

Alaska Commission on
Postsecondary Education

PROVIDING EDUCATION & CAREER FUNDING SOLUTIONS

Spring Quarter Commission
Meeting
April 10, 2025



ALASKA COMMISSION ON POSTSECONDARY EDUCATION

[Zoom Link](#)

Meeting #: 885 8261 9421

Password: ACPE

Teleconference: 1 (888) 788-0099; Code: 885 8261 9421 #

AGENDA

April 10, 2025

1. **10:00 A.M.** Convene/Roll Call
- 2.* Adoption of Agenda
 - *Suggested Motion: move to adopt the agenda of the April 10, 2025, Commission Meeting.*
3. Ethics Disclosure Relative to Adopted Agenda
- 4.* Election of Officers – Chair and Vice Chair
 - *ACPE Bylaws Article III, Section 3.01, **Election of Officers.** The election of officers must take place at the last regularly scheduled meeting of the current fiscal year. Newly elected officers will be seated immediately after election at that same meeting.*
- 5.* Approval of Meeting Minutes from January 9, 2025 Meeting of the Commission
 - *Suggested Motion: move approval of the meeting minutes from the January 9, 2025 Meeting of the Commission.*
6. Public Testimony:
 - Individuals: 3-minute limit
 - Group Representatives: 5-minute limit
7. Commission News
 - New Commission Member: Representative Ashley Carrick
 - New Corporation Member: Anna Latham, Deputy Commissioner, Department of Commerce Community and Economic Development
8. **10:30 A.M.** University of Alaska Update – Pat Pitney, UA President, and Dr. Brian Smentkowski, Vice President and Chief Academic Officer
9. **11:00 A.M. - Noon** Federal Higher Education Update – Dr. Tom Harnisch, Vice President for Government Relations, State Higher Education Executive Officers Association (SHEEO)
10. **Noon** Break
11. **1:00 P.M.** Executive Director Report – Acting Executive Director Kerry Thomas
12. **1:30 P.M.** Compliance Activities Report – Tyler Eggen, Institutional Authorization Program Coordinator
- 13.* Institutional Standards and Evaluation – Tyler Eggen, Institutional Authorization Program Coordinator



ALASKA COMMISSION ON POSTSECONDARY EDUCATION

- 14. **1:50 P.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 the Executive Director’s Report

- 15.* **2:20 P.M.** Determine April 2026 Meeting Date
 - Thursday, April 2, 2026 at 10 a.m.
 - Thursday, April 9, 2026 at 10 a.m.
 - Thursday, April 16, 2026 at 10 a.m.
 - *Suggested motion: move the Commission hold its 2026 spring quarterly meeting on April [DAY], 2026.*

- 16.* Resolution of Appreciation for Representative Julie Coulombe
 - *Suggested motion: move to adopt the Resolution of Appreciation as written for Representative Julie Coulombe.*

- 17.* Resolution of Appreciation for Lorri Van Diest
 - *Suggested motion: move to adopt the Resolution of Appreciation as written for Lorri Van Diest.*

- 18. Mission Moment

- 19. **2:45 P.M.** Commissioner and Department Reports:
 - a. Alaska Student Loan Corporation – Josh Biccharella
 - b. Board of Education and Early Development – Vacant
 - c. Board of Regents – Karen Perdue and/or Paula Harrison
 - d. Community Colleges – Brittany Williams
 - e. Student Representative – Tina Hamlin
 - f. Alaska Workforce Investment Board – Trish Zugg

- 20. Miscellaneous:
 - a. Administrative Action Log
 - b. Commission Members’ Affiliations
 - c. Future Scheduled Meeting Dates
 - 1. July 24, 2025
 - 2. October 9, 2025
 - 3. January 15, 2026
 - d. ACPE Commonly Used Acronyms

- 21. Commissioner Closing Comments

- 22.* **3:00 P.M.** Adjournment
 - *Suggested Motion: Move the Commission adjourn the April 10, 2025 Meeting of the Commission.*

*Action Required



MINUTES OF THE
ALASKA COMMISSION ON POSTSECONDARY EDUCATION
January 9, 2025

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 January 9, 2025. Chair Brown called the meeting to order at approximately 10:01 a.m.

ATTENDEES

Commission Members present for all or portions of the meeting: Vice Chair Josh Bicchinella, Chair John Brown, Representative Julie Coulombe, Commissioner Keith Hamilton, Commissioner Justina Hamlin, Regent Karen Perdue, Senator Loki Tobin, Commissioner Brittany Williams, and Commissioner Trish Zugg

Commission Members absent: Commissioner Donald Handeland, Regent Paula Harrison, and Commissioner Lorri Van Diest

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

Presenters in attendance: University of Alaska's Vice President for Academics, Students and Research Dr. Paul Layer

Institutional representatives in attendance: none

ADOPTION OF AGENDA

Regent Perdue moved to adopt the agenda of the January 9, 2025 Meeting of the Commission. Commissioner Hamilton seconded the motion. By roll call vote, all members present voted aye. The motion carried.

ETHICS DISCLOSURE

Relative to the adopted agenda, no potential violations were disclosed by Commission members.

APPROVAL OF MINUTES

Commissioner Zugg moved to approve the October 23 and October 24, 2024 Meeting Minutes. Vice Chair Bicchinella seconded the motion. By roll call vote, all members present voted aye. The motion carried.

PUBLIC TESTIMONY

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



MINUTES OF THE
ALASKA COMMISSION ON POSTSECONDARY EDUCATION
January 9, 2025

PRESENTATION ON COLLABORATIVE GRADUATE PROGRAMS IN ALASKA

Acting Executive Director and Director of Program Operations Kerry Thomas provided a presentation on collaborative programs for obtaining certain graduate degrees that are offered by postsecondary education institutions in Alaska. She highlighted several programs and provided data on their institution, the partner organization, the cost, and their related career field.

Discussion: Commissioner Zugg expressed appreciation for the information and noted that she would like to do a deeper dive into the available programs, as it is invaluable information.

Chair Brown inquired as to who the audience for this information would be – stakeholders or the public. Acting Executive Director Thomas stated that it was envisioned as a piece of an ultimate proposal to the legislature to modify the PSEP Program in Alaska, noting that the document would support whatever change recommendation comes forward. However, she did note that the information would be valuable to share with Alaskans that want to pursue these fields in order to fully understand what programs are available in Alaska. She concluded that she would identify a way to make it publicly accessible and then provide an update to the Commission.

Regent Perdue thanked Acting Executive Director Thomas for providing the thorough presentation and suggested the information be presented to the University Board of Regents.

EXECUTIVE DIRECTOR REPORT

Acting Executive Director Thomas provided a brief report to the Commission noting the status of the FY2026 Governor's Proposed Budget process, the Commission Staff's plans for preparing for the first session of the 34th Legislature, and an overview of changes to the underwriting criteria and loan limits for Program Year 2025/2026 to the Alaska Supplemental Education Loan Program and Alaska Refinance Loan Program, which were approved at the November 7, 2024 ASLC Board Meeting.

INSTITUTIONAL AUTHORIZATION COMPLIANCE REPORT

Tyler Eggen, Institutional Authorization Program Coordinator, explained that his report highlighted staff activities, provided a summary of applications for review, and details other information on staff work and institutional monitoring. He specifically noted that 16 institutions qualified for an exemption from institutional authorization this past quarter. Commission staff grant exemptions to institutions that qualify under law or regulations for exemption from some or all of the requirements of institutional authorization. Exemptions are not automatic and must be granted by the Commission. He also noted that there were updates regarding administrative approvals conducted by staff, including changes at Charter College, Northern Industrial Training, and THE Beauty School. There are additional updates revolving around annual reporting, staff presenting at the Annual Nurse Aid Conference and Institutional updates from Charter College, Embry-Riddle Aeronautical University, Shear Fire Academy of Hair Design and Wayland Baptist University.

On the Federal side, Mr. Eggen explained that the U.S. Department of Education released final rules regarding the return of Title IV Funding Distance Education and Trio programs, which will go into effect July 1, 2026. He noted that since the writing of his report, President Biden signed



MINUTES OF THE
ALASKA COMMISSION ON POSTSECONDARY EDUCATION
January 9, 2025

the Stop Campus Hazing Act, which amended the Clery Act. Now, accredited institutions are required to include Hazing Incidents in their annual security reports, publish a statement of policy and prevention program on hazing, and publish a campus hazing transparency report. Institutions were required to begin collecting information on hazing incidents as of January 1, 2025.

He concluded his report with two final updates. First, he noted that Commission Staff approved the renewal of the University of Alaska-Anchorage and Charter College’s State Authorization Reciprocity Agreement applications. Second, he noted that no informal or formal complaints were submitted to Commission Staff during the quarter.

INSTITUTIONAL STANDARDS AND EVALUATION RECOMMENDATIONS

- Renewal of Authorization
 - Alaska Driving Academy

Commissioner Zugg moved to renew Alaska Driving Academy’s Authorization through January 31, 2028. Commissioner Williams seconded the motion. By roll call vote, all members present voted aye. The motion carried.

- Waldorf University

Vice Chair Bicchinella moved to renew Waldorf University’s Authorization through January 31, 2030. Regent Perdue seconded the motion. By roll call vote, all members present voted aye. The motion carried.

- Initial Authorization
 - Academy of Esthetics, LLC

Regent Perdue moved to approve Initial Authorization for Academy of Esthetics, through July 31, 2026, contingent on Board of Barber and Hairdresser approval. Commissioner Zugg seconded the motion. By roll call vote, all members present voted aye. The motion carried.

- Program Amendment
 - Charter College

Commissioner Hamilton moved to amend Charter College’s Authorization based upon staff’s recommendation. Commissioner Zugg seconded the motion. By roll call vote, all members present voted aye. The motion carried.

- Update for Special Action
 - Outer Coast

Commissioner Zugg moved to amend Outer Coast’s Authorization based on staff recommendation. Regent Perdue seconded the motion. By roll call vote all members present voted aye. The motion carried.

MINUTES OF THE
ALASKA COMMISSION ON POSTSECONDARY EDUCATION
January 9, 2025

Discussion: Commissioner Hamilton asked if after being notified of the credit transferability issue if any students withdrew their enrollment. Mr. Eggen explained that he was aware the institution had planned to have as high as 20 students in the fall term; however, their actual enrollment numbers were in the mid-teens. He also noted that he has had no students from that institution contact him after signing the disclosure and therefore he is unaware of any students discontinuing as a result of the operations at Outer Coast. Commissioner Hamilton then asked if Outer Coast provided any reason as to why they missed the deadline in December. Mr. Eggen explained that the institution indicated they were unaware that that deadline was set. Upon being notified, they provided the drafts of all the documents that they had sent to the curriculum committee and responded timely, once they were notified of the missed deadline. Commissioner Hamilton asked what possible repercussions would be in place if Outer Coast does not have the 2-year curriculum by this proposed new deadline. Mr. Eggen explained that staff would bring it back to the Commission's attention noting that they violated a term of their authorization and the Commission would then take an action. Commissioner Hamilton asked if the timeline in this new proposed deadline was sufficient for Outer Coast to provide the required materials. Mr. Eggen explained that the June 1st deadline is a reasonable timeline.

Representative Coulombe asked if Mr. Eggen could clarify if at least the first year of the curriculum was approved or if neither year had been approved. Mr. Eggen explained that yes, the first year curriculum was approved prior to their renewal of authorization, but year 2 had not yet been approved.

Regent Perdue explained that the University has an obligation to protect consumers and noted that the work is being done. She noted that Chancellor Palmer has been very supportive of the partnership between the University of Alaska Southeast and Outer Coast and the idea of getting GER credit for students was very important to the University.

Representative Coulombe asked what would occur if the Commission did not decide to amend the deadline. Mr. Eggen explained that it would then be a violation of their conditions for authorization; the Commission would then decide whether it would want to further amend the current authorization or begin other proceedings of suspension or revocation.

Commissioner Zugg asked how much of this information was known by students. Mr. Eggen explained that a condition of Outer Coast's authorization was to provide a disclosure notice to all students that indicated students were aware that the courses were not meeting GERs. These disclosures were required from all students prior to them signing up and enrolling last fall.

There was some additional discussion on the timing of the new deadline, and it was discussed that the June 1st deadline would provide ample time for the University's Curriculum Committee to complete their process. Commissioner Hamilton expressed confidence that the Committee would be perfectly able to do so within that time. Regent Perdue suggested having UAS Chancellor Dr. Aparna Palmer attend the April Commission Meeting to provide an overview of the process and any updates.



MINUTES OF THE
ALASKA COMMISSION ON POSTSECONDARY EDUCATION
January 9, 2025

UNIVERSITY OF ALASKA UPDATE

Dr. Paul Layer thanked the Commission for having him, as this would be his last University Update as he is set to retire on January 15th. He noted his successor would be starting the last week of January and he would ensure that either President Pat Pitney or the new Vice President could attend future meetings to provide the University updates to the Commission.

He noted that he would invite Chancellor Dr. Palmer to provide an update on Outer Coast to the Commission as that would be helpful information.

He then explained that the University was focused on preparing their budget. He noted that they have reviewed the Governor’s proposed budget, which is covering many of their fixed costs and some of their other concerns. He added that there was not much included on the Capital side, but the University will be working with the Legislature and the Governor’s Office on the budget moving forward.

In looking at the University’s enrollment, he noted that fall enrollment was very strong and spring enrollment was looking up slightly in terms of number of student credit hours. They are optimistic that it will continue to increase as they are seeing a lot of new applicants/incoming freshman.

He then explained that the University has been working closely with ACPE on APS updates implementation and is committed to collaborating on efforts to guarantee support for all students. He noted their involvement in the APS Cross-Agency Work Group.

Discussion: Commissioner Hamilton thanked Dr. Layer for his report and congratulated him on his retirement. Chair Brown echoed those sentiments.

2026 JANUARY MEETING DATE

Vice Chair Bicchinella moved to schedule the 2026 Winter Quarter Commission Meeting on January 15, 2026. Chair Brown seconded the motion. By roll call vote, all members present voted aye. The motion carried.

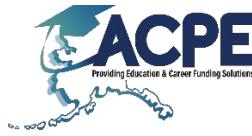
Senator Tobin did express that the 15th of January could be difficult for the Legislative Members of the Commission. However, no other members noted any issues with scheduling the meeting on this date.

RESOLUTION OF APPRECIATION: KARLA HEAD

WHEREAS, Commissioner Karla Head, as a representative of the general public, served as a member of the Alaska Commission on Postsecondary Education from June 2022 to October 2024; and

WHEREAS, Commissioner Head supported the mission of the Alaska Commission on Postsecondary Education; and

WHEREAS, Commissioner Head, in her capacity as Director of the Alaska Technical Center, worked to assist the Commission in providing sustainable solutions for college, career and technical training.



MINUTES OF THE
ALASKA COMMISSION ON POSTSECONDARY EDUCATION
January 9, 2025

NOW, THEREFORE BE IT RESOLVED, that the members of the Alaska Commission on Postsecondary Education and its Staff officially recognize Commissioner Head’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 Head with a copy to be incorporated in the official minutes of the January 9, 2025 meeting of the Commission.

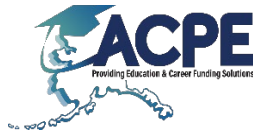
Commissioner Zugg moved to approve the Resolution of Appreciation as written for Karla Head. Commissioner Hamilton seconded the motion. By roll call vote, all members present voted aye. The motion carried.

MANAGEMENT TEAM REPORTS

Finance - Julie Pierce, CPA, Chief Finance Officer, provided a summary of the Commission’s FY2026 operating budget included in the Governor’s proposed budget released on December 12, 2024.

Changes from 2025 Management Plan include the following:

- **Interagency Receipts** (ASLC receipts)
 - Personal services line
 - An increase of \$334.8 for salary, health insurance, PERS and other rate adjustments.
 - Contractual services line
 - A decrease of \$170.0 in Interagency Receipts funding for operating costs to administer statutory programs with an equal increase in DGF funding.
- **Designated General Fund – AHEIF** – This category represents funding for WWAMI, AEG, APS and statutory programs funded by Alaska Higher Education Investment Fund (AHEIF).
 - A decrease of \$47.2 as a reversal of one time funding to implement changes related to HB148 for APS/AEG program administration.
 - Contractual services line
 - An increase of \$170.0 for operating costs to administer statutory programs with an equal decrease in Interagency Receipts funding.
- **General Fund Program Receipts** – This category represents funding received from institutional authorization fees.
 - Personal services line
 - An increase of \$1.3 for salary, health insurance, PERS and other rate adjustments.
 - Contractual services line



MINUTES OF THE
ALASKA COMMISSION ON POSTSECONDARY EDUCATION
January 9, 2025

- An increase of \$39.1 related to an increase in funding received from institutional authorization fees used to fund a portion of institutional authorization administration costs.
- **Statutory Designated Program Receipts** – No change. These receipts represent private grants to support ACPE’s designated activities and programs.

Discussion: Representative Coulombe inquired about the personal services line increase and asked about some possible positions being removed. Chief Finance Officer Pierce explained that no positions were removed and the increase was mainly due to the recent salary increases for staff.

Program Operations- Kerry Thomas, Director of Program Operations, provided some Loan Volume Data for FY25 Quarter 2 and noted that they were similar to FY24 Quarter 2. She highlighted that Refinance loan award amounts dropped nearly 60% in FY25 compared to the same time last year and that ASEL award amounts increased just over 15%.

She also highlighted the significant increase in the amount of APS-eligible graduates, which is the highest since the program’s development. This is due to the expanded eligibility criteria. She then provided some updates on the HB 148 Implementation project noting that it went into its second phase this quarter. Work has begun to develop the APS award tier “step-up” program, as required by HB 148. The step-up program gives APS recipients the ability to increase their APS award tier level by performing well in their studies over two consecutive semesters. ACPE is collaborating with Gold Bridge Partners Inc. to roll out this benefit for students within the 2025 academic year.

Lastly, she noted that staff were preparing the 2025 APS Outcomes Report to provide to the Legislature near the start of session as required by statute. Additionally, staff were continuing work on the Alaska Higher Education Almanac publication.

Communications and Outreach- Kate Hillenbrand, Director of Communications and Outreach, explained that her Team connected with students, families, and stakeholders through 223 telephonic, in-person, or virtual sessions; organized and/or presented in 75 trainings or webinars; and reached 1,683 Alaskans.

She also highlighted the continued efforts toward communicating the updates to the Alaska Performance Scholarship. She noted that APS presentations/information sessions were also conducted to large stakeholder groups at conferences and events both in-person and virtually. She also noted the creation of the APS Cross Agency Work Group and that they had held its first kick-off meeting. The group consists of representatives from the University of Alaska, the Departments of Education and Early Development and Labor and Workforce Development, and several others.

She also announced that ACPE participated in the State Higher Education Executive Officer Association’s Community of Practice Convening for Supporting Student Loan Borrowers. She noted that Commission member, Senator Tobin, was part of ACPE’s Team who spent two days learning, discussing, and collaborating on opportunities to better inform and support Alaska’s student loan borrowers. Further details to come in the subsequent quarter regarding outcomes and opportunities related to this event.

MINUTES OF THE ALASKA COMMISSION ON POSTSECONDARY EDUCATION January 9, 2025

Information Support Services- Jamie Oliphant, Director of Information Support Services, explained that ISS had continued to focus on updating procedures and processing routine security updates and continuations for several projects including: Alaska Student Aid Portal updates, software renewals, statistical analysis and referrals, and Windows 11 upgrades. She also highlighted that ISS recruited for an Analyst Programmer and made a successful hire. The new ISS Team Member joined on January 6, 2025.

KEY PERFORMANCE INDICATOR DASHBOARD PRESENTATION

Dannielle Erickson, Executive Secretary for the Commission, provided an overview of the Dashboard the Commission utilizes to exhibit their Key Performance Indicators used for monitoring their progress toward meeting Strategic Priorities. She explained the KPIs with available data and how they compared to the Commission's targets based on data through the end of Fiscal Year 2024. She also explained that a few KPIs had data forthcoming with a planned release in Fiscal Year 2026.

MISSION MOMENT

Director Kate Hillenbrand shared that Success Center employee, Christina Campbell, ran a Funding Your Future (FYF)/FAFSA event in November at West High School. It has been a long road since Covid to bring these events back to in-person/pre-Covid levels. Slowly schools are transitioning back from hosting them via Zoom with 30-50 families in virtual attendance. After a great deal of effort and time spent rebuilding and promoting, this FYF event surpassed all expectations. Christina had an audience of over 150 students with standing room only and even had to shift the event into the largest venue available that evening in the school (and this was on a cold and snowy night in Anchorage, too). A turnout like this has not happened since mid-2010's! It resulted in a huge surge in subsequent FAFSA completion appointments (one-on-one and small groups) with Christina (Success Center) and also participation in Dominika's FAFSA Wednesdays throughout the month of December and great feedback and engagement from the school.

COMMISSIONER REPORTS

- Alaska Student Loan Corporation –
 - Vice Chair Bicchinella (Chair of the Corporation Board) stated he did not have much to update as both Acting Executive Director Thomas and Chief Finance Officer Pierce provided some details on the prior meeting. He did state he was excited to have attended his first meeting and was looking forward to future meetings.
- UA Board of Regents
 - Regent Perdue noted that the Board would be receiving their report from the Education Advisory Board on how to increase recruitment and retention of students and their graduation rates across the University system. She also noted that they would be holding a couple of special meetings for the Ad Hoc Committee on Recruitment, Retention and Graduation, which is anticipated to begin in January and February.

MINUTES OF THE
ALASKA COMMISSION ON POSTSECONDARY EDUCATION
January 9, 2025

- AK State Board of Education
 - Commissioner Lorri Van Diest was not present. Chair Brown noted that her term would be expiring, so they would be expecting a new representative from the Board at the next Commission Meeting.
- Community Colleges
 - Commissioner Brittany Williams noted she did not have much to report, but did state that classes were starting up soon for many of the colleges across the State and she has heard some good reports on student retention. She also noted that many students are expected to be graduating in April or May.
- Student Representative
 - Commissioner Tina Hamlin was not present at the time, so no report was provided.
- Alaska Workforce Investment Board
 - Commissioner Trish Zugg reported that AWIB last met on November 6 and 7 in Fairbanks. They were provided some highlights regarding partner programs. They also toured the joint Pipeline Training Center, which is a large training center to provide for high wage and high demand careers in Alaska through apprenticeship-type training. She encouraged others to tour it if ever given the chance. She noted that they have close to 100% placement rate.
 - She also noted that they heard from the State Advisor for the HOSA Future Health Professionals and they received a presentation from the MAPTS, Mining and Petroleum Training Services Executive Director. They provide underground mine training and pipeline training. She added that Will Bieber is phenomenal in working his way around many very nontraditional training programs.

CLOSING COMMENTS

Several Commissioners and Acting Executive Director thanked Executive Secretary Dannielle Erickson for her work, as her last day with the Commission was January 10, 2025.

There was some discussion about whether or not the Spring Quarter Commission Meeting in April 2025 was still planned to be held in-person in Juneau. It was noted by staff that it was to be determined with the recruitment of both the Executive Director and Executive Secretary, but if Commissioners would like to do so, the Executive Office would move forward on blocking some rooms ahead of time. Commissioner Hamilton expressed desire to move forward and was supportive of holding an in-person meeting.

Representative Coulombe explained that soon Legislators would be heading to Juneau for the start of the Legislative Session. She noted she was excited for the work ahead. She also noted that she was excited to hear the APS numbers.

ADJOURN

Chair Brown moved to adjourn the January 9, 2025 Meeting of the Commission. Commissioner Zugg seconded the motion. By roll call vote, all members present voted aye. The motion carried.

Alaska Commission on
Postsecondary EducationP.O. Box 110505
Juneau, Alaska 99811-0505

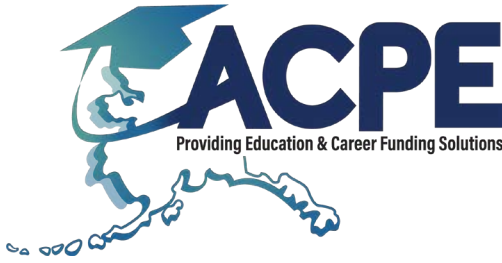
Toll Free: (800) 441-2962

In Juneau: (907) 465-2962

TTY: Dial 711 or (800) 770-8973

Fax: (907) 465-5316

acpe.alaska.gov

**MEMORANDUM**

TO: Members, Alaska Commission on Postsecondary Education
FROM: Kerry Thomas, Acting Executive Director
DATE: March 25, 2025
SUBJECT: Executive Director Report

It has been a busy quarter at the Commission as we focus on the continued implementation of the Alaska Performance Scholarship program changes resulting from the passage of HB 148, legislative session, and implementation of annual loan program changes. Progress continues on these items, in addition to other routine and strategic projects, at the same time as a number of staffing changes and position vacancies have occurred.

Legislative Session:

I have provided testimony in a number of committee hearings, including the House Education Committee, House Finance Education & Early Development Subcommittee, and Senate Finance Education & Early Development Subcommittee. ACPE is tracking several education bills and provides commission members periodic updates via an email newsletter. As required in statute, the 2025 Alaska Performance Scholarship Outcomes Report was transmitted to the legislature in late January. Given the large increase in APS eligibility and use seen this year, we have requested additional funding for FY25 and FY26, which is considered and approved through the legislative budget process.

Federal Update:

ACPE staff are tracking federal developments to determine impacts to students, institutions, and the State of Alaska. Recently, there were two federal announcements of note: the [reduction in workforce](#) action at the U.S. Department of Education on March 11th and the [President's Executive Order](#) to dismantle the [U.S. Department of Education](#) on March 20th. Both announcements included assurances that subsequent actions will not result in the elimination of statutory federal funding for programs including: K-12 funding, programmatic funding for students with special needs, postsecondary student loans, Pell Grant funding, and other such programming. ACPE will continue to monitor any forthcoming details related to these matters and will keep the Commission informed of developments and impacts.

Strategic Planning:

In February, senior managers had a one day in person strategic planning meeting. The focus areas of this meeting were to evaluate progress toward meeting established goals, discuss active and upcoming projects and related resource assignments, and review updated financial projections. The

quarterly dashboard was updated to reflect the latest data as of December 31, 2024 and is included following this report for your information. A new key performance indicator (KPI-13 Trends in employee satisfaction ratings) was included in this version and includes the results of the recent employee satisfaction survey.

Employee Satisfaction Survey:

ACPE partnered with Qualtrics, a third-party experience management and survey software company, to develop an Employee Engagement Survey. The goal of the survey was to gather baseline data on employee satisfaction to track KPIs and meet our key strategic goal of fostering an environment where employees thrive as the agency evolves. The survey measures five categories, including Engagement, Experience vs Expectation, Intent to Stay, Inclusion, and Well-being, as well as 25 drivers that influence these categories. The survey was launched on October 29, 2025 and closed on November 12, 2025. The survey response rate was 74% (31 out of 42 employees). Senior Managers have met to review the results in detail and to start developing an action plan. Three topics have been identified as focus areas: physical workspace improvements, training & development, and transparent communication. The high-level results of the survey were shared with staff at the ACPE Winter Quarter All-Staff Meeting. ACPE intends to repeat this survey annually to monitor changes and track trends in the data and we will continue to incorporate these results into our KPI Dashboard.

Alaska Student Loan Corporation Meeting:

The Corporation Board met on February 6, 2025 to review annual and aggregate loan limits and set interest rates for the 2025-2026 academic year. The following items were approved at the meeting:

- Maintain current annual and aggregate in-school loan limits of \$24,000 and \$96,000
- Alaska Supplemental Education Loan interest rate reductions of 0.5% compared to prior year interest rates for the mid and high FICO tiers; maintain the current interest rate for the low FICO tier
- Refinance loan interest rate reductions of 0.2% compared to the prior year interest rates for the mid and high FICO tiers; maintain the current interest rate for the low FICO tier

The Corporation's next scheduled meeting is on May 8, 2025 to approve variable interest rates and annual updates to the investment policy.

Professional Organization Meetings/Presentations:

Over the past quarter, I attended a number of meetings and presentations related to higher education, legislative session, and federal changes. A summary of those meetings follows:

- Monthly meetings with Education Finance Council (EFC)
- Bi-weekly meetings with UA Vice Presidents Brian Smentkowski and Michelle Rizk
- Alaska Statewide Education Leaders meeting, facilitated by the Alaska Council of School Administrators
- Monthly meetings with the Alaska Performance Scholarship Cross Agency Workgroup
- Federal updates meetings, hosted by the State Higher Education Executive Officers Association (SHEEO)
- Attendance at EFC's Annual Membership Conference

Human Resources Update:

Recruitment efforts and staff changes over the last quarter resulted in the promotion of one employee and the separation of one employee. Lorela Ackerman was appointed to Accounting Technician 3 on March 17, 2025. Ms. Ackerman has worked for the Commission since 2014, most recently as an Accounting Technician 2. Dannielle Erickson, Executive Secretary, resigned from the Commission on January 10, 2025 after almost three years of service.

Currently, ACPE has 41 positions filled: 10 in Anchorage, 31 in Juneau. The breakdown of filled positions by divisions is as follows: ISS-9, Finance-10, Program Operations-14, Outreach-7, and Executive Office-1.

At present, ACPE has 11 vacant positions. The breakdown of vacant positions by division is as follows: ISS-1, Finance-4, Program Operations-3, Outreach-1, and Executive Office-2. Recruitment efforts are underway for an Accountant 5 and a College Intern for Finance, and an Executive Director, Executive Secretary, and Administrative Assistant for the Executive Office.

ACPE has 52 PCNs, including 11 in Anchorage and 41 in Juneau. Management continues to review all vacant positions for future need including possible deletion or reclassification to retain the flexibility needed to provide support for agency initiatives.

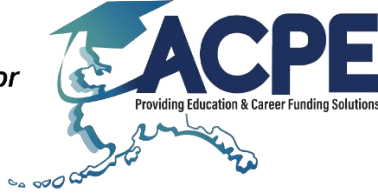
ACPE is currently comprised of 26 females (63%) and 15 males (37%) as compared to the statewide employee breakdown of 7,021 females (48%) and 7,543 males (52%). The average age of ACPE employees is 46.9 years as compared to the statewide average of 43.5 years. The racial and ethnic demographics of ACPE employees are White (85%) and minorities (15%) as compared to statewide demographics of White (73%) and minorities (27%). See [State of Alaska Workforce Profile Fiscal Year 2024](#) for additional information.

Attachments:

Press release – APS Outcomes Report
APS Roles and Responsibilities Infographic
KPI Dashboard – Q2 FY2025
Employee Survey Dashboard

ACPE PRESS RELEASE

Kerry Thomas
Acting Executive Director
 907-465-6740
acpe.alaska.gov



FOR IMMEDIATE RELEASE

Alaska Performance Scholarship Outcomes Report Available

Juneau, Alaska – The Alaska Performance Scholarship (APS) [2025 Outcomes Report](#) and the [APS Outcomes Report At-A-Glance](#) publications are now available for review. The APS Outcomes Report provides eligibility and usage trends since program inception as well as promising outcomes related to the 2024 APS legislation changes. Highlights from the 2025 APS Outcomes Report include:

- Record-breaking increases to eligibility and award disbursement rates
- Graduation and completion rates of APS recipients
- Alaska resident retention of APS recipients in support of Alaska’s workforce needs

“Since the APS legislation changes were enacted last summer, we are encouraged to see the improving trends across APS eligibility and usage for our state. APS students are more prepared to enter postsecondary programming and attend, persist, and complete at high rates. Ultimately, these trends support the future economic and workforce needs of Alaska. ACPE commends the Alaska Legislature, State agencies, and secondary and postsecondary education stakeholders for their efforts to increase access to and utilization of the Alaska Performance Scholarship,” said ACPE Acting Executive Director, Kerry Thomas.

To review the Alaska Performance Scholarship Outcomes Report and other ACPE publications, visit acpe.alaska.gov/reports.

ABOUT ACPE:

Funded by the Alaska Student Loan Corporation, ACPE provides sustainable solutions for college, career and technical training.

ACPE PROVIDES:

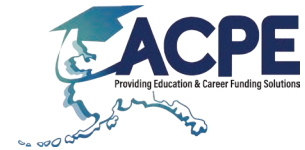
- Postsecondary education planning tools and resources
- Advocacy and support for postsecondary participation in Alaska
- Financial aid for college and career training
- Education consumer protection through Institutional Authorization and complaint investigation

###



Alaska Commission on Postsecondary Education

APS Partner Roles & Responsibilities



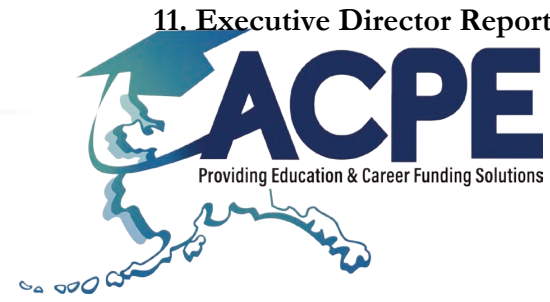
Established in Statute – AS 14.43.810-849 and AS 14.03.113

TIMELINE

By JULY 15	By MID-AUGUST	By AUGUST 15	Varies by Institution	At School Request	By Dec 31	
By Jan 15					By Dec 31	
9th/10th grade students receive APS information.	ALASKA SCHOOL DISTRICTS report individual student eligibility status to DEED.	DEED transmits student eligibility data to ACPE.	ACPE notifies incoming seniors & recent graduates of APS eligibility. ACPE coordinates with postsecondary institutions to certify APS eligible student enrollment for recent graduates.	POSTSECONDARY INSTITUTION certifies student enrollment and cost of attendance.	ACPE disburses award to institution on behalf of student.	11th grade students receive notice of remaining APS requirements.

ROLES & RESPONSIBILITIES

1 Alaska School Districts	<p>— ELIGIBILITY DETERMINATION —</p> <ol style="list-style-type: none"> Determines student APS eligibility and award level Reports eligibility to DEED 	<p>— DATA REPORTING —</p> <ol style="list-style-type: none"> BY JULY 15: Provides required eligibility data to DEED 	<p>— PROGRAM AWARENESS & ELIGIBILITY COMMUNICATIONS —</p> <ol style="list-style-type: none"> BY JANUARY 15: Provide information about APS to 9th and 10th grade students BY DECEMBER 31: Notify 11th grade students of remaining academic requirements each student must meet to be awarded APS Provide requirements to increase award levels
2 Alaska Department of Education & Early Development (DEED) 4 AAC 43	<p>— COURSEWORK & CURRICULUM —</p> <ol style="list-style-type: none"> Establishes high school curriculum requirements Records student's APS eligibility & level 	<ol style="list-style-type: none"> BY MID-AUGUST: Provides high school eligibility report to ACPE Provides continuous student eligibility changes and/or corrections to ACPE 	<ol style="list-style-type: none"> Provides written notice of eligibility and level to students <i>not</i> enrolled in public school program
3 Alaska Commission on Postsecondary Education (ACPE) 20 AAC 16 Article 2	<p>— DISBURSEMENT ADMINISTRATION —</p> <ol style="list-style-type: none"> Matches student FAFSA data to DEED eligibility information Updates the Alaska Student Aid Portal (ASAP) Provides postsecondary institutions a list of APS-eligible students planning to attend their school Ensures post-secondary institutions certify student enrollment and continuing eligibility Determines ongoing eligibility 	<ol style="list-style-type: none"> BY AUGUST 15: Provides Certification rosters to postsecondary institutions after files are received from DEED Provides Continuing Eligibility rosters to postsecondary institutions at the end of the term 	<ol style="list-style-type: none"> Outreach and eligibility communications prior to high school graduation Ongoing communications after high school Stakeholder communications
4 Postsecondary Institutions	<p>— ENROLLMENT CERTIFICATION —</p> <ol style="list-style-type: none"> Monitor and record eligibility of enrolled students Collaborate with DEED, DOLWD, and ACPE to record, share data, and prepare annual reports to the public, governor, and legislature 	<ol style="list-style-type: none"> Certify student's eligibility for an APS disbursement Certify student's eligibility for an increased award 	Varies by institution
5 Department of Labor & Workforce Development (DOLWD) 8 AAC 81	<p>— CTE SCHOOL PROGRAM ELIGIBILITY —</p> <ol style="list-style-type: none"> Certifies that CTE programs are eligible to participate in the APS program (<i>CTE school must be located in Alaska and apply to participate in the APS with ACPE</i>) 	As needed	Varies



Key Performance Indicator (KPI) DASHBOARD

STRATEGIC PRIORITIES:

- P1** Become the education lender of choice in Alaska and for Alaskans. **KPI 1, 2, 6, 7, 8**
- P2** Increase access to, and utilization of federal and state education funding sources. **KPI 1, 3, 4, 6, 7**
- P3** Operate a sustainable organization responsive to students, customers, stakeholders, and employees. **KPI 1, 9, 10, 11, 12, 13, 14**
- P4** Position ACPE to help bridge the gap in Alaska's current and future workforce needs. **KPI 5, 15, 16**

Dashboard Key

- Measurable Target
- Current Status

Strategic priorities are achieved by meeting the seven goals. Progress towards meeting each goal is measured by the KPIs. *Target values based on FY24 totals (data from 7/1/23 to 6/30/24, unless otherwise indicated). Current statuses reflect data from 7/1/24 to 12/31/24.

GOAL #2: Increase visibility, understanding and awareness of ACPE and its products, resources, partnerships, and programs

STRATEGIC PRIORITIES MET: **P1 P2 P3 P4**

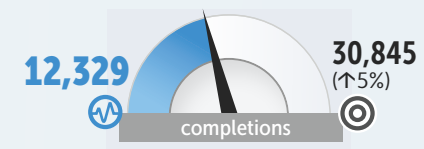
KPI-1 SEE GOAL #1

KPI-2 Alaska loan market share: Based on annual in school loan originations

Target based on FY24 total: **36.1%** **AYTD**

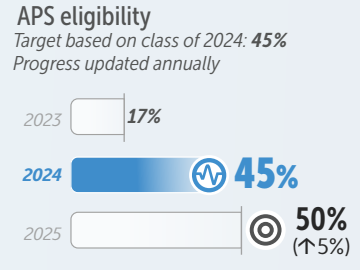


KPI-3 FAFSA completion trends: Target based on FY24 total: 29,377

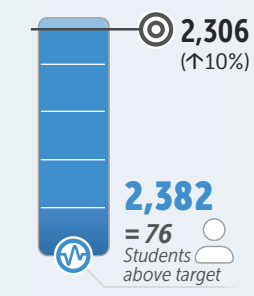


KPI-4 SEE GOAL #7

KPI-5 Trends in APS:



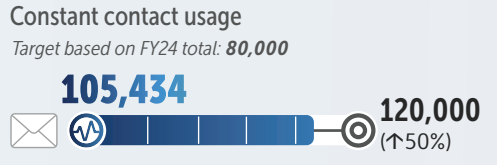
APS use Target based on FY24 total: 2,119



GOAL #3: Enhance & refine financial planning resources for appropriate target audiences

STRATEGIC PRIORITIES MET: **P1 P2**

KPI-6 Utilization of financial planning resources:



Open rate of content sent Target based on FY24 total: **53%**

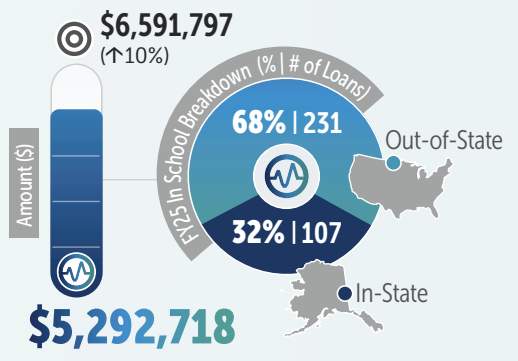


GOAL #1: Offer loan program responsive to consumer and organization needs

STRATEGIC PRIORITIES MET: **P1 P2 P3**

KPI-1 Loan volume:

In school (ASEL + FEL)
Target based on FY24 total: **\$5,992,543**



Refinance (REFI)
Target based on FY24 total: **\$2,684,645 (42 loans)**

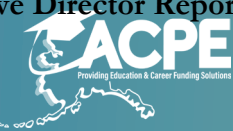


CHANGE TOWARDS TARGET:

-
-
-

2024-25 PROGRESS	DATE			
	9.30.24	12.31.24	3.31.25	6.30.25
Strategic Priority #1			—	—
Strategic Priority #2		—	—	—
Strategic Priority #3			—	—
Strategic Priority #4	NA	NA	—	—

- Measurable Target
- Current Status



Key Performance Indicator (KPI) DASHBOARD

*Target values based on FY24 totals (data from 7/1/23 to 6/30/24, unless otherwise indicated). Current statuses reflect data from 7/1/24 to 12/31/24.

GOAL #4: Modernize and streamline the customer experience

STRATEGIC PRIORITIES MET: **P1** **P2** **P3**

KPI-7 Trends in application funnel:

Incomplete applications



Submitted applications



Disbursed loans

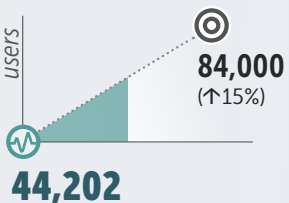


KPI-8 Trends in customer satisfaction ratings:

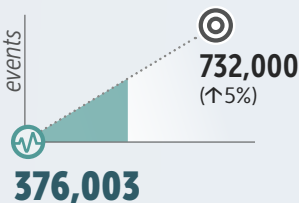


KPI-9 Trends in website engagement:

Number of users
Target values based on FY24 total: **73,000**



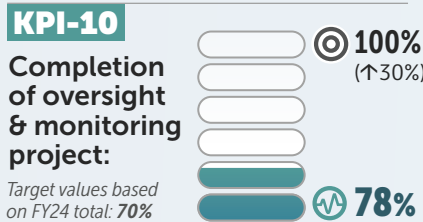
Number of web events
Target values based on FY24 total: **697,116**



GOAL #5: Improve operational efficiency and financial sustainability of the organization

STRATEGIC PRIORITIES MET: **P1** **P2** **P3**

KPI-1 SEE GOAL #1

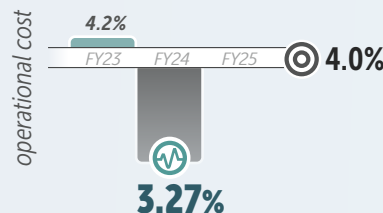


KPI-11 Non ASLC funding sources:



KPI-12 Operational cost as an established percentage of income generating assets:

Target value based on FY23 total: **4.2%**
Progress updated annually



GOAL #6: Foster an environment where employees thrive as the agency evolves

STRATEGIC PRIORITIES MET: **P3**

KPI-13 Trends in employee satisfaction ratings:



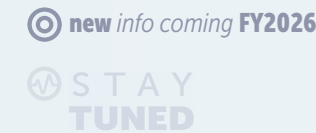
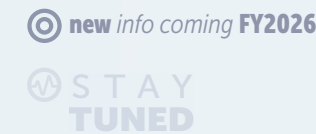
KPI-14 TBD: Action item based on results of KPI-13



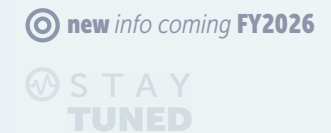
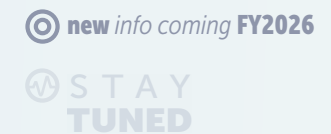
GOAL #7: Identify the current state of higher education programs and resources in Alaska

STRATEGIC PRIORITIES MET: **P4**

KPI-15 Complete inventory:



KPI-16 Tangible commitments:

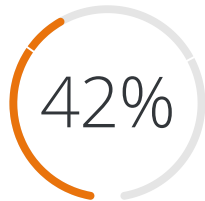


Hi there, your results are in!

Celebrate what's going well and focus on opportunities to support your team.



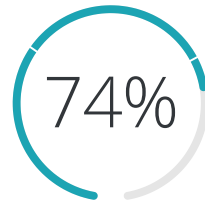
Engagement
Score indicates a strong sense of engagement



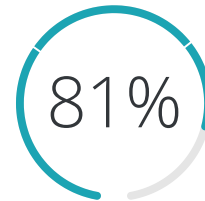
Experience vs Expectations
Score indicates that for some, work exceeds expectations



Intent to Stay
Score indicates a moderate sense of intent to stay



Well-Being
Score indicates a strong sense of well-being



Inclusion
Score indicates a strong sense of inclusion



Engagement

Score indicates a strong sense of engagement

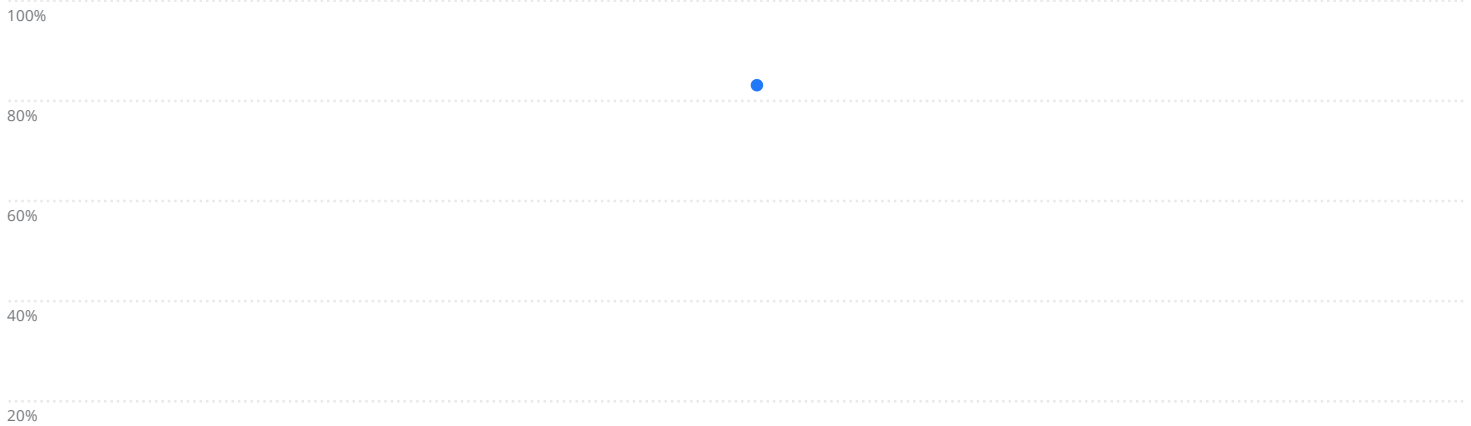
Engagement measures employees' sense of accomplishment, motivation, and whether they would recommend the company

Engagement questions

Question	Score	Company Overall
I would recommend this company to people I know as a great place to work	87%	87%
My work gives me a feeling of personal accomplishment	89%	89%
This company motivates me to contribute more than is normally required to complete my work	74%	74%

Engagement score trends

● Your scores



ACPE Annual Engagement Survey 2024

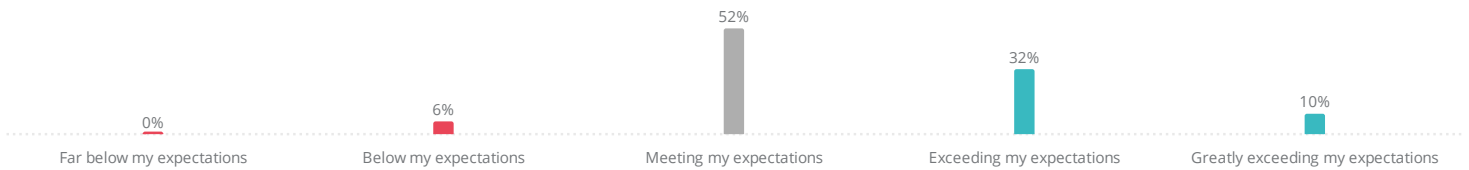


Experience vs Expectations

Score indicates that for some, work exceeds expectations

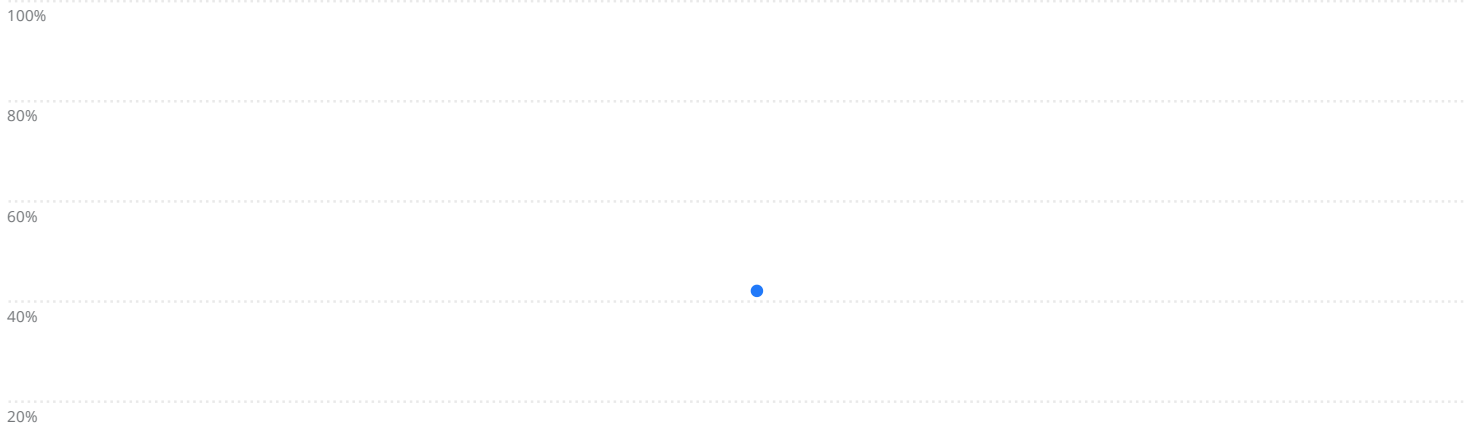
Expectations measure whether employees feel that their experience at work matches their expectations

Overall, to what extent does your experience working at this company meet your expectations?



Experience vs Expectations score trends

● Your scores



ACPE Annual Engagement Survey 2024

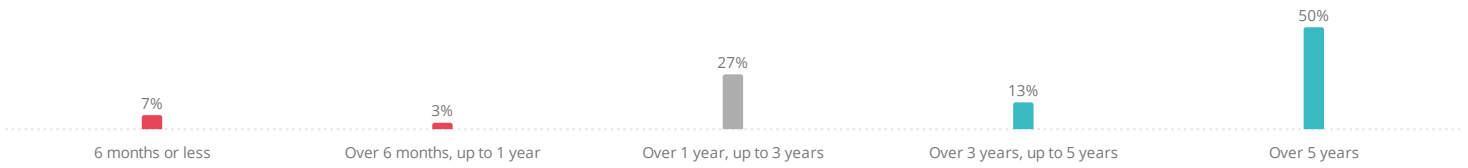


Intent to Stay

Score indicates a moderate sense of intent to stay

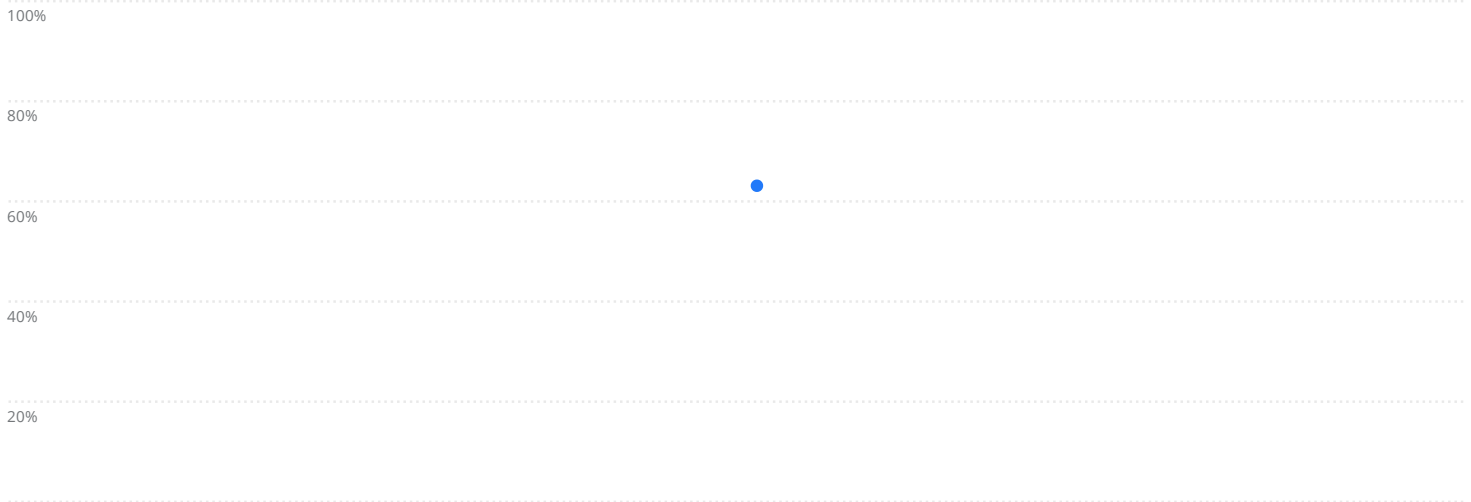
Intent-to-Stay responses can reveal long-term commitment or turnover risk

I intend to keep working at this company for...



Intent to Stay score trends

● Your scores



ACPE Annual Engagement Survey 2024



Well-Being

Score indicates a strong sense of well-being

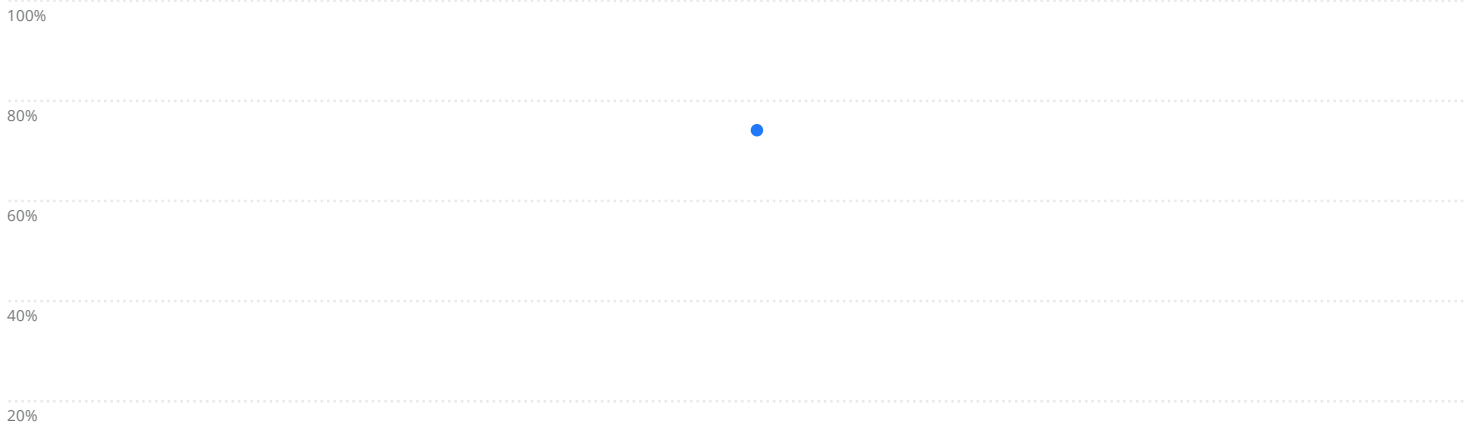
Well-being measures employees' energy and positivity about their work and relationships

Well-Being questions

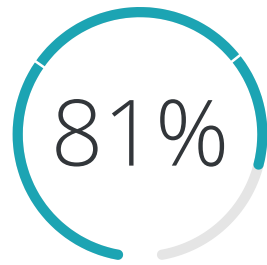
Question	Company Overall
I feel energized at work	52%
I feel positive about myself at work	81%
I have trusting relationships at work	90%

Well-Being score trends

● Your scores



ACPE Annual Engagement Survey 2024



Inclusion

Score indicates a strong sense of inclusion

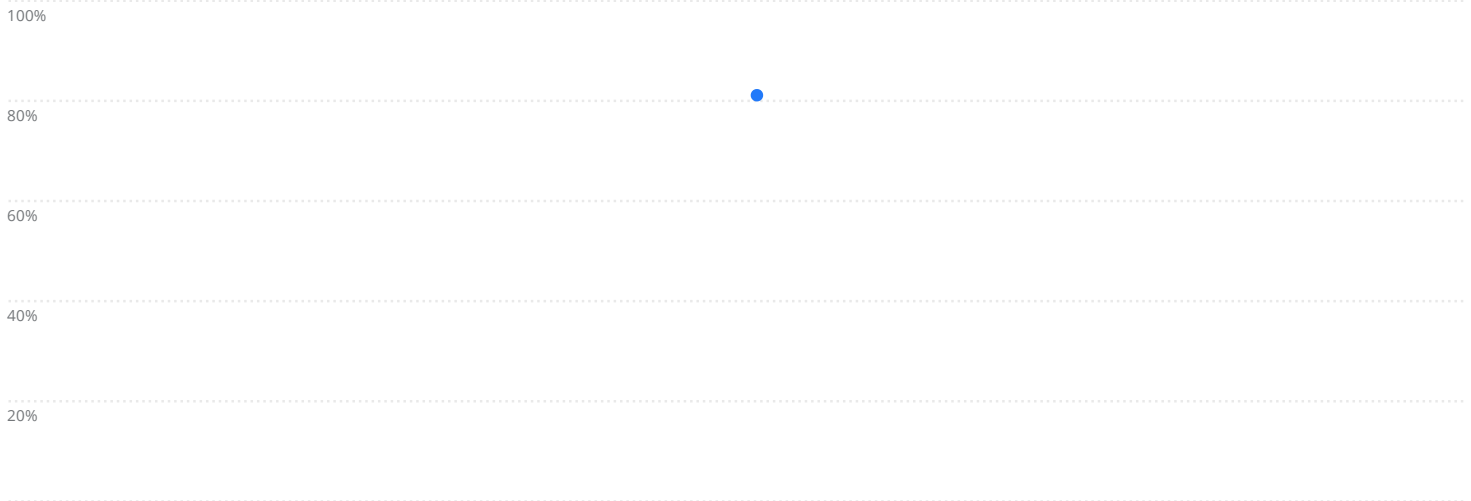
Inclusion measures whether employees feel they can be accepted and succeed as themselves, no matter their background

Inclusion questions

Question	Company Overall
At this company, everyone can succeed to their full potential, no matter who they are (e.g. all ages, cultural backgrounds, genders, races, religions, etc)	84%
I can be myself at work	74%
I feel as if I belong at this company	84%

Inclusion score trends

● Your scores



ACPE Annual Engagement Survey 2024



Celebrate what's going well

Your team reports

94%

▲ 0 vs. Company Overall

I would recommend this company's products and/or services to people I know

Impacts: Engagement, Inclusion, Intent to Stay, Well-Being, Experience vs Expectations

84%

▲ 0 vs. Company Overall

I feel supported in my efforts to adapt to organizational changes

Impacts: Inclusion, Engagement, Well-Being, Intent to Stay

84%

▲ 0 vs. Company Overall

I have the authority I need to do my job

Impacts: Inclusion, Well-Being, Engagement, Intent to Stay

97%

▲ 0 vs. Company Overall

I feel safe while I am at work

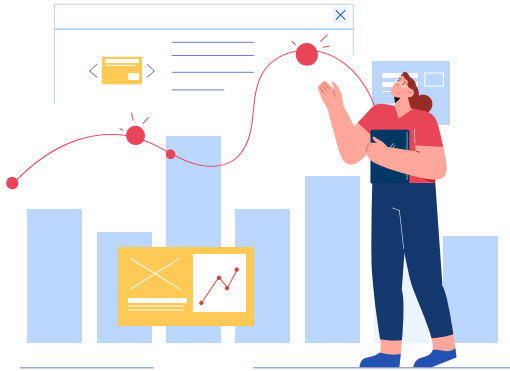
Impacts: Well-Being, Inclusion, Engagement

81%

▲ 0 vs. Company Overall

I receive meaningful recognition when I do a good job

Impacts: Experience vs Expectations, Inclusion, Intent to Stay, Engagement, Well-Being



Opportunities to support your team

23%

▲ 0 vs. Company Overall

My manager rewards risk-taking in order to drive innovation

35%

▲ 0 vs. Company Overall

My pay is clearly linked to my performance

58%

▲ 0 vs. Company Overall

Overall, I feel that my career goals can be met at this company

Impacts: **Intent to Stay**



P.O. Box 110505
Juneau, Alaska 99811-0505
Main: 907.465.6741
Toll free: 800.441.2962
TTY: Dial 711 or 800.770.8973
acpe.alaska.gov

MEMORANDUM

TO: Alaska Commission on Postsecondary Education Members
THROUGH: Kerry Thomas, Acting Executive Director
FROM: Tyler Eggen, Institutional Authorization Program Coordinator
DATE: March 20, 2025
RE: **Compliance and Activities Report for March 20, 2025**

Quarter Applications

Renewal of Authorization

Shear Fire Academy of Hair Design

Program Amendment

Charter College

Exemptions

Institutions qualifying for Exemption from Authorization as of the quarter's report date.

Location	Certification this Quarter
Alaska	1
Out-of-State	13

Administrative Approvals

Academy of Esthetics

- Review and approve program cost changes to the Esthetics and Lash Academy programs.

Hair Science

- Review and approve program changes to allow enrollment of part-time students.

Institutional Authorization Monitoring & Activities

At the January 2025 Commission meeting, the Commission amended the conditions of **Outer Coast's** Authorization to provide the year two curriculum for the 2025-2026 academic year to Commission staff by June 1, 2025, for review and approval. Commission staff recommended modifying the terms of Authorization, as the curriculum was still under review by the University of Alaska Southeast (UAS) Curriculum Committee.

During a discussion of the recommendation, Commissioners requested an update from UAS regarding the curriculum review process with Outer Coast, including, but not limited to, any challenges in blending academic and philosophical ideologies, the depth and length of the review process, and other factors impacting the process. The update would provide clarity to the Commission on Outer Coast's ability to meet the June 1, 2025 deadline.

After the January 2025 Commission meeting, Commission staff informed UAS of the Commissioners' request for information. A response from the University's Chancellor, Dr. Aparna Palmer, is included in this report.

Commission staff assisted Assistant Attorney General Andrew Bocanumenth in preparing documentation for ACPE's submission of a Default Judgment against **The Esthetics District, LLC**. This judgment will be submitted before the April Commission meeting. This action will allow the Commission to proceed closer to submitting a claim against the bond to relieve the impacted students.

Federal Monitoring

On December 23, 2024, the [Stop Campus Hazing Act](#) was signed into law. This act requires accredited institutions to include Hazing Incidents in their annual security reports, publish a statement of policy and a prevention program for hazing, and publish a campus hazing transparency report.

During this quarter, the United States Department of Education (Department) again delayed the reporting deadline for Financial Value Transparency (FVT) and Gainful Employment to September 30, 2025. Enforcement of the rules related to FVT and GE is scheduled to take effect on July 1, 2026.

Commission staff continue to monitor changes at the Department.

State Authorization Reciprocity Agreement

The [State Authorization Reciprocity Agreement \(SARA\)](#) provides a streamlined, reciprocity-based process for institutions to obtain approval for providing interstate distance education, eliminating the need to individually apply to each state for approval. SARA is operated by the

12. Compliance and Activities Report

National Council for State Authorization Reciprocity Agreements (NC-SARA) in partnership with [four regional compacts](#). Alaska is a member of the Western Interstate Commission for Higher Education (WICHE), and the commission staff serves on the WICHE-SARA or W-SARA Regional Steering Committee (RSC).

This quarter, Commission staff approved the renewal of **Alaska Pacific University's** SARA application.

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, a resolution is reached at this point. However, if a resolution cannot be reached, the student may file a formal written complaint with the Commission.

One informal complaint was submitted to Commission staff this quarter. The student exceeded the six-month deadline after their last day of enrollment to submit a formal complaint. Their information was recorded for the record, but no action was taken.



OFFICE OF
THE CHANCELLOR

11066 Auke Lake Way
Juneau, Alaska 99801
Tel: (907) 796-6509
Fax: (907) 796-6469
UAS.chancellor@alaska.edu
uas.alaska.edu

January 24, 2025

Alaska Commission on Postsecondary Education (ACPE)
P.O. Box 110505
Juneau, Alaska 99811-0505

Dear Commission,

Thank you for your inquiry about the current partnership between Outer Coast (OC) and the University of Alaska Southeast (UAS) in regard to curriculum reviews. I am happy to provide an update and address the areas that you asked me to discuss, including any challenges related to blending academic and philosophical ideologies, the depth and length of the review process, and any other facts impacting the process.

UAS is committed to maintaining a rigorous curriculum review process to ensure all courses meet our high academic standards as well as the expectations of the Northwest Commission on Colleges and Universities (NWCCU), which is the accrediting body for the university. Particular care is taken with courses seeking General Education Requirement (GER) approval; in addition to meeting our standard requirements, GERs must undergo deliberate and thorough evaluation against specific GER standards and demonstrate alignment with the UAS General Education Learning Outcomes (GELOs).

Each academic year, the UAS curriculum review and approval process begins in September and ends in April. The Curriculum Committee meets once a month starting in October and each meeting lasts for about 2 hours. This timeline allows for the rigorous and thoughtful process that is needed to uphold the integrity of the education that is offered and to ensure compliance with accreditation standards. The extended timeline is particularly helpful during years when a very large number of proposals are being considered. The Committee is responsible for evaluating and approving not only new courses/programs but also General Education courses as well as revisions of existing courses and/or programs. After the proposals are approved by the Curriculum Committee, they must then be approved by the Faculty Senate. Upon Senate approval, the courses/programs are sent to the Board of Regents if required, and then then integrated into the UAS course catalog to become part of the undergraduate or graduate curriculum.

To ensure that our evaluation of OC courses is robust, each Outer Coast course proposal is carefully reviewed by a UAS faculty member within the relevant subject area. These faculty members guide Outer Coast through the detailed and extensive curriculum review process. Faculty reviewers are responsible for working closely with Outer Coast to refine course content, assignments, and learning outcomes, ensuring they align with the standards and expectations UAS uses for its own courses. Iterative feedback that often requires clarification or revisions is a normal part of the process. Departmental approval is also required. This high level of engagement and collaboration underscores the importance of maintaining a high-quality curriculum while fulfilling our institutional responsibilities. Thus far, because of the close collaboration between UAS and OC, and because of the clear understanding that OC faculty and staff have of our standards and expectations, we have not encountered any significant challenges related to academic and philosophical ideologies.

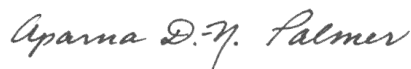
This year has been an exceptionally busy year for the Curriculum Committee. A total of 161 proposals were submitted for review and approval. In September of 2024, Outer Coast submitted 29 proposals for consideration. Of these, 15 were new courses (their Year 2 curriculum) and 14 were submissions of courses that were previously approved for instruction (Year 1 curriculum) but needed GER approval. Of the 15 new courses, OC requested that

12 of them be approved as courses as GERs. All of these courses have already been reviewed and approved by the appropriate UAS academic departments and are now passing through the Curriculum Review process. Several of them have already passed the “second reading” stage and have only a few more steps before they are fully approved by the Committee. Despite the volume of proposals, the process for approval of the OC courses is moving smoothly. We anticipate the OC courses will be approved by the Committee and the Senate by the end of the academic year (by May 2025), in time for them to meet the Commission’s new deadline for OC.

We understand that the extended timeline for approval may be of concern to the commissioners but, from my 30 years of experience at academic institutions, I can assure you that the timeline is within the norm among small academic institutions such as UAS. With such a high volume of proposals this year, a relatively small number of faculty serving on the Curriculum Committee--who are simultaneously engaged in teaching, advising, and research--and with a strong commitment to meeting high standards of review, it can take some time to complete the approval process.

Please know that UAS remains committed to working collaboratively with Outer Coast and the Alaska Commission on Postsecondary Education to achieve our shared goal of providing high-quality educational opportunities. Thank you for the opportunity to share our processes and perspectives with regard to the curriculum process and OC.

Sincerely,



Aparna D.~N. Palmer, Ph.D.
Chancellor



Staff Report
Shear Fire Academy of Hair Design
Renewal of Authorization

Summary

Shear Fire Academy of Hair Design (Shear Fire) has operated as a cosmetology school in Palmer since 2008. The owner, Jana R.P. Drake, has been a licensed Hairdresser since 2000 and a licensed instructor since 2005. After only teaching Hairdressing for several years, the school added an Esthetics program in 2018 and a short course of study Braiding course in 2019, which led to professional licensure under the Board of Barbers and Hairdressers.

Chief Administrator	Jana R. P. Drake	Financial Statements	Financially Sound
Address	1012 S Colony Way Palmer, AK 99645	FY24 Tuition Revenues	\$42,150.00
Year Founded	2005	Enrollment Data	15
Authorized Since	2008	Complaints since last Authorization	0
		Surety Amount/Type	\$80,000/Bond

Program name	Program length	Cost
Hairdressing	1650 hrs	\$9,150
Esthetics	350 hrs	\$7,225
Braiding*	40 hrs	\$350

*Exempt Program

Review & Updates since the Last Renewal of Authorization

At the April 2024 Commission Meeting, the Commission approved Shear Fire for a one-year Renewal of Authorization due to the Institution's financial unsoundness. As such, the Institution's Renewal of Authorization was contingent upon the following:

13. Institutional Standards and Evaluation

- Providing the disclosure notice of financial status with the Commission for student signature until the Institution has been determined to be financially sound.
- Maintaining the Commission-approved teach-out plan, including quarterly student account ledgers, to be delivered to the Commission no more than ten business days after the end of the fiscal quarter cycle as a requirement of the teach-out plan until the Institution has been determined to be financially sound.
- Maintaining current surety bonding at \$80,000. This bonding requirement would be maintained until the Institution is determined to be financially sound.
- Delivery of unaudited financial statements by 20 AAC 17.102(g) (1), which would include balance sheets, an income statement, and a statement of cash flows. The statements would continue to be delivered to the Commission no more than ten business days after the end of each fiscal quarter until the Institution has been determined to be financially sound.

During the July quarter reporting period, Shear Fire provided all of the required quarterly information. However, Shear Fire struggled to meet the reporting requirements for the October deadline. A full description of the reporting challenges can be found in the Institutional Authorization Compliance and Activities Report for the January 2025 Commission Meeting.

Before the end of the calendar year and submission of the Renewal of Authorization application, Commission staff and Shear Fire had several phone calls to discuss the importance of the Commission’s role in protecting consumers and why the conditions of Shear Fire’s Authorization were placed on the institution.

Annual Report 2024 Data

Program Name	Number of Students	Completion Rate*	Placement Rate
Hairdressing	11	100%	100%
Esthetics	4	100%	100%

**The 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 or equipment and resources. Commission staff also observed no violations regarding compliance with student records.

Commission staff conducted a Student Experience Survey with the two students participating. Due to confidentiality concerns, specific data cannot be shared. However, the surveys did not indicate any problems at the institution or suggestions of a potential violation.

Materials Review of Renewal of Authorization Application

Materials were submitted promptly, and follow-up requests were responded to promptly.

In the Institution’s last two applications for Renewal of Authorization, it was determined that Shear Fire was financially unsound and was subject to several requirements, including maintaining a teach-out plan, providing a disclosure notice of financial status with the Commission for student signature, and maintaining full bonding.

In a review of the Institution's financial soundness, the Commission’s third-party auditor opined that Shear Fire was determined to be financially sound. As a result, Shear Fire can lower its coverage of surety bonding, no longer needs to maintain the teach-out plan, and is not required to provide the notice of financial status to students.

Evaluation

Minimum Standards Component - AS 14.48.060	Staff Evaluation/Comments
1. Program and courses meet stated objectives	Industry-recognized and approved curriculum preparatory for licensing exams
2. Adequacy of space, equipment, and resources	Approved by the Board of Barbers and Hairdressers
3. Appropriateness of staff/faculty credentials	Compliant licenses
4. Catalog/brochure compliance	Compliant
5. Credential compliance	Certificate awarded
6. Adequacy of records	Compliant
7. Compliance with applicable laws	Correctable items found during physical site inspection
8. Financial soundness	Financially sound, Compilation Report
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:

Commission staff recommends a two-year Renewal of Authorization for Shear Fire Academy of Hair Design through April 30, 2027.

The basis for this recommendation is the institution’s improved financial soundness, which is consistent with previous Commission actions.

Motion Needed:

Motion to approve Shear Fire Academy of Hair Design through April 30, 2027, based upon staff recommendations.



Staff Report Charter College Program Amendments

Summary

Charter College currently offers programs through its Anchorage campus and online. Most degrees are offered online, but in Alaska, a variety are delivered in person or blended. The College is owned and operated by Prospect Education, LLC, of Reno, Nevada, with additional campuses in Washington, California, Montana, Nevada, New Mexico, and Utah. The College is institutionally accredited by the Accrediting Bureau of Health Education Schools (ABHES) with several programmatically accredited programs.

Chief Administrator	Joshua Swayne, CEO, Prospect Education	Addresses	2221 E. Northern Lights Blvd. Anchorage, AK 99508
Local Administrator	Charles Soule IV, Regional Campus Manager		5911 Old Seward Hwy Anchorage, AK 99518
Year Founded	1985	Authorized Since	1985

- New Programs

Program or degree name	Program length	Tuition/Fee Cost
Bachelor of Science Diagnostic Medical Imaging-Radiology	194.5 Credits	\$21,930.00
Bachelor of Science Diagnostic Medical Imaging-Sonography	194.5 Credits	\$21,930.00

Review of DMI-Radiology

The Bachelor of Science in Diagnostic Medical Imaging-Radiology is designed for medical imaging professionals with an Associate degree in Radiologic Technology and a post-primary Certificate in Magnetic Resonance Imaging or Computed Tomography. The program is to be delivered online, except for clinical experiences, which will be conducted

13. Institutional Standards and Evaluation

in-person and lead to the issuance of the Mammography credential by the American Registry of Radiologic Technologists.

Anticipated Enrollment:

Once the program commences the College anticipates enrolling approximately 30 students in the first 12 months. The College anticipates a bulk of the students to be enrolled in this program to be located out of the State of Alaska, but as the College's main campus is located in Alaska, the program must be added in Alaska for NC-SARA recognition.

Radiologic Technologists & Technicians Job Outlook, State & National:

Alaska Department of Labor and Workforce Development Data:

Mean Wage	Wage by Percentile				
Mean	10 th	25 th	Median	75 th	90 th
\$41.92	\$31.53	\$36.87	\$39.69	\$48.34	\$52.00

Alaska Occupational Forecast							
2022	2032	Growth	Percent Change	Annual Labor force exits	Annual Transfers	Total Annual Separations	Total Annual Openings
331	370	39	11.78%	11	8	19	23

U.S. Bureau of Labor Statistics Data:

Mean Wage	Wage by Percentile				
Mean	10 th	25 th	Median	75 th	90 th
\$35.29	\$24.05	\$29.18	\$35.29	\$40.71	\$49.22

National Occupational Forecast			
Employment, 2023	Projected Employment, 2033	Change, 2023-2033	
		Percent Change	Growth
227,800	241,000	6%	13,300

Comparative Programs

There are no comparable programs in Alaska. Both Charter College and the University of Alaska Anchorage offer associate degree programs in Radiology, and their graduates could enroll in this program.

Review of DMI-Sonography

The Bachelor of Diagnostic Medical Imaging-Sonography program is designed for medical imaging professionals who hold an Associate degree in Sonography and a post-secondary Certificate in Vascular Sonography. The program is delivered online, except

13. Institutional Standards and Evaluation

for clinical experiences, which are conducted in person and lead to the issuance of the Breast Sonography credential by the American Registry of Radiologic Technologists.

Anticipated Enrollment:

Once the program commences the College anticipates enrolling approximately 30 students in the first 12 months. The College anticipates a bulk of the students to be enrolled in this program to be located out of the State of Alaska, but as the College's main campus is located in Alaska, the program must be added in Alaska for NC-SARA recognition.

Diagnostic Medical Sonographers Job Outlook, State & National:

Alaska Department of Labor and Workforce Development Data:

Mean Wage	Wage by Percentile				
Mean	10 th	25 th	Median	75 th	90 th
\$43.64	\$24.01	\$25.41	\$45.11	\$53.14	\$60.45

Alaska Occupational Forecast							
2022	2032	Growth	Percent Change	Annual Labor force exits	Annual Transfers	Total Annual Separations	Total Annual Openings
143	160	17	11.89%	4	4	8	10

U.S. Bureau of Labor Statistics Data:

Mean Wage	Wage by Percentile				
Mean	10 th	25 th	Median	75 th	90 th
\$45.11	\$30.61	\$36.36	\$40.61	\$48.35	\$55.91

National Occupational Forecast			
Employment, 2023	Projected Employment, 2033	Change, 2023-2033	
		Percent Change	Growth
84,900	97,700	15%	5,700

Comparative Programs

There are no comparable programs in Alaska. Both Charter College and the University of Alaska Anchorage offer associate degree programs in Diagnostic Medical Sonography, and their graduates could enroll in this program.

Materials Review

The required application and supporting materials were reviewed by Commission staff and complied with statutes and regulations.

Staff Recommendation Action:

Staff recommends amending Charter College's Authorization to add the Bachelor of Science in Diagnostic Medical Imaging Radiology and Sonography programs, contingent upon approval from the Accrediting Bureau of Health Education Schools.

Motion Needed:

"Move to amend Charter College's Authorization based upon staff's recommendation."



**Alaska Commission on
Postsecondary Education**

FINANCE OFFICE

P.O. Box 110505
Juneau, Alaska 99811-0505
Phone: 907.465.2962
Toll Free: 800.441.2962
TTY: Dial 711 or 800.770.8973
Fax: 907.465.3293
acpe.alaska.gov

MEMORANDUM

TO: Members, Alaska Commission on Postsecondary Education
THROUGH: Kerry Thomas, Acting Executive Director
FROM: Julie Pierce, Chief Finance Officer
DATE: April 10, 2025
SUBJECT: Finance Report

FY2026 Operating Budget

Following is a summary of the Commission’s FY2026 operating budget included in the Governor’s amended budget released in February 2025.

Budget Line	Interagency (ASLC Receipts)	Designated General Fund - AHEIF	General Fund Program Receipts	Statutory Designated Program Receipts	Total
Personal Services	7,706.4	31.2	30.6	.0	7,768.2
Travel	51.2	16.6	.0	.0	67.8
Contractual	2,992.6	638.3	72.6	150.1	3,853.6
Supplies	108.2	.0	.0	.0	108.2
WWAMI	.0	5,140.1	.0	.0	5,140.1
AEG	.0	8,507.0	.0	.0	8,507.0
APS	.0	17,014.0	.0	.0	17,014.0
Total	10,858.4	31,347.2	103.2	150.1	42,458.9
Positions	51.74	-	0.26	-	52

Changes to the FY26 Governors Budget since the last time it was presented include the following:

- **Interagency Receipts** (ASLC receipts) –
 - No change.
- **Designated General Fund – AHEIF** – This category represents funding for WWAMI, AEG, APS and statutory programs funded by Alaska Higher Education Investment Fund (AHEIF).
 - Grants line
 - An increase of \$3.0 for the APS program.
 - An increase of \$1.5 for the AEG program.
- **General Fund Program Receipts** – This category represents funding received from institutional authorization fees.
 - No change.
- **Statutory Designated Program Receipts** – These receipts represent private grants to support ACPE’s designated activities and programs.
 - No change.

Alaska Student Loan Corporation

The Corporation Board last met on February 6, 2025 to review loan limits and fixed interest rates.

The next Corporation Board meeting is scheduled for May 8, 2025 to approve annual interest rates for variable rate loans and the investment policy.

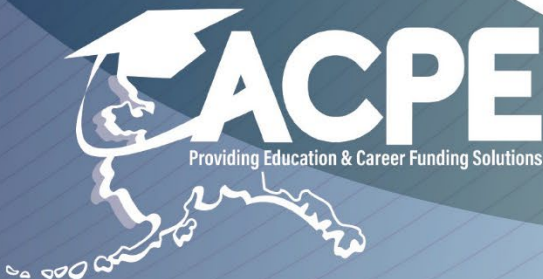
If you have any questions or wish to discuss this report further, please do not hesitate to contact me at 907-465-6757 or at julie.pierce@alaska.gov.

PROGRAM OPERATIONS

Quarterly Report

December 2024 – February 2025

**Program Management, Program
Support & Default Management**



DIVISION OF PROGRAM OPERATIONS – QUARTER HIGHLIGHTS

Financial Aid Updates

Loan Volume

FY25 Q3 loan award trends were similar to FY24 Q3. To date in FY25, ACPE has awarded a total of \$6,595,103 in loans. Compared to FY24, the total number of loans awarded across all loan programs in FY25 decreased almost 4% (406 vs. 421). The dollar amounts awarded for the same period are lower by \$850,702, representing an 11% difference. Refinance loan award amounts are down nearly 60% (\$715,620 vs \$2,035,623) in FY25 compared to the same time last year. ASEL award amounts increased 11% this year reaching a total award amount \$5,735,962 in FY25 Q3.

In State vs. Out of State

In FY25 Q3, the proportion of ASEL and FEL loans awarded to in-state and out-of-state schools paralleled FY24 Q3. To date, 66% of loans were awarded to out-of-state schools, with 34% going to in-state schools. FY24 Q3 was 68% out-of-state vs 32% in-state.

APS Awards and Eligibility

Expanded APS eligibility criteria due to the July 2024 statutory updates significantly increased the amount of APS-eligible graduates. With the second semester of awards beginning this quarter, the total of eligible students increased to 5,816. The amount of awards to date increased to \$13,372,599, nearly double the FY24 award totals of \$7,310,578.

Project Updates

HB 148 Implementation

The project to implement HB 148 changes is still underway with work continuing to develop the APS award tier “step-up” program. ACPE is working with Gold Bridge Partners Inc. to develop this benefit. The work is proving to be challenging, but is expected to be completed within the 2025 academic year.

Publication Updates

2025 APS Outcomes Report

The 2025 APS Outcomes Report was completed and provided to the legislature this quarter. This report is prepared annually and provided to the Legislature at the start of session as required by statute. The 2025 report was of particular interest due to the APS statutory changes that occurred in July of 2024. One of the initial impacts reported was an increase in APS eligibility from 17% in the prior year to 45% in 2024. Next year’s APS Outcomes Report should provide greater insights into the effects of the statutory changes.

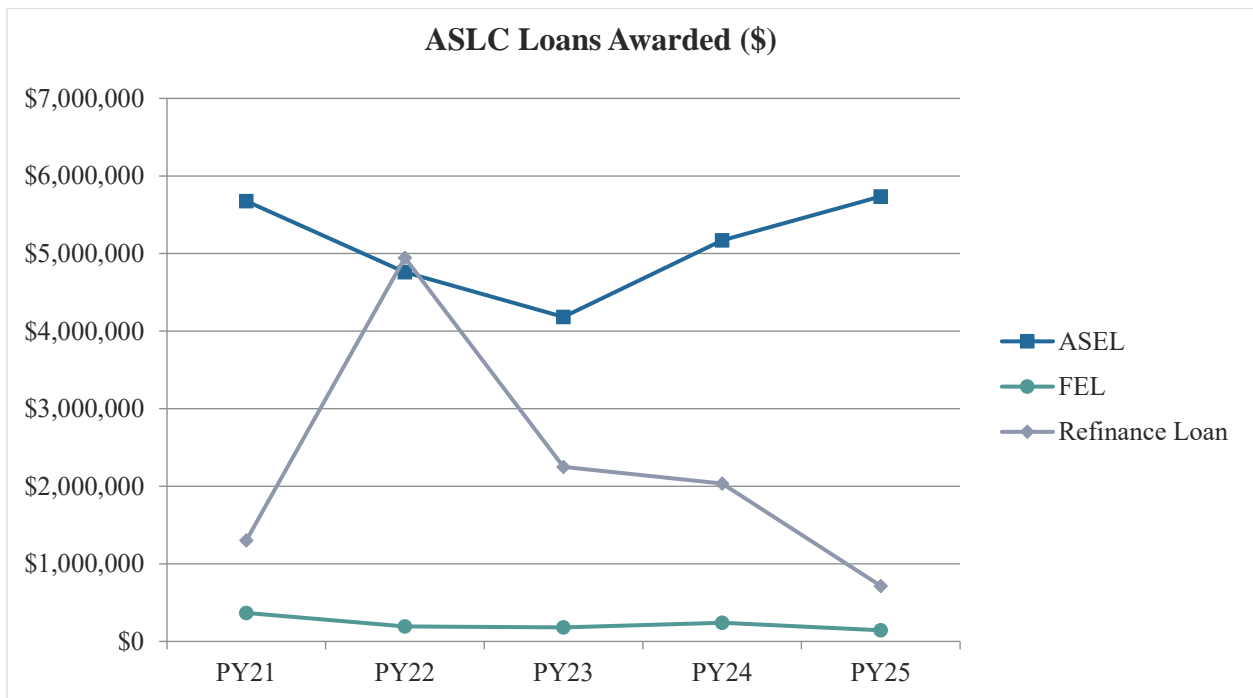
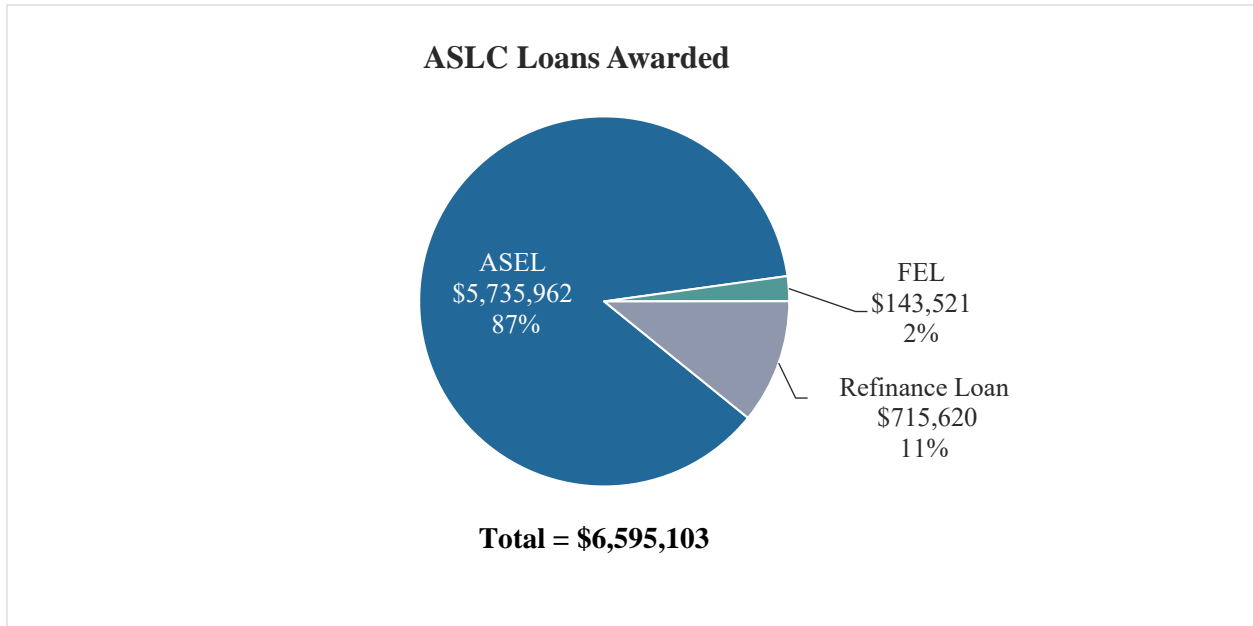
Alaska Higher Education Almanac

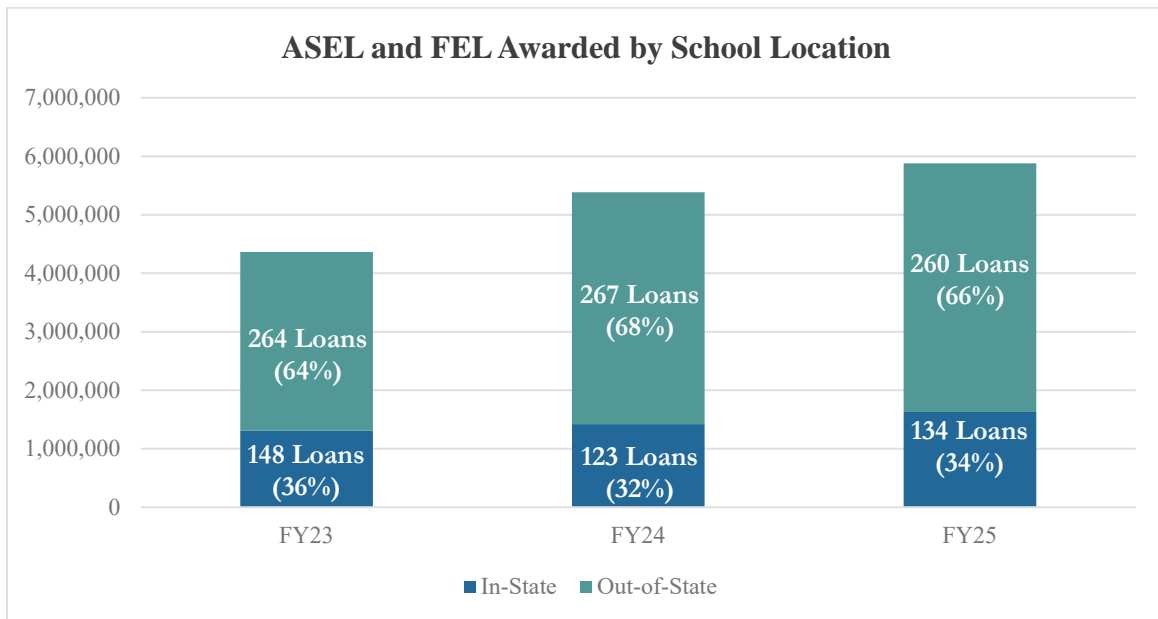
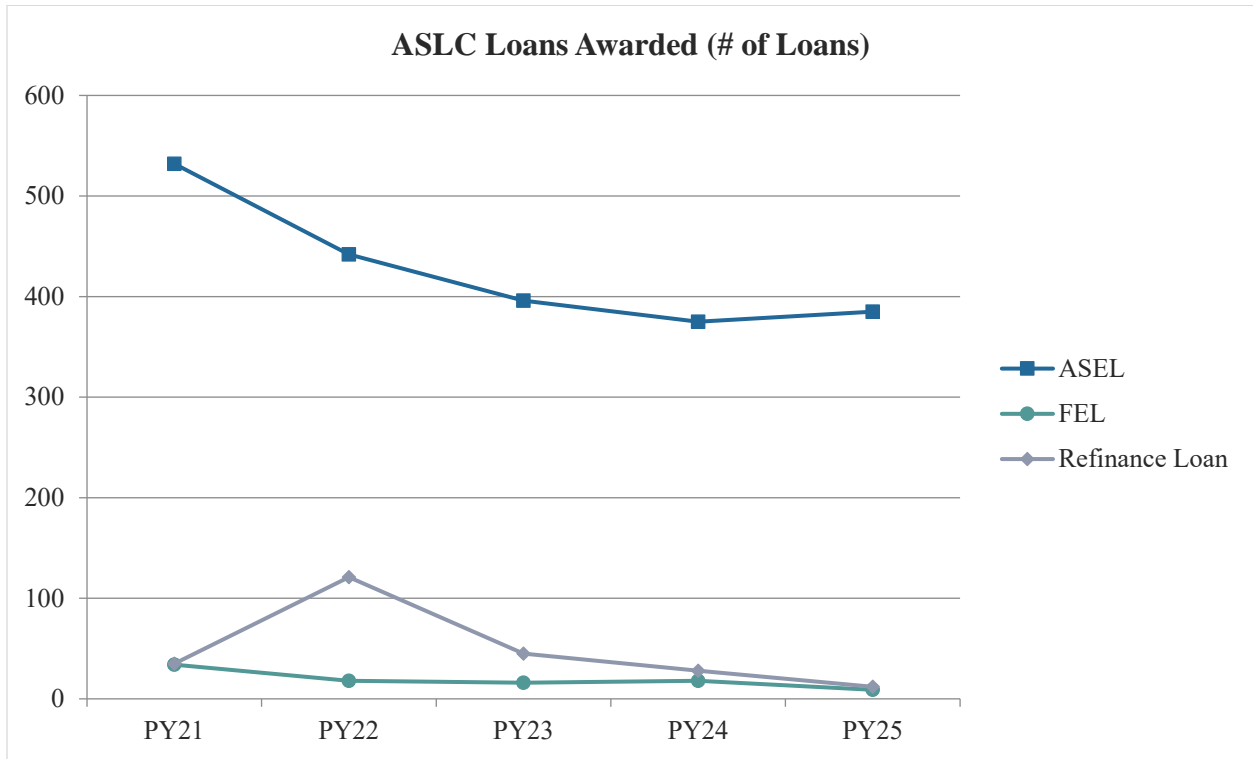
Work on the Alaska Higher Education Almanac publication is nearing completion. Analysis on data collected from sources such as the Alaska Student Aid Portal, National Student Clearinghouse, the Integrated Postsecondary Education Data System, the US Census Bureau and the University of Alaska System, is in final review. The publication is on schedule for completion in FY25 Q4.

DIVISION OF PROGRAM OPERATIONS – QUARTER HIGHLIGHTS

LOAN ORIGINATIONS

Program Year 24/25 through February 2025





Loans Awarded for Current Program Year

Loan Type	2024-2025		2023-2024		% Change	
	# of Loans	Amount Awarded	# of Loans	Amount Awarded	# of Loans	Amount Awarded
Family Education Loans	9	\$143,521	18	\$240,910	-50.00%	-40.43%
AK Supplemental Loans	385	\$5,735,962	375	\$5,169,272	2.67%	10.96%
Refinance Loans	12	\$715,620	28	\$2,035,623	-57.14%	-64.85%
Total:	406	\$6,595,103	421	\$7,445,805	-3.56%	-11.43%

Loans Awarded for Previous Program Year after July 1

Loan Type	PY24 Loans Awarded after July 1		Total PY24 Loans (Cumulative)	
	# of Loans	Amount Awarded	# of Loans	Amount Awarded
Family Education Loans	1	\$10,000	20	\$264,081
AK Supplemental Loans	3	\$35,000	426	\$5,724,816
Total:	4	\$45,000	446	\$5,988,897

Loans Awarded – by Enrollment Intensity

Intensity Level	2024-2025		2023-2024		% Change
	# of Loans	Percentage	# of Loans	Percentage	
Full-Time	370	93.91%	373	94.91%	-0.80%
Half-Time	24	6.09%	20	5.09%	20.00%
Total	394	100.00%	393	100.00%	

Special Programs

Loan Type	2024-2025		2023-2024		% Change	
	# of Loans	Amount Awarded	# of Loans	Amount Awarded	# of Loans	Amount Awarded
Winn Brindle	2	\$30,864	3	\$52,827	-33.33%	-41.58%
WWAMI						
Medical Education Loan	25	\$1,659,621	23	\$1,481,595	8.70%	12.02%
WICHE PSEP Loan	0	\$0	0	\$0	N/A	N/A
Total:	27	\$1,690,485	26	\$1,534,422		

ACPE Loans Serviced by AES – FFELP

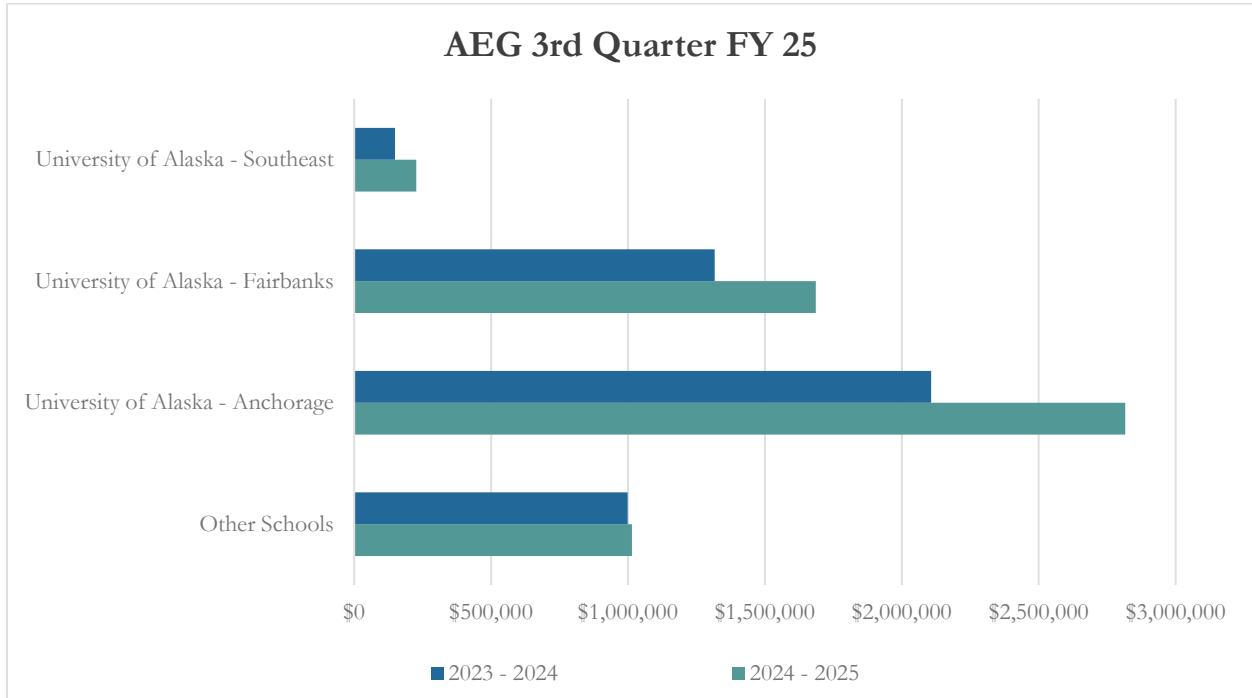
	# of Loans	Principal Amount	Interest Amount	Total Loan Amount
In-School	5	\$34,422	\$19,319	\$53,746
Grace	0	\$0	\$0	\$0
Repay- Current	2,072	\$9,717,276	\$614,938	\$10,334,286
Repay- Past Due	312	\$1,549,341	\$66,923	\$1,616,577
Claim	19	\$41,006	\$3,625	\$44,650
Forbearance	214	\$1,095,047	\$101,642	\$1,196,903
Deferment	251	\$938,672	\$63,051	\$1,001,973
Total	2,873	\$13,375,763	\$869,498	\$14,248,134

ACPE Loans Serviced by AES - Alternative

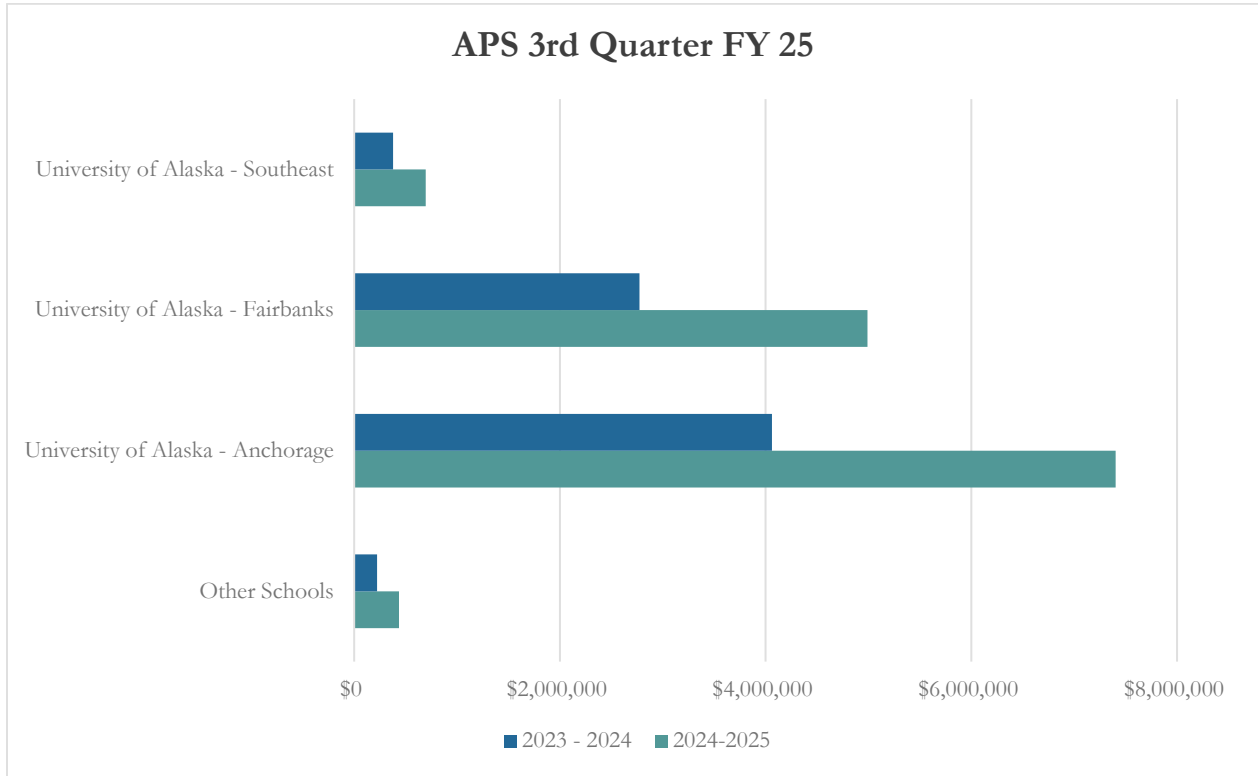
	# of Loans	Principal Amount	Interest Amount	Total Loan Amount
In-School	948	\$14,459,701	\$941,108	\$15,401,757
Grace	174	\$2,262,796	\$218,841	\$2,481,811
Repay- Current	5,250	\$50,820,018	\$245,578	\$51,070,846
Repay- Past Due	240	\$1,754,344	\$31,386	\$1,785,970
Forbearance	320	\$5,987,076	\$88,957	\$6,076,353
Deferment	492	\$4,578,349	\$602,141	\$5,180,982
Total	7,424	\$79,862,284	\$2,128,011	\$81,997,719

ALASKA PERFORMANCE SCHOLARSHIP & ALASKA EDUCATION GRANT

Program Year 24/25 through February 2025

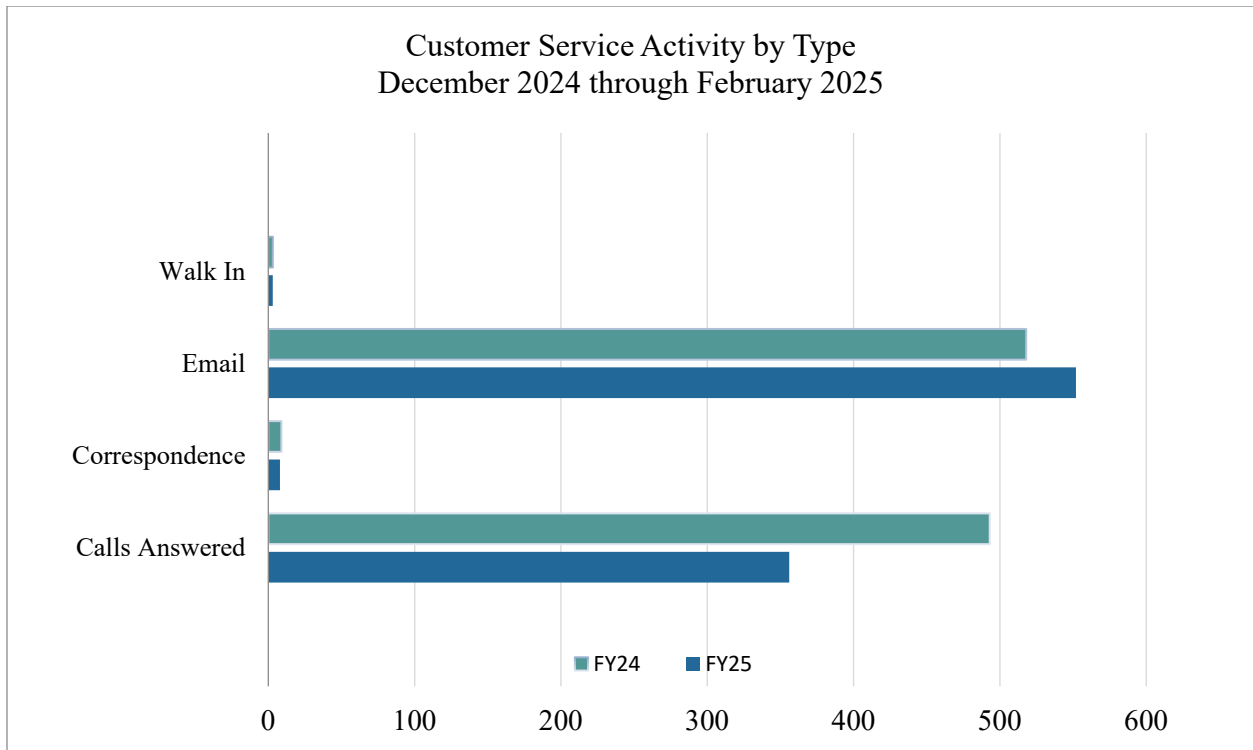


Other Schools	2024-2025	2023-2024
Alaska Bible College	\$13,500	\$27,750
Alaska Career College	\$239,007	\$258,199
Alaska Christian College	\$86,900	\$81,275
Alaska Pacific University	\$261,000	\$185,500
AVTEC	\$59,000	\$41,500
Charter College	\$327,744	\$355,647
Embry Riddle	\$1,500	\$2,000
Ilisagvik College	\$15,750	\$34,250
Wayland Baptist University - Anchorage/Fairbanks	\$10,250	\$12,500
Total:	\$1,014,651	\$998,621
Grand Total:	\$5,742,979	\$4,570,905



Other Schools	2024-2025	2023 - 2024
Alaska Bible College	\$1,750	\$17,240
Alaska Career College	\$21,000	\$26,746
Alaska Christian College	\$21,875	\$3,566
Alaska Pacific University	\$244,125	\$130,171
AVTEC	\$101,325	\$33,288
Charter College	\$19,544	\$5,154
Embry Riddle	\$3,500	\$5,944
THE Beauty School LLC.	\$0	\$0
Ilisagvik College	\$5,250	\$0
Land and Sea Aviation Alaska	\$5,689	\$0
Metroasis Advanced Training Center	\$1,750	\$0
Northern Industrial Training	\$3,500	\$0
Trendsetters	\$7,000	\$0
Wayland Baptist University - Anchorage/Fairbanks	\$0	\$0
Total:	\$436,308	\$222,109
Grand Total:	\$13,524,347	\$7,435,836

CUSTOMER SERVICE



Call Center Activity – December 2024 through February 2025

	2024-2025	2023-2024	% Change
Calls Received in IVR	693	1013	-31.59%
Calls Received in CS Queue	378	528	-28.41%
Calls Answered by CS	356	493	-27.79%
Hold Time in CS Queue	1:01	1:08	-10.29%

*Due to the internet interruption for a few days at the end of February, the February 2025 calls/queue data is missing from this quarter's report.

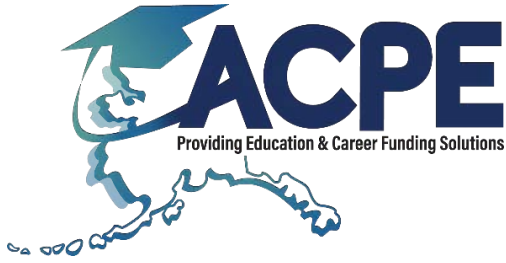
Vendor Complaints

# of AES Complaints	1
Complaint Descriptions	Related to account status
# of TSI Complaints	2
Complaint Descriptions	Related to settlement/default options
# of CampusDoor Complaints	0
Complaint Descriptions	N/A

Payment Information – December 2024 through February 2025

Payments Processed

Method	2024-2025		2023-2024	
	Amount Received	% of Total Dollars	Amount Received	% of Total Dollars
Borrower/Cosigner	\$3,775,985	90.73%	\$4,163,523	78.56%
Garnishments (AWG, PFD)	\$326,908	7.86%	\$284,093	5.36%
External Consolidation	\$58,679	1.41%	\$851,916	16.08%
Total:	\$4,161,572		\$5,299,532	



P.O. Box 110505
Juneau, Alaska 99811-0505

Toll Free: (800) 441-2962
In Juneau: (907) 465-2962
TTY: Dial 711 or (800) 770-8973
Fax: (907) 465-5316
acpe.alaska.gov

Alternative Loan Programs 2023 Cohort Default Rates

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

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

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

Institutional Cohort Default Rate

Institution Location	2023	2022	2021	2020	2019
Alaska	5.63%	9.36%	1.42%	1.69%	3.20%
Out-of-State	6.82%	9.33%	1.42%	2.15%	2.53%
Combined Rate	6.23%	9.34%	1.44%	1.87%	2.84%

Program Cohort Default Rate

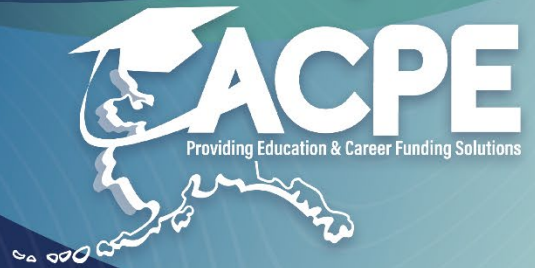
Program	2023	2022	2021	2020	2019
Alaska Supplemental Education Loan	4.70%	11.94%	7.41%	4.65%	8.37%
Alaska Student Loan	N/A	N/A	N/A	0.00%	100%
Family Education Loan	6.21%	0.00%	0.00%	0.66%	0.00%
Refinance Loan	0.00%	0.00%	0.00%	0.00%	0.00%
Teacher Education Loan	N/A	N/A	N/A	0.00%	0.00%
Winn Brindle Education Loan	0.00%	N/A	0.00%	0.00%	0.00%

Alaska Institutional Default Rate

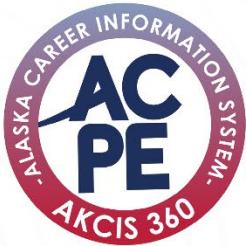
Institution Name	2023	2022	2021	2020	2019
A Head of Time Design School	0.00%	N/A	0.00%	N/A	N/A
Academy of Hair Design	12.58%	17.65%	0.00%	0.00%	0.00%
AK Inst. of Oriental Med., Acupuncture & Massage	2.53%	6.05%	0.00%	25.55%	15.98%
Alaska Pacific University	3.30%	1.95%	1.21%	1.18%	0.00%
AVTEC-Alaska's Institute of Technology	0.00%	N/A	9.63%	0.00%	0.00%
Alaska Career College	4.84%	N/A	0.00%	N/A	0.00%
Center for Employment Education	N/A	0.00%	0.00%	5.00%	9.45%
Charter College	3.99%	14.43%	12.58%	0.00%	6.05%
MetrOasis Advanced Training Center	15.11%	4.91%	10.94%	7.90%	18.62%
Northern Industrial Training	3.67%	N/A	9.11%	9.10%	11.85%
Trend Setters School of Beauty	9.19%	12.29%	6.35%	1.42%	5.21%
University of Alaska Anchorage	3.69%	14.66%	20.93%	17.18%	18.58%
University of Alaska Fairbanks	10.64%	9.30%	0.00%	0.00%	9.99%
University of Alaska Southeast	10.26%	N/A	N/A	28.90%	N/A
Wayland Baptist University Anchorage	N/A	N/A	0.00%	N/A	N/A

COMMUNICATIONS & OUTREACH

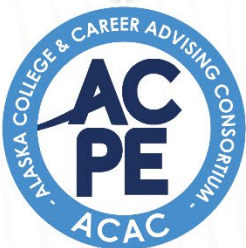
Quarterly Report



Success
Center



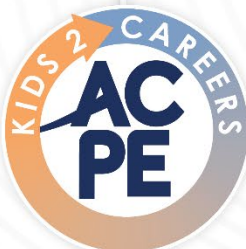
Alaska
Career
Information
System (AKCIS)



Alaska Career &
Career Advising
Consortium
(ACAC)



Institutional
Authorization
(IA)



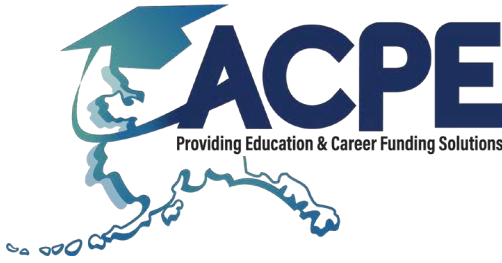
Kids2Careers
(K2C)



Website
Management

April 2025

Alaska Commission on Postsecondary Education



OUTREACH

1835 Bragaw Street, Ste 410
 Anchorage, Alaska 99508
 Success Center: (907)269-7980
 Toll Free: (800) 441-2962
 TTY : Dial 711 or 800.770.8973
 acpe.alaska.gov

MEMORANDUM

TO: Members, Alaska Commission on Postsecondary Education
THROUGH: Kerry Thomas, Acting Executive Director
FROM: Kate Hillenbrand, Director of Communications & Outreach
DATE: March 21, 2025
SUBJECT: Communications & Outreach Report

The ACPE Communications & Outreach division delivers postsecondary awareness and financial literacy resources in support of ACPE’s mission. From January 1 – March 20, 2025, Outreach connected with students, families, and stakeholders through 276 telephonic, in-person, or virtual sessions; organized and/or presented in 77 trainings or webinars; and reached 720 Alaskans.

COMMUNICATIONS & OUTREACH ACTIVITIES

Service Interactions	Jan – Mar 2025
1) Telephonic/In-Person/Virtual Service Sessions	276
2)Virtual/In-Person Sessions, Webinars, Trainings	77
3)Virtual/In-Person Session Attendees	720
Top Reason for Service Interactions	
FAFSA & Financial Aid	65%
APS/AEG/ACPE Loans	30%
Other/Not Sure	5%

- 1)Includes Success Center phone calls, Zoom sessions, AKCIS Helpdesk calls, etc.
- 2)Includes group/ school presentations, Master the FAFSA, AKCIS trainings & webinars, Kids2Careers, etc.
- 3)Total number of attendees in section 2, does not include section 1, Early Career Explorer, mailers, email campaigns, etc.

Website Enhancements: This quarter has seen significant progress in the new website redesign project. Project staff have successfully gathered feedback and layout designs are complete. This project is now in the content migration phase from the current (live) website to the new design. Further design and content streamlining will take place in the coming months. This project is on track to launch by the July 1, 2025 deadline.

Alaska Performance Scholarship: Substantial effort continues to improve coordination and collaboration related to the implementation and communication of the updated Alaska Performance Scholarship program. ACPE leads the APS Cross Agency Work Group initiative with monthly meetings. Outcomes so far include publishing an APS Roles & Responsibilities Infographic, enhanced coordination between districts, state agencies, and partner organizations to improve communication to all APS-related stakeholders, and developing stronger partnerships with Alaska Training Providers to increase APS usage for career and technical education programs. On the horizon, the Cross Agency Work Group is developing an APS Road Map for distribution to parents and students as well as an APS video series for stakeholders including school counselors, financial aid offices, and others.

Marketing Campaigns: Efforts primarily focused on APS program updates and FAFSA completion as well as other ACPE solutions. This quarter 43,141 emails were sent to Alaskans to inform and support their education and career funding needs. Additionally, the annual REFI Loan Program postcard mailer campaign was launched. This REFI campaign includes a postcard mailer in which recipients are notified they are pre-qualified to participate in ACPE's Education Refinance Loan program. 17,440 Alaskans are recipients of this campaign. Phase two of the REFI campaign will launch in the next quarter.

Alaska Career Information System 360 (AKCIS)

AKCIS 360 is a cost-effective online platform for comprehensive career, education, and financial aid information. AKCIS 360 continues to expand the list of integrated interactive Personal Learning & Career Planning (PLCP) activities and reporting tools available to Alaskans.

Quarter Highlights:

- Activation & Fee Waiver Agreements, submitted annually by AKCIS sites, 394 processed; 48/53 school districts currently renewed, each of the districts not renewed serve fewer than 100 high school students district-wide (161 total high school students/39 total seniors).
- AKCIS login sessions continue to grow with 66,260+ Portfolio logins, 75,730+ login sessions, and 1.5 M+ page views.
- The AKCIS Partnership Coordinator provided workshops and In-Service trainings for 5 school districts, homeschool and adult education programs, as well as statewide educator/administrator conferences and professional development sessions.
- Conducted 17 training sessions for 204 educators, training providers, and students and families both in-person and virtually across 5 Alaska regions and statewide.
- AKCIS Partnership Coordinator continues to support rural career coaches and advisors providing training and resources included in the AK DEED CTE Course, the Culturally Affirming Career Advisors Community of Practice, Alaska's Future Workforce, Regional ACT State Organizations, and through the online platform the Alaska Education Exchange (AKEE).

Alaska College & Career Advising Consortium (ACAC)

Alaska FAFSA Completion Initiative (AFCI)

ACPE has been the driving force behind the statewide [Alaska FAFSA Completion Initiative \(AFCI\)](#) whose overarching goal is to increase FAFSA completion rates in Alaska year over year through partnerships and statewide collaboration.

With the release of the 2025-26 FAFSA on December 1, 2024, APCI resumed [ACPE's Master the FAFSA Training](#) on December 9. ACPE's Master the FAFSA Training provides a line-by-line overview and detailed explanation of the 2025-26 FAFSA process. Education and Workforce Development Professionals gain better understanding and navigation of the FAFSA form to ensure they can support students/families and adult learners with successful FAFSA completion. Sessions are delivered weekly, on every Monday and Thursday, from 2:00 to 3:30 pm. For the first quarter of 2025, we've received **58** registrations. Through weekly one-on-one and small group efforts, ACPE continues to offer FAFSA Wednesday sessions via Zoom until 6:00pm.

In an effort to showcase our FAFSA completion tools and resources and ensure their smooth and user-friendly delivery, the [Alaska FAFSA Completion Initiative \(AFCI\) website](#) has been continuously improved with eye-catching infographics, while newly developed FAFSA resources have been added to the mix:

- [FAFSA Quick Guide](#)
- [FAFSA Parent Wizard Tool](#)
- [FAFSA Completion Assistance](#)
- [Student Homelessness-FAFSA Process Guide](#)
- [Student Unusual Circumstances-FAFSA Process Guide](#)
- [Student Special Financial Circumstances-FAFSA Process Guide](#)

Great emphasis has been placed on robust advertising of ACPE FAFSA Completion Resources with new, vibrant graphics, shorts, and videos regularly appearing on social media platforms (Facebook, Instagram, YouTube). Another round of statewide advertising via listservs, newsletters, and direct communication with our education and workforce development partners is in the works, to be released before the end of March.

Kids2Careers Postsecondary Planning Resources

Kids2Careers (K2C) includes two primary sets of resources to help students explore and plan for their future. K2C Early Career Explorers (ECE) resources are designed for grades PK-4 and K2C Planning resources are for grades 5-12. This program design provides a seamless set of resources for educators, students, and families.

K2C Curriculum & Planning Program Options

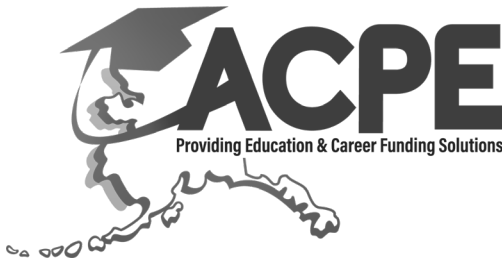
K2C resources and activities are designed to help students explore enrichment, dual credit programs, and career and technical education options. In addition to the K2C Curriculum program geared

toward 5th-7th grade students, K2C Planning offers grade-level tools such as: Student Success Steps; Family Guiding Steps; Senior Checklist; Alaska-specific digital planning calendar; and College & Career Training Preparation Overviews.

K2C Quarter Highlights

- **Early Career Explorer Applications: 76**
- **K2C Curriculum Applications: 23**
 - Campus Events: 7 scheduled
- **K2C Postsecondary & Career Prep Panels:**
 - Panels Completed: 5 classroom events
 - Panels Scheduled: 44 classrooms
- **K2C Postsecondary Planning Presentation:**
 - Planning Presentations Completed: 5 completed
- **K2C Resource Overviews:**
 - Completed: 17 completed

Alaska Commission on
Postsecondary Education



P.O. Box 110505
Juneau, Alaska 99811-0505

Toll Free: (800) 441-2962
In Juneau: (907) 465-2962
TTY: Dial 711 or (800) 770-8973
Fax: (907) 465-5316
acpe.alaska.gov

MEMORANDUM

TO: Members, Alaska Commission on Postsecondary Education
THROUGH: Kerry Thomas, Acting Executive Director
FROM: Jamie Oliphant, Director of Information Support Services (ISS)
DATE: 3/21/2025
SUBJECT: ISS activities

Ongoing Projects - This past quarter ISS continued to focus on updating procedures and processing, routine security updates and continuation of the following projects:

Alaska Student Aid Portal (ASAP) Updates: To implement changes per the passage of HB 148 for the Alaska Performance Scholarship.

Software Renewals: Reviewing different software and licensing options for Microsoft and managing servers. ISS has been analyzing cost structures and testing different options to make sure we move forward with the most cost effective and functional tools.

Custom Reports and Efficiencies: The Business and Programmer Analyst team created new reports per staff and legislative requests to ensure we are making data driven decisions. Other reporting, particularly in the finance area, have been automated and updated for efficiencies resulting in less time monitoring and working reports.

Windows 11: Continuation of agency-wide roll out of upgrading the Windows platform from 10 to 11. Test machines were deployed with the expectation of full conversion early 2025.

New Projects

Loan Program Year: Project to implement Academic Year 26 loan changes. Analysis, design and construction phases are complete. Testing with Campus Door has started, testing with AES is scheduled for the first week of April. Currently on track for an implementation in May.

Institutional Authorization (IA) School List: New project to allow staff updating school information on the IA school list page of our public website more efficient.

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.

April 2026

15. Spring Quarter 2026 Meeting Date

Sunday

Monday

Tuesday

Wednesday

Thursday

Friday

Saturday

1

2

3

4

5

6

7

8

9

10

11

12

13

14

15

16

17

18

19

20

21

22

23

24

25

26

27

28

29

30

State of Alaska
Commission on Postsecondary Education
Resolution of Appreciation 2025.01

WHEREAS, Commissioner Julie Coulombe, as a representative of the Alaska House of Representatives, faithfully served on the Alaska Commission on Postsecondary Education from April 2023 to February 2025; and

WHEREAS, Commissioner Coulombe supported the mission of the Alaska Commission on Postsecondary Education; and

WHEREAS, Commissioner Coulombe, in her capacity as a legislator, worked to assist the Commission in providing sustainable solutions for college, career and technical training.

NOW, THEREFORE BE IT RESOLVED, that the members of the Alaska Commission on Postsecondary Education and its Staff officially recognize Commissioner Coulombe’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 Coulombe with a copy to be incorporated in the official minutes of the April 10, 2025 meeting of the Commission.

John Brown, Chair

Kerry Thomas, Acting Executive Director

State of Alaska
Commission on Postsecondary Education
Resolution of Appreciation 2025.02

WHEREAS, Commissioner Lorri Van Diest, as a representative of the Alaska State Board of Education, faithfully served on the Alaska Commission on Postsecondary Education from June 2023 to March 2025; and

WHEREAS, Commissioner Van Diest supported the mission of the Alaska Commission on Postsecondary Education; and

WHEREAS, Commissioner Van Diest demonstrated dedication and leadership as a member of the Executive Committee, contributing to the Alaska Commission on Postsecondary Education beyond her expected duties; and

WHEREAS, Commissioner Van Diest, in her capacity as a member of the Alaska State Board of Education, worked to assist the Commission in providing sustainable solutions for college, career and technical training.

NOW, THEREFORE BE IT RESOLVED, that the members of the Alaska Commission on Postsecondary Education and its Staff officially recognize Commissioner Van Diest’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 Van Diest with a copy to be incorporated in the official minutes of the April 10, 2025 meeting of the Commission.

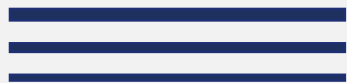
John Brown, Chair

Kerry Thomas, Acting Executive Director

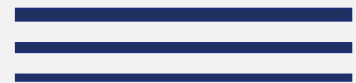
ALASKA COMMISSION ON POSTSECONDARY EDUCATION



MISSION MOMENT



ACPE



Administrative Action Log
(3rd Quarter 2025)

Executive Director Decisions

DATE	DESCRIPTION	ACTION TAKEN
2/19/2025	Medical Cancellation - Cosigner	Cosigner approved for removal
3/10/2025	Settlement for TSI Account	Counter offered and fulfilled
3/13/2025	Settlement for TSI Account	Counter offered and fulfilled

Commissioner Affiliations

Member	Current	Former
Joshua Biccharella	Alaska Commission on Postsecondary Education- Chair 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	Charter College- Program Manager
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	Student Union President of Kenai Peninsula College Member - Coalition of Student Leaders	
Representative Ashley Carrick	Alaska State House of Representatives	
Trish Zugg	Association for Career & Technical Education – Region V Policy Committee Alaska Workforce Investment Board Alaska Commission on Post-Secondary Education Alaska Teaching Certificate/CTE Program Administrator CTE Consultant	Alaska Association for Career & Technical Education (Past-President)
Senator Löki Tobin	Alaska State Senate	

Commissioner Affiliations

Member	Current	Former
Paula Harrison		
Karen Perdue		
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 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 of Directors, 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 Postsecondary Education, Member
Brittany Williams	Alaska Christian College - Registrar and Assessment Coordinator Jubilee Worship Center - Member Association for Biblical Higher Education - Peer Evaluator	Alaska Teacher Credentials Kenai Peninsula Borough School District - Former Teacher Chi Alpha Campus Ministries Educators Rising Alaska (formerly Future Educators of Alaska)

ACPE FUTURE MEETING SCHEDULE

Summer 2025 Quarterly Meeting	July 24, 2025
Fall 2025 Quarterly Meeting	October 9, 2025
Winter 2026 Quarterly Meeting	January 15, 2026

2024

Alaska Commission on Postsecondary Education Acronyms

Kerry Thomas
Acting 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="573 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="573 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)	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. Generally, ACPE's interest rates are the next lowest option for Alaska students, after subsidized loans.
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.
--	---
