

Institution Location	2021	2020	2019	2018	2017	2016
Alaska	1.42%	1.69%	3.20%	4.97%	10.99%	7.45%
Out-of-State	1.42%	2.15%	2.53%	0.80%	2.40%	4.70%
Combined	1.44%	1.87%	2.84%	3.11%	6.75%	5.97%

Program Cohort Default Rate

Program	2021	2020	2019	2018	2017	2016
Alaska Supplemental Education Loan	1.45%	1.88%	2.88%	3.27%	6.40%	6.07%
Alaska Student Loan	0.00%	0.00%	0.00%	0.00%	95.80% ⁱ	0.00%
Alternative Consolidation Loan	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Family Education Loan	0.00%	0.00%	0.00%	1.44%	2.41%	0.00%
Refinance Loanⁱⁱ	0.00%	0.00%	0.00%	0.00%	0.81%	N/A
Teacher Education Loan	N/A	0.00%	0.00%	0.00%	7.40%	5.38%
Winn Brindle Education Loan	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

ⁱ Number consists of five defaulted AL loans. AL default rate impacts the Alaska rate (from 10.45% to 10.99%), Combined rate (from 6.46% to 6.75%), and UAA rate (from 17.84% to 19.49%).

ⁱⁱ 2017 is the first cohort year for Refinance loans. The Refinance loan program was implemented August 1, 2016.



MEMORANDUM

TO: Members, Alaska Commission on Postsecondary Education
THROUGH: Sana Efird, Executive Director
FROM: Kate Hillenbrand, Director of Communications & Outreach
DATE: March 15, 2023
SUBJECT: Outreach Report

The ACPE Communications & Outreach division delivers postsecondary awareness and financial literacy resources in support of ACPE’s mission to *promote access to and success in education and career training beyond high school*. From January 2023 to the date of writing this report, ACPE Outreach connected with students, families, and ACPE stakeholders through 257 telephonic or virtual service sessions; organized and/or presented in 54 work sessions, trainings or webinars; and reached 1,768 Alaskans through these efforts.

COMMUNICATIONS & OUTREACH ACTIVITIES

ACPE Outreach Activities	
Service Interactions	Jan – Mar 2023
Telephonic & Virtual Service Interactions*	257
Virtual/In-Person Sessions, Webinars, Trainings**	54
Virtual/In-Person Session Attendees***	1,768
Top Reason for Service Interaction	Topic Distribution
APS/AEG/ACPE Loans	15%
FAFSA	75%
Other/Not Sure	10%

*Includes Success Center phone calls, Zoom sessions (1:1 & group), AKCIS Helpdesk, etc.

**Includes group/school presentations, FAFSA Time Alaska, AKCIS trainings & webinars, I Know I Can, Kids2College, etc.

***Total number of attendees in Virtual Sessions section – does not include Telephonic & Virtual Service Interactions totals



ACPE Outreach was heavily involved in statewide postsecondary access initiatives including organizing and leading the 2023 AlaskaCAN! Conference, Alaska FAFSA Completion events, district/statewide development conferences, developing Legislative presentations, giving a Legislator Lunch & Learn presentation about FAFSA completion, and much more. Additionally, Outreach was involved in ongoing agency-wide strategic planning, loan program and financial literacy communications, website improvements, outsourcing efforts, as well as initiatives around the Alaska Performance Scholarship.

Alaska Career Information System (AKCIS)

AKCIS is a cost-effective online platform for comprehensive career, education, and financial aid information. It is an interactive planning tool with a personal, portable online portfolio. ACPE makes AKCIS available across Alaska, at no cost, to sites through a single statewide license.

- 98% of the Alaska school districts (52/54) continued their commitment to student Personal Learning & Career Plans (PLCPs) during this school year
- AKCIS Coordinator presented at various professional development conferences including: Alaska Society for Technology in Education Conference, Perkins/District CTE Coordinators Meetings; district-specific trainings via distance for counselor meetings, CTE and Curriculum Director teams, and Ed Specialists, and SERRC Educator Training Series.
- AKCIS Coordinator represented ACPE, AKCIS, and Alaska at Alaska ACT (American College Testing) State Orgs Council, National Center for Career Development Advisory Committee for Technology in Education and Policy Committees, Alaska Business Education Compact meetings, Alaska's People Tribal Workforce Roundtable meetings, and more.
- Delivered 16 AKCIS in-person and distance training activities for 146 Educators/Service Providers and 905 Students/Families for a total of 1,051 individuals
- AKCIS PLCP 360 – Customization for Alaska:
 - Alaska Performance Scholarship (APS) Math & Science and Social Studies & Language pathways added to the AKCIS Course Planner for all public 6th-12th grade Portfolios
 - Invitations being sent to school districts to add District Course List and Pathways to AKCIS Course Planner

AKCIS On the Horizon:

- AKCIS PLCP 360 Customization – Adult Career Plan and activities
- Contributing PLCP and AKCIS resource materials to the Alaska Education Exchange (CTE Clearinghouse) – common statewide repository



- Focused training sessions in answer to district and community organization requests

Alaska College & Career Advising Consortium (ACAC)

Alaska FAFSA Completion Initiative

ACPE's FAFSA Completion Initiative support expanded this quarter to include **ACPE's Master the FAFSA Training**. The Training is designed to equip education stakeholders with a deeper understanding of the FAFSA process to empower and allow them to assist students/families/individuals independently with successful FAFSA completion. The Training is available twice a week, on Tuesdays and Thursdays, from 2:00 to 3:30pm to accommodate a variety of schedules. Over 50 individuals have participated in ACPE's Master the FAFSA Training.

ACPE's FAFSA support also includes two ongoing initiatives: FAFSA Time Alaska events and weekly assistance via FAFSA Wednesdays. **FAFSA Time Alaska** is for group attendance (school, community, etc.). FAFSA Time Alaska events require registration and involvement of a school representative (teacher, counselor, etc.). Participating students and families receive detailed demonstration of the FAFSA process, step-by-step. **FAFSA Wednesdays** is weekly FAFSA assistance for individuals/students/families. Registration is not required. Individuals can drop in at any time between 3:00 and 6:00pm on Zoom to receive assistance with an account creation/troubleshooting, a section of the FAFSA, or the entire FAFSA process.

Alaska Postsecondary Access & Completion Network (AlaskaCAN)

AlaskaCAN Administrative Liaison

The Administrative Liaison for AlaskaCAN is formally tasked with performing a variety of duties to support the AlaskaCAN Board of Directors and the Purpose of AlaskaCAN: *Advocating for Alaskans to Pursue Postsecondary Workforce Development Pathways*. This position is actively involved in the work of all AlaskaCAN Committees, which play an instrumental role in fulfilling AlaskaCAN purpose and advancing its operating priorities.

This quarter was very heavy with the planning for the annual AlaskaCAN! Conference and the annual Board of Directors elections, with both taking place at the beginning of March.

This quarter's Administrative Liaison for AlaskaCAN activities included:

- Participation in weekly Conference planning meetings
- Outreach to increase conference attendance and sponsorship opportunities
- Coordination/support to expand Board nominations/nominees
- Statewide communication and promotion of the Conference and Board elections on various platforms



- Event coordination with the Conference venue – Marriott Anchorage Downtown
- Conference and elections graphics design
- 65by2025.org website design, update, and maintenance
- Conference sponsorship coordination and oversight
- Conference Speakers and Panelists coordination and oversight
- Board Nominees communication and facilitation
- Coordination of all administrative tasks around the Conference and Board elections
- Updates to the *AlaskaCAN Board of Directors Orientation Packet*
- Coordination of other administrative tasks around monthly Board of Directors meetings, AlaskaCAN Committees, and other duties as assigned

EARLY COLLEGE & CAREER EXPLORATION PROGRAMS:

Early Career Explorers (ECE) – PK-4th grade Career Exploration Resources

Early Career Explorers can be used in middle school, with some resources used by high school SpED.

- 53 applications (many new districts/schools)

I Know I Can (IKIC) – 1st-3rd grade College and Career Exploration Program

I Know I Can has expanded to reach students in K-5, although 1-3 are the most common grades.

- 28 applications; 13 completions; 10 school districts represented

Kids2College (K2C) – 5th-8th grade College and Career Exploration Program

Kids2College has been expanded to reach some high school students, particularly in rural schools.

- **Schools:** 27 schools from 11 school districts
- **Campuses:** 5 applications (UAF, UAA, Unalaska Mat-Su, UAS-Juneau)
- **Campus Events:** UAA: April 21; UAF: April 27; Unalaska: April 28; Mat-Su in Fall



Alaska Commission on Postsecondary Education

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MEMORANDUM

TO: Members, Alaska Commission on Postsecondary Education
THROUGH: Sana Efird, Executive Director
FROM: Jamie Oliphant, Director of Information Support Services (ISS)
DATE: 03/20/2022
SUBJECT: ISS activities

Alternative Loan Originations and Servicing Outsourcing Projects

The majority of ISS resources are committed to the alternative loan originations and servicing outsourcing projects. This past quarter focused on User Acceptance Testing (UAT), communication and implementation planning. We are on track with a conversion date of April 1st, 2023 and implementation tasks have already started.

ISS continues to work with Operations monitoring the originations of loans with Campus Door and the transferring of servicing to AES. I expect this work to continue through June 2023. The team has also started working with Campus Door on the implementation of the new interest rate changes for the upcoming program year.

Along with the final testing of the data transfer, the team is actively working through analysis and design of post conversion processing, oversight and monitoring of both AES and TSI.

Other Agency-wide Projects

Network support continues in the activities related to keeping the infrastructure up and running as well as responding to staff requests for assistance. This past quarter we also focused on security updates for staff PC's, laptops and ACPE's infrastructure equipment.

ACPE is working with the state of Alaska and the Office of Information Technology (OIT) on analyzing and testing a cloud infrastructure for ACPE servers. Our network team will continue to monitor the state's initiatives along with ACPE needs to determine the most efficient and cost effective structure for ACPE. I expect this analysis work to continue over the next year.

Staff have been busy finalizing the Juneau office move as well as started planning for the IT needs in the new Anchorage office space. The Anchorage office work is expected to take place next quarter.

As part of the ISS and ACPE culture we continue to embrace Lean and enhance systems and processes. Every decision made is based on our continued effort to ensure the IT infrastructure, systems and processes are operating in an accurate, secure and efficient manner.

It is a pleasure and honor serving the commission. Please feel free to contact me if there are any questions or need for additional information.

Human Resources Update

Recruitment efforts and staff changes over the last quarter resulted in the separation of one employee, Administrative Assistant, Juliet Hutchison and the retirement of one employee, Loan Servicing Specialist, Terisa Hall. There are a total of five (5) employees eligible to retire in calendar year 2023.

Currently, there are nine vacant positions, including: two in the Executive Office, one in Finance, one in Postsecondary Planning Activities - Outreach, one in Information Support Services, and four in Program Operations. There are currently three active recruitments: one for a Programmer/Analyst position in Information Support Services, one for an Administrative Assistant in Operations and one for a Quality Assurance Analyst in Operations. There are no immediate plans to take action on the six remaining vacancies, but management retains the flexibility to do so if needed to provide support for agency initiatives. At present ACPE has 46 positions filled: 10 in Anchorage, 36 in Juneau. The breakdown of those positions by divisions is as follows: ISS-10, Finance-13, Program Operations-14, Postsecondary Planning Activities - Outreach-6, and Executive Office-3.



THE STATE of ALASKA GOVERNOR MIKE DUNLEAVY

Alaska Commission on Postsecondary Education INSTITUTIONAL AUTHORIZATION

P.O. Box 110505 Juneau, Alaska 99811-0505 Phone: 907.465.6741 acpe.alaska.gov

MEMORANDUM

TO: Alaska Commission on Postsecondary Education Members
THROUGH: Sana Efird, Executive Director
FROM: Tyler Eggen, Institutional Authorization Program Coordinator
DATE: March 15, 2023
RE: Compliance and Activities Report for March 15, 2023

Quarter Applications

- Renewal of Authorization
The Esthetics District
Trend Setters
Institutions qualifying for Exemption from Authorization in the quarter.

Table with 2 columns: Location, Certification. Rows: Alaska (7), Out-of-State (8)

Institutional Monitoring

Charter College's National Council for State Authorization Reciprocity Agreement (NC-SARA) Institutional Participation Application has been approved by Commission staff, to serve as the State Portal Entity (SPE) for Charter College.

The College's accrediting body, the Accrediting Bureau of Health Education Schools (ABHES) held its January 2023 Commission Meeting and Affirmed the Virtual Site Visit for the Reclassification of Main Campus and the Wasilla Campus. ABHES has requested additional information in the Virtual Site Visit for the Institutional Renewal of the Anchorage Campus which focused on student satisfaction with the training and educational services in the Nursing program.

Alaska Bible College had its accreditation reaffirmed by its accrediting body, the Association for Biblical Higher Education for ten years. The College is to submit a progress report in the Fall of 2024 addressing concerns regarding ongoing assessments of operations and services, providing reliability information to the public related to student achievement, and evidence that the B.A. in Elementary Education degree meets required core hours in Bible/theology credits.

Institutional Authorization Activities

Commission staff continue to monitor potential changes to the federal regulations that the U.S. Department of Education may review as a part of its upcoming Negotiated Rulemaking, which includes State Authorization, Accreditation, and Distance Education. Staff may bring a more detailed update at the April Commission meeting, as the Department lists the stage of the rulemaking as a "prerule."

Additionally, Commission staff continue to review, revise, and reformat all applications related to IA regulations with the intent to publish them on the revised and updated IA website for greater access of both applications and regulatory requirements.

Complaints

When complaints arise, our regulatory complaint procedure requires that students attempt to resolve matters with their institution through the institution's grievance policy. Generally, there is resolution at this point. However, if resolution cannot be reached, the student may file a formal written complaint with the Commission.

There are no Formal Complaints this quarter.



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**Staff Report
The Esthetics District
Renewal of Authorization**

Summary

The Esthetics District was first authorized in October 2016 and last renewed by the Commission in April 2021, when Annisa Eastepp purchased the institution from Heather Harvey. In addition to purchasing the institution, there was purchase of the affiliated business Brow Chica Brow Bar, which generates additional revenue through services and sales from products. Eastepp is licensed to instruct Esthetics, which is the only program of study at the institution, which is also regulated by the Board of Barbers and Hairdressers.

CEO & Program Director	Annisa Eastepp	Financial Statements	Financially Sound
Address	600 E Northern Lights Blvd, #130 Anchorage, AK 99503	FY22 Tuition Revenues	\$188,185
		FY 2022 Enrollment	24
Year Founded	2016	FY 2022 Complaints	0
Authorized Since	2016	Surety Amount/Type	\$40,000/Bond

Review

The Esthetics District offers a 1:4 faculty to student ratio to focus on a more personalized approach to education in Esthetics. Students who enroll in the 350 hour program are able to obtain licensure through the Board of Barbers and Hairdressers. Over the past year, the

Institution also started to offer night time classes to allow for additional students to enroll who were unavailable for their daytime program.

Financial Soundness

In the institution’s last Authorization application, it was determined that The Esthetics District was financially unsound and was subject to several requirements (maintaining a teach-out plan, providing disclosure notice of financial status with Commission for student signature, and maintaining full bonding). During the last year, The Esthetics District maintained all of those requirements.

For this year’s Renewal of Authorization, the 2022 Calendar Year financial statements reflected increased revenues in sales from the institution’s affiliated shop and increased institutional tuition revenue, which resulted in the Institution being financially sound. Based upon the institution being financially sound, the institution has the ability to remove the financial soundness disclosure. The bonding level will remain the same due to the tuition revenues reported.

Program name	Program length	Tuition and Fees
Esthetics	350 hours	\$8,000

Site Visit & Student Experience Survey

Commission staff conducted a Site Visit, which observed no violations or concerns regarding life and safety matters, space, equipment, and resources, and review of student records.

Commission staff conducted a Student Experience Survey with the four students enrolled, all of whom had begun their enrollment just two weeks prior. However, the survey indicated positive levels of satisfaction, including Instructor availability and informative teaching practices. The students’ survey results also demonstrated the Institution’s compliance with enrollment contract and catalog regulations. Overall, the results from the student survey did not indicate any action required by the Institution.

Staff finds the application is in compliance with applicable statutes and regulations.

Evaluation

Minimum Standards Component - AS 14.48.060	Staff Evaluation/Comments
1. Program and courses meet stated objectives	Industry- recognized and approved curriculum preparatory for licensing exams

2. Adequacy of space, equipment, and resources	Approved by Board of Barbers and Hairdressers, Reviewed at Site Visit
3. Appropriateness of staff/faculty credentials	Verified through Board of Barbers and Hairdressers
4. Catalog/brochure compliance	Compliant
5. Credential compliance	Diploma
6. Adequacy of records	Reviewed at Site Visit
7. Compliance with applicable laws	No observations of non-compliance with other applicable laws
8. Financial soundness	Meets regulatory soundness requirements
9. Advertising and sales	Compliant
10. Administrators are of good reputation	Background check-no adverse findings
11. Student housing, if any	N/A
12. Refund policy compliance	Reviewed and documented
13. Costs and charges compliance	Compliant

Recommendation:

Staff recommends an authorization for two years for The Esthetics District, through April 30, 2025.

Motion Needed:

“Move to approve authorization for The Esthetics District, through April 30, 2025.”



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**Staff Report
Trend Setters
Renewal of Authorization**

Summary

Trend Setters School of Beauty has been training students in Alaska to become Hairdressers for over fifty years. It recently moved locations to the University Center Mall in Midtown Anchorage and the Millhouse family has sold the school to Danielle Tremblay, who began as a student at the School in 2005 and has served in many roles at the school. The Institution is also regulated by the Board of Barbers and Hairdressers.

Chief Administrator	Danielle Tremblay	Financial Statements	Financially Sound
Address	3901 Old Seward Hwy #28, Anchorage, AK 99503	FY22 Tuition Revenues	\$174,651
		FY 2022 Enrollment	23
Year Founded	1972	FY 2022 Complaints	0
Authorized Since	1978	Surety Amount/Type	\$70,000/Bond

Review

Trend Setters has classes starting every four weeks, which hold a capacity of two to ten students per class, with a maximum of 60 students. Since the Institution’s last Renewal of Authorization, enrollment as well as customer traffic has increased as the Institution and patrons settle in the new location and move away from COVID-19 pandemic related challenges. Additionally, Tremblay earned her Instructor’s License and can also provide instruction at the Institution.

Financial Soundness

In the institution's last Authorization application, it was determined that Trend Setters was financially unsound and was subject to several requirements (maintaining a teach-out plan, providing disclosure notice of financial status with Commission for student signature, and maintaining full bonding). During the last year, Trend Setters maintained all of those requirements.

For this year's Renewal of Authorization, the 2022 Calendar Year financial statements reflected increased revenues in sales from the institution's affiliated shop and increased institutional tuition revenue, which resulted in the Institution being financially sound. Based upon the institution being financially sound, the institution has the ability to lower its coverage of surety bonding coverage to the appropriate level based upon the tuition revenue and remove the financial soundness disclosure.

Program name	Program length	Tuition and Fees
Hairdressing	1650 hours	\$9,500

Site Visit & Student Experience Survey

Commission staff conducted a Site Visit, which observed no violations or concerns regarding life and safety matters and space, equipment, and resources. There was one violation regarding the review of student records. The institution provided appropriate follow-up to correct the one violation.

Commission staff conducted a Student Experience Survey with the nine students enrolled. The survey indicated positive levels of satisfaction, including themes around hands on learning and real life application of skills learned. The students' survey results also demonstrated the Institution's compliance with enrollment contract and catalog regulations. Overall, the results from the student survey did not indicate any action required by the Institution.

Staff finds the application is in compliance with applicable statutes and regulations.

Evaluation

Minimum Standards Component - AS 14.48.060	Staff Evaluation/Comments
1. Program and courses meet stated objectives	Industry-recognized and approved curriculum preparatory for licensing exams.
2. Adequacy of space, equipment, and resources	Approved by Board of Barbers and Hairdressers, Reviewed at Site Visit
3. Appropriateness of staff/faculty credentials	Compliant licenses
4. Catalog/brochure compliance	Compliant
5. Credential compliance	Certificate

6. Adequacy of records	Reviewed at Site Visit.
7. Compliance with applicable laws	No observations of non-compliance with other applicable laws
8. Financial soundness	Meets regulatory soundness requirements
9. Advertising and sales	Compliant
10. Administrators are of good reputation	Background check - no adverse findings
11. Student housing, if any	N/A
12. Refund policy compliance	Reviewed and documented
13. Costs and charges compliance	Compliant

Recommendation:

Staff recommends an authorization for two years and three months for Trend Setters, through July 31, 2025. The recommendation is based on the Institution’s current financial soundness and the Institution’s desire to move to a different Commission quarter to prepare their financial statements.

Motion Needed:

“Move to approve authorization for Trend Setters, through July 31, 2025.”



Alaska Postsecondary Access and Completion Network

65by2025.org

65by2025@gmail.com

TO: Members, Alaska Commission on Postsecondary Education
FROM: Kate Hillenbrand, President
 Alaska Postsecondary Access and Completion Network (AlaskaCAN)
DATE: March 15, 2023
SUBJECT: AlaskaCAN Activities Update

From January 1, 2023 through the writing of this report, the Alaska Postsecondary Access & Completion Network (AlaskaCAN) focused its efforts on the following initiatives:

- Finalizing and hosting the 9th Annual AlaskaCAN! Conference
- Board of Directors Elections

2023 AlaskaCAN! Conference – Moving Forward Together

The 9th Annual AlaskaCAN! Conference was held on March 2 & 3, 2023 at the Anchorage Downtown Marriott. This was the first in-person conference hosted by AlaskaCAN since 2020 and by all accounts was deemed a success. With the highest registration and attendance in AlaskaCAN history, over 120 attendees participated in the conference. This year's theme was **Moving Forward Together** and incorporated extensive representation from a variety of educational and industry partners.

Day One focused on Student Experience around postsecondary and the resources available in Alaska to support students as they enter, attend, and complete their postsecondary journey. Day One included a student panel with students representing a variety of populations including: high school seniors, current postsecondary students, apprentices, and recent college graduates – from rural and urban locations. Later we heard from a Bridging Program Panel represented by organizations offering programs that supports students as they transition from secondary to postsecondary.

Day Two focused on Workforce Readiness – not only ways in which Alaska's organizations currently support workforce readiness but in identifying areas of need and additional support. Panel discussions throughout the day represented critical sectors including: K-12/School Districts, Postsecondary, Apprenticeship, and Community/State Organizations.

Both days also included work sessions focused on prioritizing postsecondary education access barriers and identifying solutions to remove those barriers and ultimately increase access to all postsecondary education pathways for Alaskans. A full outcomes report from the AlaskaCAN! Conference will be available in a future quarter.



Alaska Postsecondary Access and Completion Network

65by2025.org

65by2025@gmail.com

AlaskaCAN Board of Directors Elections

After receiving a record number of nominations (18) for the six Board of Director seats in this election cycle, AlaskaCAN held a successful election process. The six AlaskaCAN Directors have been named and will begin their new term in April 2023. The newly elected Board Directors are:

ALASKA NATIVE (3-year Term: 2023-2026):

- **Dannielle Carlson**

AT LARGE (3-year Term: 2023-2026):

- **Charla Brown, Ph.D.**

COMMUNITY ORG/NON-PROFIT (3-year Term: 2023-2026):

- **Jamie Klaes**

POSTSECONDARY STUDENT SERVICES (3-year Term: 2023-2026):

- **Amanda Triplett**

REGISTERED APPRENTICESHIP (3-year Term: 2023-2026):

- **Amber Cartier**

RURAL ALASKA (Special 2-year Term: 2023-2025):

- **Kacey Miller**

For additional information about AlaskaCAN, visit www.65by2025.org.

Administrative Action Log
(3rd Quarter 2023)

Appeals and Complaints

DATE	DESCRIPTION	ACTION TAKEN
--	None	

Executive Director Decisions

DATE	DESCRIPTION	ACTION TAKEN
12/12/2022	Settlement Offer	Countered for lump sum of \$30,000 and accepted by borrower
12/12/2022	Medical Cancellation	Denied
1/23/2023	Medical Cancellation	Denied, offered special payment arrangement
2/13/2023	Settlement Offer	Approved
2/14/2023	Medical Cancellation	Denied, offered special payment arrangement
2/28/2023	Medical Cancellation	Denied

18b. Commissioner Affiliations

Commissioner Affiliations

Member	Current	Former
Dr. Barbara Adams	Nenana City Public School – School Board, Advisory North Seat American Educational Research Association – Member American Evaluation Association – Member National Rural Education Association – Member National Council of Teachers of Mathematics – Member Mixed Methods International Research Association – Member Fairbanks Retriever Club – Member, Formerly Treasurer Nenana Community Church – Member	Nenana City Public School – School Board, Advisory North Seat American Educational Research Association – Member American Evaluation Association – Member National Rural Education Association – Member National Council of Teachers of Mathematics – Member Mixed Methods International Research Association – Member Fairbanks Retriever Club – Member, Formerly Treasurer Nenana Community Church – Member
Joshua Bicchinella	Alaska Commission on Postsecondary Education- Chair Charter College- Program Manager Logans Janitorial- Owner Anchorage, Wasilla, Palmer, Big Lake Chamber of Commerce- former affiliation Wasilla Government Affairs Committee- former affiliation Alaska Postsecondary Access and Completion Network Director- former affiliation Pi Alpha Alpha & Golden Key Society Member- Walden Chapter Meadow Lakes Community Council Member- former affiliation Special Olympics of Alaska- Volunteer	
John Brown	Alaska School Administrative Certificate Alaskans for Palmer Hayflats (APH) Alaska School Teaching Certificate BodhiAK Consulting (owner/operator)_ Building Design Committee of Mat-Su Central School	Academic Advisory Council of Mat-Su Central (AAC) Alaska Council of School Administrators (ACSA) Alaska Association of Elementary School Principals (AAESP) Alaska Association of Secondary School Principals (AASSP) Mat-Su Principal Association (MSPA) Wasilla Chamber of Commerce (WCC)

Revised: March 28, 2023

18b. Commissioner Affiliations

Commissioner Affiliations

Member	Current	Former
Rodolfo Garcia	Georgeson Botanical Garden Friends The American Society of Biochemistry and Molecular Biology The Society of Physics Students- UAF Chapter Psi Chi Honors Society- UAF Chapter Geoscience Club- UAF Chapter Associated Students of UAF- Senator and Chair of Rules Committee for 2020-2021 academic year	
Karla Head		
Representative Andi Story	Alaska State House of Representatives Co-Chair, Education Committee Ways and Means Committee Fisheries Committee State Affairs Committee Military and Veterans’ Affairs Committee Other political and Government Positions Alaska Native Language Preservation Advisory Council – House Liaison (nonvoting) Western Interstate Commission for Higher Education (WICHE) Legislative Advisory Committee - member UAS College of Education External Advisory Committee – member National Conference of State Legislatures’ (NCSL) International Education Study Group – member Governor’s Teacher Retention and Recruitment Working Group - former member Juneau School District Board of Education – member 2003-2018 Alaska Association of School Boards Board of Directors, 2009 – 2018, President 2015	
Trish Zugg	Association for Career & Technical Education Alaska Workforce Investment Board	
Senator Löki Tobin		

2023

Alaska Commission on Postsecondary Education Acronyms

Sana Efir
Executive Director

Updated 03-2022

ACRONYMS AND TERMS FOR ALASKA COMMISSION ON POSTSECONDARY EDUCATION (ACPE)

65 by 2025	Initiative of the Alaska Postsecondary Access & Completion Network, funded by a Lumina grant, to increase the percentage of working-age Alaskans who will have a postsecondary credential to 65% by the year 2025.
Accreditation	Accreditation is a peer review process that examines competency, authority, or credibility of a higher education institution. Alaska requires that colleges and universities operating in the state be accredited by a body recognized by the Secretary of Education. The goal of accreditation is to ensure that education provided by institutions of higher education meets acceptable levels of quality and that credits are transferrable.
Alaska Education and Workforce Outcomes Database (Outcomes)	Statewide Longitudinal Data System (SLDS) developed to manage, analyze and evaluate outcomes of educational programs and services. Outcomes is a partnership between the University of Alaska, Alaska Department of Education & Early Development, Alaska Department of Labor & Workforce Development and ACPE. Outcomes replaces the ANSWERS system.
American Education Services (AES)	American Education Services. (AES) is a Federal Family Education Loan Program (FFELP) and private (alternative) student loan national servicer, owned by the Pennsylvania Higher Education Assistance Agency (PHEAA). AES services ACPE's legacy FFELP portfolio.
Alaska Career Information System (AKCIS)	AKCIS is a web-based statewide service offered by ACPE to provide comprehensive, interactive and user-friendly career and postsecondary education/training information to help youth and adult users explore and plan for careers, with emphasis on careers within Alaska. AKCIS is offered in all 54 school districts.
Alaska College and Career Advising Corps (ACAC)	Designed under a federal College Access Challenge Grant (CACG), ACAC provides training and information resources to partners and volunteers across the state who are committed to developing a postsecondary education culture and helping Alaska's students access and benefit from postsecondary education and career training. The program includes mentoring through the FAFSA Time Alaska, Apply Now Alaska and Decision Day Alaska programs
AlaskAdvantage	The trademarked name of a now-discontinued suite of ACPE education loan programs and services that offered benefits or outreach to Alaskans and to the organizations that serve Alaska's students. This program ended when the Department of Education

	discontinued the Federal Family Education Loan Program (FFELP).
Alaska Education Grant (AEG)	A state need-based grant ranging from \$500 to \$2,000 per academic year for qualifying Alaska residents attending participating Alaska postsecondary institution. AEG awards are funded by the Alaska Higher Education Investment Fund (HEIF), and operating costs are absorbed by ACPE.
Alaska Navigator: Statewide Workforce and Education-Related Statistics (ANSWERS)	ANSWERS is the State of Alaska's P-20W Statewide Longitudinal Data System. ANSWERS was developed to link existing Alaska K-12, higher education and employment data to deliver critical information to Alaska's policymakers, educators, and general public about the state's education continuum. In 2012, the state received a \$4 million federal grant over 3 years to develop the system. The system has been rebranded and is now known as the Alaska Education and Workforce Outcomes Database (Outcomes)
Alaska Performance Scholarship (APS)	Alaska's state performance-based scholarship to incent Alaska's students, parents and educators to strive for excellence in education. Awards may be used at participating colleges, universities or approved career and technical education programs in Alaska.
Alaska Postsecondary Access and Completion Network (Alaska CAN or The Network)	The Network, is a non-profit organization originally created by ACPE under a federal College Access Challenge Grant (CACG). The Network focuses on increasing postsecondary access and success in Alaska and promulgated the state's 65 by 2025 attainment goal. Board members represent secondary and postsecondary education, business, rural and urban areas, and community nonprofits. It establishes a network for members to share best practices, tools and resources relating to college access and success.
Alaska Presence Benefit	A legacy annual credit to qualifying borrowers' loan principal balances to reduce their costs. Borrowers qualify while living in Alaska. The ASLC Board approves the offering of benefits annually based on cash flows and costs estimates. This benefit is not offered on new loans.
Alaska Student Aid Portal (ASAP)	ACPE web portal to provide students with secure access to real-time grant and scholarship account information regarding their eligibility, award level, remaining terms available, remaining years in which to use available terms, and ability to change record of school of attendance.
Alaska Student Loan Corporation (ASLC)	The state corporation that funds the student loan programs and ACPE's operating budget. Created in 1987 to provide a means of alternative financing in the form of tax-exempt bonds. ASLC is governed by a board of directors appointed by the governor (two

	from ACPE and the Commissioners of Revenue, Administration and Community & Economic Development).
Alaska Supplemental Education Loan (ASEL)	Alaska's state education loan program to provide supplemental financial assistance if the federal loan program is insufficient to cover the costs of attendance or if the borrower does not qualify for financial aid under the federal student loan program.
Annual Percentage Rate (APR)	The Annual Percentage Rate (APR) is the yearly cost of borrowing a loan, shown as a percentage of the amount borrowed. Because APR is calculated the same way on different loans from different lenders, the APR also allows applicants to compare loans with different terms and conditions.
Apply Now Alaska	An initiative coordinated statewide by ACPE and based on the American College Application Campaign model, to assist first-generation and low-income high school students as they navigate the complexities of the admissions process to postsecondary institutions. The event season runs from November to February.
Ascendium Education Group (AEG)	ACPE's federal loan guarantor, located in Madison, Wisconsin. Formerly known as Great Lakes Higher Education Guarantee Corporation.
Award Letter	An official document issued by a school's financial aid office that lists the financial aid offered to the student through the school. It provides details of a borrower's financial need and the breakdown of the financial aid package according to amount, source and type of aid. The award letter (also called a Financial Aid Notification/FAN) includes the terms and conditions for the financial aid and cost of attendance.
Administrative Wage Garnishment (AWG)	State statutes and regulations provide ACPE the authority to garnish wages of a borrower who has defaulted on their state loan, without the need for a court order. Limitations are structured in state and federal law.
Award Year	The academic year for which financial aid is requested (or received).
A.W. "Winn" Brindle Education Loan (WB)	This program, which is no longer funded, was funded by private donations and offered forgivable loans to full-time students in a fisheries-related degree or certificate program.
Borrower Benefits	Interest rate reductions and account credits that reduce the overall cost of borrowing. ASLC benefits are variable and are evaluated and approved annually based on cash flows and costs estimates.

Campus-Based Aid	Financial aid programs administered by the student's school. The federal government provides the school with a fixed annual allocation, which is awarded by the financial aid administrator to qualifying students. Programs include the Perkins Loan, Supplemental Education Opportunity Grant, and Federal Work-Study. Note that there is no guarantee that every eligible student will receive financial aid through these programs because the awards are made from a fixed pool of money.
Capitalized Interest	Unpaid interest charges added to the principal balance of an educational loan thereby increasing the size of the loan. Interest is then charged on the new balance, including both the unpaid principal and the accrued interest. Capitalizing the interest increases the monthly payment and the amount of money ultimately repaid. Interest is generally capitalized when there is a change in the status of the loan at a time when there is unpaid interest outstanding, such as going from deferment to repayment status. Borrowers can significantly reduce their costs by paying interest each month, even if a payment is not due.
Clearinghouse (or National Student Clearinghouse (NSC))	A non-profit association that maintains a comprehensive electronic registry of postsecondary student records provided by the participating schools. Over 2,700 colleges, 91% of the nation's enrollment, participate. The Clearinghouse process identifies those borrowers who withdraw from school and need to begin repayment; transfer from one school to another; return to school and may be eligible for a deferment; continue in school and are eligible for deferment or in-school extension.
Cohort Default Rate (CDR)	<p data-bbox="574 1381 1406 1701">A measurement of loan cohort performance that identifies the percent of the cohort that is in default at a given time. Cohorts may include schools, states, or calendar groups. Alaska loan cohort rates are calculated annually based on loans entering repayment between January 1 and December 31 of the cohort year, which are greater than six months (180 days) past due at the end of the first 12 months of repayment and have not previously defaulted. These calculations differ from the federal cohort default rate calculations.</p> <p data-bbox="574 1728 1406 1902">The US Department of Education cohort default rate is calculated as the percentage of borrowers who entered repayment on Federal Family Education Loan (FFEL) Program or William D. Ford Federal Direct Loan (Direct Loan) Program loans between Oct. 1st and Sept. 30th of a given year and subsequently defaulted prior</p>

	to Sept. 30 th two years later (for example, the 2016 CDR is calculated on student loans entering repayment between Oct 1, 2015 and Sept 30, 2016 and subsequently default prior to Sept 30, 2018).
College Access Challenge Grant (CACG)	A federal grant program to foster partnerships among federal, state, and local governments and philanthropic organizations through matching challenge grants aimed at increasing the number of low-income students who are prepared to enter and succeed in postsecondary education.
Consolidation Loan	A loan that combines several student loans into one bigger loan from a single lender. The consolidation loan pays off the balances on the other loans. ACPE no longer offers a consolidation loan; however, federal consolidation loans are still available.
Cosigner	A cosigner is responsible for loan repayment if the borrower fails to repay it. Borrowers who do not meet ACPE's credit requirements must provide a cosigner who meets those requirements. Also called an endorser.
Cost Of Attendance (COA)	Also known as the cost of education or budget. The total cost for the student to attend school, including tuition and fees, room and board, allowances for books and supplies, transportation, and personal and incidental expenses. Loan fees, if applicable, may also be included in the COA. Childcare and expenses for disabilities may also be included. Schools establish standard budgets for students: living on-campus and off-campus, married and unmarried, and residents and nonresidents.
Credit Rating or Credit Score	Credit ratings or scores are calculated by credit bureaus based on an individual's past debt and repayment history. Credit bureaus and credit reporting agencies provide this information to banks and businesses to determine if an applicant meets the applicable underwriting standard to qualify for a loan. Credit scores generally range from 300 to 850, with the 2019 Alaska average score being 675.
Credit Reporting	ACPE reports the current status of all accounts to national credit bureaus monthly, which impacts the borrower's credit rating. Accounts that are 60 or more days delinquent are reported past due.
Dear Colleague Letter (DCL)	An official communication to schools and lenders that explains and clarifies the federal Department's guidance regarding federal regulations and statutes. Also known as a Dear Partner Letter.
Decision Day Alaska	An initiative, derived from the national College Decision Day, to recognize high school seniors for their postsecondary educational plans and encourage younger students and families to prepare

	early for postsecondary education. The event season runs from May to June.
Default	Failure to make monthly payments on the loan as agreed, or failure to abide by terms and conditions of a loan promissory note (PN). ACPE borrowers who default may be subject to wage and PFD garnishment and transferred to a collection agency, among other consequences.
Default Rate	The general definition of default rate is the measure as a percentage of borrowers who failed to make scheduled payments in a specified date range. See also Cohort Default Rate CDR.
Deferment	A period of time during which a borrower is allowed to postpone repaying the loan. With the exception of federal subsidized loans, interest continues to accrue during deferment periods. A borrower can postpone paying the interest charges by capitalizing the interest, which increases the size of the loan. Most loan programs allow students to defer their loans while they are in school at least half-time. A borrower who defaults on a loan loses eligibility for a deferment on that loan.
Dependent	For purposes of completing the FAFSA, a dependent student is generally one who is unmarried and under 24 years old. Federal need-based aid to dependent students is awarded based on their parents' income.
Direct Loans (DL)	<p>The William D. Ford Federal Direct Loan Program (AKA the Direct Loan Program) is a federal program through which the federal government makes student loans. Loans may be subsidized for students considered high need under the FAFSA formula, meaning that the loans have very low rates and the federal government pays the interest during the in-school period and during certain other deferments.</p> <p>Generally, ACPE's interest rates are the next lowest option for Alaska students, after subsidized loans.</p>
Direct Payment (ACH)	Automatic electronic debit from borrower's bank account each month for loan repayment. Borrowers making direct payment at ACPE receive a 0.25% interest rate reduction. The benefit is reviewed annually by the ASLC Board.
Disclosure	A written statement of the repayment terms of the loan sent to the borrower at the time the loan is scheduled for repayment. It identifies the principal balance, the estimated interest to be paid over the life of the loan, annual interest rate, annual percentage rate, the number of payments to be made and the monthly payment amount. A new disclosure is sent to the borrower if the repayment schedule changes, for example if the student receives a deferment. A disclosure may also be called a truth-in-lending statement or a statement of loan terms.

Due Diligence	The process of exercising a servicer's responsibility for collecting on a loan.
(ED) U.S. Department of Education	An acronym sometimes used for the Department of Education. Executive Branch of the federal government that establishes policy for, administers, and coordinates most federal assistance to education.
Electronic Signature (E-SIGN)	An electronic symbol or process attached to, or logically associated with, a record and used by a person with the intent to sign the document or record. Established under the Electronic Signatures in Global and National Commerce Act on 6/8/2000.
Education Finance Council	The Education Finance Council is an association representing the nation's nonprofit and state-based student loan and finance organizations. These public purpose organizations are dedicated to the single purpose of making college more affordable.
Education Loan Management Resources (ELM)	Education Loan Management Resources created a uniform data exchange network for student loan processing. This technology platform allows lenders to exchange critical loan data with schools efficiently.
Expected Family Contribution (EFC)	The amount the family is expected to contribute to paying for a student's education, as determined by the FAFSA Federal Methodology. The EFC includes parent and student contributions, and varies according to the student's dependency status, family size, number of family members in school, taxable and nontaxable income and assets. The difference between the student's costs and the EFC is the student's financial need, and is used in determining the student's eligibility for need-based financial aid.
Fair and Accurate Credit Transactions Act 2003 (FACTA)	Federal act allowing consumers to obtain each year, free of charge, a personal credit history report, requiring that merchants omit from sales receipts all but the last five digits of a customer's credit card number, and requiring that procedures for government oversight and financial institution notification of ID theft and fraud be implemented. Amended the Fair Credit Reporting Act (FCRA).
Fair Credit Reporting Act (FCRA)	The Fair Credit Reporting Act, 15 U.S.C. § 1681, is U.S. federal law enacted to promote the accuracy, fairness, and privacy of consumer information contained in the files of consumer reporting agencies.
Fair Debt Collection Practices Act (FDCPA)	The Fair Debt Collection Practices Act, Pub. L. 95-109; 91 Stat. 874, codified as 15 U.S.C. § 1692 –1692p, designed to eliminate abusive practices in the collection of consumer debts, to promote fair debt collection, and to provide consumers with an avenue for

	disputing and obtaining validation of debt information in order to ensure the information's accuracy
Fair Isaac Credit Score (FICO)	A statistical model developed by the Fair Isaac Corporation, which is used by credit bureaus, and banking institutions to calculate and determine an individual's credit score.
Family Education Loan (FEL)	ACPE's FEL program provides low interest loans to families to assist in paying the costs of education for family members. Borrowers may be parents, grandparents, foster parents, or spouses.
Federal Family Education Loan Program (FFELP)	FFELP was terminated in 2009. Through FFELP, ACPE offered federally-guaranteed low-cost loans to students and parents. FFELP loans included Stafford, PLUS, Consolidated, all of which are now offered directly by the federal government.
Federal Methodology	The need analysis formula used on the FAFSA to determine the EFC. The federal methodology takes family size, the number of family members in college, taxable and nontaxable income and assets into account.
Federal Work-Study (FWS)	Program providing undergraduate and graduate students with part-time employment, usually at the school of attendance, during the school year. The federal government pays a portion of the student's salary, making it cheaper for departments and businesses to hire the student. For this reason, work-study students often find it easier to get a part-time job. Eligibility for FWS is based on need. Money earned from a FWS job is not counted as income for the subsequent year's need analysis process.
Finance Charge	The estimated amount of interest that will be paid over the life of the loan.
Financial Aid	Money provided to the student and the family to help them pay for the student's education. Major forms of financial aid include gift aid (grants and scholarships) and self-help aid (loans and work).
Financial Aid Administrator (FAA)	A staff member at an eligible school who is charged with the administration of financial aid programs.
Financial Aid Counseling	Students with federal loans are required to meet with a financial aid administrator or participate in a distance education-counseling program before they receive their first loan disbursement and again before they graduate or otherwise leave school. During these counseling sessions, called entrance and exit interviews, the FAA reviews the repayment terms of the loan and the repayment schedule with the student.

Financial Aid Office (FAO)	The college or university office that is responsible for the determination of student financial need and the awarding of financial aid.
Financial Aid Package	The complete collection of grants, scholarships, loans, and work-study employment from all sources (federal, state, institutional and private) offered to a student to enable them to attend the college or university.
Financial Literacy	The ability to understand and effectively apply various financial skills, including personal financial management, budgeting, and investing. Financial literacy helps individuals become self-sufficient so they can achieve financial stability. ACPE incorporates financial literacy education into the loan application process.
Forbearance	During a forbearance period, the lender allows the borrower to temporarily postpone repaying the principal, but the interest charges continue to accrue, even on subsidized loans. Forbearances are granted at the lender's discretion, usually in cases of extreme financial hardship or other unusual circumstances when the borrower does not qualify for a deferment. Typically, accrued interest is capitalized.
Free Application For Federal Student Aid (FAFSA)	Form used to apply for a broad category of federal and state student aid programs. No fee is charged.
FAFSA Time Alaska	FAFSA Time Alaska provides FAFSA-specific resources and training to site coordinators volunteering to host FAFSA completion events around the state. The event season runs from October to April. (Previously known as College Goal Alaska)
Federal Student Aid (FSA)	Aid offered to postsecondary education students by the federal government in the form of grants, loans, work-study programs, and other forms of assistance.
Generally Accepted Accounting Principles (GAAP)	A widely accepted set of rules, conventions, standards, and procedures for reporting financial information, as established by the Financial Accounting Standards Board.
Gift Aid	Financial aid, such as grants and scholarships, which does not need to be repaid.
Grace Period	The time that begins when a borrower leaves school (whether because of graduation or withdrawal) or drops below the required enrollment level, and ends the day before the repayment period starts. The length of the grace period is stipulated in the promissory note that the borrower signed. Payments are not due during the grace period.

Graduate PLUS Loan	A federal loan made to a graduate or professional student, defined as a student enrolled in a program or course above the baccalaureate level or enrolled in a program leading to a professional degree at an eligible school.
Graduated Repayment	A repayment schedule where monthly payments are smaller at the start of the repayment period and gradually become larger.
Grant	A type of financial aid based on financial need that the student does not have to repay.
Great Lakes Higher Education Guaranty Corporation (Great Lakes)	ACPE's former federal loan guarantor from 2018 through early 2019 when it transitioned to Ascendium Education Group AEG as part of corporate restructuring.
Guaranty Agency or Guarantor	A state or private nonprofit organization that has an agreement with the U.S. Secretary of Education to administer a loan guarantee program under the Higher Education Act, and enforces federal and state law regarding student loans. It is responsible for overseeing the student loan process, and insures them against default for the lender.
Health Education Assistance Loan (HEAL)	A low interest loan administered by the US Department of Health and Human Services (HHS). It is available to medical school students pursuing medicine, osteopathy, dentistry, veterinary medicine, optometry, podiatry, clinical psychology, health administration and public health. Undergraduate pharmacology students are also eligible.
Higher Ed Loan Mgt System (HELMS)	Loan servicing software used by ACPE since 1996.
Higher Education Investment Fund (HEIF)	Fund established in statute for the purpose of making grants and scholarships. This fund was established to endow the Alaska Performance Scholarship (APS) and the Alaska Education Grant (AEG).
Income-Based Repayment (IBR)	IBR is a federal loan repayment option with payment caps based on income and family size. After 25 years of qualifying payments and/or economic hardship deferments, the US Department of Education repays the outstanding balance and accrued interest on eligible loans. IBR is available for all federal student loans, except parent PLUS loans.
Income-Sensitive Repayment	A repayment plan for federal loan programs available to borrowers whose standard monthly loan payment (10-year repayment term) exceeds a percentage of their discretionary income. The monthly payment amount is based on a percentage of gross monthly income, and must at least satisfy monthly

	interest accrual. The plan is designed for borrowers who have a low initial income but anticipate it to increase over time.
Independent	A student is considered independent for purposes of not including parent income on the FAFSA if the student is at least 24 years old as of January 1 of the academic year, is married, is a graduate or professional student, has a legal dependent other than a spouse, is a veteran of the US Armed Forces, or is an orphan or ward of the court (or was a ward of the court until age 18), homeless or at risk of being homeless. A parent refusing to provide support for their child's education is not sufficient for the child to be declared independent.
Institutional Authorization	<p>All postsecondary educational providers in Alaska, and the programs they offer, must be authorized in accordance with law as set forth in AS 14.48, or be formally determined by ACPE to be exempt from authorization. ACPE's authorization process is designed to ensure postsecondary education providers and programs meet minimum standards set out in law, relative to:</p> <ul style="list-style-type: none"> • Institutional financial soundness • Ethical business practices • Educational program • Administrative capacity <p>Authorization is a separate process from accreditation.</p>
Institutional Student Information Report (ISIR)	The electronic version of the Student Aid Report (SAR) delivered to schools. It is sent by the US Department of Education to provide information about students who completed a FAFSA and indicated they might attend that school. This report includes the EFC and is used by the school to determine eligibility for financial aid.
Interest	Amount charged to the borrower for the benefit of using the lender's money. Interest is usually calculated as a percentage of the principal balance of the loan. The percentage rate may be fixed for the life of the loan, or it may be variable, depending on the terms of the loan.
Interest Cap	The maximum interest rate that can be charged on a loan. Not to be confused with capitalized interest.
Institutional Standards & Evaluation Committee (ISEC)	Five commissioners appointed by the Chair to meet at the call of the Chair to consider matters of initial authorization, program changes, and institutional compliance, and make recommendations for final action to the full Commission.
Lender's Interest and Special Allowance	An accounting mechanism that a lender uses to report to the Department the loans that it has made and to request from the

Request and Report (LaRS)	Department interest benefits and special allowance that it has earned, or to report payments the lender owes to the Department.
Lumina Foundation	An independent private philanthropic foundation focused on increasing success in higher education.
Master Promissory Note (MPN)	A promissory note that authorizes the lender to disburse multiple loans during multi-year terms upon request and the school's certification of loan eligibility.
Medical Cancellation	In the event the borrower is permanently disabled, and therefore unable to be gainfully employed, a loan may be eligible for medical cancellation. Cancellation eligibility is, in part, determined by the loan contract the borrower signed. Alaska statute does not entitle a borrower to medical cancellation; therefore, contract law and Alaska Education Loan Regulations govern this process.
Missouri Higher Education Loan Authority (MOHELA)	Missouri Higher Education Loan Authority is one of several Direct Loan Servicers in the country. The ASLC is a signatory sub-contractor of MOHELA for federal Direct Loan Servicing. MOHELA services Direct Loans allocated to the ASLC, and the ASLC receives a share of the servicing fees paid by the US Department of Education.
National Center for Higher Education Management Systems (NCHEMS)	A private nonprofit organization whose expertise is assisting higher education policymakers and administrators bridge the gap between research and practice.
National College Access Network (NCAN)	National non-profit organization that assists local communities initiate, develop and sustain college access programs designed to increase the number of students who pursue education beyond high school through advising and financial assistance.
National Council of Higher Education Resources (NCHER)	An organization which represents a nationwide network of guaranty agencies, secondary markets, lenders, loan servicers, collection agencies, schools, and other organizations involved in the administration of FFEL portfolios.
National Disbursement Network (NDN)	A central disbursing agent affiliated with Education Loan Management Resources (ELM) that ACPE uses to disburse loan funds to schools that request this method of receiving disbursements. NDN electronically debits an ACPE account and disburses the funds to the school either by electronic fund transfer or by check, depending on the school's preference.
National Student Loan Data System (NSLDS)	The U.S. Department of Education's central database for information about a student's financial aid.

Need Analysis	The process for determining a student's financial need using financial information provided by the student and his or her parents (and spouse, if any) on the FAFSA.
Need-Based	Financial aid based on student's ability to pay. Most government sources of financial aid are need-based.
Northwest Ed Loan Association (NELA)	ACPE's former federal loan guarantor. NELA became affiliated with USAFunds in 2004.
Non-Subsidized Interest	Interest that accrues and is to be paid by the borrower.
Office of Management & Budget (OMB)	Budget office in the Governor's office.
Origination Fee	Administrative fee paid to the lender and charged as a percentage of the loan amount as it is disbursed.
P-20W Statewide Longitudinal Data System (SLDS)	Abbreviation and acronym for the statewide longitudinal data system, which links K-12 education data to postsecondary education and workforce information.
Parent Loans For Undergraduate Students (PLUS)	Federal loans available to parents of dependent undergraduate students to help finance the child's education. Parents may borrow up to the full cost of their children's education, less the amount of any other financial aid received. PLUS Loans may be used to pay the EFC. There is a minimal credit check required for the PLUS loan, so a good credit history is required.
Pell Grant	A federal grant to undergraduates that provides funds based on the student's financial need. The amount of the grant for 2020-21 is \$6,345.
Perkins Loan	Formerly the National Direct Student Loan Program, the Perkins Loan allows students to borrow up to \$5,500/year maximum of \$27,500 for undergraduate school and \$8,500/year maximum of \$60,000 for graduate school. The Perkins Loan has one of the lowest interest rates and is awarded by the financial aid administrator to students with exceptional financial need. The student must have applied for a Pell Grant to be eligible. The interest on the Perkins Loan is subsidized while the student is in school.
Pennsylvania Higher Education Assistance Agency (PHEAA)	Pennsylvania Higher Education Assistance Agency (PHEAA) is a national provider of student financial aid services, including loan guaranty, loan servicing, financial aid processing, outreach, and other student aid programs. It conducts its student loan servicing operations nationally as FedLoan Servicing and American Education Services (AES).

Premiere Credit of North America, LLC (PCNA)	Premiere Credit of North America, LLC (PCNA) is the collection agency contracted to collect on defaulted state education loans.
Professional Student Exchange Program (PSEP)	A WICHE program that provides access for Alaska students to enroll full-time in eligible health-related degree programs that are not available in this state. Alaska pays a support fee to reserve seats in these programs, and the Alaska program participants are required to repay the support fee paid on their behalf.
Promissory Note (PN)	Legal contract between borrower and ACPE describing terms and conditions of loan.
Program Participation Application (PPA)	An institution must enter into a program participation agreement with ACPE in order to be eligible to offer state financial aid programs. The agreement sets out the requirements for compliance with state statutes and regulations governing these programs.
Public Service Loan Forgiveness (PSLF)	The Public Service Loan Forgiveness program forgives the remaining balance on federal student loans after borrowers have made 120 qualifying monthly payments under a qualifying repayment plan while working full-time for a qualifying employer. Qualifying employers include a US federal, state, or tribal government or not-for-profit organization.
Refinance Loan	A loan that combines several student loans into one loan from a single lender. The refinance loan is used to pay off the balances on the other loans.
Skip Tracing	Skip Tracing is the process by which a lender attempts to obtain corrected borrower address or telephone information when the current address and/or phone is no longer valid.
Satisfactory Academic Progress (SAP)	Institutional requirements for satisfactory academic progress to continue receiving federal or state aid.
Student Aid Report (SAR)	Record of information from a student's FAFSA provided to the student by the U.S. Dept. of Education (DOE), which includes the calculation of the student's expected family contribution (EFC). The electronic version sent to schools and ACPE is called an Institutional Student Information Record (ISIR).
Servicer	An organization that collects payments on a loan and performs other administrative tasks associated with maintaining a loan portfolio. Loan servicers disburse loan funds, monitor loans while the borrowers are in school, collect payments, process deferments and forbearances, respond to borrower inquiries and ensure that the loans are administered in compliance with all applicable state and federal requirements.

Special Allowance Payment (SAP)	A percentage of the daily average unpaid principal balance, paid to a lender by the Department on an eligible Federal Stafford, PLUS, Supplemental Loans for Students (SLS), or Consolidation loan. The special allowance rate is set by statutory formula. Currently the rates paid by borrowers on the loans are higher than the relevant market index and lenders are required to rebate the difference back to the federal government.
Stafford Loans	Federal loans that come in two forms, subsidized and unsubsidized. Subsidized loans are based on need; unsubsidized loans are not. The federal government pays the interest on the subsidized Stafford Loan while the student is in school and in certain deferment periods. The Subsidized Stafford Loan was formerly known as the Guaranteed Student Loan (GSL).
State Higher Education Executive Officers (SHEEO)	The national association of higher education leaders of statewide coordinating and governing boards and other state policy agencies for higher education. SHEEO serves its members as an advocate for state policy leadership, as a liaison between states and the federal government, as a vehicle for peer collaboration, and as a source of information and analysis on educational and public policy issues. In Alaska, the SHEEO role is shared between the Executive Director of ACPE and the President of the University of Alaska.
Success Center	Located in ACPE's Anchorage office, Success Center staff assist students and parents through the financial aid process and postsecondary education or career training preparation.
Subsidized Loan	With a subsidized loan, such as the Perkins Loan or the Subsidized Stafford Loan, the government pays the interest on the loan while the student is in school, during the six-month grace period following qualifying enrollment and the beginning of repayment, and during any deferment periods. Subsidized loans are awarded based on financial need and may not be used to finance the family contribution.
Supplemental Education Opportunity Grant (SEOG)	Federal grant program for undergraduate students with exceptional need. SEOG grants are awarded by the school's financial aid office, and provide up to \$4,000 per year. To qualify, a student must also be a recipient of a Pell Grant.
Teacher Education Loan (TEL)	The TEL was created to provide an incentive for rural high school graduates to pursue teaching careers and return to teach in rural communities; school boards award teacher education loans with preference given to applicants from rural schools, to attend a bachelor's degree program in elementary or secondary education or a teacher certification program. Borrowers who teach in a qualifying school may be eligible for forgiveness benefits.

	Legislation passed in 2014 made the awarding of TELs to new borrowers subject to the availability of funding from the State. Absent such funding, effective fall of 2014, only continuing borrowers will receive additional loans, which are funded by ASLC.
Truth-In-Lending (TIL)	See Disclosure
Truth in Lending Act (TILA)	The Truth in Lending Act (TILA) of 1968 is United States federal law designed to promote the informed use of consumer credit, by requiring disclosures about its terms and cost to standardize the manner in which costs associated with borrowing are calculated and disclosed. It requires publication of the Annual Percentage Rate (APR) on a loan.
Unmet Need	Any negative difference between the amount a student/family has the capacity to pay and the cost of education as certified by the institution's Financial Aid Office is considered to be their "unmet need".
Unsubsidized Loan	A loan for which the borrower is responsible for the interest on an unsubsidized loan from the date the loan is disbursed, even while the student is still in school. Students may avoid paying the interest while they are in school by capitalizing the interest, which increases the loan amount.
Variable Interest Rate (VIR)	In a variable interest loan, the interest rate changes periodically. For example, the interest rate might be pegged to the cost of US Treasury Bills (e.g., T-Bill rate plus 3.1%) and be updated monthly, quarterly, semi-annually or annually. ACPE does not currently offer any variable rate loans.
Western Interstate Commission for Higher Education (WICHE)	WICHE is a regional organization created by the Western Regional Education Compact, adopted by the Western states. WICHE was created to facilitate resource sharing among the higher education systems of the West. It implements a number of activities to accomplish its objectives. Alaska participates in three WICHE student exchange programs administered by ACPE. Alaska has participated in the WICHE compact since 1955.
Western Undergraduate Exchange Program (WUE)	A WICHE program, WUE allows Alaska residents to enroll at two-year and four-year institutions in participating states at reduced tuition level applicable only to WUE students. Over 100 colleges and universities participate in this exchange program.
Western Regional Graduate Program (WRGP)	A WICHE program that enables Alaska residents to enroll at reduced tuition rates in certain graduate programs in other western states.

The Washington, Wyoming Alaska, Montana, Idaho Program (WWAMI)	Provides access to graduate medical education not otherwise available in Alaska. State residents compete only with other Alaska residents for 20 positions reserved at the University of Washington School of Medicine (UWSM) for Alaska students. Alaska pays to UWSM the contractual costs of the program not covered by tuition, but fifty percent of that cost is a loan for the participant if they fail to return to the state and become employed in the medical field for which support was provided. After acceptance by UWSM, the student attends the first year of school at University of Alaska Anchorage.
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