



**Alaska
Commission on
Postsecondary
Education**

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

Summer Quarter Commission Meeting

July 13, 2023

ALASKA COMMISSION ON POSTSECONDARY EDUCATION

[Zoom Link](#)

Meeting #: 957 8551 3591

Password: ACPE

Teleconference: (888) 788-0099; Code: 957 8551 3591 #

AGENDA**Thursday, July 13, 2023**

1. 10:00 a.m. Convene/Roll Call
- 2.* Adoption of Agenda
 - *Suggested Motion: move to adopt the agenda of the July 13, 2023, Commission Meeting.*
3. Ethics Disclosure Relative to Adopted Agenda
- 4.* Resolution of Appreciation
 - *Suggested motion: move the Commission to adopt the Resolution of Appreciation as written for Representative Andi Story.*
5. Welcome New Members
 - Lorri Van Diest, Board of Education and Early Development
 - Paula Harrison, University of Alaska Board of Regents
 - Karen Perdue, University of Alaska Board of Regents
 - Justina Hamlin, Student Commissioner
- 6.* Approval of Meeting Minutes from April 26, 2023
 - *Suggested motion: move approval of the meeting minutes from the April 26, 2023, Commission meeting.*
- 7.* Determine July 2024 Meeting Date
 - Thursday, July 11, 2024
 - Thursday, July 18, 2024
 - Thursday, July 25, 2024
 - *Suggested motion: move the Commission to hold its summer 2024 quarterly meeting on July (dd), 2024.*
8. Public Testimony:
 - Individuals: 3-minute limit
 - Group Representatives: 5-minute limit
9. 10:15 a.m. AlaskaCAN! Presentation - Teresa Novakovich, President
10. 10:45 a.m. Executive Director Report – Sana Efird

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11. 11:00 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
12. 11:30 a.m. University of Alaska Update – Vice President Paul Layer
13. 11:45 a.m. Strategic Planning Project Update- Sana Efir
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. 2:00 p.m. Commissioner and Department Reports:
- a. Alaska Student Loan Corporation – Barbara Adams
 - b. Board of Education and Early Development – Lorri Van Diest
 - c. Board of Regents – Karen Perdue &/or Paula Harrison
 - d. Community Colleges – Vacant
 - e. Student Representative – Justina Hamlin
 - f. Alaska Workforce Investment Board – Trish Zugg
 - g. Alaska Access and Completion Network (AlaskaCAN) - Written Report
18. 2:15 p.m. Miscellaneous:
- a. Administrative Action Log
 - b. Commission Members’ Affiliations
 - c. Future Scheduled Meeting Dates
 1. October 19, 2023
 2. January 11, 2024
 3. April 17, 2024
 - d. ACPE Commonly Used Acronyms
19. 2:15 p.m. Commissioner Closing Comments
- 20.* 2:45 p.m. Adjournment
- *Suggested Motion: move the Commission adjourn the July 13, 2023 meeting.*

***Action Required**

State of Alaska

Commission on Postsecondary Education

Resolution of Appreciation 2023.04

WHEREAS, Commissioner Andi Story, as a representative of the Alaska House of Representatives, faithfully served on the Alaska Commission on Postsecondary Education from April 2021 to April 2023; and

WHEREAS, as a legislator and former member of the Juneau School District Board of Education, Commissioner Story offered valuable insight and expertise in education and public policy to the Commission; and

WHEREAS, Commissioner Story consistently demonstrated strong commitment to education and generously gave her time to learn and understand the programs and services the Commission offers. Commissioner Story was an engaged member who throughout her time on the Commission demonstrated the highest qualities of public service, stewardship, and commitment to higher education; and

WHEREAS, Commissioner Story worked diligently to assist and guide the Commission to the successful passage of legislation leading to strengthening of existing programs and the growth of the Commission. Her dedication to improving access to funding for education was exhibited by her consistent effort toward modernizing and removing barriers to the Alaska Performance Scholarship; and

NOW, THEREFORE BE IT RESOLVED, that the members of the Alaska Commission on Postsecondary Education and its Staff officially recognize Commissioner Story'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 Story with a copy to be incorporated in the official minutes of the July 13, 2023, meeting of the Commission.

Joshua Bicchinella, Chair

Sana Efird, Executive Director



Lorri Van Diest Biography
Commissioner for ACPE
6/30/23

Lorri Van Diest is a life-long Alaskan who grew up in Seward. She graduated with honors from Seattle Pacific University in Seattle, WA in 1986 with a Bachelor of Science in Mathematics. Lorri obtained her teaching credential the following year from SPU and returned to her hometown of Seward to begin her teaching career.

Later, Lorri moved to the Mat-Su Valley and was part of the original staff who opened Colony High School. In 1996, Lorri received her Master of Science in Counseling and Guidance from Oregon State University in Corvallis, OR and later obtained the

Alaska Licensed Professional Counselor credential. She worked at Colony High School and Teeland Middle School as a school counselor for 11 years. While Lorri was at Colony High School, she was an assistant varsity coach for the girls' basketball program.

Prior to retiring from the Mat-Su School District in 2010, Lorri was the District Curriculum Coordinator for 6 years. After retirement, she worked as a substitute school counselor and later a part-time elementary counselor. Recently, Lorri started her own counseling business and is currently working part-time as a school clinician at a high needs elementary school in the Mat-Su School District.

Lorri is a member of the State Board of Education and currently serves as the First-Vice Chair. She is completing her sixth year on the board. She is also involved in her local community council and church and has served on various community boards.



Paula Harrison

University of Alaska Board of Regents

Seat: Regent Representative

Term:

Governor Dunleavy appointed Paula Harrison in 2023. She has 40 years of experience in human resources and labor relations across the public and private sectors. Regent Harrison is the past chair of the Alaska Labor Relations Board. She earned her Bachelor of Arts in political science/economics from the University of Colorado-Denver and her Master of Arts in management from Webster University. Regent Harrison and her husband, Dirk Craft, a retired internal medicine physician, have three daughters who are graduates of the University of Alaska and one son who is a graduate of the University of South Dakota.



Karen Perdue

University of Alaska Board of Regents

Seat: Regent Representative

Term: 2017-2025

Karen Perdue, vice chair of the board, was appointed in 2017 by Governor Walker. She is a lifelong Alaskan with a background in health care, public policy and interests in the history and culture of Alaska.

Regent Perdue is a graduate of Stanford University. She is semi-retired, focusing her work on critical public health issues and serves on the board of the Fairbanks Memorial Hospital Foundation.

Most recently she represented the interests of Alaska's hospitals and nursing homes as the CEO of the Alaska Hospital and Nursing Home Association. She served a decade as the Associate Vice

President of Health Programs at the University of Alaska working with industry, chancellors and faculty in the expansion of the nursing, medical education, pharmacy, therapies and behavioral health academic programs.

She served as Commissioner of Alaska's Department of Health and Social Services for eight years - the longest serving health commissioner since statehood. During her commissionership, the state launched the Medicaid waiver system, closed institutions that serve the developmentally disabled and implemented Denali KidCare.

She served as a congressional aide and press secretary to Senator Ted Stevens.

She is the recipient of numerous awards including the National Rural Mental Health Association Victor Howery Award and the Alaska Historical Society for her role in the Lost Alaskans Morningside Project, which traced the history of mental health care in territorial Alaska and the ancestral information of over 5,000 Alaskans sent outside for care. She has been honored by both the Girl and Boy Scouts as a Distinguished citizen.

ALASKA COMMISSION ON POSTSECONDARY EDUCATION
Quarterly Meeting Summary of
April 26, 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, April 26, 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 Josh Bicchinella, Vice Chair Dr. Barbara Adams, John Brown, Keith Hamilton, Donald Handeland, Trish Zugg, Andi Story, and Rodolfo Garcia.

Commission members absent: Karla Head, Löki Tobin

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

Institutional representatives in attendance: Marlana Tuccillo, Annisa Eastepp, and Scott Eastepp with the Esthetics District; Danielle Tremblay with Trendsetters

ADOPTION OF AGENDA

Commissioner Brown moved to adopt the agenda of the April 26, 2023, Commission meeting. Vice Chair Adams seconded the motion. Chair Bicchinella moved to amend the agenda to table the Election of Officers to a later date, to remove the Resolutions of Appreciation for Commissioners Hamilton and Handeland, and to add SB 56 to the Resolution of Support for HB 148. Commissioner Brown seconded the motion. By roll call vote, all members present voted aye. The motion carried. For the amended agenda, all members present voted aye by roll call vote. The motion carried.

ETHICS DISCLOSURE

No Commissioners had a conflict of interest to disclose.

RESOLUTIONS OF APPRECIATION

Commissioner Brown moved to adopt the Resolutions of Appreciation as written for Commissioners Parker, Costello, and Garcia. Commissioner Zugg seconded. By Roll call vote, all members present voted aye. The motion carried.

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HONORING DARROLL HARGRAVES

Discussion: Chair Bicchinella stated that while he only served with Commissioner Hargraves for a short time, it was a true pleasure and he will be sorely missed.

Executive Director Efird stated that Commissioner Hargraves' passion was education as shown by his life work. He was dedicated to supporting the education of Alaskans. She mentioned that in her first meeting with Commissioner Hargraves, she found him to be inquisitive and that his contributions to Alaskans will continue to benefit students for years to come.

Commissioner Zugg stated that she is humbled by his resume and the geography he was able to cover. She voiced her condolences to his family and friends and stated that he is an inspiration to all.

Commissioner Hamilton closed out the honoring by offering a prayer of thanks to Darroll Hargraves.

APPROVAL OF MINUTES

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

Discussion: *None.*

MEETING DATE

Commissioner Adams moved to schedule the spring 2024 commission meeting on April 10, 2024. Commissioner Brown seconded. Chair Bicchinella moved to amend the motion to move the spring 2024 commission meeting from April 10 to April 17. Commissioner Brown seconded the motion. By roll call vote, all members present voted aye. The motion carried.

Discussion: Commissioners Hamilton and Zugg stated they would be unavailable on April 10, 2024. Chair Bicchinella asked if the April 17 would work better. There were no objections to this change.

RESOLUTION OF SUPPORT FOR HB 148 AND SB 56

Chair Bicchinella moved to approve the Resolution of Support for HB 148 and SB 56 as written. Vice Chair Adams seconded the motion. By roll call vote, all members present voted aye. The motion carried.

Discussion: Vice Chair Adams asked Executive Director Efird where HB 148 and SB 56 are in terms of taking the exam to help qualify. Executive Director Efird explained that the current

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versions of the bill removed the requirement of the SAT, but the new changes have made those tests optional.

Commissioner Brown commented that he appreciates the improvement and modernization of the APS, but he still has some concerns that we may miss supporting some students who need more support for 2-year programs with a high price tag and also students who do not have access to degree programs within Alaska while being eligible for the award. He concluded that he believes there is still more work to be done.

Commissioner Zugg also wanted to express concern regarding the lack of access for Alaskan students who are participating in higher education in Alaska engaged in doctoral partnership programs that are going to provide a critical need. The memorandum of agreement prevents these students to access to the APS. She also believes there is more work to be done.

Executive Director Efirm reminded Commissioners that this bill addresses the 10-year program review and recommendations, and while it does not cover everything that is needed to improve the program, it does move the APS to opening up eligibility and removing some barriers. The bill will hopefully lead to additional improvements in the future.

Chair Bicchinella stated that this is a great stepping-stone to more changes in the future.

PUBLIC TESTIMONY

Chair Bicchinella opened the public testimony period. Ms. Malan Paquette provided public comment. There being no other testifiers, Chair Bicchinella closed the public testimony period.

EXECUTIVE DIRECTOR REPORT

Executive Director Efirm explained that her written report began on page 33 of the packet. She continued stating that she would provide some highlights from the report. First, she touched on the legislative session and explained that over two-thirds of the Legislature were new members, so she focused a lot of time and effort on meeting with all Legislators, but especially the new members. She added that she shared information on our mission, what we do, and provided resources to help them as they work on legislation surrounding education. This legislative session was big on education with many bills surrounding the topic. She stated it was encouraging to see this legislature focus so much on education.

Next, she provided some highlights on the budget, including that at the time ACPE's budget had passed through the house with no changes on what was proposed. The house did add some intent language that directs ACPE resources to help student completion of the Free Application for Federal Student Aid and to require a report back to them about the efforts and activities on that initiative. She noted that this was already a priority for the Commission as they already have a FAFSA Completion Initiative and is constantly working toward that increased

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completion rate for FAFSA. She added that they are perfectly willing to embrace this directive from the Legislature and will be happy to provide that information back.

Continuing on, she explained that House Bill 163 was introduced, which seeks to establish a FAFSA Raffle. This would be an incentive for students completing their FAFSA application. At this time, she explained, it hadn't received a hearing yet.

She explained that a chart of bills impacting ACPE and education was included in her report for Commissioners to review. There wasn't a lot of movement on the bills, however, so they were included for information. She then explained that she and Communications and Outreach Director Kate Hillenbrand presented a FAFSA Completion Initiative Lunch & Learn that was hosted by Senate President Gary Stevens. She added that she feels we are gaining traction with the legislative bodies on understanding what the FAFS is and why it is so important for students.

Next, she briefly touched on the Outsourcing project to express her gratitude for the immense amount of work Commission Staff have accomplished, but explained she would leave the details to Program Operations Director Kerry Thomas. She then explained that the Commission is recruiting for a few vacancies. This has been difficult; however, over the last couple of recruitments she was excited to note she had seen an increase in applications.

Lastly, she wanted to highlight her thanks and appreciation. Serving as the Executive Director of the Commission is a joy and she is so proud of the staff and the work they do. She values her team and their commitment to helping Alaskans in meeting their financial needs for attending post-secondary programs.

Discussion: Chair Bicchinella thanked Executive Director Efird for her leadership and support as always. He also noted that he appreciated her efforts working with the new legislative body. He explained that it can be a challenge to acclimate everyone to who ACPE is and to keep them informed on what the organization is doing. He closed by thanking her for her work in informing them of ACPE and the work all of the amazing staff continue to do.

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 he and Executive Director Efird have been meeting on a regular basis and he appreciates her counsel, as they have been developing strategies. Next, he explained that the University's budget was on track with the legislature and they were optimistic that they would be able to fund some of the salary increases and other budget items they had requested. At the time, he explained that the Senate is supporting some deferred maintenance for the University. This would be beneficial for the University to update some of their facilities and allow them to be more competitive.

He then explained that the University is supportive of the APS Legislation. They believe it will be a game changer when looking at how students consider coming to the University,

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coming to all of the universities and post-secondary opportunities in the State having those available for students. In looking at the data in ACPE's report of the APS, it is clear that Alaska is maintaining quality students coming into the programs whether there are testing requirements or not. The data supports the changes that are being proposed. Of course, the increased award amounts will make Alaska even more competitive when looking at opportunities in the State versus outside of the State.

Next, he touched on the University's enrollment and explained that spring has shown an increase. The numbers were looking very promising. They have seen more students take advantage of the UA Scholars program, as well as the APS. It was a little too early to be able to see where they will track relative to last year. They started to register earlier this year to try to encourage students to talk with advisors.

He closed out by stating that they are projecting their enrollment and budget to stay stable. They are moving forward in many key areas. They have had some discussions around the 65 by 25 AlaskaCAN! Initiative as well, and believe there is some ideas that we can work on there as well as really trying to move the needle on FAFSA completion. They are looking at ways in which the University can work with ACPE and all of the parties involved getting more people to consider the opportunities there. They are looking at this not just for high school students, but also for any student, any person who is considering any sort of post-secondary education, the FAFSA for them. He thanked the Commission and Executive Director Eford for having him.

MANAGEMENT TEAM REPORTS

➤ Finance

Julie Pierce, CPA, Chief Finance Officer, referred to the table of the Commission's FY2024 operating budget request and explained that it was still moving through the legislative process. She then explained that at the recent Alaska Student Loan Corporation Meeting on February 9, the Board adopted increased annual and aggregate loan limits and loan program fixed interest rates for program year 2023 and 2024. Lastly, she added that the next Board meeting is scheduled for May 11, 2023 during which they will review investment policy and variable interest rates.

Discussion: None

➤ Program Operations

Kerry Thomas, Director of Program Operations, explained that in school loans are down about 12% compared to last year. While it is a large number, it is not as significant as some of the declines the commission has seen in previous years. She added that with the outsourcing project behind us and the implementation of the statutory changes that occurred last session, staff are hopeful to see increases in our student loan program. The statutory

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changes will be implemented this summer before the next academic year. She also noted that they plan a pre-screened credit campaign for refinancing education loans that is on track to occur prior to the end of the fiscal year.

Next, she provided an update on the outsourcing project and shared that she was excited to announce that conversion to AES was completed on April 1st. From this point forward, AES will be servicing the Commission's State and Federal Loans, which includes payment processing, call center activities, correspondence and credit reporting. This will free up staff time to focus on strategic priorities as well as other projects and initiatives that will benefit students and the State. She added that this was a huge project and that she is extremely proud of staff for their efforts in bringing it to completion.

In concluding her report, she explained that staff are in the final stages of the next iteration of the Higher Education Almanac and they expect to be publishing it in either late May or shortly after.

Discussion: Commissioner Hamilton expressed that the Almanac is the best thing he gets and he hopes staff continue to put it out, as it is a great and useful tool.

Commissioner Adams asked why there was such a big decrease with refinance loans this year. Director Thomas explained that refinancing activity has come to an almost standstill across the student loan industry while the President's student loan forgiveness was being worked out. Students were hesitant to refinance their loans and potentially take themselves out of the running for some type of student loan forgiveness. Then there is the Federal loan payment pause. Typically an education refinance loan has a lower interest rate than a federal loan, but with no payments due, and a 0% interest rate on federal loans, students have not felt the need to refinance to get a lower rate or to lower their payment. Many lenders believe that once the Federal Payment Pause ends, and the student loan forgiveness is resolved, then the refinance market will pick back up. We will still continue to inform customers about the ability to refinance with ACPE, but we may not see a major shift in that activity until next year.

Commissioner Brown asked about the Institutional Cohort Default Rate and asked if we are looking at a continuing trend of that declining and if that is good news. Director Thomas explained that while we don't have specific information on why we see the overall decline in the default rate, there are assumptions that during the pandemic people were able to better manage their debt due to a variety of factors. Additionally, many years ago we implemented different credit structures for approving loans and so the only loans that go into the cohort, default, rate, calculation are those that first entered repayment over this time period. She added that while she doesn't have a definitive answer as to why the decline is occurring, she does agree that it is a positive trend and something the organization can be proud of.

Commissioner Brown then expressed his appreciation for the immense work Director Thomas' team has done for the Outsourcing project. Director Thomas thanked Commissioner Brown for acknowledging their efforts, but added that the work of the

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Finance, ISS, and Communications and Outreach divisions was just as integral to the project. Chair Bicchinella echoed Commissioner Brown's appreciation and thanked Commission Staff for their efforts.

➤ Communications and Outreach

Kate Hillenbrand, Director of Communications and Outreach, highlighted her division's work to connect with over 1,750 Alaskans through over 300 outreach sessions and events ranging from FAFSA trainings and completions, AKCIS workshops, and one-on-one planning sessions, and more. Lastly, outreach was heavily involved in many of the initiatives previously discussed in the Executive Director's report, including developing legislative presentations and communications related specifically to FAFSA completion and the Alaska Performance Scholarship.

Discussion: Chair Bicchinella asked if 75% of public interactions were regarding the FAFSA. Director Hillenbrand explained that yes, the FAFSA was the top topic for that quarter.

➤ 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 wanted to reiterate what Director Thomas discussed about the Outsourcing project and the insurmountable amount of work that staff have accomplished. Much of ISS' focus was on the outsourcing project over the last two years. They are also working through some security updates and some analysis on infrastructure, such as cloud structures. She added they recently completed the Juneau Office move from a network perspective and are working through the move plan for the Anchorage office location.

Discussion: none

➤ Human Resources - Written Report

INSTITUTIONAL AUTHORIZATION COMPLIANCE REPORT

Institutional Authorization Program Coordinator Tyler Eggen referenced his written report on recent compliance activities starting on page 68 of the meeting packet. Information in the report included:

- 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

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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
 - There are no formal complaints this quarter.

INSTITUTIONAL STANDARDS AND EVALUATION RECOMMENDATIONS:

➤ Renewal of Authorization

- The Esthetics District

Commissioner Brown moved to approve a renewal of authorization through April 30, 2025. Vice Chair Adams seconded the motion. By roll call vote, all members present voted aye. The motion carried.

Discussion: Commissioner Brown congratulated The Esthetics District’s owners for their success on bringing about the financial soundness. He added that he appreciates seeing educational institutions accommodating students’ needs and meeting them where they are. He appreciates this school for offering nighttime classes to accommodate students.

Commissioner Hamilton asked why the staff recommendation for renewal of authorization was a 2-year, which seems to be shorter than the previous length. He also asked what currently is standard for 3-5 year renewals. Tyler Eggen responded that staff evaluates the renewal of authorization applications based upon merits. Regulatory initial authorization can be up to 2

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years. The basis for this particular renewal was based upon their previous unsoundness and the trajectory of their financial status moving forward. Staff recommendation also takes into account a number of other things, including their compliance with annual reporting as in fire, life and safety, the student outcome reporting, ensuring they are in compliance with the Board of Barbers and Hairdressers. Ultimately, this recommendation was based upon their financial stability being increased to a threshold where it is better as well as just general overall compliance. He added that the Commission, of course, has the ability to confirm said recommendation or make any alterations as they see fit.

Chair Bicchinella thanked Scott, Anissa and Marlana for attending the meeting and for making the improvements at the institution.

- Trend Setters

Chair Bicchinella moved to approve a renewal of authorization through July 21, 2025. Vice Chair Adams seconded the motion. By roll call vote, all members present voted aye. The motion carried.

Discussion: Commissioner Brown asked if there was any more information on the violation of student records found in the review. Tyler explained that when Commission Staff conduct a site visit, one thing that they do is make sure that all institutions have appropriate security of files as well as if they comply with our regulations. There are approximately 21 different requirements for the type of information that is needed. From time to time Commission Staff finds institutions may be missing a document or two at which time we identify a way to appropriately correct that behavior or action to then be in alignment with compliance. For this particular institution, it was a matter of just properly securing them in a way that would provide better security in preparation for a potential say fire emergency in which they could be destroyed.

COMMISSIONER REPORTS

Alaska Student Loan Corporation – Commissioner Adams began her report by explaining that the Board’s primary responsibilities are to authorize and oversee investments; fund the Commission’s education programs; and set investment policies, loan fees, interest rates, and program benefits. During the February meeting, the Board approved new fixed interest rates and variable interest rates will be considered later. Coming down the line, they are going to also review policy on the annual investment.

Discussion: Commissioner Story asked what the fixed rate the Board decided upon was and how that compares to other student loans in other states. Vice Chair Adams explained that she didn’t have the information readily available. CFO Pierce explained that she could share the rates later, but explained that the Board and Management, in conjunction with advice from the financial advisor, consider what’s being offered in the market with the Federal Parent PLUS Loan, being the primary comparison. Executive Secretary Erickson pulled up the meeting

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minutes from the May 11, 2023 ASLC board meeting and shared the rates on the screen. Executive Director Efird explained that there are a number of different programs and that we, unlike a number of especially private lenders have no origination fees or other fees associated with our loans also. However, we still feel like in consultation with our financial advisors, that we are very competitive. She also stated that soon we would be providing the latest higher education almanac, which will include information on loans and other comparisons across private and other entities as well as the approval rates. Commissioner Story then asked how we were educating students that while our rate starts higher, but other entities' rates increase quicker than ours do. Executive Director Efird explained that outreach is a priority for the Commission. We will be doing a mailing to Alaskans on our refinance loans that would give those borrowers that have higher loans and interest rates an opportunity to refinance with the lower interest rate with us. Commissioner Story then asked what the budget was for marketing and if we had or could get pop ups like the federal government has. Executive Director Efird explained that we do not have a very large budget for marketing and that we do not have pop-ups. She added that we will be redoing our website and will try to be engaging in what other technological pieces that the State will allow us to do or add onto our website.

Board of Education and Early Development – This seat is vacant; however, Commissioner Hamilton provided a report from his last meeting. He explained that they had made an offer for a new Commissioner for DEED, which was initially accepted. Then at the meeting last month, they declined the offer, so they are back on the search.

UA Board of Regents – This seat is vacant so no report was provided.

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

Student Representative – Commissioner Garcia stated that there has been some feelings of disempowerment among students at the University. There has been lots of change in the university and students have been on a low morale. He added that he has spoken with a few students who graduated within the last year and they have stated a feeling of being lost. He explained that he and others feel like we need more development of career options for students in the middle of their undergrad journey. Sometimes students don't feel as if they're able to go back and ask for assistance since they're no longer students.

Discussion: Commissioner Zugg thanked Commissioner Garcia for sharing the student voice and added that a positive coming up would be the graduation. So hopefully that will lift morale among students.

Commissioner Story thanked Commissioner Garcia for his report and asked if he had any suggestions on how to lift morale. Commissioner Garcia explained that ensuring the students feel heard, looking at ways to facilitate the growth of jobs in Alaska, and finding ways to make people feel at home. Lastly, he stated that it is important to give students a reason to stick around, like post-graduate educational opportunities or employment in Alaska. Commissioner Story added that she would suggest the Commission to collaborate with our alumni associations from our different campuses and our advisory support groups. Executive Director Efird stated

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that she thinks it would be beneficial to have a representative from the Alumni Association to come and speak to us and see how we could collaborate with them.

Commissioner Brown stated that the recent Commission Newsletter contains a relevant article talking about education and workplace opportunities. He encouraged commissioners to review that article.

Commissioner Story stated that looking at our strategic plan when we plan to see about the Alumni Association to see about other things that we could do to encourage students and some of us had the opportunity to hear about what some other universities do for students. For example, some schools will pay to repair students' vehicles or will provide a stipend for childcare.

Alaska Workforce Investment Board – Commissioner Zugg explained that they had the opportunity to meet in Juneau, Alaska this past February. They had a two-day meeting, which was rich with conversation. She added that they have a new Executive Director, Erin Heist, as well as a new Chair, Marie Selle. There are a few new faces on the Board. They had the chance to listen to the State Economist Department of Labor, Dan Robinson. He provided a view of what the status of workforce development and the economy of Alaska. Much of his work is in the Trends Magazine. They also toured the Southeast Regional Resource Center, which had a great history of providing resources for education across Alaska. They provide many resources and modular type teaching all across Alaska, not just in Southeast.

She highlighted the Alaska Youth Employment Systems Academy, which is a new kind of trickle down from a Federal Effort. It is an effort to connect systems for youth and employment. They are looking at ways to increase collaboration between systems such as labor and education. They also heard an update from the Alaska Works Matter Task Force, which was put together by the Governor in 2021. This task force reviews and analyzes policies, practices and barriers for people with disabilities seeking employment in Alaska. They prepared a report that includes recommendations that they believe should be adopted by the Governor and applicable departments in our State. The final report includes 22 recommendations and 68 action steps that could be considered.

Next, she explained that they received an update on the broadband workforce development efforts, meaning what we are doing to prepare the workforce for the exponentially large onslaught of work that is coming at us. The AWIB was tasked with reviewing Alaska grant applications for the Workforce Investment and Opportunity Act. They review and then send the applications to the Commissioner of Labor and Workforce Development.

Network Report – written report provided in the meeting packet.

CLOSING COMMENTS

Commissioner Adams thanked everyone for joining. She commended ACPE staff on the big transition of the outsourcing project and applauded them again for their work to accomplish that big milestone. She then explained that she is really encouraged and inspired by trying to think more about alignment and this support for multiple angles. She is currently working on the

ALASKA COMMISSION ON POSTSECONDARY EDUCATION
Quarterly Meeting Summary of
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Teacher Retention and Recruitment Project, and one of the big outcomes of that project is alignment across the system. This kind of thinking about how we start aligning and building support in a way that helps students when the low morale shows up, or when folks are feeling disempowered, especially after graduation. Once they've graduated, they often feel as though they've lost their support structure. She was appreciative that the whole idea of alignment across K-12 postsecondary career was brought up during this meeting.

Commissioner Hamilton wanted to mention that as President of Alaska Christian College, he was visited by Institutional Authorization Coordinator, Tyler Eggen, for a site visit, which he said went really well. He commended Tyler for his hard work.

Representative Story wanted to mention the status of the APS Bills. She explained that they were moving in both bodies. Her original bill was incorporated into a bill the Committee of Education was sponsoring, and she expressed excitement at that change. She then thanked the Commission members and staff for all the work they do for citizens.

Commissioner Zugg thanked everyone for continuing to serve. She added that somebody said in the last meeting that was the first time the Commission didn't have a quorum in many, many years, and she believes that's just a symptom of folks being really busy these days, and particularly the folks that you know, are the ones that don't say no. She appreciates that they continue to show up in and are doing this work, and she is thankful that we are marrying the two opportunities for Alaska, and that is both education and workforce development, as they really do not exist in separate silos. They are absolutely one in the same. They are just different avenues to get to that career. She believes we won't have an opportunity to ever separate them again with our workforce gap, and so really identifying the needs for that workforce and what levels of education, because all levels are needed.

Commissioner Brown thanked his fellow Alaskans for serving on the Commission. He mentioned he was really struck by Commissioner Garcia's comment that the students at UAF were in a valley of low morale. As someone who has worked in education for most of his life, he explained that is not something we like to hear, but it is a call to action. He believes we have a responsibility to be bold and to try some new things. He believes there are an awful lot of students who are just not getting their needs met and that, together, we can come up with the best solutions. He then stated that he will reflect on what Commissioner Garcia shared during the meeting today. He thanked everyone for joining and continuing to serve alongside him. He thanked Chair Bicchinella for leading the meetings. He also commended Executive Director Efird for her passion and dedication to students.

Commissioner Garcia expressed his sadness that this was his last meeting, but added that he believes the next student commissioner will be in good hands. He also stated that he believes the state as a whole is in good hands with the Commission. He added that he will do his best to keep in touch and may drop in meetings every now and then, but this time as a public citizen.

Commissioner Handeland thanked everyone for joining. He added that he was appreciative that the Governor reappointed him to the Commission as he had to step down temporarily for another

ALASKA COMMISSION ON POSTSECONDARY EDUCATION
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board position, but is very glad to be back. He is excited for the future and is looking forward to meeting new people as some of these vacant seats re filled. Lastly, he thanked Commission staff for their hard work.

Executive Director Efird wanted to thank Commissioner Brown for his thoughtful comments and explained that she is very passionate about students and Alaskans in general. She added a huge thank you to Chair Bicchinella for also being so passionate and for taking the time to meet with her consistently to discuss business. She then commended Representative Story for her dedicated efforts toward modernizing the APS and expressed hope that these efforts will be successful.

Chair Bicchinella thanked everyone for their time and their commitment to ACPE. He voiced a special thank you to Commission Staff and Senior Managers for all the excellent work that they're executing to support Alaskans and education here in Alaska. He expressed excitement that Commissioners Handeland and Hamilton were back on the Commission as their experience, knowledge and expertise in education are so welcomed here. He then echoed Executive Director Efird's comments commending Representative Story for her work on the APS.

ADJOURN

There being no further business to discuss, Commissioner Zugg 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 2:42 p.m.

Approved by:

Chair

Date

7. Determine Summer 2024 Meeting Date

Determine July 2024 Meeting Date

- Thursday, July 11, 2024
- Thursday, July 18, 2024
- Thursday, July 25, 2024

Alaska Commission on Postsecondary Education

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MEMORANDUM

TO: Members, Alaska Commission on Postsecondary Education
FROM: Sana Efird, Executive Director
DATE: June 27, 2023
SUBJECT: Executive Director Report

During the past quarter, I have continued to work with Senior Managers, internal staff, and external contractors to complete and monitor the outsourcing of the servicing of our loan portfolio, attended and provided testimony for House and Senate Education hearings and served as a resource for legislative questions on finalizing ACPE's budget and provided information regarding possible amendments to legislation; participated and presented at a number of events, and attended numerous meetings with staff, partners, and stakeholders.

FY 2024 Budget Wrap-up:

Governor Dunleavy signed the FY2024 State Operating and Capital Budgets into law on June 19. The Governor vetoed a number of items totaling over \$200 million with the largest veto of half of the additional one-time funding that was added by the Legislature for K-12 public schools. ACPE's budget was passed with basically no changes to the original budget request which includes:

- An increment 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);
- 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 the WWAMI base operating budget to ensure students have funding to complete their program.

Additionally a FY2023 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 was also funded.

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

Legislative Wrap-up:

None of the legislation directly impacting the Alaska Performance Scholarship was passed during this session. We were hopeful that HB 148 Alaska Performance Scholarship; Eligibility was going to make it through since the bill was sponsored by the entire House Education Committee. Since all bills are carried forward into the second session of the 33rd Legislature, we will continue to work during the interim with legislators to answer questions and provide additional information regarding the APS to support passage of legislation during next session.

Below is a final list of Education Bills introduced and their status.

Bill	Short Title	Sponsor	Status	Last Action
HB 6	PUBLIC SCHOOLS; OPIOID AWARENESS PROGRAM	REPRESENTATIVES RAUSCHER, Armstrong, Story	(H) HSS Then EDC, FIN	4/14/2023
HB 21	SCHOOL/UNIVERSITY EMPLOYEE HEALTH INSUR	REPRESENTATIVES VANCE, McCabe	(H) EDC	5/3/2023
HB 27	DESIGNATE SEX FOR SCHOOL-SPONSORED SPORTS	REPRESENTATIVE MCKAY	(H) EDC Then HSS	4/19/2023
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	CHAPTER 1 FSSLA 23	6/19/2023
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	CHAPTER 2 FSSLA 23	6/19/2023

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) FIN	3/27/2023
HB 69	RECLASSIFICATION OF FIRST CLASS CITIES	REPRESENTATIVES CRONK, McCabe	CHAPTER 10 SLA 23	6/26/2023
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) JUD	4/28/2023
HB 106	TEACHER RECRUITMENT; LUMP SUM PAYMENT	HOUSE RULES BY REQUEST OF THE GOVERNOR	(H) FIN	4/28/2023
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) FIN	4/14/2023

SB 25	REPEALING FUNDS, ACCOUNTS, AND PROGRAMS	SENATOR KAUFMAN	CHAPTER 6 SLA 23	6/16/2023
SB 29	CIVICS EDUCATION; EST AK CVCS ED COMM	SENATORS STEVENS, Tobin, Giessel, Bjorkman, Claman	CSSB 29(FIN)	5/8/2023
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	1/30/2023
SB 52	INCREASE BASE STUDENT ALLOCATION	SENATE EDUCATION	CSSB 52(FIN)	5/12/2023
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) FIN	5/3/2023
SB 88	RETIREMENT SYSTEMS; DEFINED BENEFIT OPT.	SENATORS GIESSEL, Bishop, Stevens, Kiehl, Kawasaki, Tobin, Wielechowski, Gray-Jackson, Dunbar, Claman	(S) FIN	5/16/2023
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	SENATE RULES BY REQUEST OF THE	(S) EDC	03/08/2023

	SUM PAYMENT	GOVERNOR	Then FIN	
SB 99	FINANCIAL LITERACY COURSE IN SCHOOLS	SENATORS WIELECHOWSKI, Giessel, Gray-Jackson, Tobin, Claman, Myers	(H) EDC Then FIN	5/15/2023

Federal Department of Education Update:

As you know, the Biden Administration proposed a Student Loan Debt Relief Plan which included a pause on repayment of Federal student loans. This payment pause has been extended a number of times over the past three years. However, with the passage of the Fiscal Responsibility Act (Debt Ceiling legislation), the payment pause will come to an end and federal student loan payments will resume in September. Additionally, the Biden Administration proposed Federal student loan forgiveness of \$10,000 to \$20,000 per borrower for loans held by the Department of Education for borrowers meeting income and other eligibility requirements. Courts issued orders blocking this loan forgiveness program and the Supreme Court will be issuing a decision regarding whether the forgiveness can go forward.

Preferred lender federal legislation:

In 2010 federal legislation was passed that prohibited institutions from sharing preferred lender information. Intention of the legislation was to curb adverse lending practices of private lending companies. Non-profits and other state public lending organizations were affected unintentionally. Since then, legislation has been introduced a number of times to correct this consequence and exclude non-profits and state lending organizations from this prohibition. Representative Pete Sessions (R-TX) is planning to reintroduce the State-Based Education Loan Awareness Act. As you may recall, Senator Lisa Murkowski introduced similar legislation in December 2019 and again in October 2021.

Students and parents stand to benefit from this legislation. Benefits of this federal legislation include:

- Increased awareness of low-cost, nonfederal loans to students and parents can make smart financial decisions and reduce the cost of borrowing for postsecondary education;
- Improved college affordability by providing access to loans that are offered at low interest rates; and
- Enhanced guidance and advice from institutions and state-based organizations to help families navigate the complexity of college financing by encouraging borrowers to make informed decisions about the best financial options for their family.

Outsourcing Projects Update:

With the cutover on April 1 to American Education Services (AES) for all of our loan servicing, the multi-year projects for outsourcing of loan originations to CampusDoor and loan servicing to AES are complete. As with any transition there are initial glitches which need to be addressed. ACPE has been working through the changes in processes and some conversion challenges to ensure our customers are taken care of and their concerns are resolved. I am pleased to report that along with challenges we have also received positive comments from borrowers on the new functionality and capabilities AES offers.

As a reminder, ACPE has not sold our loans. We still own the loans and are responsible for managing our new contractors to ensure borrowers continue to receive expected customer service and quick answers and resolution to concerns.

Human Resources Update:

Recruitment efforts over the last quarter resulted in the employment of two new staff members, Administrative Assistant, Grace Newman, and Programmer/Analyst, Babette Miller. Staff changes over the last quarter resulted in the separation of one employee, Accountant V, Teresa Kesey and the retirement of one employee, Programmer/Analyst, Jeff Wockenfuss, who had 28 years of service to the State of Alaska. There are a total of four (4) employees eligible to retire in calendar year 2023.

Currently, there are twelve (12) vacant positions, including one in the Executive Office, three in Finance, one in Postsecondary Planning Activities - Outreach, one in Information Support Services, and six in Program Operations. There is currently one active recruitment for an Administrative Assistant in Operations. There are no immediate plans to take action on the eleven remaining vacancies, but management retains the flexibility to do so if needed to provide support for agency initiatives. At present, ACPE has 45 positions filled: 10 in Anchorage, 35 in Juneau. The breakdown of those positions by divisions is as follows: ISS-10, Finance-12, 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 is complete. However, downsizing is difficult so we are still sorting through boxes and equipment to cull what is not needed and organize what is left.

We have signed a new lease for the Anchorage Office. The new location for is 1835 Bragaw Street, Suite 410. This new location is in a University of Alaska owned building and is close to East High School. Staff are excited to get settled into their new space and feel it will be a great location to interact with the public and provide more in-person opportunities for trainings and engagement with families.

Strategic Planning Update:

Senior Managers continue to meet to outline a more detailed project list with input from staff. I will provide an update to Commissioners during the meeting and outline next steps.

Alaska Student Loan Corporation Meeting:

The Corporation Board met on May 11 to review our current investment policy and approve new variable interest rates. The Board heard a report on our current investment portfolio performance from Zac Hanna, Chief Investment Officer for the Department of Revenue and voted to continue the current investment policy with no changes.

2023 Alaska Higher Education Almanac:

I am pleased to report the 2023 edition of the Commission's [Alaska Higher Education Almanac](#) has been completed. The Almanac functions both as the Commission's annual report to the state and as the key document in meeting the Commission's statutory role of providing the Administration, the Legislature, and state policy makers with advisory information and data to inform planning for higher education. Staff will give a more detailed presentation on the Almanac at the Commission's October meeting.

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.

Other Meetings:

- ACPE Strategic Planning sessions
- Consistent check in meetings with Chair Bicchinella
- Business Education Compact meetings
- Alaska Statewide Education Leaders Collaboration meetings
- EFC CEO Peer Group Calls
- Monitored, attended and provided testimony/presentations for multiple House and Senate Education hearings for potential impacts on ACPE and Alaska higher education policies
- Continued as a resource for House and Senate Education hearings and discussions on HB 148 and SB 56 and provided information regarding possible amendments
- Interviews in response to Media requests regarding latest info on APS legislation and federal loan forgiveness update
- Calls regarding Anchorage lease and move to new space
- Meetings with legislators
- Orientation sessions with new commissioner appointees
- Continued meetings with University of Alaska leadership
- Quarterly All Staff meeting
- Daily meetings with internal staff, Senior Managers and external meetings with American Education Services (AES) and Transworld Systems, Inc. (TSI) on outsourcing projects
- Participated in the DEED Libraries, Archives, and Museums Family Fair Day

- Budget projection internal meetings
- Interviewed and hired Administrative Assistant position
- Higher Education Almanac review/revisions sessions
- EFC Board of Directors meetings
- Participated in meetings with other DEED directors
- Continued work with Department of Law on new loan regulations for new enacted legislation
- Began meetings to plan for upcoming FAFSA Summit

Serving as the Executive Director of the Commission is an honor. I am humbled and pleased to lead such a dedicated and committed group of staff who continually rise to meet the challenges of the changing landscape of higher education in Alaska. As I have shared before, each of you, the commissioners who give of your time and expertise, are an inspiration and motivation to me to persist in meeting our mission. With that, I want to welcome our new commissioners, University of Alaska Board of Regents Representatives Paula Harrison and Karen Perdue; Alaska State Board of Education and Early Development Representative, Lorri Van Diest; and Student Representative, Justina Hamlin. Thanks to all of you for your service!

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

Attachments:

1. [Almanac Press Release](#)

Sana Efird
Executive Director

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Press Release

EXECUTIVE DIRECTOR'S OFFICE

FOR IMMEDIATE RELEASE:

June 14, 2023

ALASKA COMMISSION ON POSTSECONDARY EDUCATION RELEASES 2023 ALASKA HIGHER EDUCATION ALMANAC

Juneau – The Alaska Commission on Postsecondary Education (ACPE) is pleased to announce the release of the *2023 Alaska Higher Education Almanac*. In its sixth year of publication, the Almanac offers Alaska's higher education stakeholders and policy-makers relevant data to use as a resource to develop and guide educational and workforce pathways.

Highlights to note in the 2023 Almanac include:

- Standardized testing participation and outcomes both for Alaska and nationally
- Alaska's declining postsecondary attendance upon high school graduation
- Postsecondary enrollment and completion trends in Alaska
- Workforce and earnings as related to degree programs
- Alaska's financial aid and student outcome trends

The 2023 Alaska Higher Education Almanac is available on the Commission's website at <https://acpe.alaska.gov/reports>.

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

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MEMORANDUM

TO: Members, Alaska Commission on Postsecondary Education

THROUGH: Sana Efird, Executive Director

FROM: Julie Pierce, Chief Finance Officer

DATE: July 13, 2023

SUBJECT: Finance Report

FY2024 Operating Budget

Following is a summary of the Commission’s approved FY2024 operating budget with minor changes from the last time the Governors Proposed budget was presented.

Budget Line	Interagency (ASLC Receipts)	Designated General Fund - AHEIF	General Fund Program Receipts	Statutory Designated Program Receipts	Total
Personal Services	7,298.9	.0	26.8	.0	7,325.7
Travel	32.4	16.6	.0	.0	49.0
Contractual	2,618.4	499.5	33.5	150.1	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	60.3	150.1	33,516.3
Positions	53.74	-	0.26	-	54

Alaska Student Loan Corporation

The Corporation Board met May 11, 2023. The Board reviewed an investment performance presentation from the Department of Revenue and approved the Investment Policy with no material change from existing policy. The Board also approved variable interest rates for variable rate ASEL loans as presented by staff.

The next Corporation Board meeting is scheduled for November 2, 2023 to review the annual audited financial statements and the annual dividend to the State of Alaska.

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:
March 2023 – May 2023**



DIVISION OF PROGRAM OPERATIONS-QUARTER HIGHLIGHTS

Education Loan Update

As of the writing of this report, year-end statistics for loan programs are not available. This year end information will be shared with commission members in advance of the July commission meeting.

In-School loans continue to trend down with an overall decrease in loan volume of 7% compared to this time last year. Refinance loans have significantly declined compared to last year and that is attributed to low activity in the refinance market with the federal loan payment pause and forgiveness possibility on hold. ACPE did extensive communications in May and June to inform Alaskans about the low interest rates on refinance loans and increase expected to occur in July. We have seen a good response to that effort and will continue to identify opportunities to reach out to new customers.

Outsourcing Update

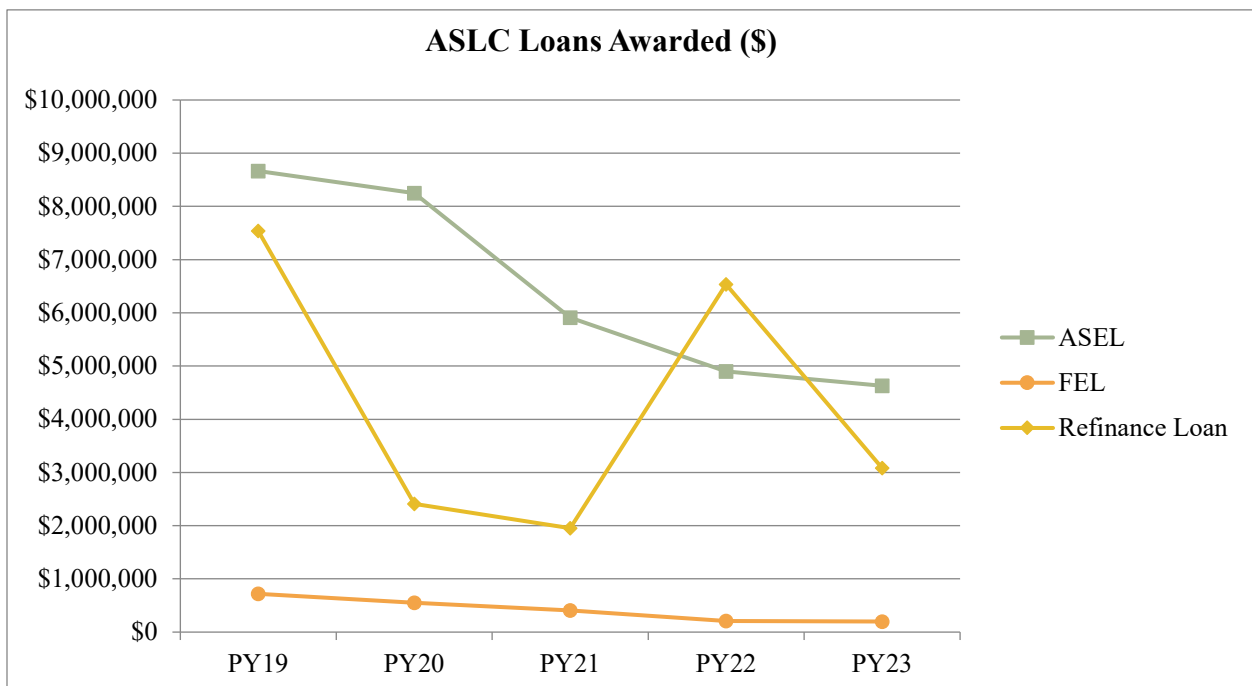
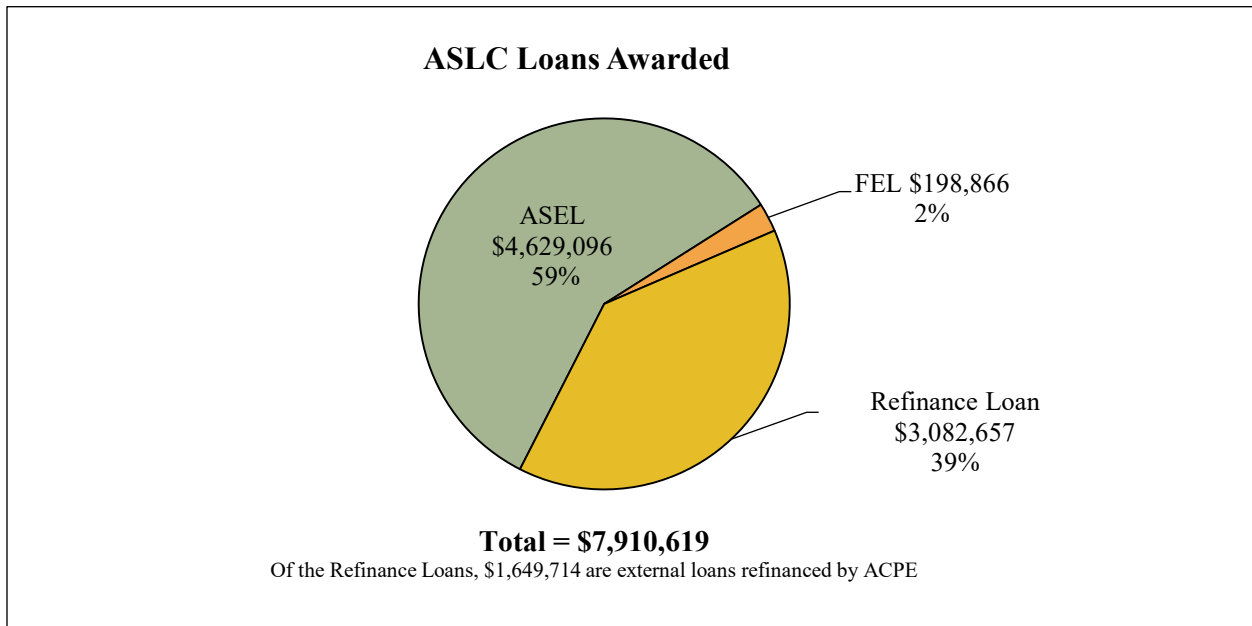
The outsourcing of education loan servicing to American Education Services (AES) was successfully completed in April. Since that time, staff have been working with AES to address a few minor issues and support borrowers through the transition to the new servicer. We have received positive feedback from customers and staff about AES and some of the new features available. Over the next few months we are focused on developing a robust oversight and monitoring structure that will ensure our contractors are performing the work we expect and customers are having a positive experience working with them.

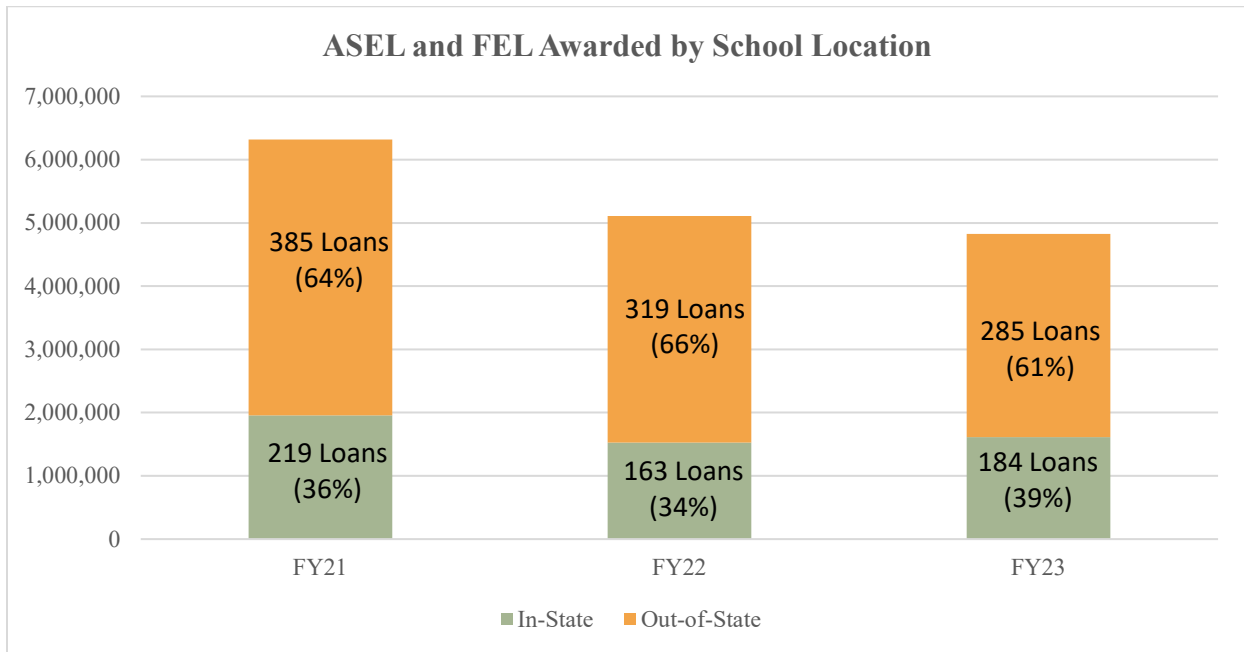
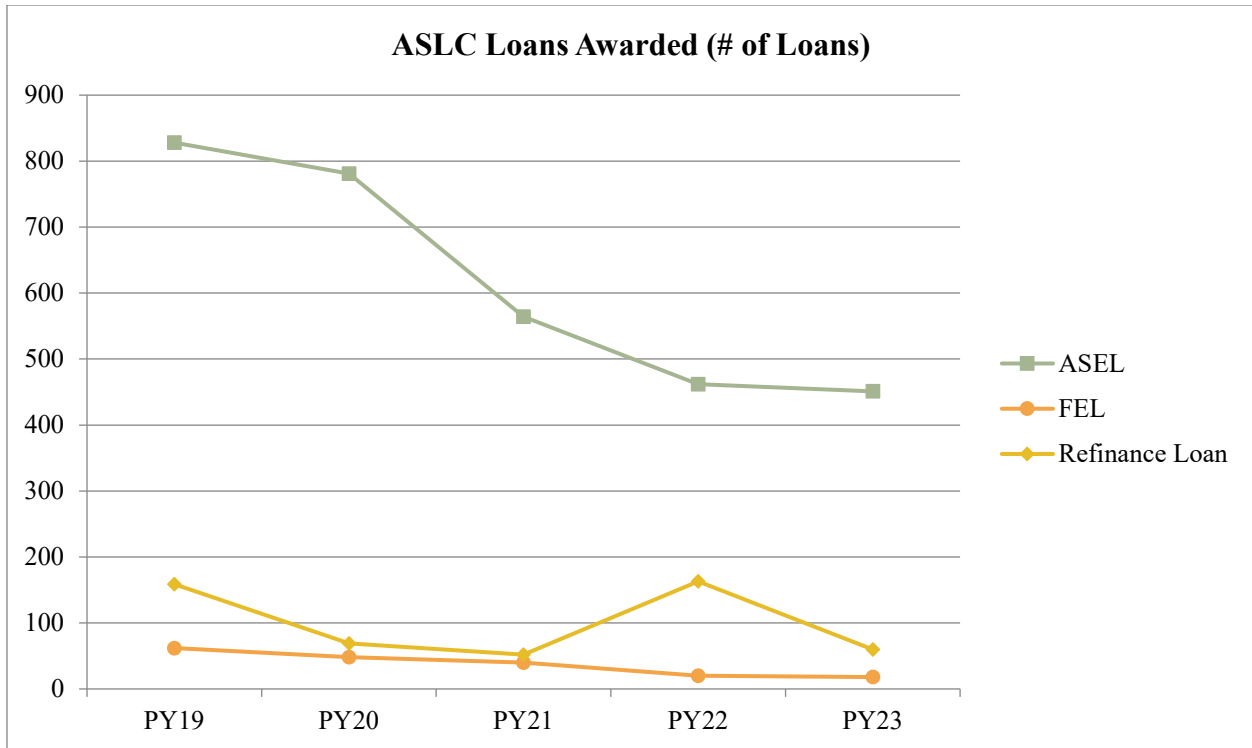
Higher Education Almanac Publication

The sixth edition of the Higher Education Almanac was published in June. In this edition, the new articles include Alaska FAFSA, Alaska student financial aid, ACPE loans, and more. We are always looking for feedback from readers and encourage providing feedback through the following: [Alaska Higher Education Almanac Feedback Survey \(surveymonkey.com\)](https://www.surveymonkey.com).

LOAN ORIGINATIONS

Program Year 22/23 through May 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	18	\$198,866	20	\$209,639	-10.00%	-5.14%
AK Supplemental Loans	451	\$4,629,096	471	\$4,960,772	-4.25%	-6.69%
Refinance Loans	60	\$3,082,657	163	\$6,537,120	-63.19%	-52.84%
Total:	529	\$7,910,619	654	\$11,707,531	-19.11%	-32.43%

ASEL Loans Awarded – by FICO Band

FICO Band	In-State		Out-of-State	
	# of Loans	Percent of Total In-State Loans	# of Loans	Percent of Total Out-of-State Loans
720+	82	18.18%	184	40.80%
680-719	67	14.86%	65	14.41%
650-679	30	6.65%	23	5.10%

REFI Loans Awarded – by FICO Band

FICO Band	# of Loans	Percent of Total Refinance Loans
780+	22	36.67%
720-779	23	38.33%
680-719	15	25.00%

Loans Awarded – by Enrollment Intensity¹

Intensity Level	2022-2023		2021-2022		% Change
	# of Loans	Percentage	# of Loans	Percentage	
On-Time	149	31.77%	94	19.54%	58.51%
Full-Time	293	62.47%	349	72.56%	-16.05%
Half-Time	27	5.76%	38	7.90%	-28.95%

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- FFELP

	# of Loans	Principal Amount	Interest Amount	Total Loan Amount
In-School	7	\$42,672	\$17,273	\$59,945
Grace	11	\$43,914	\$20,053	\$63,967
Repay- Current	3,437	\$14,394,022	\$810,620	\$15,204,642
Repay- Past Due	496	\$2,248,834	\$86,470	\$2,335,305
Claim	45	\$219,720	\$15,390	\$235,109
Forbearance	319	\$1,562,980	\$138,609	\$1,701,589
Deferment	372	\$1,516,981	\$158,704	\$1,675,685
Total	4,687	\$20,029,123	\$1,247,119	\$21,276,242

ACPE Loans Serviced by AES- Alternative Loans

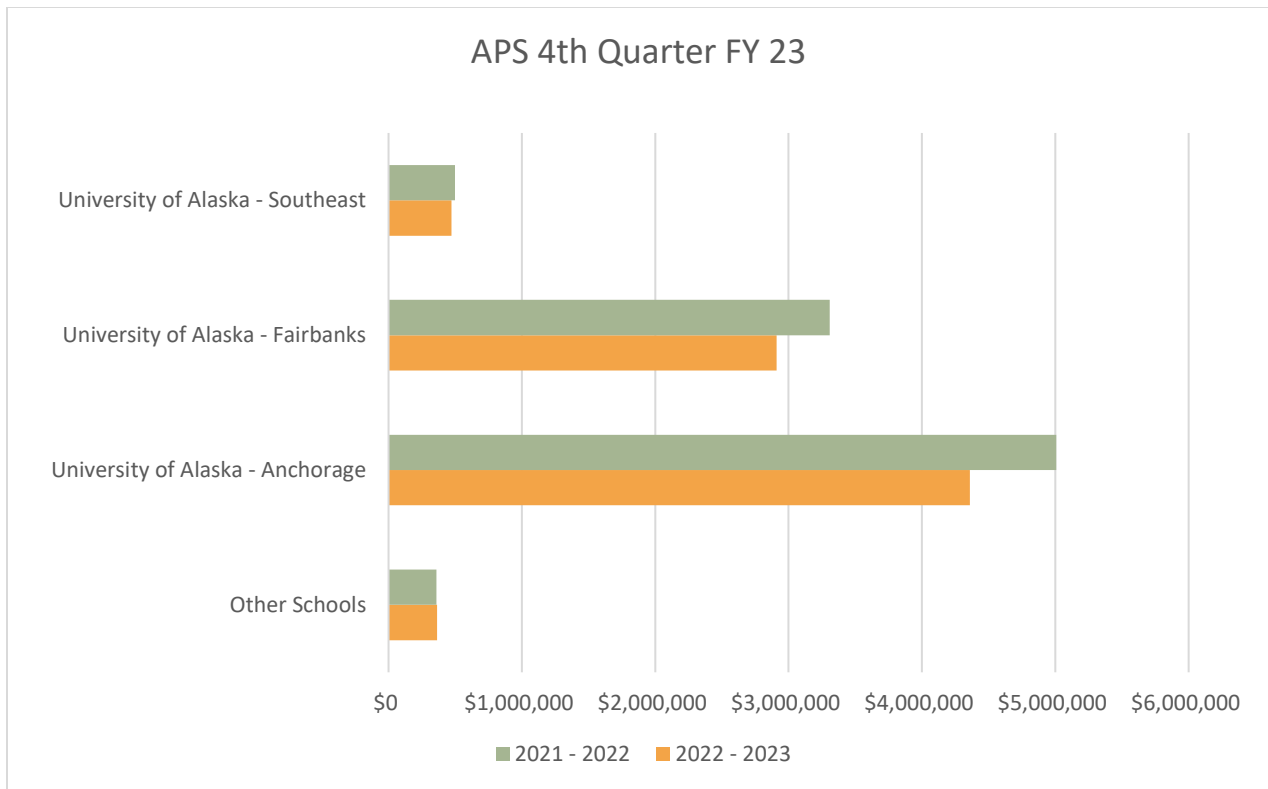
	# of Loans	Principal Amount	Interest Amount	Total Loan Amount
In-School	1,150	\$16,085,767	\$872,913	\$16,959,830
Grace	355	\$3,803,412	\$370,918	\$4,174,685
Repay- Current	6,349	\$52,450,296	\$330,567	\$52,787,212
Repay- Past Due	6,255	\$44,308,756	\$16,059,628	\$60,374,639
Forbearance	289	\$3,704,349	\$44,191	\$3,748,829
Deferment	695	\$5,905,778	\$615,845	\$6,522,318
Total	15,093	\$126,258,358	\$18,294,062	\$144,567,513

AES Complaints

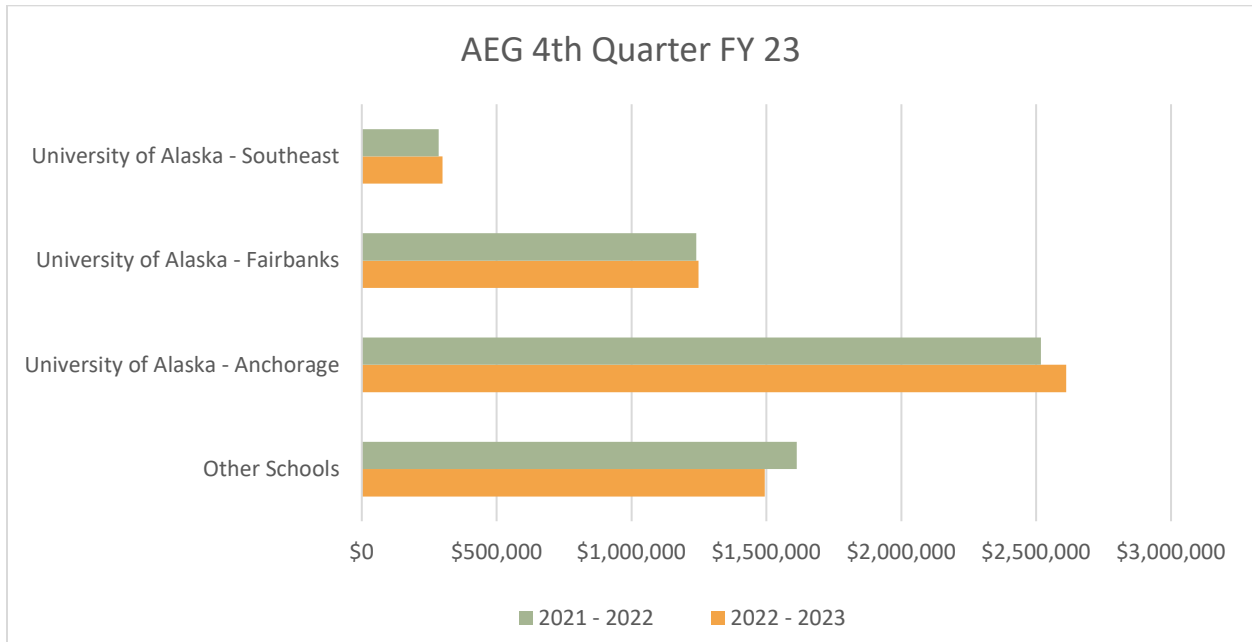
# of Complaints	4
Complaint Descriptions	Payment handling issues. Confusion regarding loan transfer to AES. Limited payment options.

ALASKA PERFORMANCE SCHOLARSHIP & ALASKA EDUCATION GRANT

Program Year 22/23 through May 2023

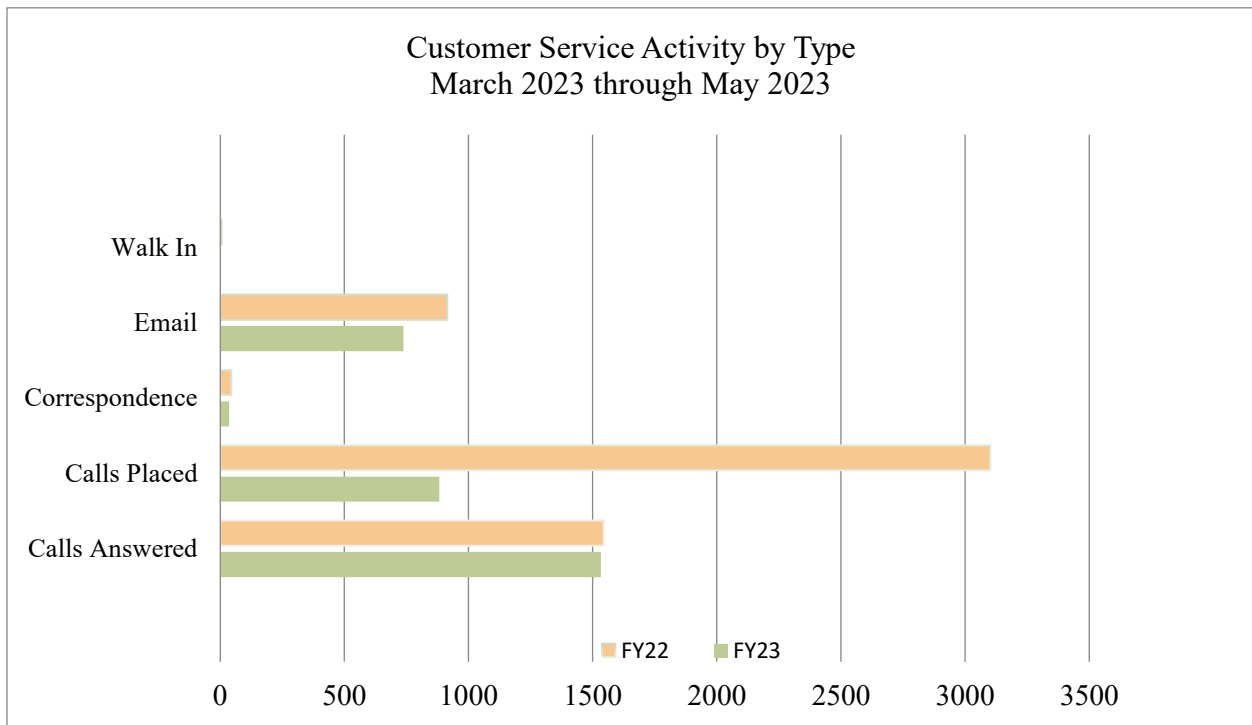


Other Schools	2021 - 2022	2022 - 2023
Alaska Bible College	\$35,663	\$32,693
Alaska Career College	\$30,908	\$20,803
Alaska Christian College	\$24,370	\$9,510
Alaska Pacific University	\$136,710	\$145,031
AVTEC	\$55,873	\$74,894
Charter College	\$42,410	\$36,857
Embry Riddle Aeronautical University, Alaska Campus	\$1,500	\$13,105
Glenda's Salon & Training Center	\$4,400	\$4,755
Ilisagvik College	\$8,025	\$0
Land and Sea Aviation Alaska	\$9,510	\$7,132
Metroasis Advanced Training Center	\$0	\$2,378
Northern Industrial Training	\$0	\$11,888
Trendsetters	\$1,783	\$0
Wayland Baptist University - Anchorage/Fairbanks	\$9,213	\$4,755
Total	\$360,365	\$363,801
Grand Total	\$9,175,143	\$8,106,477



Other Schools	2021 - 2022	2022 - 2023
Alaska Bible College	\$31,750	\$27,750
Alaska Career College	\$497,611	\$487,132
Alaska Christian College	\$188,752	\$183,250
Alaska Pacific University	\$232,500	\$263,250
AVTEC	\$19,000	\$68,500
Charter College	\$571,097	\$437,239
Embry Riddle	\$750	\$0
Ilisagvik College	\$27,750	\$0
Wayland Baptist University - Anchorage/Fairbanks	\$43,750	\$27,250
Total	\$1,612,960	\$1,494,371
Grand Total	\$5,656,190	\$5,653,135

CUSTOMER SERVICE



Call Center Activity – March 2023 through May 2023

	2022 – 2023	2021-2022	% Change
Calls Received in CS Queue	1,741	1,646	5.77%
Calls Answered by CS	1,533	1,544	-0.71%
Hold Time in CS Queue	3:07	2:16	37.50%
Calls Placed	882	3,102	-71.57%

Payment Information – March 2023 through May 2021**Payments Processed**

Method	Amount Received	% of Total Dollars
Borrower/Cosigner	\$2,784,984	82.79%
Garnishments (AWG, PFD)	\$166,181	4.94%
External Consolidation	\$412,832	12.27%
Total	\$3,363,997	

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MEMORANDUM

TO: Members, Alaska Commission on Postsecondary Education
THROUGH: Sana Efird, Executive Director
FROM: Kate Hillenbrand, Director of Communications & Outreach
DATE: June 21, 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 April 2023 to the date of writing this report, ACPE Outreach connected with students, families, and ACPE stakeholders through 195 telephonic or virtual service sessions; organized and/or presented in 75 work sessions, trainings or webinars; and reached 1,906 Alaskans through these efforts. Year to date (July 1, 2022 – June 22, 2023), ACPE's Outreach team connected with 17,742 Alaskans.

COMMUNICATIONS & OUTREACH ACTIVITIES

Service Interactions	April - June 2023	YTD 2022-23
Telephonic & Virtual Service Interactions*	195	1,110
Virtual/In-Person Sessions, Webinars, Trainings**	75	236
Virtual/In-Person Session Attendees***	1,906	17,742

Top Reason for Service Interactions	Topic Distribution
FAFSA & Financial Aid	76%
APS/AEG/ACPE Loans	15%
Other/Not Sure	9%

*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

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ACPE Outreach conducted multiple email and print campaigns related to the Alaska Performance Scholarship (APS), Free Application for Federal Student Aid (FAFSA), and the ACPE Refinance (REFI) Loan program. ACPE's email campaigns regarding APS and FAFSA Completion were highly successful. The email campaigns resulted in 23,836 Alaskans reached with a 56% open rate and 4% click rate. For context, the national average for education-related email campaigns is an open rate of 25-28% with a 2.3% average click rate.

Multiple large-scale print mailer campaigns were also deployed during this quarter. For the REFI Loan mailer, 19,092 Alaskans received an invitation to apply for a refinance education of which they were pre-qualified. Additionally, 21,000 Alaskan families received two postcard reminders encouraging them to complete the FAFSA prior to the June 30th priority completion date.

Lastly, ACPE Outreach re-launched its quarterly email newsletter in January with a subsequent edition sent in May. The newsletter highlights relevant content regarding education funding, program updates, and ACPE resources. This newsletter is sent to a variety of Alaska's education stakeholders including State of Alaska division staff, Superintendents, Principals, postsecondary education institutions, and more.

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.

2022-2023 Year in Review

AKCIS is available through 346 active sites (with 380 site accounts) throughout the state – including every Alaska Job Center, WIOA grantees, and in 49 of 54 school districts. 94% of active AKCIS school districts report AKCIS is their dedicated Personal Learning & Career Planning (PLCP) tool of choice. The five non-active school districts had a total of 273 high school students this year. AKCIS has five site types including elementary/middle schools, high schools, postsecondary institutions, Native/community organizations and workforce development, and corrections.

This school year schools were still a mix of in-person and hybrid classes, as well as school closures. Usage has remained steady this year in Total and Portfolio Logins and 1.3 million page views. SY 2022-2023 includes the logins to the new AKCIS PLCP 360, as well.

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	2015-2016	2016-2017	2017-2018	2018-2019	2019-2020	2020-2021 **	2021-2022**	2022-2023
Active Sites	335	365	380	376	376	378	360	380
Total Logins*	127,525	120,358	103,235	92,047	71,247	61,762	94,191	91,859
Portfolio Logins	78,721	73,213	62,849	56,047	42,900	37,780	65,764	65,971
Staff Logins	2,208	2,085	2,231	2,168	1,581	2,176	1,271	3,487
Admin Logins	2,427	2,213	2,050	1,631	1,490	1,535	2,917	1,143

**includes portfolio, zip code, site admin, and staff logins*

***Enterprise only – with the new Google Analytics 4 (GA4) AKCIS 360 logins reported in subsequent years*

Training Highlights:

Training for the SY 2022-2023 was focused on AKCIS 360. Delivery methods included 1-hour webinars, single and multiple hour in-person work sessions, and an On Demand list of recorded videos.

People Reached		2015-2016	2016-2017	2017-2018	2018-2019	2019-2020	2020-2021	2021-2022	2022-2023
In-person and Distance Workshops		2,363	2,602	2,888	3,232	3,071	2,558	12,517	5,928
<i>Audience:</i>	<i>Student/Parent</i>	1,525	1,915	2,373	2,476	1,425	1,543	11,979	4,971
	<i>Educator/Other</i>	838	452	515	756	924	1,022	538	957
Online Videos and Resources				500	621	3,818	3,416	1,338	364

2022-2023 Implementation Highlights

The AKCIS Partnership Coordinator focused on continued, systematic PLCP implementation planning with school administrators, CTE coordinators, counselors, and lead faculty in Alaska schools/districts. Highlights include:

- Clever, a third party system, authenticates the user credentials with the student information system for easy student access to their AKCIS Portfolios, time saved during logins in classrooms, and controlled records management saving time for teachers,



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counselors, and administrators. 25 school districts have been switched over to Clever for single sign-on to AKCIS.

- Training, coordination, and implementation of the new AKCIS PLCP 360 version began in 2021-2022 SY. Both versions of AKCIS operated in the 2022-2023 SY; however AKCIS Enterprise will sunset by July 2023. All training and outreach efforts in SY 2022-2023 were around training and implementation of AKCIS 360.
- The transition to AKCIS 360 is underway and shall be complete by the end of June 2023; with all Resume Creator entries being transferred from the previous platform to AKCIS 360, Self-Survey results have already been transferred to AKCIS 360; currently staff is updating the resources (training videos and instructions).
- The AKCIS Localization project continues to ensure the timely update of several categories containing perishable data including wages and employment/outlook for 650 careers, approximately 100 Alaska postsecondary schools and training programs, 800 Alaska-specific scholarships and grants, and Alaska monthly expenses for 17 hub locations for the Reality Check, the budget assessment.
- AKCIS staff is working with AK DOC on how Corrections participants can use AKCIS 360 with Corrections participants prior to their re-entry to their community. Currently there is no internet running to/through the Education Centers in Corrections facilities.
- The DEED CTE continued to offer the Rural Career Counselors course for CEU and non-credit completion. This course included cultural relevance, finding local resources, the importance of student PLCPs through AKCIS, and concludes with the written PLCP implementation plan being submitted to DEED CTE. The AKCIS Partnership Coordinator continues to use the feedback and the implementation plans to determine future training offerings and where support is needed.
- ACPE staff facilitated AKCIS training in 94 events: 59 online events, 30 in-person events, 4 conference booths, and 1 local coordinator presentation.

2022-2023 Educator Testimonials

“I didn’t realize there were so many lessons in the (AKCIS) curriculum and toolkit...I really appreciate the chart of all of the jobs, how much education you need, how much one can make, and whether or not job opportunities will be increasing in Alaska or not. This helps show kids what they can expect in the future. I also really like the reality check. When asking a student what they want to do, I always start with where do you want to live, and then go on to occupations available in that area. It also goes into what you can afford for that monthly income.” – Dean of Students, Rural High School



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Alaska College & Career Advising Consortium (ACAC)

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, AlaskaCAN went through a change in leadership after two successful years under President Kate Hillenbrand. After newly elected Board Directors were seated (April Board of Directors meeting), a revision of Committee Action Plans (CAPs) has been a major focus to ensure that CAPs reflect the new Strategic Plan and its Operating Priorities.

Aside from my regular administrative tasks and participation in standing Committee meetings, the Liaison has been assisting the new President, Teresa Novakovich, in her new role to ensure seamless transition.

ALASKA COLLEGE & CAREER ADVISING CONSORTIUM (ACAC)

Alaska FAFSA Completion Initiative

ACPE's FAFSA outreach introduced ACPE's **Master the FAFSA Training** in January 2023, which proved very successful. As a result, Master the FAFSA Training has become a weekly opportunity for education stakeholders to gain the knowledge and deeper understanding of the FAFSA process, to better assist their students and families with successful FAFSA completion. The Training is now available every Tuesday from 2:00 to 3:30pm.

ACPE's FAFSA outreach 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.). 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 FAFSA assistance.

With support from the University of Alaska, ACPE is hosting its first **Alaska FAFSA Summit** on September 14-15, 2023, at the Marriott Anchorage Downtown. I have been a part of the planning team with standing meetings on Mondays, from 11:30am to 12:30pm.

Alaska Commission on Postsecondary Education



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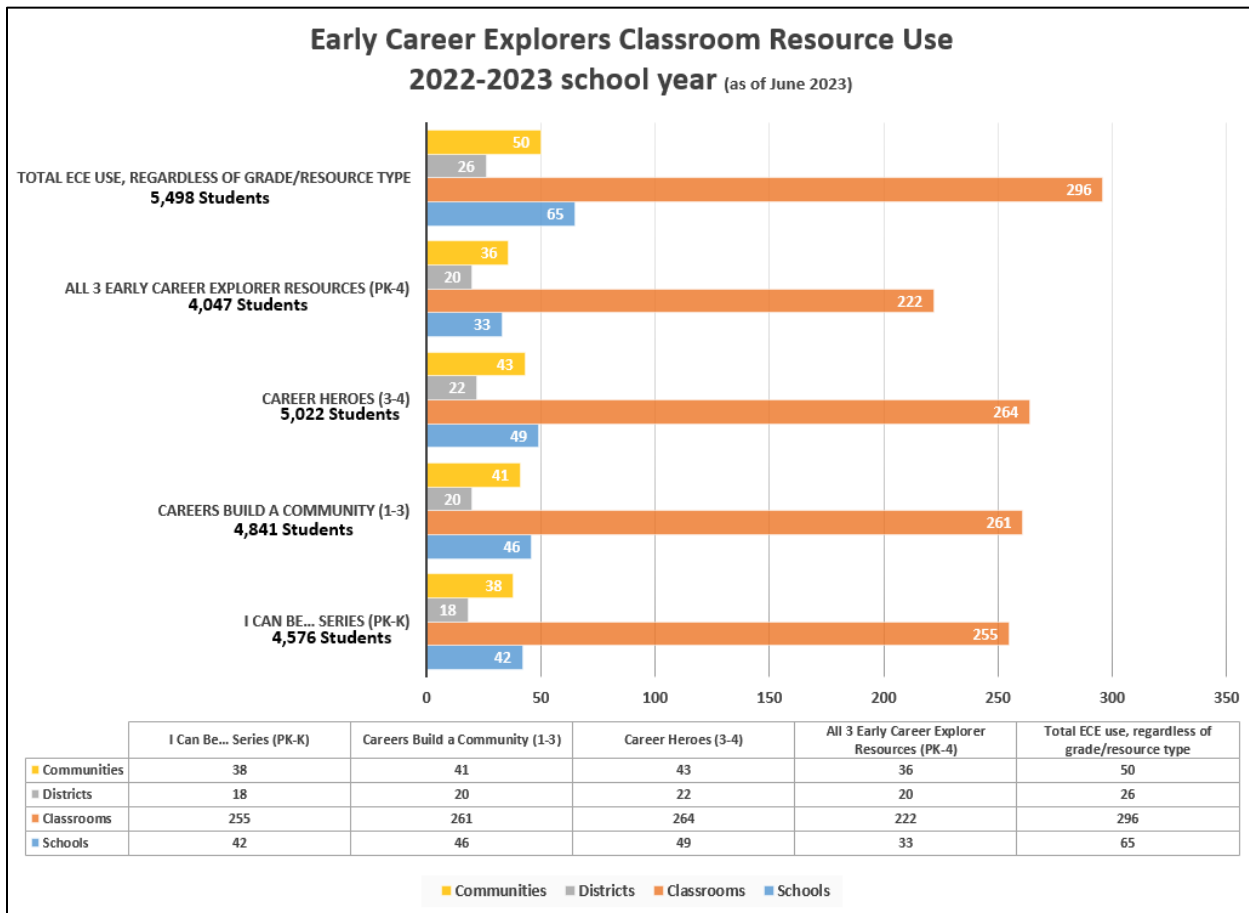
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EARLY COLLEGE & CAREER EXPLORATION PROGRAMS

Early Career Explorers (ECE) – Pre-K-4th grade Career Exploration Resources: ECE classroom resources allow pre-K through elementary teachers to incorporate career exploration alongside traditional subjects. These downloadable resources are available at no cost from ACPE’s website.

2022-2023 Participation:

- 5,498 students in 296 classrooms used Early Career Explorer resources this year.
- ECE resources were used in 65 schools, across 50 communities and 26 school districts/organizations.





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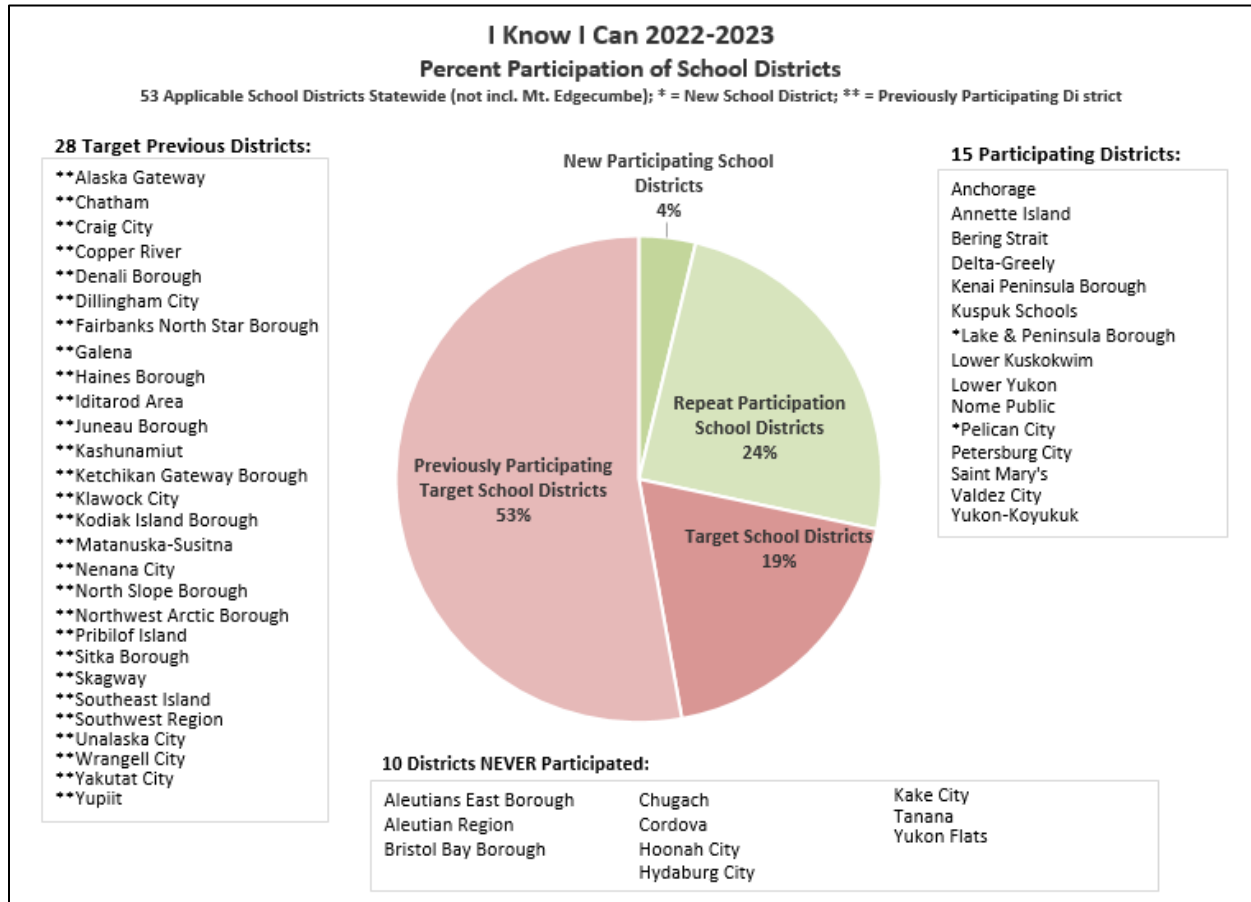
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I Know I Can (IKIC) – 1st-3rd grade College and Career Exploration Program

IKIC is sponsored by Alaska 529 in partnership with ACPE. Local alumni across the state read and discuss an age-appropriate storybook introducing concepts about college and career exploration to students K-5th grade.

2022-2023 Participation:

- IKIC served **1,606** students from **35** schools across **29** communities
- **Fifteen** of 53 applicable school districts participated this year (**28%** of districts)
- **Seven** sites participated for their first time (**20%** new sites)
- **Three** newly participating schools come from **two** newly participating school districts.
- **Eight** participating schools (**23%**) received the Yugtun translation this year
- **Forty** events at **24** schools were hosted by ACPE (**63%**); **20** events at **12** schools were hosted by the school or a local coordinator (**31%**), and only **4** schools were unable to host events (**6%**)



Alaska Commission on Postsecondary Education



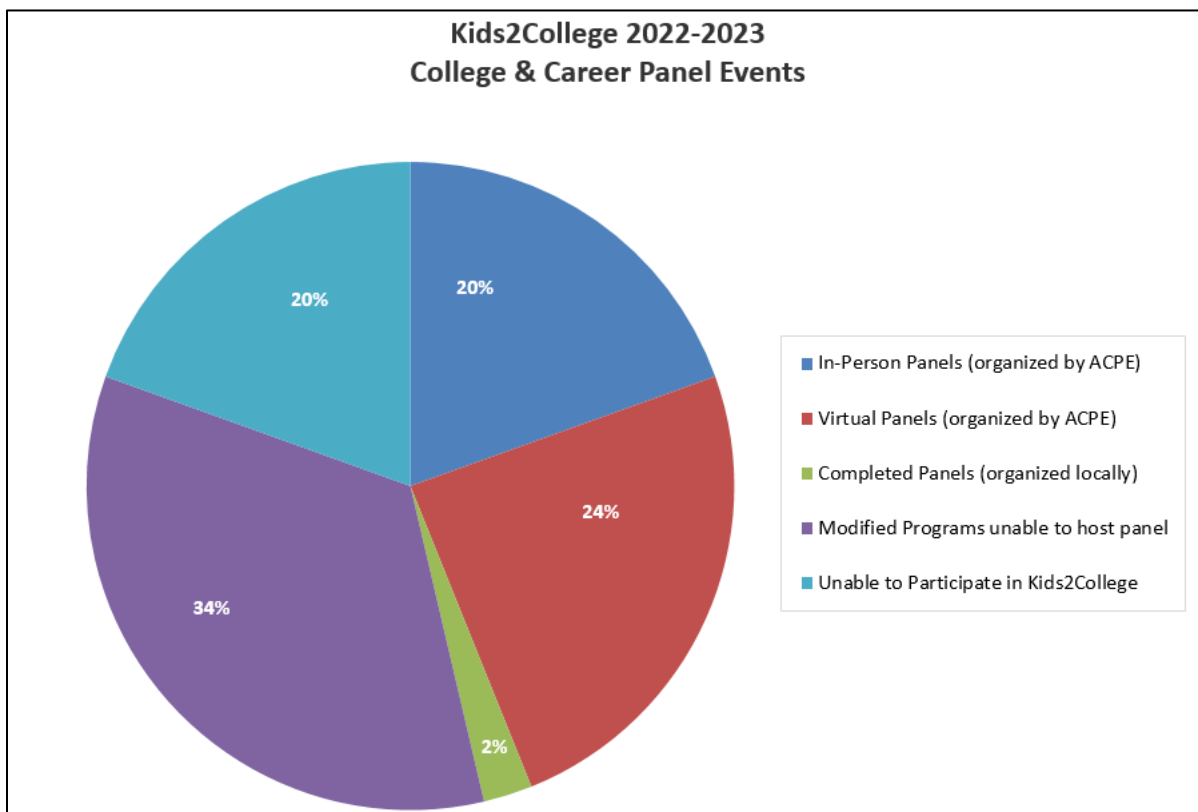
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Kids2College (K2C) – 5th-8th grade College and Career Exploration Program: K2C is co-sponsored by Alaska 529 and ACPE. The program provides schools with a 6-lesson curriculum, teacher training and support, college & career panels, and a campus event, or virtual campus tour. Moving forward, we will be changing the name to Kids2Careers and offer a series of programming for grades five through twelve.

2022-2023 Participation:

- K2C served **1,241** students from **33** schools in **27** communities.
- **Seventeen** schools (**714** students) participated in in-person campus events; **all** schools were offered virtual tours of **six** Alaskan campuses and AVTEC, plus recorded campus events.
- **44%** had college and career panels organized by ACPE, **2%** hosted their own local panels, and **34%** had modified programs including only curriculum, or only a virtual campus event, and were unable to host panels for their program.
- **Four** campuses participated as partners for in-person events. A **fifth campus** will host a fall event for 2022-2023 participating students to compensate for busing challenges.



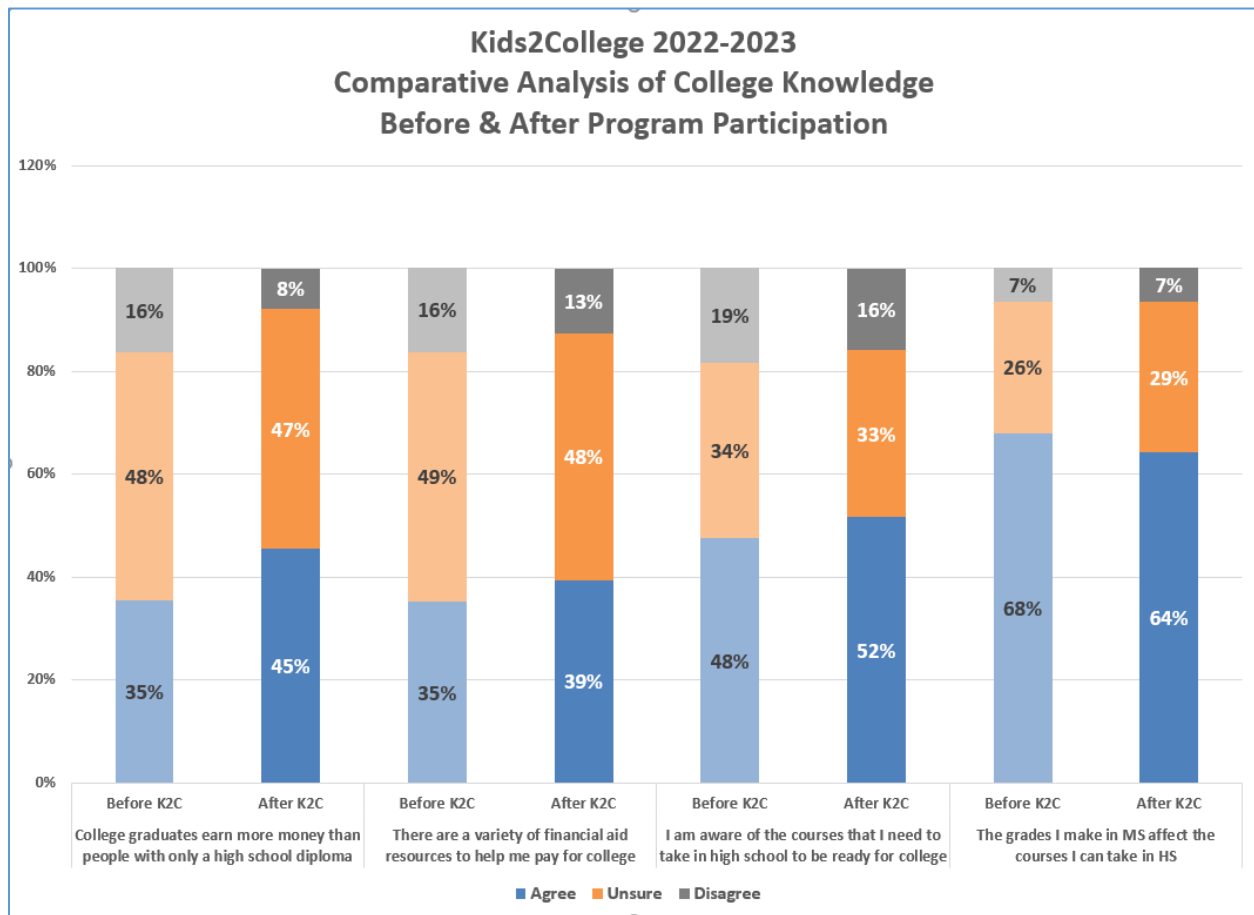


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2022-2023 Outcomes:

Post-program, 77% of student survey respondents intend to take action towards college & career success (a four percentage point increase from pre-surveys). Pre- and post- student survey results show a 4 percentage point increase in awareness of financial aid resources, one of the biggest perceived limiting factors for students deciding whether or not to pursue postsecondary education. We also see a 10 percentage point increase in students recognizing the greater income potential of those with postsecondary credentials.



2022-2023 User Testimonials:

“I am glad to have my children participate and begin early preparations towards their college career. It's also a great example they are setting for the younger students in our school.” – Parent from Eagle



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: 06/28/2023
SUBJECT: ISS activities

Alternative Loan Originations/Servicing Outsourcing Projects and Program Year 2024

On April 1st, ACPE transferred our alternative loans over to American Education Services (AES) and Transworld Systems Inc. (TSI). This was a long implementation process. I commend staff for all of their hard work over the last three years of this project. This past quarter ISS continued to work with Operations, Finance, AES and TSI on the monitoring of loan servicing. This work included updating reports, file transfers and notifications. ISS has also started the process of decommissioning systems that were used solely for the servicing of loans. This work will continue through the end of the calendar year.

On May 17th, the implementation of the new program year 24 ASEL, FEL and WB applications went into effect with Campus Door. The program year 24 WICHE and WWAMI applications were implemented with Campus Door on June 7th. Our REFI loans are scheduled to be implemented on July 3rd.

Other Agency-wide Projects

Grants and Scholarships: Our business analyst section worked with Gold Bridge Partners Inc. (GBPI) on maintenance and routine updates on our Alaska Student Aid Portal (ASAP) preparing for the new year of grants and scholarships.

IT Infrastructure: Our network team worked with the State of Alaska on moving some of our infrastructure to the state's cloud hosting environment. Our team continues to monitor state initiatives and maintain and evolve our infrastructure that best fits ACPE needs while following state and national guidelines and best practices.

Anchorage Office Move: Staff have been busy finalizing the Anchorage office move. We are in the final stages with the final IT move scheduled for mid-July.

Staffing Updates

Jeff Wockenfuss, Programmer Analyst, retired from ACPE on Friday, April 28th. Jeff joined ACPE in March of 1995 and was an integral part of our ISS team. Jeff provided analysis, design, coding and testing of a wide variety of projects including four major loan servicing conversions. Jeff was part of the initial SWOT team that brought ACPE the Higher Education Loan Management System (HELMS). He ended his career with one last conversion of our loans. Through his 28 years at ACPE, his expertise guided ACPE in cost savings and efficiencies. He maintained our payment processing systems, work flow processing systems, HELMS and InfoCentre, a system that turned out to be an integral part of our finance processing. These are only a few accomplishments and contributions during his time at ACPE, as it would be impossible to fit all of them into this report. I and ACPE are grateful for Jeff's dedication to ACPE and our mission, he will truly be missed.

Babette Miller joined the ACPE ISS team as a Programmer Analyst on Monday, May 22nd. Babette comes to us from the Department of Administration and has had an impressive career in programming with the State at the DMV and Department of Public Safety as well as other private entities.

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.



Dr. Paul Lauer, Ph.D. Vice President for Academics, Students & Research

Dr. Paul W. Layer oversees academic and research programs for the University of Alaska system, which has three accredited universities: UA Anchorage, UA Fairbanks and UA Southeast. In addition, he serves as the co-chair of the Alaska State Committee for Research.

Dr. Layer is also a Professor of Geophysics at the University of Alaska Fairbanks. He served as department head/chair for the Department of Geology & Geophysics from 1995 to 2003, and then again in 2007. He also served as dean of UAF's College of Natural Science & Mathematics from 2009 to 2017.

Dr. Layer has had a long affiliation with the University of Alaska Fairbanks since 1989. He has published over 120 papers in his research areas of radiometric geochronology and tectonics, and built strong national and international collaborations in support of his research.

Dr. Layer received his BS in geology from Michigan State University, and his MS and PhD degrees in geophysics from Stanford University. He spent three years as a post-doctoral fellow at the University of Toronto, Department of Physics.

New Vision and Mission as Adopted by the Commission

Vision

Alaskans are educated and skilled contributors to our vibrant communities and economy.

Mission

The Alaska Commission on Postsecondary Education provides sustainable solutions for college, career and technical training.

- 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.



Top Goals and Priorities

Become the education lender of choice in Alaska and for Alaskans

- Increase visibility, understanding and awareness of ACPE and its products, resources, partnerships, and programs
- Offer loan programs responsive to consumer and organization needs
- Modernize and streamline the customer experience
- Enhance and refine financial planning resources appropriate for target audiences

Increase access to, and utilization of, federal and state education funding sources

- Enhance and refine financial planning resources appropriate for target audiences
- Increase visibility, understanding and awareness of ACPE and its products, resources, partnerships, and programs
- Modernize and streamline the customer experience

Operate a sustainable organization responsive to students, customers, stakeholders and employees

- Foster an environment where employees thrive as the agency evolves
- Improve financial sustainability of the organization
- Modernize and streamline the customer experience
- Develop and implement robust systems for oversight and monitoring commensurate with changes in operational and consumer support models.

Position ACPE to help bridge the education gap in Alaska's current and future workforce needs

- Identify the current state of higher education programs and resources in Alaska
- Increase visibility, understanding and awareness of ACPE and its products, resources, partners, and programs





MEMORANDUM

TO: Alaska Commission on Postsecondary Education Members
THROUGH: Sana Efird, Executive Director
FROM: Tyler Eggen, Institutional Authorization Program Coordinator
DATE: June 22, 2023
RE: **Compliance and Activities Report for June 22, 2023**

Quarter Applications

Renewal of Authorization

Alaska Christian College
Generations Southeast Community Learning Center

Initial Authorization

Alaska Driving Academy
Waldorf University

Special Action

Charter College

Institutions qualifying for Exemption from Authorization in the quarter.

Location	Certification
Alaska	7
Out-of-State	7

Institutional Monitoring

Alaska Career College's renewal of accreditation was to be considered at The Accrediting Commission of Career Schools and Colleges (ACCSC) May 2023 Meeting. As of writing this staff report, ACPE has not received any update from ACCSC.

Charter College received approval from the Accrediting Bureau of Health Education Schools (ABHES) this past quarter for the Associate in Applied Science (AAS)- Diagnostic Medical Sonography program. At the October 2022 meeting, the Commission authorized this program. The AAS in Radiological Technology program was not approved by ABHES for full distance modality, however, the College intends to submit an Administrative Approval to change the modality to a blended format. This program was conditionally approved by the Commission at July 2022, contingent upon accreditor approval. After submitting the Administrative Approval request to ACPE for the modality change, the College will submit a new Application for New Program Approval with ABHES.

Alaska Pacific University recently was awarded a nearly \$3 million grant from the U.S. Department of Labor, to be distributed over five years, to help diversify and expand the state's nursing workforce.

Institutional Authorization Activities

The **Board of Massage Therapists'** proposed regulations relating to the educational requirements leading towards Massage Therapist licensure went into effect May 2023. 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. There is no anticipated impact to the current Authorized Institutions (**Alaska Career College, Alaska Institute of Oriental Medicine, Acupuncture, and Massage Therapy, and THE Beauty School**) or their graduates for licensure in Alaska.

The U.S. Department of Education released proposed rules from the 2021-2022 Negotiated Rulemaking cycle, which seek to make improvements in the areas of Gainful Employment, Financial Value Transparency, Financial Responsibility, Administrative Capacity, Certification Procedures, and Ability to Benefit. As such, the Department opened the public comment period regarding these proposed changes, and the comment section closed on June 20, 2023.

The Department expects to finalize the rules later this year, and in accordance with the requirements of the Higher Education Act, rules must be finalized by November 1, 2023, to go

into effect on July 1, 2024. Commission staff are monitoring these proposed rules and their potential impacts to institutions.

For the Department's 2023-2024 Negotiated Rulemaking cycle, the Department sought public comment regarding areas to potentially review and improve, including State Authorization, Accreditation, and Distance Education. As such, the Department over the Summer of 2023 will identify negotiators and draft new regulations. In the Fall of 2023, it is expected that the Department will hold public hearings and listening sessions.

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 were two Informal Complaints this quarter, where the students were redirected back to the Institution's Grievance Policy, and one request for the Formal Complaint Form after attempting to complete the Institution's Grievance Policy.

To date, no Formal Complaints were submitted this quarter.



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Staff Report Alaska Christian College Renewal of Authorization

Summary

Alaska Christian College (ACC) is a faith-based institution whose mission is “to empower Alaska Natives through biblically based higher education and Christian formation to pursue excellence in character, learning and service as followers of Christ.” It is accredited with the Association for Biblical Higher Education (ABHE) after being granted candidate status in 2008 and granted full accreditation in 2012. ACC has grown from offering a one-year discipleship program in 2001 to offering four AA degrees in General Studies, Behavioral Health, Christian Ministry and Paraprofessional Education. The Behavior Health and General Studies degrees are the newest program offerings and were approved by the Commission in 2018.

Chief Administrator	Dr. Keith Hamilton, President	Financial Statements	Financially Sound
Address	35109 Royal Pl. Soldotna, AK 99669	FY22 Tuition Revenues	\$1,564,755.57
Year Founded	2001	Fall 2022 Enrollment	75
Authorized Since	2009	Complaints since last Authorization	0
		Surety Amount/Type	\$200,000/Bond

Program or degree name	Program length	Tuition and Fees
AA in Christian Ministry	61 credit hrs.	\$18,188
AA in General Studies	61 credit hrs.	\$18,188
AA in Paraprofessional Education	61 credit hrs.	\$18,188
AA in Behavioral Health	61 credit hrs.	\$18,188

Updates since Last Renewal of Authorization.

Since the Institution's last Renewal of Authorization, The Institution was awarded a five year grant from the U.S. Department of Education as a Title III, Alaska Native and Native Hawaiian Serving Institution, in which the Institution receives approximately \$450,000 annually.

Prior to this Renewal of Authorization, ACC had articulation agreements with Alaska Pacific University, Alaska Bible College, and Oak Hills Christian College in Bemidji, MN to allow for the ease of ACC students transferring certain credits into those Institutions for students to continue their studies. In 2022, ACC added an articulation agreement with the University of Alaska System to their list of Institutions.

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 also got to visit the construction site of the recreational facility. ACC students, as well as UAA-Kenai Peninsula College students and the public from the Kenai Peninsula will have the opportunity to utilize the facility.

Commission staff conducted a Student Experience Survey with the eight students participating. The survey indicated positive levels of satisfaction, including a primary theme of a welcoming and friendly learning environment. 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.

Materials Review

Materials were submitted in a timely manner and follow up requests were responded to appropriately. However, as noted during the Institution's previous Renewal of Authorization, the Institution has had several strategic plans to increase retention rates and improve graduation rates. Commission staff reviewed Institutional Data provided to the Integrated Postsecondary Education Data System (IPEDS), which indicated the following average graduation rates:

- 3 year average (2020-2022) 19%
- 5 year average (2018-2022) 20.2%
- 8 year average (2015-2022) 20.5%

When Commission staff discussed the low student outcome data, the Institution identified there are multiple factors to consider, including 95% of students are first time, first year

students requiring remedial-level coursework and the student body is primarily first generation college students, which can bring challenges such as homesickness or abiding by student conduct polices. Additionally, not included in the outcome data, are students who begin enrollment in the Spring semester or transfer from another institution, and that due to the Institution's low number of students, it is hard to make the data statistically significant.

ABHE, the Institution's accreditor, will consider multi-year data in its institutional performance or student achievement data when graduation/retention rates are below 25%, if the cohort data is small. ABHE also considers the mission and student population served, realizing that institutions that serve part-time, adult, and transfer students will have different-time related outcomes from institutions that serve traditional undergraduates. However, institutions with notably low student achievement outcomes, such as Alaska Christian College, may be referred to the ABHE's Commission on Accreditation (COA) for review. In the COA Manual, institutions and evaluators are encouraged to use the following rubric in evaluating outcome statements and results, related to graduation/transfer out rates.

Unsatisfactory Achievement of Expectation	Minimal Achievement of Expectation	Substantial Achievement of Expectation	Exemplary Achievement of Expectation
Graduation/transfer out rates over the last 3 years consistently do not meet ABHE expectations.	Graduation/transfer out rates over the last 3 years marginally or inconsistently meet ABHE expectations.	Graduation/transfer out rates over the last 3 years consistently exceed ABHE minimum expectations by a small margin.	Graduation/transfer out rates over the last 3 years consistently exceed ABHE minimum expectations by a large margin.

Unfortunately, when Commission staff requested information from the Institution regarding documentation from ABHE regarding the low student achievement data, the Institution reported not receiving any documentation from ABHE. As such, Commission staff do not have sufficient information to determine how an institution with 3, 5, and 8 year graduation rates below 25% are monitored by ABHE to establish improved processes for increased graduation rates and student outcomes.

Notable institutional assessment data provided between the Institution's last Renewal of Authorization and this application indicate several areas improving with students' responses regarding faculty treatment of individual student scores, number of students on the Dean's list and tutoring services being readily available. Additionally, the number of students passing developmental courses and having higher grade point averages have been increasing steadily since 2015-2016, with the exclusion of data from 2020-2021. The Institution attributes these

improvements to the course revisions that took place, the increased focus on incorporating the student’s Alaska Native cultures into their assignments, accurate initial placement into course, and having a trained ESL teacher as the lead for the development courses.

Evaluation

Minimum Standards Component - AS 14.48.060	Staff Evaluation/Comments
1. Program and courses meet stated objectives	Accredited with ABHE
2. Adequacy of space, equipment, and resources	Approved by ABHE, Reviewed at Site Visit
3. Appropriateness of staff/faculty credentials	Approved by accreditor
4. Catalog/brochure compliance	Compliant
5. Credential compliance	Degrees
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	Appropriate, Safe and Adequate
12. Refund policy compliance	Reviewed and documented
13. Costs and charges compliance	Reviewed and documented

Recommendation:

Staff recommends an authorization for three years for Alaska Christian College, through July 31, 2026. The basis for this is due to evidence of Institutional financial health, application completeness, timely correspondence with Commission staff, and accrediting status.

Motion Needed:

“Move to approve authorization for Alaska Christian College, through July 31, 2026.”



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**Staff Report
Generations Southeast Community Learning Center
Renewal of Authorization**

Summary

Generations Southeast Community Learning Center (GSCLC), formerly known as Vocational Training & Resource Center (VTRC) is a component of and operated by the Central Council of Tlingit & Haida Indian Tribes of Alaska (CCTHITA). Historically, GSCLC offered Commercial Driver’s License (CDL) Class “A” Training in Juneau and short courses of study in online vocational certifications (Flagger, HAZWOPER).

In July 2013, GSCLC expanded their offerings and was approved to deliver online training with local support using the programs of Penn Foster. Penn Foster is a Pennsylvania-based postsecondary institution, institutionally accredited by the Distance Education Accrediting Commission (DEAC) and authorized by the Pennsylvania Dept. of Education, Bureau of Postsecondary and Adult Education.

Chief Administrator	Amelia Smiley-Rivera, Senior Director for Cultural Heritage & Education	Financial Statements	Financially Sound
Address	3239 Hospital Dr Juneau AK 99801	FY22 Tuition Revenues	\$223,717.00
Year Founded	1996	Enrollment Data*	29
Authorized Since	1997	Complaints since last Authorization	0
		Surety Amount/Type	\$60,000/Bond

*Based on longer programs reported during Annual Reporting 2022

GSLC Programs

Program name	Program length	Cost
Pro Truck Driver 160 Hour TD/107	160 hrs	\$15,000
Online Flagger Certification	6 hrs	\$165
40-Hour HAZWOPER	40 hrs	\$400
8-Hour HAZWOPER Refresher Certification	8 hrs	\$125
Child Development Associate Certificate	600 hrs	\$2,000
First Aid, CPR, AED Certification	6 hrs	\$150
Business Basics Certificate	12 hrs	\$300
Financial Skills Certificate	6 hrs	\$150
Work Readiness & Soft Skills Development Certificate	6 hrs	\$150
Administrative Assistant Program Level One Certificate	160 hrs	\$4000
Administrative Assistant Program Level Two Certificate	160 hrs	\$4000

Penn Foster Programs

Program name	Program length	Cost
Accounting	330 hrs	\$1,718
Administrative Assistant	480 hrs	\$1,513
Auto Repair Technician	520 hrs	\$1,626
Basic Electronics	315 hrs	\$1,649
Bookkeeping	310 hrs	\$1,489
Business Management	330 hrs	\$1,718
Certified Personal Trainer	235 hrs	\$1,697
Child Care Professional	285 hrs	\$1,466
Computer Graphic Artist	300 hrs	\$1,698
Carpenter	287.5 hrs	\$1,542
Dental Assistant	405 hrs	\$1,629
Diesel Mechanics/Heavy Truck Maintenance	835 hrs	\$1,692
Dog Obedience Trainer	295 hrs	\$1,628
Drafting with AutoCAD	535 hrs	\$1,699
Dressmaking & Design	235 hrs	\$1,558
Electronics Technician	730 hrs	\$1,698
Online Flagger Certification	4 hrs	\$165
Furniture & Cabinet Maker	412.5 hrs	\$1,698
Gunsmith	240 hrs	\$1,692
High School Diploma	36 months max	\$2,100
Hotel/Restaurant Management	162.5 hrs	\$1,651
Human Resources Management	360 hrs	\$1,718
HVAC Technician	417.5 hrs	\$1,629
Jewelry Design and Repair	152.5 hrs	\$1,549

Landscaping Technology	213 hrs	\$1,628
Legal Secretary	355 hrs	\$1,626
Medical Administrative Assistant	620 hrs	\$1,488
Medical Coding and Billing	586 hrs	\$1,651
Medical Transcriptionist	240 hrs	\$1,549
Motorcycle Repair Technician	295 hrs	\$1,514
Occupational Therapy Aide	90 hrs	\$1,558
Paralegal	300 hrs	\$1,651
Pet Groomer	182.5 hrs	\$1,466
Pharmacy Technician	388 hrs	\$1,410
Physical Therapy Aide	90 hrs	\$1,530
Professional Locksmithing	213 hrs	\$1,664
Residential Electrician	888 hrs	\$8,257
Small Business Management	160 hrs	\$1,530
Small Engine Repair	290 hrs	\$1,530
Teacher Aide	135 hrs	\$1,460
Travel and Tourist Specialist	440 hrs	\$1,524
Veterinary Assistant	337.5 hrs	\$1,598
Wildlife/Forestry Conservation	245 hrs	\$1,524

Penn Foster Programs

GSCLC offers Penn Foster online programs with on-the-ground support to those students seeking training with the goal of obtaining employment or those students already employed who seek continuing education options. Students can use the GSCLC computer lab to access their courses, which is helpful for those students without access to a study space or computer at home. Both GSCLC and Penn Foster issues certificates of completion and both keep copies of student records. GSCLC, as the Authorized Institution, is responsible for refunds and resolving student complaints.

Updates since Last Renewal of Authorizations

In July 2020, GSCLC's Renewal of Authorization was granted for one year as GSCLC requested an opportunity to reset its program offerings and implement program changes, based on community assessments and Southeast Alaska needs.

In July 2021, GSCLC received a two year Renewal of Authorization, which was a result of the creation of several new programs offered as GSCLC programs and enrollment increasing.

At the January 2022 Commission Meeting, GSCLC was granted the ability to offer the Administrative Assistant Program Level Two, to be offered quarterly and instructed by staff from Northern Industrial Training (NIT)

In Spring 2022, then Vocational Training & Resource Center changed their name to GSCLC after years of examination of its program offerings and rebranding efforts.

In the Spring of 2023, Amelia Smiley-Rivera became the Senior Director for Cultural Heritage & Education, which serves as the supervisor for GSCLC, replacing Sarah Dybdahl. The change of senior management was administratively approved by Commission staff, in accordance with 20 AAC 17.040(a).

Additionally since the Institution's last Renewal of Authorization, two new program coordinators have been hired and active recruitment is taking place for an Administrative Assistant. The Institution is actively trying to increase enrollment numbers since the COVID-19 pandemic and continue to identify new programs to offer and implement.

CDL Program & NIT Partnerships

The commercial driving license program was paused during 2018. GSCLC struggled to find an instructor to offer the program, however, GSCLC would later collaborate with NIT to restart the CDL program. GSCLC and NIT also collaborate in offering an Administrative Assistant Program Level One and Two.

At the October 2018 Commission meeting, NIT's CDL program was approved under the Institution's Renewal of Authorization. Students are enrolled as GSCLC students and follow all guidelines found in GSCLC catalog.

It is noted that if NIT makes any changes that depart from their approved program, or if there are changes to NIT's institutional status, it may have an impact on GSCLC to offer its program. Minor changes may be eligible for Administrative Approval by Commission Staff, however, significant changes may require an application for Amendment of Authorization to the Commission. NIT is currently in good standing and is Authorized until October 31, 2023.

Annual Report 2022 Data

Program Name	Number of Students	Completion Rate	Placement Rate
Administrative Assistant Level One	12	100%	83%
Administrative Assistant Level Two	1	100%	100%
Child Development Associate	14	100%	100%
First Aid/CPR/AED	21	100%	100%
Pro Truck Driver 160 TD/107	2	100%	100%

Some students were already employed at time of enrollment. Completion rate does not include students still enrolled.

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. However, during the visit, Commission staff were unable to access a number of records for the Institution to comply with regulations. Commission staff were informed by the Institution that the records were on site, but located in a different space due to a transition in record keeping processes. The missing records as required under 20 AAC 17.110, included:

- A legible copy of the government-issued photographic identification presented by the student for identity for verification before enrollment;
- Final grade and date of completion or date of completion or discontinuance of each course;
- The date the certificate or diploma was issued, and a copy of the certificate or diploma;
- Actual attendance with dates and hours present; and
- Documentation of compliance with AS 14.48.165(Meningitis Form)

Commission staff gave the Institution the ability to collect and demonstrate compliance with the above records, per 20 AAC 17.110. As of the writing of this report, no institutional response has been received to demonstrate compliance.

Commission staff conducted a Student Experience Survey with the five students participating. The survey indicated positive levels of satisfaction, including a primary theme of a supportive learning environment. The students' survey results also indicated no themes regarding what the Institution could do to improve the student experience.

However, the results from the student survey indicated that students did not, or did not remember, receiving the Institution's catalog prior to signing an enrollment contract and a signed copy of the executed enrollment contract, which are regulatory requirements.

Materials Review

The Renewal of Authorization application was delivered on time, however, Commission staff provided deadlines for the Institution to comply with regarding the Site Visit and the Compliance Review of the materials. As of the writing of this report, no institutional response has been received to demonstrate compliance.

Evaluation

Minimum Standards Component - AS 14.48.060	Staff Evaluation/Comments
1. Program and courses meet stated objectives	NIT's CDL program meets FMSCA standards, CDA meets Council for Professional Recognition standards, and Penn Foster

	programs are accredited through Distance Education Accrediting Commission.
2. Adequacy of space, equipment, and resources	Trucks inspected by DMV through NIT, Reviewed at Site Visit
3. Appropriateness of staff/faculty credentials	Compliant licenses
4. Catalog/brochure compliance	Compliant
5. Credential compliance	Certificate awarded
6. Adequacy of records	Unresolved
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	Reviewed and documented

Recommendation:

Staff recommends an authorization for three months for Generations Southeast Community Learning Center, through October 31, 2023. The basis for this recommendation is to allow the institution the opportunity to demonstrate compliance with the adequacy of student record keeping, including:

- Submission of a corrective action plan of student record keeping processes, due to the Commission by no later than August 1, 2023.
- Submission of a corrective action plan regarding timely correspondence with Commission staff and delivering required materials, due to the Commission by no later than August 1, 2023.
- Paying \$750.00 to the Commission for another site inspection, in accordance with 20 AAC 17.055(A)(3), for the site inspection to take place during the next Commission calendar quarter.

Motion Needed:

“Move to approve authorization for Generations Southeast Community Learning Center, through October 31, 2023, based upon staff recommendations.”



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**Staff Report
Alaska Driving Academy
Initial Authorization**

Summary

Created in 2016 by Chris and Misty Lisenby, the Alaska Driving Academy (ADA) has been offering drivers education courses and exams leading towards Class D Driver’s License obtainment on the Kenai Peninsula. Later, ADA would form a partnership with The Alaska Driving Academy-Truck Driving Division, which is co-owned by Ed Martin III and Chris Lisenby to offer Commercial Driving License (CDL) and Heavy Equipment programs. In the last few years, ADA began to explore transitioning its business to a nonprofit in an effort to develop ADA into a nationally recognized organization with an elite facility and level of education unparalleled in the industry. Due to the change in business structure, the Alaska Technical Training Association was formed, doing business as ADA.

Chief Administrator	Chris Lisensby	Year Founded	2016
Address	44332 Sterling Hwy, Suite 16B Soldotna, AK 99669	Surety Amount/Type	\$30,000/Bond

CDL Schedule

The Entry Level Driver Training program offered by ADA is an intensive program offered five days a week, eight hours a day, for four weeks. The schedule is designed for students to complete 96 hours of classroom instruction and 64 hours of behind the wheel training. Classes are limited to 12 students, which include classroom and behind-the-wheel training on basic operation of a vehicle, pre-trip and post-trip inspections, hours of service, backing and docking,

coupling and uncoupling, distracted driving, emergency situations, roadside inspections, maintenance, cargo handling, and post-crash procedures.

DMV and FMCSA Compliance

The Department of Motor Vehicles (DMV) regulates Driver Training Schools and Instructors in Alaska and inspects Institutions, equipment, driving routes, and more. Additionally, the DMV requires that schools are listed on the Training Provider Registry (TPR), which is maintained by the Federal Motor Carrier Safety Administration (FMCSA) to meet Entry-Level Driver Training (ELDT) requirements. Upon completion of the program and having met all of the FMCSA ELDT requirements, students will earn their CDL, FMCSA ELDT Certificate of Completion, Hazardous Materials Training Certificate and ADA Certificate.

Programs

Program name	Program length	Cost
Entry Level Driver Training	160 hrs	\$9,595.00

Program Costs

Program costs of \$9,595.00 cover the total costs of tuition, course materials, and State of Alaska CDL exam testing. Housing is provided at no additional cost to participants who need housing during the four weeks. The program does not include the Department of Transportation drug test (\$100.00), which is required on the first day of instruction. Program costs are comparable in value to market demands.

Site Visit

Commission staff conducted a Site Visit of the academic facilities and student housing, which observed no violations or concerns regarding life and safety matters and space, equipment, and resources. However, as the Site Visit was conducted prior to the Institution acquiring the property for the behind-the-wheel training, which is the controlled environment to learn basic skills involved in driving a commercial vehicle such as backing up, turning, and shifting, Commission staff have conducted a Remote Site Visit of materials, which includes the fire inspection and pictures of the location. During the next scheduled trip to the area, Commission staff will perform a physical inspect of the location. Additionally, at the time of writing the report, the DMV was determining whether to do a Remote Site Visit or a Physical Site Visit, which will be required before instruction can begin.

Materials Review

Materials were submitted in a timely manner and follow up requests were responded to appropriately.

Evaluation

Minimum Standards Component - AS 14.48.060	Staff Evaluation/Comments
1. Program and courses meet stated objectives	Meets FMSCA, DMV and ACPE Standards
2. Adequacy of space, equipment, and resources	Observed during Site Visit. Pending approval by Department of Motor Vehicles.
3. Appropriateness of staff/faculty credentials	Meets FMSCA, DMV and ACPE Standards
4. Catalog/brochure compliance	Compliant
5. Credential compliance	Certificate awarded
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	Appropriate, Safe and Adequate
12. Refund policy compliance	Compliant
13. Costs and charges compliance	Complaint

Recommendation:

Staff recommends an authorization for 18 months for Alaska Driving Academy, through January 31, 2025, contingent on DMV approval. The basis for this recommendation is due to the Institution's many years of operating successfully and familiarity with ACPE, DMV, and FMCSA regulations and requirements. The 18 month recommendation is the longest an Initial Authorization can be in length, in accordance with 20 AAC 17.020 (f).

Motion Needed:

"Move to approve authorization for Alaska Driving Academy, through January 31, 2025, contingent on DMV approval."



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**Staff Report
Waldorf University
Initial Authorization**

Summary

Waldorf University (Waldorf) is a private liberal arts university, which was founded in 1903 in Forest City, Iowa. Waldorf is shaped by the values and beliefs of its Norwegian Lutheran founders, and began operation as an academy and business college. In 1920, Waldorf became a junior college with the curriculum with a liberal arts emphasis. In 1994, the Institution was accredited by North Central Association of Colleges and Schools to offer its first bachelor’s degrees. In 2001, Waldorf became a fully accredited bachelor’s degree granting Institution. During 2010, Waldorf was the second institution to join the Columbia Southern Education Group, which included Columbia Southern University, an online university. The Group was created to help both schools share resources and expertise. In December 2022, Waldorf finalized the transfer of ownership to the Waldorf Lutheran College Foundation, which allows the Institution to return to its private, faith-based, non-profit roots. Waldorf is currently accredited by the Higher Learning Commission and is a State Authorization Reciprocity Authorization (SARA) Institution through the Iowa Student Aid Commission for online/distance education. Waldorf operates with an on-base partnership with the United States Air Force out of Warren Air Force Base in Wyoming, and with this Initial Authorization, wishes to operate with on-ground programming at Eielson Air Force Base (AFB) near Fairbanks, AK.

Institutional Contacts	Mike Gatlin, Vice President for Academic Affairs Bailey Sjolander, Military Coordinator & Outreach Representative Alexis Harris, Director of State Authorization and Compliance	Year Founded	1903
Branch Campus Address	2310 Central Ave, Bldg 2258 Fairbanks, AK 99702	Surety Amount/Type	\$20,000/Bond

Accreditation, Authorization, and Finances

Waldorf University was last Reaffirmed for Accreditation from the Higher Learning Commission in 2017 with its next Reaffirmation in 2026-2027. However, the Institution has historically had several monitoring events related to both financial and non-financial indicators. When Waldorf was owned by Columbia Southern Education Group, U.S. Department of Education Financially Responsibility Composite Scores were calculated utilizing the Parent Company's score, which was a 2.5 in fiscal year 2021. The Composite Score is used by the Department to gauge the financial responsibility of an institution, and while the Parent Company may allow for the institutions it oversees to participate in Title IV funding, the accreditor reviews the finances as a stand-alone institution. However, upon review of the financial statements from 2021, Waldorf's financial statements as a standalone institution would not have met ACPE requirements for financial soundness if Waldorf applied for Initial Authorization prior to the change in ownership

Due to the change in ownership, Waldorf's registration/authorization status with the Iowa Student Aid Commission is provisional for a two year period, which retroactively started December 1, 2022. In accordance with Iowa Code, schools must file evidence of financial responsibility with the Iowa Commission and reapply to demonstrate continuing compliance, at minimum, every two years. Waldorf has met this requirement and filed satisfactory evidence of financial responsibility, which included a surety bond in accordance with Iowa Code. Waldorf's provisional status will remain in place with the Iowa Commission until the U.S. Department of Education confirms their approval of the Institution's non-profit status and change of ownership. If Waldorf's request with the U.S. Department of Education is granted, the Iowa Commission will determine the University's future registration/authorization status for continued operations in Iowa.

As the ownership transitioned to Waldorf Lutheran College Foundation, and upon review of the 2022 financial statements, Waldorf is financially sound for operating in Alaska.

Programs

Program name	Program length	Cost
Bachelor of Arts, Emergency Management	120 credit hours	\$39,000
Bachelor of Arts, Occupational Safety and Health	120 credit hours	\$39,000
Bachelor of Applied Science, Cybersecurity	120 credit hours	\$39,000
Bachelor of Applied Science, Emergency Management	120 credit hours	\$39,000
Bachelor of Applied Science, Occupational Safety and Health	120 credit hours	\$39,000
Bachelor of Science, Cybersecurity	120 credit hours	\$39,000
Master of Arts, Organizational Leadership	36 credit hours	\$15,660

Master of Business Administration	36 credit hours	\$15,660
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Programming Information

Waldorf's programs operating out of Eielson AFB are offered with on-ground and online modalities, to be completed in eight-week terms. As Waldorf is a Community College of the Air Force (CCAF) General Education Mobile (GEM) approved school and an Air University Associate-to-Baccalaureate Cooperative Program, credits earned by military members and others can lead to CCAF Associate degrees or are easily transferable leading towards Bachelor's degrees without redundant academic endeavors. Due to Waldorf's SARA participation, military members and others will have access to over 120 programs via distance education.

Site Visit

Commission staff conducted a Remote Site Visit and incorporated information and documentation provided by Waldorf and the United States Air Force (USAF) in lieu of a physical Site Visit. No violations or concerns regarding life and safety matters, space, equipment, and resources were observed. Commission staff will attempt to conduct a physical Site Visit during their next travel to the area, assuming there are no base access issues.

Materials Review

Materials were submitted in a timely manner and follow up requests were responded to appropriately.

Evaluation

Minimum Standards Component - AS 14.48.060	Staff Evaluation/Comments
1. Program and courses meet stated objectives	Institution is accredited by the HLC and compliant
2. Adequacy of space, equipment, and resources	AFB
3. Appropriateness of staff/faculty credentials	Verified
4. Catalog/brochure compliance	Compliant
5. Credential compliance	Degrees Awarded
6. Adequacy of records	Compliant
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	No adverse findings
11. Student housing, if any	N/A
12. Refund policy compliance	Compliant
13. Costs and charges compliance	Compliant

Recommendation:

Staff recommends an authorization for 18 months for Waldorf University, through January 31, 2025, contingent upon receiving updates from the Iowa Student Aid Commission regarding the Institution's status to operate in Iowa, and updates from the U.S. Department of Education. The basis for this recommendation is due to the Institution's increased financial stability due to change in ownership, having oversight from regulators in Iowa, being an accredited Institution, and having a partnership with the USAF. The 18 month recommendation is the longest an Initial Authorization can be in length, in accordance with 20 AAC 17.020 (f).

Motion Needed:

"Move to approve authorization for Waldorf University, through January 31, 2025, contingent on staff recommendations."



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

**Staff Report
Charter College
Update and Request for Special Action**

Summary

Charter College currently offers programs through its Anchorage and Wasilla campuses. Most degrees are offered online, but there are a variety located in Alaska delivered via blended delivery. The College is owned and operated by Prospect Education, LLC, of Reno, Nevada, with 12 additional campuses located in Washington, California, Montana and New Mexico. The College is set to open a campus in Utah in 2023. The College is nationally accredited by the Accrediting Bureau of Health Education Schools (ABHES) with the Nursing program accredited through the Accreditation Commission for Education in Nursing (ACEN). The College was last authorized for a Renewal of Authorization at the January 2022 Commission meeting for five years, which was based upon, amongst many things, being an accredited institution in good standing, no findings of institutional violation of authorization requirements during the most recent authorization period, and evidence of ongoing financial and administrative health.

Chief Administrator	Joshua Swayne, CEO, Prospect Education		Addresses	2221 E. Northern Lights Blvd. Anchorage, AK 99508
Local Administrator	Joshua Bicchinella, Regional Campus Manager			5911 Old Seward Hwy Anchorage, AK 99518
Year Founded	1985			721 W. Parks Hwy Wasilla, AK 99654
Surety Amount/Type	\$250,000 / Bond		Authorized Since	1985

Updates since Last Renewal of Authorization.

Starting in 2022, the College pursued reclassification of its Main Campus Designation from Vancouver, WA to Anchorage, AK. ABHES and the U.S. Department of Education would later approve this reclassification. As the Main Campus moved, the College submitted its National Council for State Authorization Reciprocity Agreement (NC-SARA) Institutional Participation

Application with ACPE. Commission staff approved this application in early January 2023. As such, the Commission is responsible for oversight and consumer protection of the College's online programming.

Correspondence from Washington State

On March 31, 2023, Commission staff received a letter from the Washington Student Achievement Council, in which the Council designated the College as an At-Risk Institution based on the Institution's financial standing. The financial statements the Council received indicated a heightened potential of closure and raised doubts about the Institution's ability to maintain operations.

On March 31, 2023, Commission staff transmitted a letter to the College requesting the College demonstrate its ability to be maintained and operated, in accordance with AS 14.48.060(b)(8). Commission staff requested a copy of the College's financial audit for the years ending in December 31, 2021 and December 31, 2022, and for the balance sheet for the first quarter of 2023. Later on April 4, 2023, Commission staff received a letter from the Washington Workforce Training and Education Coordinating Board also designating the College as "At Risk."

ACPE Statutes and Regulations regarding Financial Soundness

AS 14.48.060 (b) A postsecondary educational institution must be maintained and operated, or, in the case of a new institution, must demonstrate that it can be maintained and operated, so that (8) the institution is financially sound and capable of fulfilling its commitments to students.

20 AAC 17.102 (c) A postsecondary educational institution is not financially sound if

- (1) its financial statements or the commission staff's investigation shows
 - (A) operating losses;
 - (B) negative cash flows from operations;
 - (C) adverse financial ratios; or
 - (D) conditions or events similar to those described in (A) - (C) of this paragraph that raise substantial doubts that the institution will be able to continue to fulfill its commitments to students and creditors;
- (2) its accrediting agency, if any, has found it not to be financially sound; or
- (3) the United States Department of Education has
 - (A) made a final determination that the institution is not financially sound; or
 - (B) placed the institution on reimbursement status.

ACPE's Consumer Protection Role

Authorized Institutions must follow specific requirements to protect students, should an institution not have the financial or administrative capacity to continue operations. These requirements include: full surety bonding, a Commission-approved teach-out plan, and notice to current and prospective students. The bonding must be in favor of the State, for the monies

to be disbursed by the State to refund students and pay for expenses associated with a teach-out. In the case of a school closure, Commission Staff provide teach out oversight, facilitate communication with students, respond to any student complaints and determine refunds. The accreditor may also assist with a school closure.

Financially Unsound FY22 Financial Statements

On April 12 and 13, 2023, Commission staff received the requested documents from the College. Upon Commission staff review, as well as the opinion of the Commission's third party auditor for financial soundness tests, Commission staff determined that the College was financially unsound. Commission staff's review of the financial statements for the College indicated an operating loss of \$5.2 million dollars, a negative cash flow from operations of \$6.6 million dollars, and adverse financial ratios were present. As such, the College would be subject to the following:

- Providing a surety bond in the amount of all tuition and fee revenues for all programs in the fiscal year or the highest amount of revenue for all students projected by the Commission that the College would receive in a fiscal year.
- Maintain a Commission-approved, detailed teach-out plan, which included submission of a financial improvement plan.
- Providing a Commission approved financial unsoundness disclosure to current and prospective students, which includes Commission contact information.
- Instructing that the College would pay for an independent financial soundness review annually from a firm approved by the Commission, until the Commission determines the Institution to be financially sound or the teach-out plan has been completed and the Institution has closed.
- Providing unaudited quarterly balance statements, no more than ten business days after the financial quarter has needed, for each quarter until the Institution has been determined to be financially sound or a teach out plan has been completed and the Institution has closed.

The College complied with Commission requirements, which included the financial improvement plan and identifying the root cause of the College financial unsoundness. The College reported that the root cause of the poor financial performance of Prospect Education, LCC in 2022 was the anticipation of increased enrollment over the previous two years which, in light of the pandemic, did not materialize. Staffing levels did not alter during this time and there were no staffing reductions to match the actual student population. However, due to cash reserves, there was no additional debt added despite the poor financial performance in 2022.

The College has since disseminated the financial unsoundness disclosure to students, and Commission staff have received questions from students regarding the disclosure. Additionally the College provided a teach-out plan which identified potential institutions students would be able to continue their education in the event of abrupt closure.

However, the College informed Commission staff that they would be unable to obtain a surety bond to provide coverage for the projected fiscal year of 2023. Due to the College's SARA participation in the State of Alaska, surety bonding coverage must include revenues generated from online enrollment. As such, the tuition revenue is projected to be \$18 million, \$10 million from Alaska programming and \$8 million from online programming.

The College requested an alternative amount of surety bond coverage from Commission staff. This amount would be based on a projected ten-week class and billing cycle, rather than the entire fiscal year projection. Commission staff reviewed the projected revenues and for the ten week billing cycle ending in July 2023 would result in \$3.5 million in revenue. This would provide coverage for refunds in the event of an abrupt closure, however, if a collegiate institution would abruptly close, per Commission regulation, all tuition and other expenses would be fully refunded, regardless if the student seeks an alternative program. Additionally, these refunds could cover costs incurred for the student to enroll, such as travel and relocation costs, as well as refunding coursework that does not transfer to a new institution.

However, Commission staff lack the authority to determine an appropriate level of additional surety bonding, up from the \$250,000, which the Institution currently possess. As such, this deviation from regulation requires Commission action.

Actions Taken Since Early 2023

At the beginning of 2023, Prospect Education determined that a return to pre-pandemic enrollment and student population levels could not be reasonably expected for at least two to three years. Based on that determination, staff reductions and other expense reductions, such as reductions in marketing, duplicative contracts, have taken place to match the current student population. Joshua Swayne, President & CEO, will be responsible for monitoring that staff and expenses stay commensurate with enrollment and student population levels. If needed, further operational adjustments will be made while ensuring staffing meets student needs while maintaining expenditures to meet a net positive income goal for 2023. The strategy to maintain current enrollment population with current staffing levels has demonstrated improvements in cash flow for the first quarter of FY 2023. However, the first quarter unaudited balance statements indicate a net income loss of \$315,000.

U.S. Department of Education Financial Responsibility Composite Score

For Title IV student aid participation, under the Higher Education Act of 1965, as amended, for-profit and non-profit institutions are required to submit audited financial statements to the U.S. Department of Education annually. The composite score, which is one of three ratio derived from an institution's audited financial statements, gauge the financial responsibility of an institution. Scores range from negative 1.0 to positive 3.0, and a score greater than or equal to 1.5 indicates the institution is considered to be financially responsible. Scores between 1.0 and

1.5 consider institutions to be financially responsible, but require additional oversight, such as cash monitoring or other participation requirements. An institution whose score falls below 1.0 are considered not financially responsible, however, the institution may continue to participate in Title IV programs under a provisions certification, requiring cash monitoring or other requirements.

The College's recent composite scores are as follows:

- FY20 2.6 Reported on Department website
- FY21 3.0 Reported on Audited Financial Statements
- FY22 1.4 Reported on Audited Financial Statements

At the timing of writing this staff report, there has been no correspondence from the Department regarding the Institution's finances and any potential monitoring.

However, while the College has the financial capacity to obtain a surety bond of \$3.5 million, due to being determined financially unsound, the premium of the bond could have notable impacts to the College's financial health, based upon the interest rate affiliated with the bond. If the bond were obtained with a 5% interest rate, it would consume 70% of the budgeted profit for the College, as well as have a negative impact to the College's 2023 composite score, potentially triggering continued financial reporting with the Department.

Q2 2023 Unaudited Balance Statements

As a condition of the teach out plan due to financial unsoundness, the Institution was instructed to provide unaudited quarterly balance statements no more than ten business days after the financial quarter ended. For the second quarter of 2023, that would be July 14, one day after the upcoming ACPE Commission meeting. The College representatives have indicated that the second quarter balance sheets may be delivered on July 11, 2023.

Staff Recommendation:

Due to Commission staff providing this report more than 14 days in advance of the Commission meeting on July 13, 2023, as well as the anticipated arrival and review of second quarter balance sheet two days prior to the Commission meeting, Commission staff will make a verbal recommendation at the Commission meeting.



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: June 30, 2022
SUBJECT: Alaska Postsecondary Access & Completion Network Activities Update

Throughout the second quarter, the Alaska Postsecondary Access & Completion Network (AlaskaCAN), efforts were focused on the following strategic operating priorities:

- Finalizing Board of Directors Election Results
- Seating new Board Directors (6)
- Electing & Seating new Board Officers
- Updating Committee participation and leadership

Six new AlaskaCAN Board Directors were officially seated this quarter during the April Board of Directors meeting. Upon seating of new Directors, annually Board Officers are then nominated for the following roles: President, Vice President/President-Elect, Treasurer, and Secretary. After a Board vote in May, the following officers were elected for the 2023-24 year:

- President: Teresa Novakovich: Alaska Primary Care Association
- Vice President/President Elect: Marcy Herman, Cook Inlet Tribal Council
- Treasurer: Angela Peacock, Bristol Bay Foundation
- Secretary: Amy Bristor, University of Alaska Fairbanks

During this quarter, AlaskaCAN Directors have continued efforts around Strategic Planning and ensuring AlaskaCAN's committees' action plans are aligned with AlaskaCAN's Vision, Core Purpose, and Core Values. As such, AlaskaCAN is working towards identifying funding opportunities to ensure a more sustainable operating structure for the organization as a whole. Additionally, efforts are also underway establish stronger external relations and communications opportunities for AlaskaCAN to better engage with Alaskans. Lastly, AlaskaCAN Directors are working towards re-evaluating data outcomes related to postsecondary attainment that are more meaningful and impactful to Alaska, education stakeholders, and workforce.

As always, AlaskaCAN appreciates ACPE's support and endorsement of AlaskaCAN's Vision, Core Purpose, and Core Values. Additional Network information is located at www.65by2025.org.

Administrative Action Log
(4th Quarter 2023)

Appeals and Complaints

DATE	DESCRIPTION	ACTION TAKEN
	None	

Executive Director Decisions

DATE	DESCRIPTION	ACTION TAKEN
3/29/2023	Medical Cancellation	No Decision rendered, borrower advised to apply for Medical Deferment
5/03/2023	Settlement Offer	Countered
5/03/2023	Settlement Offer	Countered
5/05/2023	Settlement Offer	Countered

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)
Justina Hamlin		

Revised: July 6, 2023

Commissioner Affiliations

Member	Current	Former
Karla Head		
Representative Julie Coulombe	Alaska State House of Representatives	
Trish Zugg	Association for Career & Technical Education Alaska Workforce Investment Board	
Senator Löki Tobin	Alaska State Senate	
Paula Harrison		
Karen Perdue		
Lorri Van Diest		
Donald Handeland	American Society of Civil Engineers Alaska Professional Civil Engineer	Alaska State Board of Education and Early Development Alaska Association of Student Governments State Officers Compensation Commission
Keith Hamilton	Alaska Christian College, President Alaska Commission on Postsecondary Education, Commissioner Board of Education and Early Development, First Vice Chair Certified-Christian Non-Profit Leader, Azusa Pacific University Evangelical Covenant Church Ministerium, Member Kenai Peninsula Alaska Ministerial Association, Member Kenai Peninsula Executive Directors Association, Chair North Park University, Board of Trustees Alaska State Personnel Board, Member Soldotna Chamber of Commerce Seattle Pacific University, Board of Trustees Cascades Camp and Conference Center, Board Treasurer	Alaska Children's Trust Steering Committee; Alaska Juvenile Justice Advisory Council; Arctic Barnabas Ministry, Board Member; Covenant Bible College Midwest, Board Vice Chair; Evangelical Covenant Church, National Board of Christian Formation; Faith Based and Community Initiatives Advisory Council, Member; Mission Springs Conference Center, Scotts Valley, CA, Board Member; New Hope Counseling Center, Ex-Officio Board Member; Sexual Abstinence Curriculum Task Force, Rocklin Unified School District, Member; Task Force on

Revised: July 6, 2023

Commissioner Affiliations

Member	Current	Former
		Postsecondary Education, Member

Document Needs Updating

Future Meeting Dates:

October 19, 2023 – Fall Quarter Commission Meeting

October 20, 2023 – Fall Quarter Commission Work Session ~**Tentative**~

January 11, 2024 – Winter Quarter Commission Meeting

April 17, 2024 – Spring Quarter Commission Meeting

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 1414 1703">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 1414 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	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: <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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