

Alaska Commission on Postsecondary Education

PROVIDING EDUCATION & CAREER FUNDING SOLUTIONS

Fall Quarter Commission Meeting

October 9, 2025



ALASKA COMMISSION ON POSTSECONDARY EDUCATION

Zoom Link

Meeting #: 949 7685 9815 Password: ACPE

Teleconference: 1 (888) 788-0099; Code: 949 7685 9815 #

University of Alaska Anchorage Lyla Richards Conference Room Student Union 2921 Spirit Way, Anchorage, AK 99508

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AGENDA

October 9, 2025 8:30 A.M. 1. Convene/Roll Call 2 * Adoption of Agenda Suggested motion: Move to adopt the agenda of the October 9, 2025 Commission Meeting. 3. Ethics Disclosure Relative to Adopted Agenda 4.* Approval of Meeting Minutes from the July 24, 2025 Meeting of the Commission. Suggested Motion: move approval of the meeting minutes from the July 24, 2025 Commission Meeting. 5.* Committee Appointments Confirmation action not required: 1. Institutional Standards and Evaluation (five members appointed by the chair)-1. Student Commissioner 2. Kathryn McCollum 3. Paula Harrison 4. Trish Zugg, Chair 5. John Brown, Vice Chair 2. Internal Audit – 1. Brittany Williams 2. Trish Zugg, ACPE Chair 3. Donald Handeland, ASLC Chair 4. Kerry Thomas, Executive Director, Ex-Officio Member Confirmation action required: 3. Executive Committee – 1. Keith Hamilton 2. Karen Purdue 3. Trish Zugg, Chair 4. John Brown, Vice Chair 5. Kerry Thomas, Executive Director, Ex-Officio Member Suggested motion: move approval of Commissioner Hamilton's and Commissioner

Purdue's appointments to the Executive Committee.



ALASKA COMMISSION ON POSTSECONDARY EDUCATION

6.		Public Testimony: • Individuals: 3-minute limit • Group Representatives: 5-minute limit
7.	8:45 A.M.	Annual Strategic Plan Update – Jamie Oliphant, Director of Information Support Services
8.	9:30 A.M.	Executive Director Report – Executive Director Kerry Thomas
9.	10:15 A.M.	Break
10.	10:30 A.M.	University of Alaska Update – Dr. Brian Smentkowski, Vice President and Chief Academic Officer
11.*	11:00 A.M.	Resolution of Appreciation for Joshua Bicchinella Suggested motion: move to adopt the Resolution of Appreciation as written for Joshua Bicchinella.
12.*	11:10 A.M.	Adoption of Proposed Regulations Changes – Jackie Hall, Program Manager Suggested Motion: Move to adopt regulation changes in Title 20, Chapter 15, regarding the Alaska Supplemental Education Loan and Alaska Family Education Loan Programs, Chapter 16, regarding the Alaska Education Grant and Scholarship Programs, and Chapter 17, regarding the Regulation of Postsecondary Educational Institutions as written in the draft regulations, subject to final review and approval by the regulation's attorney in the Department of Law.
13	11:20 A.M.	Presentation on Administrative Order 360: Regulatory Reform Initiative - Jackie Hall, Program Manager
14.	Noon	Lunch Break
15.	1:00 P.M.	Compliance Activities Report – Tyler Eggen, Institutional Authorization Program Coordinator
16.*		Institutional Standards and Evaluation – Tyler Eggen, Institutional Authorization Program Coordinator
17.	1:45 P.M.	Alaska Performance Scholarship Year in Review – Kate Hillenbrand, Director of Communications and Outreach
18.	2:30 P.M.	Break



ALASKA COMMISSION ON POSTSECONDARY EDUCATION

19.	2:45 P.M.	Management Team Reports		
		a Finance – Julie Pierc		

- a. Finance Julie Pierce
- b. Program Operations Jackie Hall
- c. Communications and Outreach Kate Hillenbrand
- d. Information Support Services Jamie Oliphant
- e. Human Resources included in the Executive Director's Report

3:15 P.M. 20. Mission Moment

21.* Determine October 2026 Meeting Date

- Thursday, October 8, 2026 at 10 a.m.
- Thursday, October 15, 2026 at 10 a.m. Staff preferred meeting date

Suggested motion: move the Commission hold its 2026 all quarterly meeting on Thursday, October [DAY], 2026.

3:25 P.M. 22. Commissioner and Department Reports:

- a. Alaska Student Loan Corporation Donald Handeland
- b. Board of Education and Early Development Kathryn McCollum
- c. Board of Regents Paula Harrison
- d. Community Colleges Brittany Williams
- e. Student Representative Vacancy
- f. Alaska Workforce Investment Board Trish Zugg

23. Miscellaneous:

- a. Administrative Action Log
- b. Commission Members' Affiliations
- c. Future Scheduled Meeting Dates
 - 1. January 15, 2026
 - 2. April 2, 2026
 - 3. July 23, 2026
- d. ACPE Commonly Used Acronyms
- Commission Member Bio for Kathryn McCollum

24. Commissioner Closing Comments

25.* 3:45 P.M. Adjournment

Suggested Motion: Move the Commission adjourn the October 9, 2025 Meeting of the Commission.

^{*}Action Required



The 2025 Summer Quarterly 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 July 24, 2025. Chair Zugg called the meeting to order at approximately 10 a.m.

ATTENDEES

Commission Members present for all or portions of the meeting: Commissioner Joshua Bicchinella, Vice Chair John Brown, Representative Ashley Carrick, Commissioner Keith Hamilton, Regent Paula Harrison, Commissioner Kathryn McCollum, Regent Karen Perdue, Senator Löki Tobin, Commissioner Brittany Williams, and Chair Trish Zugg. Representative Ashley Carrick had to leave partway through the first half of the meeting, returning partway into the second half after the afternoon break.

Commission Members absent: Commissioner Donald Handeland.

Commission Staff present for all or portions of the meeting: Executive Director Kerry Thomas, Director of Communications and Outreach Kate Hillenbrand, Director of Information Support Services Jamie Oliphant, Chief Finance Officer Julie Pierce, Assistant Attorney General Andrew Bocanumenth, Institutional Authorization Program Coordinator Tyler Eggen, Program Manager Jackie Hall, and Program Coordinator Kordel Thompson.

Presenters in attendance: Dr. Brian Smentkowski, Vice President and Chief Academic Officer for University of Alaska; Dirk Craft, Executive Director of the Alaska Workforce Investment Board; and Mariko Selle, Executive Director of the Alaska Workforce Alliance.

Institutional representatives in attendance: Dr. Aparna Palmer, Chancellor of the University of Alaska Southeast; Bryden Sweeney-Taylor, Executive Director, and Matthew Spellberg, Dean of Faculty for Outer Coast; Nathan LeMaster, Associate Dean of Academics with The Master's Seminary and University; Danielle Trembley, owner of Trendsetters; Matthew Lindquist, Academic Dean of Education with Alaska Bible College; and Mike Swanson, Executive Director with Amundsen Education Center.

ADOPTION OF AGENDA

Vice Chair Brown moved to adopt the July 24, 2025 Meeting agenda. Regent Perdue seconded the motion. By roll call vote, all members present voted aye to adopt the agenda. The motion carried.

Discussion: Chair Zugg advised Commission members that agenda item 15 regarding determining the July 2026 Commission meeting date would also include discussion regarding holding a work session next October on or around the 2025 Fall Quarter Commission meeting. Chair Zugg also announced a new member of the Commission representing the Alaska State Board of Education, Kathryn McCollum.

ETHICS DISCLOSURE

No potential violations were disclosed by Commission members relative to the adopted agenda.



APPROVAL OF MINUTES

Vice Chair Brown moved to approve the Minutes from the April 10, 2025 Meeting of Commission. Commissioner Hamilton seconded the motion. By roll call vote, eight members present voted aye, with one member present not participating in the vote. The motion carried.

PUBLIC TESTIMONY

No public members were present. Chair Zugg closed the period for public testimony.

<u>APPROVAL OF REGULATION CHANGES FOR PUBLIC COMMENT –</u> <u>Jackie Hall, Program Manager</u>

Program Manager Jackie Hall presented on proposed regulatory changes to Alaska Administrative Code (AAC) chapters 15 - 17 involving the Commission's Education Loan, Scholarship, and Grant programs. The presentation provided an overview of the proposed changes, including: repealing annual loan maximums to align with state law permitting the Alaska Student Loan Corporation to set loan limits; repealing and reorganizing language regarding scholarship eligibility to clarify criteria for first-year and continuing students; outlining the process and criteria for students to step-up their APS award levels; and formalizing APS part-time enrollment extensions. Program Manager Hall noted the changes will carry no fiscal impact to the Commission.

The next step of the regulation change process and purpose of this presentation is to request the Commission to open a formal public comment period for 30 days, to allow the public to provide feedback on the proposed changes. Pending approval, regulations will be published for public comment through the Anchorage Daily News, the Alaska Online Public Notice System, and the ACPE website, with a 30-day review period for submissions. The Commission will then review public feedback and vote on whether to formally adopt the proposed changes during the upcoming Fall quarter Commission meeting on October 9, 2025.

Vice Chair moved to open the public comment period for the proposed regulation changes. Regent Perdue seconded the motion. By roll call vote, all members present voted aye. The motion carried.

<u>UNIVERSITY OF ALASKA UPDATE –Dr. Brian Smentkowski, VP and</u> Chief Academic Officer

Dr. Brian Smentkowski, Vice President and Chief of Academic Affairs at the University of Alaska, presented an update on the University of Alaska's efforts to improve recruitment, retention, and graduation rates. UA enrollment was up in Spring 2025, with a 1% increase in students and a 5% increase in student credit hours. The University expects continued enrollment growth, with applications up 21% over last year and more than 13,000 students registered for fall classes. He indicated that graduation data will be available on or around August 1st.

Dr. Smentkowski reiterated the University of Alaska's focus on improving student recruitment, retention, and graduation rates as conferred at the April 2025 Commission meeting.

Fall Quarter Commission Meeting

Page 2 of 14

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Central to this effort is the *Students First Action Agenda*, adopted by the Board in June. UA is in the process of planning and implementing several projects under that initiative, including targeted digital recruitment, innovations in campus visits, and modernized communication strategies at each of its three universities. The system office is working on data modernization, tuition transparency, and a comprehensive APS strategy to support these goals. A FAFSA pilot project has already boosted completion rates by over 23%.

Recent and upcoming leadership transitions include the Chancellors at UAA and UAF, and Provosts at both UAF and UAS; interim appointments have been made at UAA and UAF while the search is underway for permanent candidates. Dr. Scott Billingsley has been selected as the new Provost for UAS. Recent achievements include UAA's largest WWAMI medical class, UAF's spaceport agreement, and a Fulbright award for a UAS marine biology professor.

Despite federal funding uncertainties—including frozen and terminated grants—the UA system has reclaimed over \$23 million through persistent advocacy. Dr. Smentkowski closed with gratitude for ACPE's partnership and reaffirmed the system's commitment to innovation, collaboration, and empowering Alaska's students and communities.

Discussion: Representative Carrick whether student credit hours were increasing in line with enrollment growth. Dr. Smentkowski explained they track both the total number of registered students and the number of students taking particular classes. Tracking both allows for more sensitivity to student participation not just in baccalaureate programs, but certificate and licensure programs as well.

Commissioner Bicchinella inquired whether the 21% rise in applications reflected in-state or out-of-state applicants. Dr. Smentkowski indicated he didn't have that data at hand, and committed to following up on it. Commissioner Perdue indicated the Board of Regents is working with Dr. Smentkowski on recruitment and retention efforts, increasing recruitment staff and incorporating new tools, and indicated recruiting out-of-state is another way to improve enrollment. Dr. Smentkowski acknowledged this, pointing to a new Out-of-State recruitment initiative at UAS.

Chair Zugg raised the importance of placement data and wanted to know if they could speak to the efforts UA is undertaking to improve placement and connect graduates to industry in a future UA update. Dr. Smentkowski agreed, noting the University's interest in aligning student demand with workforce needs so graduates gain an education that serves both their communities and the economy.

Vice Chair Brown offered his appreciation for the clarity of the report and stated the increases in enrollment and credit hours should be celebrated. He then inquired about the status of the APS timeline, and asked if there was anything more the Commission could do help with regards to communication around notification of APS eligibility for high school juniors and seniors. Dr. Smentkowski indicated there are ongoing efforts to build collaborative relationships with school districts to access student data in the 8th and 11th grades. While noting they've had success with the Anchorage School District, he emphasized that broader access to APS-eligible student information would greatly enhance outreach.



Commissioner Perdue noted there are legal constraints restricting data sharing and limiting what ACPE can do, and suggested getting the legislature and education committees to review the process would help. Chair Zugg concluded by proposing a deeper discussion regarding these topics during the Commission's October work session.

ALASKA'S WORKFORCE FUTURE PRESENTATION - Dirk Craft, Executive Director, Alaska Workforce Investment Board, and Mariko Selle, Executive Director, Alaska Workforce Alliance

Executive Director Dirk Craft from the Alaska Workforce Investment Board (AWIB) and Executive Director Mariko Selle of the Alaska Workforce Alliance (AWA) gave a joint presentation on Alaska's Workforce Future Plan. The Plan is a strategic roadmap developed in partnership between the AWIB and AWA, in collaboration with Department of Labor & Workforce Development, and funded by the Denali Commission. The Plan was developed using input from a wide range of stakeholders across education and industry, and focuses equally on expanding training and ensuring that training leads to employment, retention, and regional equity. According to Executive Director Craft, this framework helps align AWIB's statutory responsibilities with the Workforce Innovation and Opportunity Act (WIOA) and state programs like STEP, TVEP, and apprenticeships.

Executive Director Selle presented on the Plan's six goals, which involve enhancing career awareness, developing a skilled workforce, retaining Alaskans, fostering regional development, improving infrastructure, and ensuring sustainability of workforce efforts. Each goal is supported by actionable strategies which emphasize practical, collaborative efforts to build a future-ready workforce, retain Alaskans, and attract new talent. Executive Director Selle highlighted the importance of bridging gaps between industry and education, supporting career guides and CTE teachers, expanding apprenticeships, and addressing barriers such as housing and childcare. She reported the AWA and AWIB are actively implementing the Plan through working groups, regional assessments, and ongoing convenings, which are industry-led events by the AWIB and host stakeholders from across Alaska. She indicated the 2024 Convening reinforced the need for cross-sector partnerships and joint marketing, highlighting the importance of collaboration between industry, education, and government to address workforce needs across the state.

Discussion: Commissioner Perdue asked Executive Director Selle to tell them more about AWA. Executive Director Selle explained AWA is a subsidiary of the Alaska Safety Alliance (ASA), which started over 25 years ago as the Alaska Process Industries Consortium (APIC). Originally focusing on Process Industry career development, over time it expanded to include sectors like construction, energy, healthcare, and maritime. APIC was rebranded as the ASA when their focus expanded again to health and safety issues. The AWA was formed in 2023 to be the workforce development focused arm of the ASA.

Vice Chair Brown asked them to speak to their approach to coordination and collaboration strategies to address concerns about redundancy and lack of coordination across organizations. Executive Director Craft emphasized the importance of high-level communication and the effectiveness of getting stakeholders together in the same room as in their convenings. He spoke about improving awareness and executing better outreach regarding Alaska's 13 job centers, which many people are unaware offer substantial wraparound services to support training. Executive Director



Selle indicated that coordination will be a big focus of their next convening, which will see the ASA and AWIB collaborating with the Association for Career and Technical Education to bring together educators, administrators, industry leaders, and workforce professionals. The goal is to bring together representative from different regions and different sections of industry to facilitate real-time planning and foster regional networking.

Vice Chair Brown inquired about the frequency of the Convenings, to which Executive Director Selle indicated the first one occurred in 2023, then again in 2024, and they plan to continue holding them annually in October. Chair Zugg offered her thanks and congratulations to the presenters, and emphasized the revolutionary nature of these convenings in bringing education, industry, labor, and nonprofits together. She closed out the discussion by expressing the Commission's support for the work of the AWA and its workforce development efforts in Alaska.

DETERMINE July 2026 MEETING DATE

Vice Chair Brown moved that the Commission hold its 2026 Summer Quarterly Meeting on July 23, 2026. Commissioner McCollum seconded the motion. By roll call vote, nine members present voted aye with one member present not participating in the vote. The motion carried.

Discussion: Due to the meeting being ahead of schedule, Chair Zugg moved this agenda item forward to fill the remaining time before the scheduled lunch break. The Commission agreed to hold its 2026 Summer Quarterly Meeting on July 23rd, and discussed potentially holding a work session either the day before, after, or of the Fall Quarter Commission meeting. The Commission ultimately agreed on extending the on October 9, 2025, Commission meeting into a full work day, starting 8:30 a.m. and going until 4:30 p.m.

EXECUTIVE DIRECTOR REPORT – EXECUTIVE DIRECTOR KERRY THOMAS

Executive Director Kerry Thomas noted her report was on page 41 of the meeting packet, and proceeded to provide a few high-level updates. She began by noting the last quarter was unusually busy, between Staff working on implementing changes to the Alaska Performance Scholarship (APS) from House Bill 148, monitoring federal developments, and preparing for potential flood-related disruptions in Juneau.

On the legislative front, she reported that ACPE's FY26 operating budget was approved as requested, which includes record funding levels: \$17 million for APS and \$8.5 million for Alaska Education Grants (AEG). However, she also noted that due to the legislature being unsuccessful in accessing the Constitutional Budget Reserve to address State's FY25 supplemental budget shortfall, they approved using \$200 million from the Higher Education Investment Fund to cover that deficit. This could impact future funding if no legislative action is taken, with the APS and AEG potentially facing reductions starting in FY28.

In an update on federal matters, Executive Director Thomas reported that staff are analyzing the "One Big, Beautiful Bill Act" to determine its impacts on Alaska students and higher education. The projected Pell Grant funding shortfall was resolved in the Bill, and a new workforce Pell Grant was introduced for next summer. Regarding changes to the Federal Direct Loan program, ACPE is



evaluating how these changes may impact financial aid access for Alaska students, and how ACPE can help to resolve any financing gaps that may result.

Executive Director Thomas also provided an update on strategic planning, reporting that senior management met in June to review progress on meeting ACPE's strategic goals and key performance indicators (KPIs). She noted the addition of a new goal related to non-Alaska Student Loan Corporation funding sources, and indicated KPI targets for FY26 will be determined by the next Commission meeting. She also highlighted a recent presentation to the University of Alaska Board of Regents on APS, delivered jointly with Director Kate Hillenbrand.

She concluded with a look at human resources, noting the agency experienced a significant loss of institutional knowledge with the retirement of four long-serving staff members, totaling 90 years of service. With 11 current vacancies and a statewide hiring freeze, ACPE is actively pursuing waivers to fill critical roles. One waiver has been approved for the Executive Secretary position, which is now open for recruitment.

Discussion: Vice Chair Brown wanted to note for the record that Senator Tobin had commented in the Zoom chat that the Senate and House Finance have signaled their intent to recapitalize the HEIF funds.

INSTITUTIONAL AUTHORIZATION COMPLIANCE ACTIVITIES REPORT – TYLER EGGEN, INSTITUTIONAL AUTHORIZATION PROGRAM COORDINATOR

Mr. Eggen presented the compliance activities report which highlights Institutional Authorization activities, provides a summary of review applications, and details information on staff work and institutional monitoring. Thirty-two (32) institutions qualified for exemptions from certain institutional authorization requirements, as permitted under state law and granted by the Commission. Administrative approvals are detailed in the report, which includes changes at Academy of Aesthetics, Alaska Bible College, Generations Southeast Community Learning Center, Metro Oasis Advanced Training Center, Northern Industrial Training, Outer Coast, and Trendsetters. He indicated the report also contains additional details regarding Outer Coast's Curriculum review approval with UAS, as well as the institutional closures of Style Starts Here Hair Academy and the Alaska location closures for Wayland Baptist University.

Mr. Eggen provided an update on the legal action against The Esthetics District, LLC, noting the Commission signed an agreement and release of interest with the surety bonding company involved with the Esthetics District closure. The Commission has subsequently received compensation from the surety bonding company and dispersed refunds to the impacted students.

Mr. Eggen skipped the Federal regulatory update, indicating it has already been widely discussed. He indicated California may be seeking to join the State Authorization Reciprocity Agreements (SARA), while Washington State may be looking to leave it. ACPE received four (4) informal complaint during the last quarter.

Discussion: Commissioner Hamilton inquired as to why Wayland Baptist closed after the Covid-19 Pandemic. Mr. Eggen explained that most of their students did not return to in-person classes, with the majority of new and existing



students electing to utilize the online distance delivered format. As such, it was no longer feasible for them to continue operations in their physical Alaska locations.

INSTITUTIONAL STANDARDS AND EVALUATION RECOMMENDATIONS - TYLER EGGEN, INSTITUTIONAL AUTHORIZATION PROGRAM COORDINATOR

1. Renewal of Authorization - The Master's University & Seminary

The Master's University and Seminary is a theological seminary school based out of Santa Clarita, CA, which operates a satellite campus out of Anchorage Grace Church in Anchorage, AK. They were initially authorized to operate by the Commission in 2018, and in 2022 they received a three-year Renewal of Authorization. In 2024 they received full programmatic accreditation from the Commission on Accrediting of the Association of Theological Schools. IA staff recommended a five-year Authorization of The Master's University and Seminary, through July 31, 2030, due to the institution being both institutionally and programmatically accredited, providing increased institutional oversight and consumer protection.

Vice Chair Brown moved to approve The Master's University & Seminary through July 31, 2030, based upon staff recommendations. Commissioner Bicchinella seconded the motion. By roll call vote, nine members present voted aye. One member was temporarily absent and missed the vote. The motion carried.

Discussion: Commissioner Hamilton passed along his condolences on the recent passing of Dr. John MacArthur, who founded The Master's University. Nathan LeMaster from The Master's Seminary stated his appreciation for the comment, expressing they are feeling the loss but looking forward to the future.

2. Renewal of Authorization - Trend Setters

Trend Setters is a hairdressing school operating out of Midtown Anchorage. They were most recent approved for a two-year, three-month Renewal of Authorization in April 2023. Trend Setter's changed ownership in 2020, and the new owner was not initially aware the Shop License did not transfer over and that they needed to apply for a new one. Trend Setter's was subsequently placed on probation for two years by the Board of Barbers and Hairdressers for both the licensing issue and for failing to submit training forms and timely monthly grade reports for employees receiving instructor training. IA Staff recommended a 3-year renewal of authorization for Trend Setters through July 31, 2028, on the basis that the Board of Barber and Hairdresser probation did not negatively impact students or patrons.

Commissioner Bicchinella moved to approve Trend Setters through July 31, 2028, based upon staff recommendations. Commissioner McCollum seconded the motion. By roll call vote, nine members present voted aye. One member was temporarily absent and missed the vote. The motion carried

Discussion: Vice Chair Brown expressed how impressed he was by the 100% placement and employment rate for the 2024 class. He noted the Commission looks for strong, positive outcomes such as that. He also expressed his appreciation for Tyler's efforts for working with them to address the transitions issues that have occurred. Chair Zugg

Fall Quarter Commission Meeting

Page **7** of **14**

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also commented on the placement data, stating how exciting it was to see students able to directly connect their education to employment.

3. <u>Location Amendment - Alaska Bible College</u>

Alaska Bible College (ABC) is a small institution nationally accredited by the Association for Biblical Higher Education (ABHE). Birchwood Christian School (BCS) and ABC shared a mutual interest in offering dual enrollment courses for high school students, sharing resources and expanding the mission and vision of both BCS and ABC. Due to the courses being offered as dual enrollment and a postsecondary educational credential being awarded, ABC was subject to a location amendment. Regulations state that "an institution may offer courses of study only at locations for which it has been approved." IA Staff recommended amending Alaska Bible College's Authorization to approve the location amendment.

Regent Perdue moved to approve amending Alaska Bible College's Authorization to approve the location amendment, based upon staff recommendations. Chair Zugg seconded the motion. By roll call vote, nine members present voted aye. One member was temporarily absent and missed the vote. The motion carried.

Discussion: Commissioner McCollum commented that she thinks this is a great change, as it appears the location change will mutually beneficial and effective for both Alaska Bible College and Birchwood Christian School. Chair Zugg concurred, noting it will increase access. Vice Chair Brown applauded the College for being innovative, stating his belief that this partnership will be beneficial to young students.

4. Renewal of Authorization - Amundsen's Education Center

Amundsen's Education Center (AEC) is a faith-based nonprofit vocational school primarily serving Alaska native students. AEC owns and operates Building Hope Construction, LLC (BHC), a licensed and bonded general contracting company. AEC offers a 9-month residential construction program where students get hands-on experience building homes through BHC from foundation to finish. The Commission previously granted Amundsen's a 3-year renewal in July 2022 despite low enrollment, as it relied primarily on donations and Alaska Technical Vocational Education Program (TVEP) funding over tuition revenue. However, in 2024 the Alaska Legislature removed Amundsen's from the TVEP grant list, resulting in a loss of over 60% of its revenue and a determination of Financial Unsoundness by Commission Staff. Amundsen's has put forward a fiscal plan to create revenue and attract new students for Fall 2025 and Spring 2026, with the goal of returning to complete operations by Fall 2026. IA Staff recommended a 1-year renewal of authorization through July 31, 2026, contingent upon meeting several financial and operational requirements, including the submission of unaudited financial statements, updated student account ledgers, and maintaining current bonding levels.

In conjunction with Mr. Eggen's' report, an update on the institution's financial status was presented by Mike Swanson, AEC's executive director. He noted they finished the previous fiscal year in the black despite the significant loss of TVEP funding. The school operated with a reduced staff and had to turn away students in FY25, but they have new fiscal strategies in place in FY26 to get them back into financial soundness. This includes new revenue streams in addition to Student tuition, such as selling student-built houses and renting out their buildings during the summer, as



well as increasing and maintaining their donor base. Executive Director Swanson emphasized AEC's unique and vital role in Alaska's workforce development and postsecondary education, serving highly marginalized populations and offering not just vocational training but life-building support. An important focus of their mission is suicide prevention, with their curriculum designed to help students develop a sense of worth, belonging, and competence as a response to the suicide epidemic among Indigenous youth in rural Alaska. He concluded by stressing the school's commitment to remaining solvent, effective, and mission-driven, and asserting that while they will never be big, they are doing something special.

Vice Chair Brown moved to approve The Master's University & Seminary through July 31, 2030, based upon staff recommendations. Commissioner Bicchinella seconded the motion. By roll call vote, nine members present voted aye. One member was temporarily absent and missed the vote. The motion carried.

Discussion: Vice Chair Brown asked whether IA Staff had access to the information regarding the Center ending the previous fiscal year "in the black" when preparing their recommendations, and whether or not that information would lead to any consideration of modifying the recommendations. Mr. Eggen stated that while his reports were created prior to that information being available, his recommendation remains unchanged due to AEC's historical financial instability and since their new financial statements have not yet been reviewed by a third-party auditor. Vice Chair Brown inquired whether Executive Director Swanson was confident AEC could meet the outcomes of the recommendation. Executive Director Swanson expressed confidence in meeting the contingencies and had no concerns with any required scrutiny and monitoring. He shared plans to forward-fund operations for FY26 while aiming for full functionality by FY27, and affirmed his commitment to fulfilling the school's mission of serving their students.

Commissioner Williams commended AEC's suicide prevention efforts and advocacy, and Chair Zugg concurred. Chair Zugg then inquired whether AEC would be able to reapply for TVEP, as well as how likely they were to get students this year. Executive Director Swanson explained the legislative changes stemming from HB 148 renders TVEP funding effectively permanently inaccessible to AEC. Despite that, he highlighted other funding sources such as APS and other workforce development opportunities. Regarding recruitment, he indicated there is ongoing student interest and they already have new applicants, in addition to their ability to flex their start date to accommodate funding timelines.

Chair Zugg questioned whether the Commission is able to approve shorter reauthorization periods than recommended, and inquired about the ability of institutions to reapply if denied authorization. Mr. Eggen advised that the commission has the discretion to modify the motion, add or change conditions, and/or authorize shorter terms. He indicated institutions denied authorization may reapply or appeal to the Office of Administrative Hearings (OAH). AAG Bocanumenth affirmed Mr. Eggen's explanation and clarified that institutions can also appeal the imposition of a condition they consider to be adverse through OAH. Commissioner Hamilton asked how many students they had in FY2025, and Executive Director Swanson stated they had one who later withdrew due to family obligations, while they had six in FY24. Chair Zugg inquired whether AEC had a waiting list, which Executive Director Swanson affirmed and advised they are keeping potential students informed and updated about their plans as they unfurl.



NEW WEBSITE REVIEW - KATE HILLENBRAND, DIRECTOR OF COMMUNICATIONS AND OUTREACH

Director Hillenbrand presented the newly redesigned ACPE website, which launched on July 1st, featuring a user-centered layout based on audience needs rather than resources. She reviewed the website updates, highlighting improved navigation and content organization for students, families, schools, and partners.

MANAGEMENT TEAM REPORTS

<u>Finance</u> – Julie Pierce, CPA, Chief Finance Officer, indicated that the Commission's amended FY26 operating budget was approved as requested without changes. She provided a report on the May 2025 Corporation meeting, whereat the Board reviewed an investment policy presentation from the Department of Revenue and approved the investment policy with no material changes. They approved the FY26 interest rates for variable rate loans as recommended by staff. She concluded by noting the next Corporation meeting is scheduled for November 6, 2025, to review the annual audited financial statements and look at the annual dividend to the State of Alaska

<u>Program Operations</u> – Jackie Hall, Program Manager, provided an update on loan activity, with total loan awards increased close to 4% in volume and 23% in value for FY25 compared to FY24. Refinance volume is down, though total award amounts have increased close to 43%. Supplemental loan volume increased more than 8% and total award amounts went up almost 16%; however, 64% of ACPE education loan recipients are attending school out-of-state, compared to only 36% in-state. APS eligible students increased significantly due to the passage of HB 148, with double the number of awards compared to last year. Staff is still working to implement APS changes concerning the "Step-Up" provision from HB 148 and develop new communications and information resources for the upcoming academic year.

Program Manager Hall highlighted this quarter's release of the 2025 Higher Education Almanac this quarter, covering such topics as education funding solutions for Alaskans, postsecondary enrollment and completion rates, credential award trends, and the economic impact of postsecondary education on median earnings. She also took a moment to recognize ACPE's Publication Specialist, Kirsten Keller, for her work in developing the almanac.

Finally, Program Manager Hall addressed revisions to the 2023 Institutional Cohort Default Report. Corrections were made to previously over-reported default rates, with only five schools now showing rates above 0% but still below the 20% threshold that would require them to submit a default reduction plan. She explained the methodology used to calculate default ratios, noting the institutional default rate for schools with over \$100,000 in education loans is calculated by dividing the principal balance of defaulted loans by the total principal balances of all loans within the cohort. Alternately, the default rate for schools with less than \$100,000 in education loans is calculated using a three-year average.

Discussion: Chair Zugg added another accolade to Ms. Keller for her work on the Alamac, expressing how impressed she is with the how easily readable and digestible it is for the quantity and quality of information included within. She proffered the idea of submitting it for a publication award for best presentation of data.



Communications and Outreach – Kate Hillenbrand, Director of Communications and Outreach, reported that Outreach staff conducted 223 telephonic, in-person, and virtual sessions, delivered 67 trainings and webinars, and reached over 1,600 Alaskans this quarter. Overall, the Outreach division connected with over 14,000 attendees, participants, and stakeholders – a 28% increase over last year. She highlighted the successful launch of ACPE's redesigned website, the result of a collaborative effort across all divisions. Upcoming phase 2 enhancements will include mobile optimization, improved functionality, and updated content.

Efforts to improve and enhance APS continue through the ACPE led APS Cross Agency Work Group. This quarter saw strengthened coordination with Alaska's training providers with the goal of increasing the overall number of providers where eligible students can utilize the APS. Director Hillenbrand also indicated the APS Roadmap is almost ready for publication. She concluded by reporting that multiple large-scale FAFSA Completion campaigns were conducted via mail and email, reaching approximately 96,000 Alaskans.

Discussion: Chair Zugg noted that changes in not only the FAFSA law, but also the APS and ACPE's website constitute quite a large undertaking, and therefore wanted to express her appreciation for all the work Director Hillenbrand and the Outreach team have accomplished.

<u>Information Support Services</u> – Jamie Oliphant, Director of Information Support Services, reported that work continues on implementing the new APS changes within the Alaska Student Aid Portal, while they are almost finished updating all of the agency's operating systems to Windows 11. Regarding new projects, they implemented a new, more simplified and stable internal referral center with the capacity for future enhancements. The annual Loan Program Year project saw the loan changes for the upcoming 2026 academic year implemented in May 2025. She also indicated that they used the opportunity of working on the website enhancements to ensure ACPE's servers were fully updated.

Finally, ISS has been reviewing and updating the Disaster recovery Plan to ensure the Juneau ACPE offices, which are next to the Mendenhall River, are prepared ahead of the next anticipated flood event. She noted they have flood barriers and are working with building management to protect the office and hardware. In the event the office does flood, they have a contingency plan to relocate servers and relevant ISS staff to ACPE's disaster location in Anchorage to get things back up and running.

Discussion: Chair Zugg commented that ISS is highly depended upon as the backbone and structure of ACPE's communications, and since they tend to do their work in the background, she wanted to make sure to give them some appreciation.

RESOLUTION OF APPRECIATION: Justina "Tina" Hamlin

WHEREAS, Commissioner Justina "Tina" Hamlin, as a representative of Alaska's associated student body through the University of Alaska Kenai Peninsula Campus Coalition of Student Leaders, has faithfully served as a member on the Alaska Commission on Postsecondary Education from June 2023 through the expiration of her term on the Commission in June of 2025; and



WHEREAS, Commissioner Hamlin, as a University of Alaska Kenai Peninsula College student and Student Union President, offered valuable insight and perspective of student-related challenges, needs, and opportunities and

WHEREAS, Commissioner Hamlin's passion for expanding student access to critical resources and programming across the postsecondary education landscape in Alaska had great impact for the Commission.

NOW, THEREFORE BE IT RESOLVED, that the members of the Alaska Commission on Postsecondary Education and its Staff officially recognize Commissioner Hamlin'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 Hamlin with a copy to be incorporated in the official minutes of the July 24, 2025, meeting of the Commission.

Vice Chair Brown moved to approve the Resolution of Appreciation as written for Justina Hamlin. Regent Perdue seconded the motion. By roll call vote, all members present voted aye. The motion carried.

Discussion: Chair Zugg read the Resolution and stated she is a big advocate for the student voice, which should be listened to and not underappreciated. She extolled Ms. Hamlin's bravery in actively engaging with the Commission and conveying her message as a student.

Commissioner Perdue noted Ms. Hamlin also served as Student Representative for UA, and thinks she is an amazing person who has the potential to be successful in whatever she pursues. She reiterated Chair Zugg's sentiments on the vital role of the student voice and how difficult it can be to express, but stated Ms. Hamlin did so with grace and integrity.

Vice Chair Brown commented that Ms. Hamlin brought passion to the role of student advocate, and that her efforts to attain her educational goals as a quintessentially non-traditional student was inspiring. He noted that his time on the Commission has seen many exemplary student commissioners, and he looks forward to the next representative to fill that vital role.

Chair Zugg concluded the discussion by adding that she believes it can be especially daunting to be a non-traditional student coming from a smaller campus and filling that role, but it is important that kind of voice is included because it represents a large portion of the post-secondary institutions in Alaska.

MISSION MOMENT

Vice Chair Brown took this opportunity to recognize Assistant Attorney General Andrew Bocanumenth. AAG Bocanumenth, who has been working as counsel for ACPE and ASLC since mid-2022, was recently reassigned and will no longer be working with the Commission. Vice-Chair Brown honored AAG Bocanumenth for his contributions to the Commission.

Discussion: Chair Zugg thanked AAG Bocanumenth for his time with ACPE, and stated she was glad that Vice Chair Brown, who was Chair during most of the AAG's tenure with ACPE, was able to be the one to recognize his accomplishments. She wished him success as he goes on to work with other State departments and on other challenges.

Fall Quarter Commission Meeting

Page **12** of **14**

ACPE | Providing Education & Career Funding Solutions



COMMISSIONER REPORTS

- Alaska Student Loan Corporation
 - O Vice Chair Bicchinella reported that the Corporation met in May 2025 to approve variable interest rates and annual updates to the investment portfolio.
 - o He advised their next meeting will take place in November 2025.
- Board of Education and Early Development
 - Commissioner McCollum indicated the biggest ongoing concern for the Board of Education is a regulation change issue concerning State funding issues, which she will be following and updating the Commission about.
 - She also indicated there was an issue at their last meeting concerning the Psychologist Program at UAA that was tabled until they can get more information about from the University program.

• UA Board of Regents

- Regent Perdue indicated the UA System was not granted the funding they requested from the Legislature for recruitment and retention projects.
 - They were able to redirect some internal funds towards needed resources at the registrar and advising level.
- O UA's Ad Hoc Committee on Recruitment and Retention will be meeting in September to review and reset the University System's metrics.
- O The Board of Regents will also be hearing the annual accreditation report in September from the Universities' Provosts.
 - UAA's accreditation with NWCCU is happening in the Fall, capping off a 7year effort concerning the accreditation of their Early Childhood Education program.
- <u>Community Colleges</u>
 - o Commissioner Williams did not have anything new to report.
- Student Representative
 - o N/A.
- Alaska Workforce Investment Board (AWIB)
 - O Chair Zugg indicated that she did not have much to add from the material covered in the joint presentation they received from AWIB and AWA.
 - She reiterated the next AWIB meeting will be in October, and she encouraged everyone to join them and participate in helping to address Alaska's critical workforce gap.

CLOSING COMMENTS

Commissioner Williams thanked everyone for a great meeting and expressed it was great to hear the many positive updates.

Commissioner McCollum expressed that she looked forward to working with everyone and thanked everyone for welcoming her.



Commissioner Hamilton expressed his excitement about enrollment at the University, stating that it means everybody wins. He also advised for anyone interested that fishing was great on the Kenai.

Representative Carrick thanked everyone who presented at the meeting.

Commissioner Bicchinella expressed it was a great meeting and gave a big thank you to the ACPE staff who worked on the meeting. He acknowledged and conveyed his appreciation for the effort and service everyone provided to organize everything and make the meeting happen.

Vice Chair Brown voiced his appreciation for Chair Zugg taking over as Chair and running a great meeting. He also highlighted from the Educational Almanac that Alaska enrollment increased for the 1st time in 10 years, commending staff for their work and encouraging them to keep it up.

Chair Zugg concluded the meeting by thanking everyone for their trust in elevating her to be Chair. She echoed Commissioner Bicchinella's sentiments that it's the ACPE staff who make these meetings possible, and went on to praise the work put into the meeting packets. She once again welcomed ACPE's new commission member, and expressed her gratitude to ACPE's prior student Commission Member Christina Hamlin and AAG Bocanumenth. She closed her statements by speaking to the importance of servant leadership and expressing her appreciation for everyone in working to advance post-secondary education endeavors in Alaska.

ADJOURN

Commissioner Hamilton moved to adjourn the July 24, 2025 Meeting of the Commission. Vice Chair Brown seconded the motion. By roll call vote, all members present voted aye. The motion carried.

The meeting adjourned at approximately 3:00 p.m. Approved by:

Approved by.		
Chair		
Date		





Jamie Oliphant Director of Information Support Services, ACPE



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Strategic Plan Timeline

- 2021-22: Phase 1 & 2 Stakeholder Listening Sessions
- 2022: ACPE Staff Survey & Listening Sessions
- 2022-23: Compile, analyze, and develop responsive strategic plan
- March 2024: Internally launched Strategic Plan to ACPE Staff
- April 2024: Publicly launched ACPE Strategic Plan
- 2025: Year two of Strategic Plan





Our Mission

ACPE

• Provide sustainable solutions for college, career and technical training.

Our Vision

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





Strategic Priorities

- Become the education lender of choice in Alaska and for Alaskans.
- Increase access to, and utilization of, federal and state education funding sources.
- Operate a sustainable organization responsive to students, customers, stakeholders, and employees.
- Position ACPE to help bridge the education gap in Alaska's current and future workforce needs.





Strategic Goals & Project Updates





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



Completed Projects

 Program Year 2026 – lowered FICO for ASEL, mandatory cosigner for ASEL low tier deferred payments, or immediate repay, reduce ASEL immediate repay amount from \$50 to \$20 per loan, new REFI maximum of \$250,000, new REFI debt to income ratio for amounts between \$125,001 to \$250,000

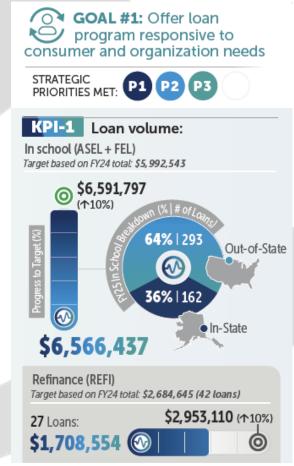
Projects in Progress

Evaluate existing loan features and practices

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



- KPI 1: Loan Volume
 - ~100% of goal met for ASEL and FEL loans.
 - 58% of goal met for REFI loans







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



Future Projects

- Hire Marketing Specialist and/or consultant to support increasing loan volume
- Review Campus Door and internal origination data to identify changes needed to complete a loan application
- Focus on out of state loan volume





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



- Completed Projects
 - 2025 APS Outcomes Report
 - 2025 Almanac
 - Launch & Implement APS Cross Agency Work Group





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



Completed Projects Continued

- Expanded/Increased
 - Social Media Campaigns FAFSA completion, APS, (re) introducing APCE
 - o Email Campaigns APS, FAFSA, ACPE Funding solutions from 80,000 to 227,000
 - Virtual/In Person Info Sessions, Webinars,
 Trainings from 11,341 to 14,572; by Outreach
 staff from 216 to 346

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



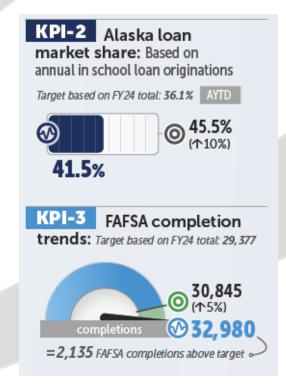
- Projects in Progress
 - 2026 APS Outcomes Report
 - 2026 Alaska Higher Education Almanac
 - Implementation of HB 148
 - Continued marketing campaigns
 - AO 360: Administrative Regulatory Reform Initiative

Providing Education & Career Funding Solutions

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



- KPI-2: Alaska loan market share
 - 5% increase of market share
- KPI-3: FAFSA completion
 - >100% of goal met



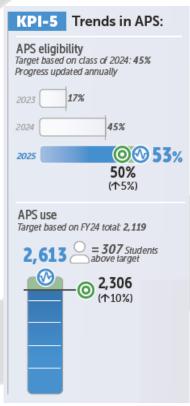


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Goal #2: Increase visibility, understanding and awareness of ACPE and its products, resources, partnerships, and programs



- KPI-5: Trends in APS
 - >100% of goal met for APS eligibility
 - >100% of goal met for APS use







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



- Future Projects Not Started
 - Document baseline of current state inventory of ACPE partnerships
 - Develop an influence matrix/strategy
 - Expand and/or develop partnerships





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



Completed Projects

- AKCIS updates
 - Upgraded sign-in process and data-driven reporting
 - Added career planning activities
 - Included the new Alaska Performance Scholarship curriculum
 - Enhanced career awareness, exploration and development





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



- KPI- 6 Utilization of financial planning resources
 - >100% goal met on Constant Contact utilization
 - 5% increase on open rate of content sent







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



Future Projects – Not Started

- Identify industry best practices for value-added lending programs
- Develop a resource strategy to implement an outcomes-based program that builds a relationship with every ACPE borrower





Goal #4: Modernize and streamline the customer experience



- Completed Projects
 - New website design
- Projects in Progress
 - Call center migration
 - IT roadmap



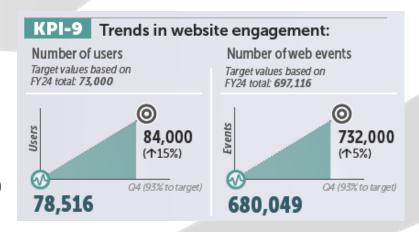


19

Goal #4: Modernize and streamline the customer experience



- KPI-9: Trends in website engagement
 - 93% of goal met for number of users and web events on our website







20

Goal #4: Modernize and streamline the customer experience







Future Projects - Not Started

- New internal web user interface for line of business processing
- Capture post-conversion feedback
 - ODevelop plan to improve Campus Door, AES and ACPE process per feedback





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



Completed Projects

- Interest rate review and proposals
- Oversight and monitoring
- FY25 annual financial statements & audit
- Budget proposals
- Records retention and archival





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

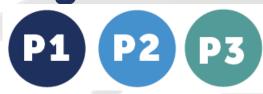


- Projects in Progress
 - Continued cost reduction
 - Continued exploring new funding sources and cost sharing/allocations
 - Continued cash flow and financial projections
 - Default Management Team
 - Delinquency intervention, rehab program, Litigation non AK borrowers, 2nd placement collections adjustments

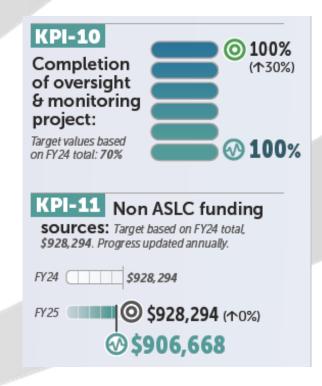
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23

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



- KPI-10: Completion of oversight and monitoring project
 - 100% of goal met
- KPI-11: Non-ASLC Funding sources
 - 98% of goal met



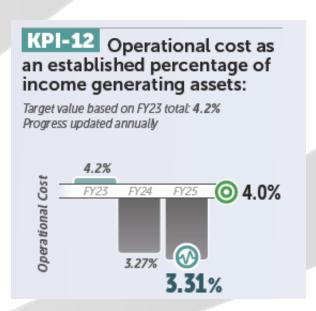




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Goal #5: Improve operational efficiency and financial sustainability of the organization

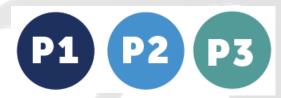
- P1 P2 P3
 - KPI-12: Operational costs as an established percentage of income generating assets:
 - Goal met < 4%







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



- Future Projects Not Started
 - Evaluate and develop a plan that reduces credit risk
 - Review collection vendor processing





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



Completed Projects

- Employee satisfaction survey
- Added professional goals into evaluations
- Support new training opportunities

Projects In Progress

 Juneau office clean-up to provide more space for staff





27

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



- KPI-13: Trends in employee satisfaction ratings
 - Baseline established







28

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



- Future Projects Not Started
 - Annual employee survey
 - Employee newsletter





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

29



Future Projects – Not Started

 Identify what initiatives are currently underway to define alignments and gaps with ACPE priorities





Thank You Any Questions?

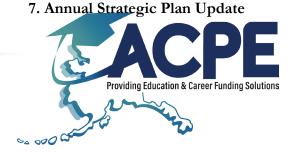




Strategic Plan: Alaska Commission on Postsecondary Education

Key Performance Indicator (KPI)

DASHBOARD



STRATEGIC PRIORITIES: Become the education lender of choice in Alaska and for Alaskans.

education funding sources. KPI 1, 3, 4, 6, 7

Increase access to, and

utilization of federal and state

GOAL #2: Increase visibility.

Operate a sustainable organization responsive to students, customers, stakeholders, and employees. KPI 1, 9, 10, 11, 12, 13, 14

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

KPI 5, 15, 16

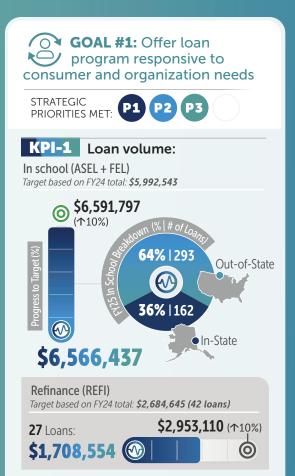
KPI 1, 2, 6, 7, 8 **Dashboard Key**

Current Status

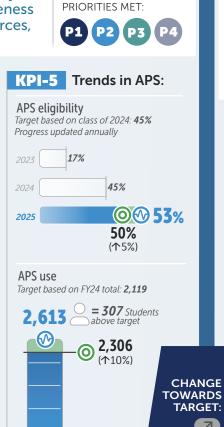
Measurable Target

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 6/30/25.

STRATEGIC



understanding and awareness of ACPE and its products, resources. partnerships, and programs SEE GOAL #1 KPI-2 Alaska loan market share: Based on annual in school loan originations Target based on FY24 total: **36.1%** AYTD **6** 45.5% 41.5% **FAFSA** completion trends: Target based on FY24 total: 29,377 30,845 **32.980** =2,135 FAFSA completions above target ~ SEE GOAL #7



GOAL #3: Enhance & refine financial planning resources for appropriate target audiences **STRATEGIC** PRIORITIES MET **KPI-6** Utilization of financial planning resources: **Constant Contact usage** Target based on FY24 total: 80,000 120,000 (个50%) Open rate of content sent Target based on FY24 total: 53%

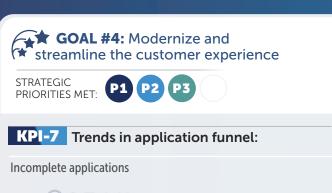
7. Annual Strategic Plan Update

Strategic Plan: Alaska Commission on Postsecondary Education

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 6/30/25



Submitted applications

new info coming FY2026

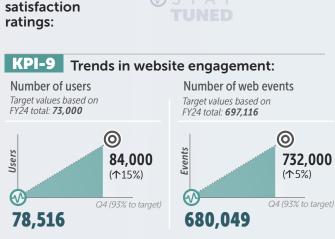
new info coming FY2026

Disbursed loans

new info coming FY2026

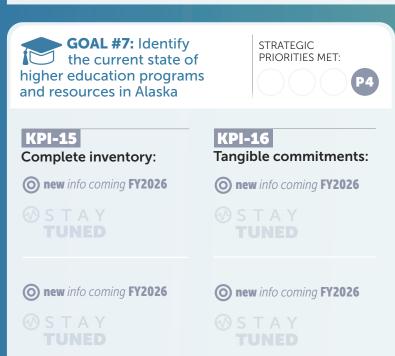
KPI-8

Trends in customer new info coming FY2026











Alaska Commission on **Postsecondary Education**

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MEMORANDUM

TO: Members, Alaska Commission on Postsecondary Education

FROM: Kerry Thomas, Executive Director

DATE: October 1, 2025

SUBJECT: Executive Director Report

This quarter the Commission continued the implementation of Alaska Performance Scholarship (APS) program changes resulting from the passage of HB 148 in 2024, analyzed recent federal regulatory changes, and responded to new administrative orders signed by Governor Dunleavy. We continue to focus on these items as well as other strategic projects.

Legislative Session:

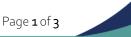
ACPE's FY27 operating budget request was submitted during this quarter and remains confidential until the Governor publishes his budget in December. Based on legislative action during the 2025 session, the Higher Education Investment Fund (HEIF), which funds APS and Alaska Education Grant (AEG) awards, funded the FY25 budget shortfall in an amount up to \$200 million. Since the transfer from the HEIF occurred in September 2025, full APS and AEG funding is still available for FY27 as it is based on the value of the HEIF at July 1, 2025. I expect the HEIF and funding for APS and AEG to be topics that get a lot of attention in the upcoming legislative session.

Federal Update:

The One Big Beautiful Bill Act (OBBBA) was signed into law in July 2025, representing the most comprehensive reforms to U.S. higher education policy in recent years. The legislation is designed to expand access, affordability, and accountability across the postsecondary education system. Over the last quarter, ACPE staff analyzed the bill and assessed its implications for ACPE, Alaska students, and postsecondary institutions in the State of Alaska. Attached is a summary of the relevant OBBBA sections along with ACPE's comments about the changes. Our next steps are to prioritize the impacts, determine program changes, communicate with affected parties, and prepare for the effects of the changes in the bill.

Strategic Planning:

In July and September, senior managers held virtual strategic planning sessions. The focus areas of these meetings were to evaluate progress toward meeting established goals, consider new goals and targets, discuss active and upcoming projects, examine new requirements for the Administrative Order 360 Regulations Reform Initiative, and review resources with current and upcoming position vacancies, as well as review FY25 financial results, five-year financial projections, and the FY27



budget proposal. The quarterly dashboard was updated to reflect annual data as of June 30, 2025, compared to targets established one year ago.

Administrative Orders:

Since May of 2025, the Governor has issued three Administrative Orders – AO 358, AO 359, and AO 360. These directives are in response to declining oil revenues and rising state costs. Together they create a statewide strategy to control spending, increase operational efficiency, and reduce the regulatory burden across all executive-branch agencies, boards, commissions, and public corporations, including ACPE.

Administrative Order 358 issued in May – freezes most out-of-state travel, halts hiring for all positions except those critical to public safety, and suspends new regulatory packages unless a waiver is granted. Agencies are encouraged to substitute virtual meetings and technology for travel whenever possible. These measures apply to every agency and funding source until the order is rescinded, requiring us to plan carefully for vacancies and limit travel to essential purposes.

Administrative Order 359 issued in August – launches an annual, zero-base government efficiency review led by the Office of Management and Budget (OMB). Each year, every agency must provide detailed budget data, identify potential cost savings, and recommend services that could be outsourced or modernized. The order encourages the use of technology and artificial intelligence to analyze spending patterns, and OMB will publish annual reports summarizing agency grants and expenditures.

Administrative Order 360 issued in August – focuses on regulatory reform and permitting. It requires a statewide review of all regulations and guidance documents, mandates that all guidance be posted to the Online Public Notice System, and sets ambitious reduction targets: a 15% reduction in regulations by December 2026, and a 25% reduction by December 2027. Agencies must appoint Regulatory Liaisons, provide quarterly progress reports, and engage stakeholders early in the rule-making process. For ACPE, this means creating a full inventory of our regulations and guidance documents, and participating in the statewide reduction effort.

Alaska Student Loan Corporation Meeting:

The Alaska Student Loan Corporation (the Corporation) did not meet during this quarter. The Corporation's next scheduled meeting is on November 6, 2025.

Professional Organization Meetings/Presentations:

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

- Weekly meetings with the Department of Education & Early Development Director's team
- Bi-weekly meetings with UA Vice Presidents Brian Smentkowski and Michelle Rizk
- Monthly Alaska Statewide Education Leaders meeting, facilitated by the Alaska Council of School Administrators
- Monthly meetings with Education Finance Council (EFC)
- Monthly meetings with the Alaska Performance Scholarship Cross Agency Workgroup

- Federal updates meetings, hosted by the State Higher Education Executive Officers Association (SHEEO)
- Attended the EFC conference in Alexandria, VA

Human Resources Update:

Staffing changes this quarter included three separations.

- Kristina Paulick, Accountant V, separated on August 11, 2025.
- Gail Coenraad, Program Operations Administrative Support Specialist, retired on August 31, 2025, after nearly 20 years of service with the State of Alaska.
- Tyson Lee, Microcomputer Network Specialist, separated on September 18, 2025.

No new hires or promotions occurred during this period.

Recruitment efforts remain challenged by the statewide hiring freeze under Administrative Order 358, which requires agencies to obtain waivers from the Governor's office before filling vacancies. This will likely continue to influence ACPE's staffing levels in the coming quarters.

ACPE currently has 38 filled positions: 9 in Anchorage and 29 in Juneau. The breakdown of filled positions by division is as follows: ISS-7 (2 in Anchorage, 5 in Juneau), Finance-10 (8 full-time, 2 part-time), Program Operations-12, Outreach-7, and Executive Office-2.

There are 13 vacant positions: ISS-2, Finance-4, Program Operations-5, Outreach-1, and Executive Office-1. ACPE's total PCNs stand at 51, with 11 located in Anchorage and 40 in Juneau.

ACPE's current workforce includes 25 females (65.8%) and 13 males (34.2%), compared to the statewide distribution of 7,021 females (48.2%) and 7,543 males (51.8%). The average age of ACPE employees is 46 years, slightly higher than the statewide average of 43.5 years. The racial and ethnic demographics of ACPE are White (86.8%) and minorities (13.2%), compared to the statewide makeup of White (73.2%) and minorities (26.8%). See the State of Alaska Workforce Profile FY24 for additional details.

Attachments:

Proposals for Commission Consideration ACPE Analysis of Federal Changes from the One Big Beautiful Bill Act

Proposals for Commission Consideration

Kerry Thomas Executive Director October 9, 2025





ACPE Proposals

Proposal	Outcome	Considerations	Statute	Regulation
1. Simplify AEG application process	Create alternate/non-FAFSA application	Historically, AEG funding is exhausted before awarding all eligible students attending eligible Title IV institutions. These students are Pell eligible; without FAFSA, they would lose out on Pell funding with AEG to supplement, due to funding constraints on the HEIF.		20 AAC 16.005 20; AAC 16.015 20; AAC 16.030 20; AAC 16.037
2.Expand AEG to non-Title IV institutions	Increase number of institutions eligible to receive AEG funding on behalf of students	Increased demand on 1/3 HEIF appropriation.		20 AAC 16.005 20; AAC 16.015 20; AAC 16.030 20; AAC 16.037





ACPE Proposals

Proposal	Outcome	Considerations	Statute	Regulation
3. Simplify APS application process	Create non-FAFSA application for Title IV institutions	Impact to available HEIF funding for APS.	Sec. 14.43.825 (e)	20 AAC 16.215 20; AAC 16.235 (h)
4 • Expand APS participating institutions	Allow APS to be used at online institutions based out of Alaska	Immediate and significant increase in APS funding needs; the 7% cap on HEIF for APS and AEG would not provide sufficient funding to this expanded group of online institutions without a physical presence in Alaska.	Sec. 14.43.830 (a) (1)	





ACPE Proposals

Proposal	Outcome	Considerations	Statute	Regulation
5. ASLC dividend payment to SOA	Utilize funds to create/fund new loan program and/or scholarship/grant program	Requires legislative action for statutory change.	Sec. 14.42.295	
6. Minimize need for cosigners	Create alternate loan options for borrowers who would normally need a co-signer for an ACPE loan	Increased risk to ACPE/ASLC related to borrower default.	Sec. 14.43.172 (c)(4) — (6);(e)	20 AAC 15.705; 20 AAC 15.922; 20 AAC 15.930; 20 AAC 15.940
7. Expand partnerships with credit unions to offer ACPE student loans	Potential increase to applicant pool and loan volume	Uncertainty around return on investment of staff time on this focus area.	Sec. 14.43.172 (c)(4) — (6);(e)	20 AAC 15.705; 20 AAC 15.922; 20 AAC 15.930; 20 AAC 15.940







Title VII-Finance

Topic	High-level Summary	Effective Date	Impacts ACPE	Impacts Students	Impacts Schools, or Alaska
	Chapter 1-Providing Permanent Tax Relief	for Middle-Class	Families and W	orkers	
Sec. 70119 Student Loans Discharged on Account of Death or Disability	 Restores the Tax Cuts and Jobs Act's (TCJA's) exclusion from gross income for forgiven student loans on account of the student's death or permanent disability and requires the taxpayer to provide a Social Security number on the tax return to qualify. For discharges after Dec. 31, 2017, and before Jan. 1, 2026, the American Rescue Plan Act (ARPA) provided a temporary exclusion from gross income for amounts from the discharge of student loan or private education loan indebtedness. The ARPA provision is effective through the end of 2025. The ARPA provision applied to all forgiven student loan debt, not just for death or disability. 	Effective for discharges after Dec. 31, 2025.	Unknown Future guidance from the IRS will provide requirements for tax reporting	Yes Taxpayers might not need to include discharged Alaska student loans as gross income if the discharge was due to the student's death or permanent disability	N/A
	Chapter 4–Investing in American Families			esses	
Sec. 70411 Tax Credit for Contributions of Individuals to Scholarship Granting Organizations	 Creates a new permanent 100% tax credit of up to \$1,700 for individual taxpayers who make qualified contributions to a scholarship-granting organization The provision is designed to incentivize private donations to Scholarship Granting Organizations (SGOs), which in turn provide funding to help eligible students pay for elementary and secondary education expenses SGOs must operate within a defined set of requirements 	Starting in tax year 2027 (tax returns filed in 2028)	N/A ACPE is not directly impacted under this tax credit program, as the funding supports elementary and secondary students	Yes Access to elementary and secondary scholarships	Yes Alaska must formally opt in to the federal SGO tax credit program and submit to the U.S. Treasury each year a current list of eligible Scholarship Granting Organizations
Sec. 70412 Exclusion for Employer Payments of Student Loans	 Amends Internal Revenue Code Section 127(c)(1)(B), permanently removing the expiration date (previously 12/31/25) for tax-free employer student loan payments. Adjusts for inflation the \$5,250 maximum amount employers may exclude from an employee's wages annually for educational assistance provided by the employer to the employee in taxable years beginning after 2026. 	Effective for payments made after Dec. 31, 2025	May be an opportunity to revisit employer repayment program ACPE proposed previously.	May incentivize credential completion while employed	Yes Adjusts the maximum amount employers may exclude from an employee's wages annually for educational assistance



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Sec. 70414 Certain Postsecondary Credentialing Expenses Treated as Qualified Higher Education Expenses for Purposes of 529 Accounts	Expands qualified higher education expenses to include expenses incurred in attending a postsecondary credential program that awards postsecondary employment credentials, including a postsecondary employment credential that is industry recognized, an apprenticeship that is registered and certified with the Secretary of Labor under the National Apprenticeship Act, any occupational or professional license issued or recognized by a state or the federal government, and any recognized postsecondary credential as defined under section 3 of the Workforce Innovation and Opportunity Act. Effective for distributions made after the date of enactment	Effective upon enactment, July 4, 2025	Potential expansion of partnership with 529 as they typically prioritize parents of younger aged students. Include in financial literacy — expanded audience re: apprenticeship	Allows tax-free withdrawals from 529 plans for expenses related to earning credentials—making these plans more flexible for non-degree, skills-based education Now includes expenses for "postsecondary credentialing" covering enrollment, tuition, materials, exams—so long as they're part of a recognized postsecondary credential program	New source of funding/financial support for apprentices that was not previously available.
Sec. 70415 Modification of Excise Tax on Investment Income of Certain Private Colleges and Universities	 Revises the excise tax on applicable educational institutions with a new rate structure Creates an exemption for colleges that have less than 3,000 tuition-paying students. Amends the definition of student-adjusted endowment to the aggregate fair market value of the assets of such institution (determined as of the end of the preceding taxable year), other than those assets that are used directly in carrying out the institution's exempt purpose, divided by the number of students enrolled in the institution. Amends the definition of net investment income, overriding certain regulatory exceptions under current law 	Effective for taxable years beginning after December 31, 2025	N/A	N/A	Yes Institutions that have fewer than 3,000 tuition-paying students during the preceding tax year are exempt from the proposed endowment tax.



Title VIII – Committee on Health, Education, Labor, and Pensions

Торіс	High-level Summary	Effective Date	Impacts ACPE	Impacts Students	Impacts Alaska
	Subtitle A-Exemption	n of Certain Asset	s		
Sec. 80001 Exemption of Certain Assets (family-owned farms, small businesses, and commercial fishing operations)	Excludes family farms on which families reside, small businesses with 100 or fewer full-time employees owned and controlled by the family, and commercial fishing businesses, including related expenses, vessels, and permits owned and controlled by the family, from being counted as assets in the federal student aid eligibility formula.	July 1, 2026 (award year 2026/2027)	Potential increase to the number of students who qualify for AEG	Yes May increase the number of students qualifying for needbased aid	Yes May broaden access for rural and coastal students from entrepreneurial families
	Subtitle B-Lo	oan Limits			
Sec. 81001 Establishment of Loan Limits for Graduate and Professional PLUS Loans	 Eliminates Grad PLUS loans for graduate and professional students. Sets the maximum annual loan limits for graduate students at \$20,500, while professional students (e.g., law or medical students) may borrow up to \$50,000 annually. Sets lifetime borrowing limits of \$100,000 for graduate students and \$200,000 for professional students. Caps Parent PLUS loans at \$20,000 per dependent student per year, with a \$65,000 lifetime limit per student. Establishes a total lifetime borrowing cap of \$257,500 for all students, excluding Parent PLUS loans taken on their behalf. Sets the effective date for the changes related to annual and aggregate loans limits for graduate and professional students and parent borrowers as July 1, 2026. Sets lower limits for part-time students that are directly proportional to the students' enrollment during any academic year, rounded to the nearest whole percentage point (e.g., half-time students are eligible for half the maximum loan). Allows institutions of higher education to set lower loan limits as long as the limits are applied uniformly within programs. Provides an interim exception from the graduate and professional student loan termination (3)(C), graduate and professional annual aggregate limits for Federal Direct Unsubsidized Stafford loans (4), parent borrower annual and aggregate limits for Federal 	July 1, 2026 (provides an interim exception for students enrolled as of June 30, 2026, and have received one of these loans.)	There may be a significant increase in unmet financial need. May want to consider increase loan limits for ASEL and FEL; adjust limits for part-time enrollment; create new program specifically for graduate students; revisit PSEP options	Yes The new loan limits and elimination of Grad PLUS loans may reduce access to federal financing for students pursuing advanced degrees, particularly in high-cost programs New caps on Parent PLUS loans may impact undergraduate students/families who rely on these loans to cover tuition gaps	Ves Universities may need to direct students to institutional aid or private financing options to maintain enrollment in graduate and professional programs Caps on Parent PLUS loans may also require undergraduate students to supplement funding needs with private financing to cover tuition gaps



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Topic	High-level Summary	Effective	Impacts	Impacts	Impacts
		Date	ACPE	Students	Alaska
	Direct PLUS loans (5) and lifetime maximum aggregate amount for all students (6), for students who are enrolled in an institution of higher education as of June 30, 2026, and have received one of these loans.				• The Department is developing a revised schedule of loan limit reductions for part-time students, to be issued by the Secretary for public comment. Starting in the 2026–2027 academic year, institutions must use this schedule to reduce annual loan limits for students not enrolled full-time.
	Subtitle C–Loan	Repayment			tille.
Sec. 82001	Repayment Plan/New Borrowers	Loans made on or	Yes	Yes	Yes
Loan Repayment	 For loans made on or after July 1, 2026, borrowers will be offered three repayment plans, with all other plans being eliminated: The new Repayment Assistance Plan (RAP) The new Standard Repayment Plan (4 terms available: 10, 15, 20, or 25 years based on the amount borrowed or outstanding balance in repayment) Any plan authorized under Section 455(d)(1) of the Higher Education Act, which details Direct Loans under the William D. Ford Federal Direct Loan Program. Repayment Plan/Current Borrowers Current borrowers with no new loans made on or after July 1, 2026, are eligible to enroll in the current Standard, Graduated, Extended, or current Income Based (IBR) repayment plans, and may also opt in to the new RAP. Current borrowers may also switch between, enter, or remain on existing IDR plans until July 1, 2028. 	after July 1, 2026	ACPE will need to work with its FFELP servicer to ensure existing borrowers understand the changes to the existing IBR plan and their repayment plan options including the RAP. Borrowers can remain on existing plans until July 1, 2028	Students taking out new Direct Loans may perceive the new repayment terms as less flexible or more burdensome Current students may find the changes confusing and need guidance	The new repayment structure may improve long-term loan management and reduce default risk, which could benefit postsecondary institutions subject to accountability metrics tied to borrower outcomes The elimination
	Removes the requirement for borrowers to demonstrate a partial				of existing



Topic	High-level Summary	Effective Date	Impacts ACPE	Impacts Students	Impacts Alaska
	financial hardship. Retains cancellation for balances of loans repaid under IBR at 25 years, or 20 years for new borrowers. Allows for covered income contingent loans to be repaid under IBR. New Repayment Assistance Plan Establishes a new income-driven repayment (IDR) plan, called the Repayment Assistance Plan (RAP).	Date	ACTL	Stodents	repayment plans and the complexity of the new system may require expanded counseling and borrower education
	Parent PLUS and Consolidation Loans				Caucadon
	Consolidation loans made on or after July 1, 2026, are only eligible for the RAP or standard repayment plans.				
	• A consolidation loan (subsidized or unsubsidized) taken out by a borrower before July 1, 2026, is treated like any other eligible loan. Borrowers currently in an IDR plan have until July 1, 2028, to select a standard plan, IBR, or RAP.				
	If the consolidation loan was used to pay off a Parent PLUS loan, it must enter repayment under ICR before July 1, 2028, to become eligible for IBR				
	If the borrower takes no action by that date, all eligible loans will be automatically moved to RAP, and any loans not eligible for RAP will be placed into IBR.				
	• All new Parent PLUS loans from July 1, 2026, on must be repaid under the standard repayment plan; they are not eligible for RAP. If a borrower chooses RAP, but has a loan that is not eligible for RAP (like Parent PLUS and certain consolidated loans) they must repay the ineligible loan/s separately				
	For borrowers who had borrowed Parent PLUS before July 1, 2026, and subsequently borrowed from the program on or after July 1, 2026, repayment for all loans must be under the same repayment plan, of which the only eligible plan for Parent PLUS borrowers is the standard plan				



Topic	High-level Summary	Effective Date	Impacts ACPE	Impacts Students	Impacts Alaska
Sec. 82002 Deferment; Forbearance	 Eliminates economic hardship and unemployment deferments for borrowers who receive federal student loans on or after July 1, 2027. Limits forbearance eligibility to a maximum of nine months within any 24-month period. 	Federal Student Loans made on or after July 1, 2027	Yes Borrowers with loans made on or before July 1, 2027, are still able to use these deferment options under the current rules. Once all borrowers' loans made before that date are paid in full, these options will cease to exist.	Yes These changes significantly reduce the flexibility borrowers have to pause payments during financial hardship. The reduced availability of deferment and forbearance options may increase the risk of delinquency among recent graduates facing financial hardship.	N/A
Sec. 82003 Loan Rehabilitation	 Allows borrowers with defaulted Federal Family Education Loans (FFEL) or Perkins Loans to rehabilitate their loans twice instead of once, beginning July 1, 2027 Increases the minimum monthly rehabilitation payment from \$5 to \$10 for borrowers with one or more defaulted loans. 	Beginning July 1, 2027	Yes Allowing borrowers to rehabilitate defaulted FFEL and Perkins Loans twice may reduce long-term default rates and loan recovery	Yes The increased minimum payment may slightly raise the barrier for some borrowers to rehabilitate loans	N/A
Sec. 82004 Public Service Loan Forgiveness	Ensures that on-time payments made under the new Repayment Assistance Plan will count toward the 120 qualifying payments required for Public Service Loan Forgiveness.	July 1, 2026	Yes Existing borrowers can opt into the new Repayment Assistance Plan at launch and immediately receive PSLF credit.	Yes Allowing payments under the new Repayment Assistance Plan to count toward Public Service Loan Forgiveness ensures continued access for public	N/A



Topic	High-level Summary	Effective Date	Impacts ACPE	Impacts Students service borrowers using the new plan	Impacts Alaska
Sec. 82005 Student Loan Servicing	Allocates \$1 billion for administrative costs related to servicing federal direct student loan programs, including support for repayment operations.	Effective upon enactment of the bill on July 4, 2025	N/A	Yes May improve the efficiency and reliability of repayment systems, reducing administrative burdens for both borrowers and institutions.	N/A
	Subtitle D-P	Pell Grants			
Sec. 83001 Eligibility	 Requires foreign income of the student's parents or, in the case of an independent student, the student and the student's spouse, to be included in the adjusted gross income calculation when determining Pell Grant eligibility Sunsets a provision that allows a student to receive a Pell Grant if it is determined they were eligible but did not initially receive the grant Makes students who have a student aid index that is equal to or exceeds twice the amount of the total maximum Federal Pell Grant for that academic year ineligible for a Pell Grant 	Effective July 1, 2026 The sunsetting provision is applicable for years beginning before July 1, 2026	Minimal, if at all since AEG funding is limited. Likely these changes will impact students with a higher SAI than 0.	Yes Tightening Pell Grant eligibility may reduce access to federal aid for some students	Yes
Sec. 83002	Expands eligibility for Pell Grants to students enrolled in an eligible	Beginning on July	May increase AEG	Yes	Yes
Workforce Pell Grants	 workforce program The governor of the state in which the program is offered must determine that the program: Provides an education aligned with the requirements of high-skill, high-wage or in-demand industry sectors or occupations; Meets the hiring requirements of such potential employers or occupations; Prepares students to pursue one or more certificate or degree programs at one or more institutions of higher education by ensuring the student will receive academic credit that will be accepted toward meeting a certificate or degree requirement; Leads to a recognized post-secondary credential; 	1, 2026.	demand since short-term programs were not eligible for the Pell previously.	Expanding Pell Grant eligibility to students in short- term, high-quality workforce training programs could better serve adult learners and career changers.	By aligning program requirements with labor market needs and requiring strong completion and job placement outcomes, the provision encourages institutions to develop or partner with programs that



Topic	High-level Summary	Effective Date	Impacts ACPE	Impacts Students	Impacts Alaska
Sec. 83003 Pell Shortfall	 Prepares students for employment in an occupation with only one recognized postsecondary credential; and Provides the student with a credential upon completion. Following the determination by the governor, the Secretary of Education must determine that the program: Has been offered by the eligible institution for at least one year; Has a completion rate of at least 70%; Has a verified job placement rate of at least 70%, measured 180 days after completion; and The total amount of published tuition and fees does not exceed the value-added earnings of students who received federal financial aid through this program and who completed the program three years prior to the award year. Increases funding for the Pell Grant program from \$2.17 billion to \$12.67 billion to address projected shortfalls. 	Date	May increase AEG demand	Yes The increase in funding for the Pell Grant would allow	deliver measurable economic value. Yes
Sec. 83004 Federal Pell Grant Exclusion Relating to Other Grant Aid	Makes students ineligible for a Federal Pell Grant if they receive non-federal grant aid (from states, institutions, or private sources) that equals or exceeds their cost of attendance	July 1, 2026	Yes The Alaska Education Grant (AEG) 20 AAC 16.005 is available to an eligible student to pay allowable costs of attendance that	additional students to access these grants. More students may receive Pell Grants, but the amount they receive will not increase Yes Previously, students who received a full-ride scholarship could still be eligible for a Pell Grant if they met the criteria for financial need	Yes Postsecondary institutions will need to certify students for Grant and Scholarship awards before determining eligibility for the



Topic	High-level Summary	Effective	Improperte	Imposts	l man a ct c
Topic	High-level Summary		Impacts	Impacts	Impacts
		Date	help financial aid provided to the student. The Alaska Performance Scholarship (APS) 20 AAC 16.220(i) APS scholarship money is used to supplement other non-loan aid. In order not to supplant other non-loan aid, an otherwise qualifying student's costs of attendance are reduced by other scholarships, grants, or stipends, or any other non-loan aid	Students	Alaska
	Subtitle E – Acc	countability	1	-	<u> </u>
Sec. 84001 Ineligibility Based on Low Earning Outcomes	Deems certain educational programs—defined as programs that	J	May impact AS 14.43.825 (e): The amount of a scholarship award may not exceed the amount of the student's costs of attendance as certified by the postsecondary institution for the purposes of federal financial aid, less any other	Yes Certain programs may be at risk of losing eligibility for federal funds	Yes Institutions that offer federal funding may need to reassess or restructure low- performing programs The inclusion of an appeal process offers a safeguard, allowing universities to contest determinations and



Topic	High-level Summary	Effective Date	Impacts ACPE	Impacts Students	Impacts Alaska
	 Requires educational programs that do not meet the cohort median earning requirements for one year during the applicable covered period (a period of three years immediately preceding the data of determination of the program), but that have not yet failed to meet earning requirements for two years during the covered period, to inform enrolled students that the program is at risk of losing its eligibility for federal funds. Requires the Secretary of Education to establish a process for educational programs that have lost eligibility to apply to regain eligibility after a period of no less than two years. 		scholarships or nonloan financial aid awarded to the student.		potentially retain aid eligibility for programs that serve broader educational missions
	Subtitle F – Reg	ulatory Relief	·		
Sec. 85001 Delay of Rule Relating to Borrower Defense to Repayment	 Establishes that upon the date of enactment, for loans that first originate before July 1, 2035, the provisions of subpart D of part 685 of title 34, Code of Federal Regulations, relating to borrower defense to repayment will not be in effect. Upon enactment of this section, for loans that first originate before July 1, 2035, any regulations related to the borrower defense to repayment rule that took effect on July 1, 2020, will be restored and revived as if it were in effect on such date. 	Effective upon enactment, July 4, 2025	N/A	Yes Delays implementation of the Biden Administration's Borrower Defense to Repayment regulations until July 2035, at which time the Department may revise or repeal such regulations. The Department will publish a Federal Register notice that restores the regulations that were in effect on July 1, 2020	N/A
Sec. 85002 Delay of Rule Relating to Closed School Discharges	 Closed school discharge rules published on November 1, 2022, will not apply to loans first originated before July 1, 2035, under sections 674.33(g), 682.402(d), and 685.215. Establishes that for those loans that first originate before July 1, 2035, the portions of the code related to closed school discharges made prior to the November 2022 Department of Education regulations will be in effect. 	Effective upon enactment, July 4, 2025	N/A	Yes Delays the Closed School Discharge regulations until July 2035, reinstating the July 1, 2020, regulations	N/A

State of Alaska Commission on Postsecondary Education

Resolution of Appreciation 2025.05

WHEREAS, Commissioner Joshua Bicchinella, as a representative of Alaska's proprietary education as Campus President, Program Manager/Compliance Officer and Regional Campus Manager, faithfully served on the Alaska Commission on Postsecondary Education from May 2018 through December 2023, and then as a representative of the general public faithfully served on the Alaska Commission on Postsecondary Education from March 2024 through July 2025; and

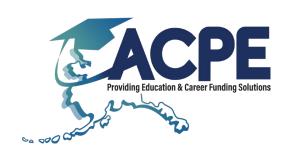
WHEREAS, Commissioner Bicchinella has been a valuable and engaged member of the Commission, serving as both Vice Chair and Chair. Furthermore, Commissioner Bicchinella served the Alaska Student Loan Corporation as a member, and as Chair of that Body, providing insightful leadership to both entities; and

WHEREAS, Commissioner Bicchinella generously gave his time to learn and understand the programs and services the Commission offers and continuously encouraged his fellow members to do the same, which greatly contributed to providing stable, informed leadership to the Commission; and

WHEREAS, Commissioner Bicchinella actively supported the Commission's mission to promote postsecondary attainment in Alaska and opportunities to ensure students have access to education and career training beyond high school. Commissioner Bicchinella dedicated his personal time to travel to Juneau to advocate and support legislation that sought to improve Alaska's student loan programs in the 32nd Legislature. His efforts were impactful and the legislation was passed;

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

BE IT FURTHER RESOLVED, that their Resolution be appropriately appropriate their resolution of the propriate that their resolution is appropriate to the propriate that the propriate that their resolution is appropriate to the propriate that the propriate th	priately engrossed and conveyed to Commissioner Bicchinella with a
copy to be incorporated in the official minutes of the October 9, 2	2025, meeting of the Commission.
Trish Zugg, Chair	Kerry Thomas, Executive Director
66)	,



Alaska Commission on Postsecondary Education

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

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acpe.alaska.gov

MEMORANDUM

TO: Members, Alaska Commission on Postsecondary Education

CC: Kerry Thomas, Executive DirectorFROM: Jackie Hall, Program Manager

DATE: September 10, 2025 **SUBJECT:** Regulations for Adoption

The Alaska Commission on Postsecondary Education (ACPE) proposes to adopt regulation changes in Title 20, Chapter 15 of the Alaska Administrative Code dealing with student financial aid, including the Alaska Supplemental Education Loan Program and the Alaska Family Education Loan Program. Changes in Title 20, Chapter 16 of the Alaska Administrative Code dealing with the Alaska Education Grant and Scholarship programs. In addition, the Commission proposes a change in Title 20, Chapter 17 of the Alaska Administrative Code dealing with the Regulation of Postsecondary Educational Institutions.

Proposed regulation changes were published in the following newspapers, published on ACPE's website, the Alaska Online Public Notice System, and distributed to all Alaska Legislators and Alaska postsecondary institutions.

- Anchorage Daily News;
- Fairbanks Daily News Miner;
- Juneau Empire, and
- Ketchikan Daily News.

Proposed regulation changes were available for public comment for 30 days and expired September 5, 2025, during which time no official questions or comments were received. Proposed changes include the following:

- 20 AAC 15.935(e). Repeal the annual loan maximums for the Alaska Supplemental Education Loan Program and the Alaska Family Education Loan Program.
- 20 AAC 15.990(a). Add a new paragraph to define the term "alternative repayment schedule."
- 20 AAC 15.990(a).
 Add a new paragraph to define the term "default forbearance agreement."
- 20 AAC 16.015(a)(1). Change the term "expected family contribution" to "Student Aid Index."

- 20 AAC 16.037(a). Clarify grant awards are determined "in part" by the student's Student Aid Index as reported on the FAFSA, and change the term "expected family contribution" to "Student Aid Index."
 - 20 AAC 16.210.

 Repeal and readopt to clarify the full-time and half-time credit requirements for a first-year and a second- or subsequent-year scholarship recipient enrolled in an undergraduate, graduate, or credit-based certificate program, and career and technical school program; add a new subsection to define the qualifying eligibility requirements for a scholarship award recipient enrolled full-time in an undergraduate, graduate, or credit-based certificate program, and career and technical school program to receive an increased scholarship award; and clarify that a student's eligibility is extended by one semester for each semester the student is enrolled part-time; however, the extension cannot exceed the maximum of eight
- 20 AAC 16.220(c)(2). Align the half-time description for a graduate student with 20 AAC 16.220(b)(2).

semesters of enrollment.

- 20 AAC 16.900(b)(3).

 Repeal the term "expected family contribution" and adopt a new definition of "Student Aid Index."
- 20 AAC 17.062(a). Modify the date when annual performance reports and fees must be submitted to the Alaska Commission on Postsecondary Education.

Statutory authority: AS 14.42.030, AS 14.43.105, AS 14.43.110, AS 14.43.120, AS 14.43.125, AS 14.43.173, AS 14.43.405, AS 14.43.406, AS 14.43.415, AS 14.43.420, AS 14.43.630, AS 14.43.740, AS 14.43.810, AS 14.43.820, AS 14.43.825, AS 14.48.050, and AS 14.48.090.

Motion: Move to adopt regulation changes in Title 20, Chapter 15, regarding the Alaska Supplemental Education Loan and Alaska Family Education Loan Programs, Chapter 16, regarding the Alaska Education Grant and Scholarship Programs, and Chapter 17, regarding the Regulation of Postsecondary Educational Institutions as written in the draft regulations, subject to final review and approval by the regulation's attorney in the Department of Law.

Register	_,	2025	MISCELLAN	IEOUS BOARDS
20 AAC 15.93	35(e) is repealed:			
(e) Rej	pealed/_	/[FOR LOANS MA	ADE UNDER AS 14.43.170 -
14.43.175 (AI	LASKA SUPPLE	MENTAL	LEDUCATION L	OAN PROGRAM) OR AS 14.43.710
- 14.43.750 (A	LASKA FAMIL	Y EDUC	ATION LOAN PI	ROGRAM), THE MINIMUM
ANNUAL LC	AN AWARD TO	O A BORI	ROWER FOR	
	(1) AN ELIGIB	LE UNDE	ERGRADUATE S	TUDENT IS
	(A) \$14,	000 FOR	ON-TIME ENRO	LLMENT;
	(B) \$12,	500 FOR 1	FULL-TIME ENF	ROLLMENT;
	(C) \$7,5	00 FOR H	ALF-TIME ENR	OLLMENT;
	(2) AN ELIGIB	LE GRAD	OUATE STUDEN	T IS
	(1) \$15,0	000 FOR I	FULL-TIME ENR	OLLMENT;
	(B) \$7,5	00 FOR H	ALF-TIME ENR	OLLMENT; AND
	(3) AN ELIGIB	LE STUD	ENT ATTENDIN	IG A CAREER EDUCATION
PROGRAM,	THE DURATION	OF WH	ICH IS AT LEAS	T 180 HOURS OVER A PERIOD OF
NOT LESS T	HAN SIX WEEK	S, AND	THAT CULMINA	TES IN A TERMINAL
CERTIFICAT	E DESIGNED T	O LEAD	TO EMPLOYME	NT, IS \$10,000]. (Eff. 3/22/97,
Register 141;	am 4/20/2000, R	egister 154	4; am 2/22/2015, I	Register 213; am/,
Register	_)			
Authority:	AS 14.43.105	AS	14.43.173	AS 14.43.640
	AS 14.43.110	AS	14.43.320	AS 14.43.740
	AS 14.43.120	AS	14.43.630	

Register	, 202:	5 MISCELLAI	NEOUS BOARDS	
20 AAC 15.9	990(a) is amended by ac	lding new paragraphs	to read:	
	(28) "alternative repa	yment schedule" mear	ns a revision to a borrower's existing	
loan repayme	ent term to provide shor	t-term or long-term re	epayment relief; a revised repayment	
schedule adju	ısts			
	(A) the amoun	nt of time the borrowe	er will make payments; and	
	(B) the month	ly installment amount	t over the life of the loan;	
	(29) "default forbeara	ance agreement" mean	s a short-term default recovery	
agreement in	which			
	(A)a borrowe	r agrees to make a spe	ecific number of voluntary monthly	
paym	ents as determined by t	he commission to dem	nonstrate the borrower's renewed	
ability	y and willingness to rep	pay the loan; and		
	(B) upon the l	borrower's successful o	completion of the default forbearance	e
agree	ment, the commission of	discontinues administr	ative collection activity and removes	s a
repor	t of default from the bo	rrower's loan record a	nd consumer credit report.	
(Eff. 6/23/95	, Register 134; am 3/22	/97, Register 141; am	3/15/98, Register 145; am 4/20/2000	Э,
Register 154	; am 11/5/2000, Registe	er 156; am 4/27/2001,	Register 158; am 3/1/2002, Register	
161; am 7/1/2	2002, Register 162; am	4/2/2004, Register 16	9; 2/27/2010, Register 193; am	
11/16/2012,	Register 204; am 4/6/20	018, Register 226; am	/, Register)	
Authority:	AS 14.42.030	AS 14.43.125	AS 14.43.630	
	AS 14.43.105	AS 14.43.160	AS 14.43.740	
	AS 14.43.120	AS 14.43.320		

Register	, 202	5 MISCELLAI	NEOUS BOARD	S
20 AAC 16.0	15(a)(1) is amended to	read:		
	(1) lowest Student A	Aid Index [EXPECTE	D FAMILY CON	TRIBUTION] as
reported on th	ne Free Application fo	or Federal Student A	id (FAFSA) [FA	FSA];
(Eff 2/22/201	5, Register 213, am 4/	6/2018, Register 226;	am 8/16/2024, Re	egister 251; am
/	, Register)		
Authority:	AS 14.42.030	AS 14.43.406	AS 14.43.415	
	AS 14.43.405			
20 AAC 16.0	37(a) is amended to re	ad:		
(a) Gr	ant award amounts are	based on financial ne	ed, determined <u>ir</u>	part by the student's
Student Aid	<u>Index</u> [EXPECTED F	'AMILY CONTRIBU'	ΓΙΟΝ] as reported	d on the <u>Free</u>
Application	for Federal Student A	<u>aid (FAFSA)</u> [FAFSA	.] and by the stud	ent's enrollment
status.				
(Eff. 2/20/200	05, Register 173; am 1	2/28/2008, Register 18	38; am 10/3/2011	, Register 200; am
4/4/2013, Reg	gister 206; am 2/22/20	15, Register 213; am _	/	_, Register)
Authority:	AS 14.42.030	AS 14.43.406	AS 14.43.420	
	AS 14.43.405	AS 14.43.415		
20 AAC 16.2	10 is repealed and read	dopted to read:		
(a) Ar	applicant for an Alas	ka performance schola	rship must	
	(1) meet the requirer	nents of AS 14.43.820	(a) and (m);	
	(2) meet the academ	ic eligibility requireme	ents of 4 AAC 43	and
	(A) if a first-	vear scholarship recipi	ent enrolled in ar	undergraduate

Register	,2025 MIS	SCELLANEOUS BOARDS
aca	ademic program of study on a	
	(i) full-time basis,	successfully complete a minimum of 24
	semester credits or the equivalent	or
	(ii) half-time basis	successfully complete a minimum of 12
	semester credits or the equivalent	
	(B) if a first-year scholars	nip recipient enrolled in a graduate or credit-
base	sed certificate program of study on a	
	(i) full-time basis,	successfully complete a minimum of 18
	semester credits or the equivalent	or
	(ii) half-time basis.	successfully complete a minimum of 10
	semester credits or the equivalent	
	(C) if a second- or subsequ	uent-year scholarship recipient enrolled in an
und	dergraduate program of study on a	
	(i) full-time basis,	have successfully completed a minimum of 24
	semester credits or the equivalent	in the first year and an additional 30 semester
	credits or the equivalent for each	subsequent year that scholarship money was
	received; or	
	(ii) half-time basis	s, have successfully completed a minimum of 12
	semester credits or the equivalent	in the first year and 15 semester credits or the
	equivalent for each subsequent ye	ar that scholarship money was received;
	(D) if a second- or subsequence	uent-year scholarship recipient enrolled in a
grae	aduate or credit-based certificate progra	am of study on a

(i) full-time basis, have successfully completed a minimum of 18

Register	2025	MISCELLANEOUS BOARDS

semester credits or the equivalent in the first year and 22 semester credits or the equivalent in the subsequent year that scholarship money was received; or

- (ii) half-time basis, have successfully completed a minimum of 10 semester credits or the equivalent in the first year and 12 semester credits or the equivalent in the subsequent year that scholarship money was received; or
- (E) if a career and technical school program scholarship recipient enrolled in a non-credit hour program of study on a
 - (i) full-time basis, have successfully completed the program with attendance of at least 30 clock hours per week for not less than 12 weeks; or
 - (ii) half-time basis, have successfully completed the program with attendance of at least 15 clock hours per week for no less than six weeks;
 - (3) meet continuing eligibility requirements, including
- (A) if a student other than a career and technical school program student, maintaining a cumulative grade point average of at least 2.5 on a 4.0 scale to receive a second or subsequent disbursement of a scholarship award; or
- (B) if a career and technical school program student, meeting the satisfactory progress requirements of the career and technical school program before receiving a second or subsequent disbursement of a scholarship award; and
- (4) complete two consecutive semesters or three consecutive quarters of full-time enrollment and have a qualifying cumulative grade-point average or equivalent, as certified by the postsecondary institution, to be eligible for an increased award under AS 14.43.825(h); in this subsection, a student is considered full-time if the student is
 - (A) an undergraduate student enrolled in a course of study that is not less

MISCELLANEOUS BOARDS

Register ______, _____ 2025

than 15 credits per semester or the equivalent per quarter or	
(B) a graduate or credit-based certificate program student enrolled in a	
course of study that is not less than 11 credits per semester or the equivalent per quarter;	
or	
(C) a career and technical school program student enrolled in a non-credit	t
hour program that requires attendance of at least 30 clock hours per week for not less	
than 12 weeks.	
(b) Notwithstanding the minimum enrollment requirements of (a)(4) of this section, for	
purposes of receiving an increased award under AS 14.43.825(j), a career technical school	
program student must complete two technical school programs and have earned a degree or	
certificate to be considered for a scholarship award level increase.	
(c) Notwithstanding an applicant's eligibility, scholarship money will not be awarded to	
an applicant for a program	
(1) designed to terminate in a private pilot license; or	
(2) of study conducted outside the state, unless the program is a formal exchange	
program available as part of a degree program at an eligible institution in this state.	
(d) A student who receives an extension under AS 14.43.825(c) for part-time enrollment	
may not exceed the equivalent of eight full-time semesters.	
(e) The postsecondary institution of attendance shall certify final applicant eligibility in	
accordance with 20 AAC 16.235. (Eff. 1/1/2011, Register 196; am 11/16/2012, Register 204;	
am 8/16/2024, Register 251; am/, Register)	
Authority: AS 14.42.030 AS 14.43.820 AS 14.43.825	
AS 14.43.810	

Register,2025 MISCELLANEOUS BOARDS
20 AAC 16.220(c)(2) is amended to read:
(2) <u>in</u> a graduate <u>degree or certificate program</u> [STUDENT], must be enrolled
each term in at least five but not more than eight semester credit hours, or the equivalent,
applicable to the student's graduate degree or certificate program; or
(Eff. 1/1/2011, Register 196, am 4/6/2018, Register 226; am 8/16/2024, Register 251;
am/, Register)
Authority: AS 14.42.030 AS 14.43.810 AS 14.43.825
20 AAC 16.900(b)(3) is repealed:
(3) repealed/;
20 AAC 16.900(b) is amended by adding a new paragraph to read:
(12) "Student Aid Index (SAI)" means the eligibility index number provided by
the United States Department of Education as calculated from information provided on the Free
Application for Federal Student Aid (FAFSA) that represents a student's financial need; a
negative SAI indicates the student has a higher financial need. (Eff. 6/13/80, Register 74; am
11/27/86, Register 100; am 2/20/2005, Register 173; am 12/28/2008, Register 188; am 1/1/2011
Register 196; am 11/16/2012, Register 204; am 4/4/2013, Register 206; am 2/22/2015, Register
213; am/, Register)
Authority: AS 14.42.030 AS 14.43.405 AS 14.43.810
20 AAC 17.062(a) is amended to read:
(a) An authorized institution shall annually submit, with the fee described in 20 AAC

staff may assess a late fee, in accordance with **20 AAC 17.055(a)** [20 AAC I 7.055(a)], if an institution fails to provide the information on or before the required date.

(Eff. 6/13/97, Register 142; am 4/24/98, Register 146; am 4/20/2000, Register 154; am 4/27/2001, Register 158; am 11/24/2007, Register 184; am 12/29/2010, Register 196; am 9/18/2022, Register 243; am ___/____, Register _____)

Authority: AS 14.42.030 AS 14.48.060 AS 14.48.090

AS 14.48.050 AS 14.48.070

Administrative Order 360

State of Alaska – Regulatory Reform Initiative
October 9, 2025

Jackie Hall Program Manager, ACPE





AO 360 – ALASKA'S REGULATORY REFORM INITIATIVE

Administrative Order 360 is Alaska's Regulatory Reform Initiative, issued by Governor Dunleavy on August 4, 2025

The initiative calls for a statewide review of existing administrative regulations to reduce regulatory burdens by 25% by the end of 2027

- **Purpose**: To improve the quality, transparency, and efficiency of the State's regulatory environment by reducing administrative and economic burdens on Alaskans, investors, and agencies, and encourage business and economic growth in Alaska
- **Applicability:** AO 360 applies to all departments, boards, commissions, and public corporations. ACPE and ASLC must each comply with the requirements under the regulatory reform initiative





REGULATORY REDUCTIONS

25% Reduction Over Two Years

Each department is empowered to determine which regulations are burdensome and how to reduce those burdens while ensuring all regulations are clearly written, legally sound, and supported by a demonstrated need

15% by December 31, 2026

Each department is required to identify regulatory reductions that amount to 15% and adopt changes by the end of 2026

10% by December 31, 2027

The remaining 10% reduction must be adopted by December 31, 2027, for a combined reduction of 25%

REGULATORY REFORM GOALS

Transparency and Access

- 1. Solicit and encourage stakeholder and public participation
 - O Engage stakeholders early and continuously in the regulatory development and reform process
 - O Conduct stakeholder and public meetings to collect written and oral feedback on the most burdensome regulations
 - O **Prioritize regulations for reform** based on stakeholder and public input





REGULATORY REFORM GOALS

2. Publish Guidance Documents Online

Clear Guidance

The term "guidance document" refers to documentation other than regulations produced by an agency, often called guidance documents, policies, interpretive bulletins, and similar resources

Permanent Access

Make all guidance documents available on the Alaska Online Public Notice System, ensuring access, transparency, and accountability





UNIFIED REGULATORY PLAN

Annually, all agencies must submit to the Office of the Governor a projected regulatory plan that lists all anticipated rulemaking actions during the subsequent fiscal year.

The Office of the Governor

- Ensure **interagency cooperation** and progress toward the initiative's goals
- Review and approve planned regulatory actions for the State
 Unified Regulatory Plan

Department of Law

- Develop the State Unified Regulatory Plan
- Provide training and templates to assist agencies



Review agency guidance documents



AGENCY REGULATIONS LIAISON (ARL)

A Regulations Liaison is assigned to each department, board, commission, or corporation. The Agency Regulations Liaison is responsible for managing the regulatory reform initiative and ensuring the agency meets reporting deadlines, progress benchmarks, and regulatory reform goals.

Department of Education and Early Development

Karen Morrison, Deputy Commissioner

ACPE & ASLC

• Jackie Hall, Program Manager





BENCHMARKS

Calculating Discretionary Requirements

• Each agency must set out its current baseline of discretionary requirements before it starts reducing those requirements

Guidance Documents

• Each agency must submit a comprehensive list of guidance documents and publish all resources to the Alaska Online Public Notice System

Regulatory Reform Plan

• Each agency must submit its proposed reform plans, identifying which regulations will be reduced through amendments or repeals

Quarterly Reporting

• Each agency must submit quarterly progress reports documenting reductions, additions, and net progress

PHASE 1: MILESTONES

2025-Early 2026

Goal: Approved framework with regulatory requirement baseline established and initial reform plan approved and published

- October 1: First quarterly report to the Office of the Governor and Department of Law
- October 13: Submit regulatory baseline and target reduction number
- October: Conduct public/stakeholder meetings to solicit feedback
- **November/December:** Identify regulations for reduction and develop the ASLC and ACPE Regulatory Reduction Plans
- **January 6:** Submit ASLC/ACPE Regulatory Reduction Plans to the Office of the Governor and Department of Law
- **February 1:** Publish Approved Plans on Alaska Online Public Notice System

PHASE 2: MILESTONES

December 31, 2026

- **Goal:** Achieve a 15% reduction in regulatory requirements from the established baseline
- **Target:** Submit adopted regulations for filing with the lieutenant governor's office
- **Progress Reporting:** Continue to submit quarterly progress reports to the Office of the Governor and the Department of Law, documenting reductions, additions, and net progress
- Unified Reform Plan: Submit and publish updated regulatory reform plans, contributing to the annual statewide plan

PHASE 3: MILESTONES

December 31, 2027

- **Goal:** Achieve an additional 10% reduction from the established baseline (25% cumulative)
- **Target:** Submit adopted regulations for filing with the lieutenant governor's office
- **Progress Reporting:** Continue to submit quarterly progress reports to the Office of the Governor and the Department of Law, documenting reductions, additions, and net progress
- Unified Reform Plan: Submit and publish updated regulatory reform plans, contributing to the annual statewide plan

ANNUAL REGULATORY PLANNING

Continuous Review

- Annually, all agencies must submit to the Office of the Governor a projected regulatory plan that lists all anticipated rulemaking actions during the subsequent fiscal year.
 - The new baseline number is not a temporary goal. Future regulation projects must comply with Administrative Order 360.
 - Newly added regulations must be incorporated into the baseline, and adjustments must be made elsewhere to maintain the established baseline



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MEMORANDUM

TO: Alaska Commission on Postsecondary Education Members

THROUGH: Kerry Thomas, Executive Director

FROM: Tyler Eggen, Institutional Authorization Program Coordinator

DATE: October 1, 2025

RE: Compliance and Activities Report for October 2, 2025

Quarter Applications

Renewal of Authorization

Alaska Institute of Oriental Medicine, Acupuncture, and Massage Therapy Institute of Massage Fairbanks Mat-Su CNA Training Program

Exemptions

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

Location	Certification this Quarter
Alaska	9
Out-of-State	12

Administrative Approvals

Alaska Career College

Review and approve changes to institutional catalog, tuition, and fees.

Generations Southeast Community Learning Center

• Review and approve short course of study programming.

Yuut Elitnaurvait- The People's Learning Center

 Review and approve change in Senior Management. Former Executive Director Michael Hoffman retired and Valerie Davidson is the new Executive Director.

<u>Institutional Authorization Monitoring & Activities</u>

This quarter, Commission staff provided all Authorized Institutions with the updated Annual Report, which must be filed with the Commission by December 1, 2025. Additional reminders are scheduled to been sent by Commission staff. At the time of writing this report, one institution has already submitted their report.

Style Starts Here Hair Academy completed it's teach out plan of its existing students before ceasing operations at the end of August 2025. Commission staff have been in communication with the Academy to surrender the student records to the Commission for preservation.

Wayland Baptist University continues to update Commission staff on its on-going teach out plan of its Alaska based students. A majority of students have continued with their studies online with the University and the students who did not have been notified of their rights as found in the Commission's regulations. The University can continue to advertise and enroll students for online modalities as the University participates in the State Authorization Reciprocity Agreement through Texas.

The Accrediting Bureau of Health Education Schools (ABHES) conducted an on-site accreditation visit of **Charter College**. ABHES invited Commission staff to be present at the visit, which allowed staff to observe the review process and interact with ABHES staff and evaluators.

Shear Fire Academy of Hair Design did not renew its surety bond in September 2025. As the bond has lapsed, the Academy's ability to operate was automatically suspended by law on September 25, 2025. The Academy had the ability to obtain a new bond, but on October 1, 2025, Commission staff received notification from the Academy that it was closing effective immediately. Commission staff will work with the Academy's owner to follow school closure protocols and submit student records.

Guide to Commission Action

Attached at the end of this report is the newly created Commissioners Guide for Institutional Authorization Motions and Action, and a supplement of examples of previous action taken by the Commission. The Guide was created from existing statutes and regulations, guidance provided for Commission action, and other historical Commission documents.

Federal Monitoring

Commission staff continue to monitor changes at the United States Department of Education (Department). This quarter, the Department stated its <u>intent</u> to establish two negotiated rulemaking committees, the Reimagining and Improving Student Education (RISE) Committee and the Accountability in Higher Education and Access through Demand-driven Workforce Pell (AHEAD) Committee. RISE Committee sessions are scheduled for September, October, and

November 2025. The AHEAD Committee sessions are planned for December 2025 and January 2026.

This quarter, the Department also <u>announced</u> that it would end discretionary funding to several Minority-Serving Institutions. Of note was the Strengthening Alaska Native and Native Hawaiian-Serving Institutions (Title III, Part A) grant which institutions in Alaska receive funding from. This development is still under review by Commission staff at the time of writing of this report.

State Authorization Reciprocity Agreement

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

Commission staff approved the Ilisagvik College's initial SARA application this quarter, and approved the renewal SARA applications for the University of Alaska Anchorage, the University of Alaska Fairbanks, and the University of Alaska Southeast.

This year, there were 32 proposals to change SARA policy. Each proposal must be approved by the four regional compacts before being submitted to the NC-SARA board for approval. After several rounds of public comment periods and amendments, the four regional compacts have voted on the proposals, of which the NC-SARA board will vote on nine.

State Higher Education Executive Officers Association

The State Higher Education Executive Officers Association (SHEEO) released information about its Improving State Consumer Protections through State Authorization Capacity Building and Research project. This project included a 50-state inventory of reauthorization processes and policy metrics. Alaska's scored well in the 50 state inventory, which potential areas to examine in the future including, but not limited to: tuition recovery funds (or student protection funds), requiring all institutions to have a teach out plan, examining wage data of graduates, and graduates debt-to-income ratios.

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.

This quarter, Commission staff received four informal complaints, two formal complaints, and one complaint initiated by the Commission's Executive Director on behalf of a group of students. All four individuals who submitted informal compliants were provided the ACPE formal complaint form.



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Commissioner Guide for Institutional Authorization Motions & Actions

Commissioners may take action on applications for Initial Authorization, Renewal of Authorization, and Amendments to Authorization, Agent Applications, and Special Actions. The following actions may be taken during a Commission meeting by carrying the staff recommendation, making a motion to amend the staff recommendation, or a new motion that differs from the staff recommendation:

	Action	Duration	Circumstances	Statute/Regulation
	Initial Authorization ¹	Up to 18	See below for Staff Recommendations	AS 14.48.070(d)
		months		20 AAC 17.020(f)
	Renewal of	Up to 5 years	See below for Staff Recommendations	AS 14.48.070(d)
	Authorization			20 AAC 17.025(g)
	Deferral of Action ²	One	Initial - Cannot begin operations	AS 14.48.070(g)
		Commission	Renewal - May only operate under an	20 AAC 17.020
		quarter	approved teach-out plan until the	
			Commission authorizes the renewal.	
			Program Amendment - Cannot enroll	
			students	
			Location Amendment - Cannot	
		10	operate in new location	
j	Conditional	Up to	If institution meets most requirements	AS 14.48.070(g)
	Authorization to New	Commission's	and likely to meet others by specific	AS 14.48.120
	Institution	discretion	deadline	20 AAC 17.125
Ī	Conditional	Up to	Ensure compliance and likely to meet	AS 14.48.070(g)
	Authorization to	Commission's	the requirements set forth by the	AS 14.48.120
	Existing Institution	discretion	Commission	20 AAC 17.125
_	Suspension of	Up to	Institution agrees to and meets	AS 14.48.120
	Authorization	Commission's	Commission's terms to operate	20 AAC 17.125
		discretion	of the state of th	
Ī	Revocation of	1	Occurs mid-Authorization cycle if	AS 14.48.120
Ì	Authorization		violating AS 14.48, conditions set by	20 AAC 17.125
			Commission, and unlikely to meet	
			compliance	
Ī	Denial of	1	Application substantially out of	AS 14.48.110
	Authorization	5 -	compliance and unlikely to meet	20 AAC 17.020
1			standards	20 AAC 17.025

Guidelines for Staff Recommendations of Institutional Authorization Periods:

Initial and Renewal of Authorization applications (up to three years):

- 1. Timely and complete application submission.
- 2. Evidence of ongoing financial and administrative health.
- 3. No instances of violation of Authorization requirements during the most recent Authorization period.
- 4. Good standing with governing agencies.
- 5. Previous Commission precedent when taking action.

Renewal of Authorization applications (up to five years).

- 1. Meets all requirements above.
- 2. Accreditation in good standing with a regional or national accrediting agency recognized by the United States Department of Education;
- 3. Institutional Title IV participation in good standing, including absence of a high-risk default rate (if the institution participates in Title IV);
- 4. Institutional Alaska Student Loan (ASL) participation in good standing, including absence of a high-risk default rate (if the institution participates in the ASL Programs); and
- 5. Annual evidence of ongoing financial and administrative health, as documented in annual reports to the accrediting agency or other Commission-approved reports.

Possible Grounds for Conditioning, Suspension, Revocation, or Denial of Authorization:

- 1. Violates a provision of AS 14.48 or a regulation adopted by the Commission.
- 2. Furnishes false, misleading, or incomplete information to the Commission, or fails to furnish information requested by the Commission.
- 3. Violates a commitment made in an application for a request for Authorization to operate an institution.
- 4. If any person employed by the school who signed an application entered a plea of nolo contendere or has been found guilty of any crime involving moral turpitude.
- 5. Presenting to prospective students information relating to the school, or to the employment opportunities or opportunities for enrollment in institutions of higher learning after entering into or completing courses offered by the school, which is false, misleading, or fraudulent.

¹ Statute states "The term for which an initial authorization is given may not exceed two years, and may be issued for a lesser period of time. A subsequent authorization may be issued for a period up to five years." Regulations state "...The initial authorization period may not exceed 18 months."

² For Initial Authorization, Commission staff may defer an incomplete application to the next regularly scheduled Commission meeting if the institution fails to provide the information necessary to complete an application on or before the deadline set by the Commission staff.

- 6. Failure to provide or maintain the premise or equipment in a safe and sanitary condition as required by laws, regulations, or ordinances applicable at the location of the school.
- 7. Refusal or failure by an agent to display his/her permit upon demand of a prospective student, the Commission or its representative, or any other interested person.
- 8. Failure to maintain financial resources adequate for the satisfactory conduct of the courses or instruction offered or to retain a sufficient and qualified instructional and administrative staff.
- 9. Conduct of instruction in a course or field which has not been approved by the Commission for the school.
- 10. Where the registrant has been convicted of any crime, an essential element of which is dishonesty, or has been convicted in this or another State of any crime which under the laws of any State or the United States is a felony, if the Commission determines, after investigation, that such a person has not been sufficiently rehabilitated to warrant the public trust.
- 11. Paying a commission to valuable consideration to any person for acts or services performed in violation of AS 14.48.
- 12. Attempting to confer or conferring a fraudulent degree upon a student.
- 13. Attempting to conduct or employ or actually employing students in a commercial activity in conjunction with the operation of the school except to the extent that practical experience is essential to their training.
- 14. Misrepresenting to students or prospective students that they are qualified upon completion of any course for admissions to professional examinations under any occupational licensing statutory requirement.
- 15. Encouraging a student to enroll in courses of study when the institution knowns that the student has not attained the prerequisite course, credit, experience or skill.
- 16. Enrolling a student when it is reasonably obvious that the student is unlikely to successfully complete a program or is unlikely to qualify for employment in the field.
- 17. The arbitrary partitioning of a program into shorter classes or components for the purpose of circumventing the authorization requirements of AS 14.48 and this chapter.

Possible Conditions to be Included in Commission Action:

- 1. Student Admission- Limit or restrict the number of students enrolling.
- 2. Cease and Desist- From an act or practice that violates AS 14.48 or regulations.
- 3. Consumer Protection- Require teach-out plans or teach-out agreements, disclosures for student signatures, public notifications, and increased surety bonding.
- 4. Educational Quality- Require additional reviews of materials content, placing restrictions on the student-to-faculty ratio, and staff and faculty qualifications.
- 5. Finances- Increase financial monitoring, limit charges set by the institution.
- 6. Fines- Assigning fines (see below) and late fees.
- 7. Institutional Infrastructure- Include additional oversight regarding facilities, student resources, and the governing board.
- 8. Safety- Require additional safety measures.

Possible Fines and Penalties

- 1. The Commission may assess a civil fine, not to exceed \$5,000, for costs of investigating a complaint if the Commission finds that a violation has occurred.
- 2. A person who violates the provisions of AS 14.48.020 or who fails or refuses to deposit with the Commission the records required by AS 14.48.150 is subject to a civil penalty of not more than \$1,000 for each violation. Each day's failure to comply with the provisions of AS 14.48.020 and 14.48.150 constitutes a separate violation. The fine may be imposed by the Commission in an administrative proceeding or by a court of competent jurisdiction.
- 3. A person who violates the provisions of AS 14.48.020 or who fails or refuses to deposit with the Commission the records required by AS 14.48.150 is subject to a civil penalty of not more than \$1,000 for each violation. Each day's failure to comply with the provisions of AS 14.48.020 and 14.48.150 constitutes a separate violation. The fine may be imposed by the Commission in an administrative proceeding or by a court of competent jurisdiction.

Possible Institutional Responses to Commission Action for Conditioning, Suspension, Revocation, or Denial of Authorization:

- 1. Agrees to the terms of Commission action
- 2. Appeals the action with the State of Alaska, Office of Administrative Hearings
- 3. Submits a new application for Authorization or an Amendment of Authorization

Created August 2025



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Examples of Commission Action 2004 to 2024

Conditioning of Authorization - 2023 - Charter College received a five year Renewal of Authorization in January 2022. However, in summer of 2023, Commission staff learned the College had suffered a significant decline in revenue and suffered financial losses from operations. The College's Authorization was amended in July 2023 as the institution became financially unsound. The College was required to submit quarterly financial statements, student ledger information, a teach out plan, a notice to students, and increase its surety bond. These requirements remained in place until the College was determined to be financially sound in April 2024.

Conditioning of Authorization - 2022 - Shear Fire Academy of Hair Design received a one-year conditioned Renewal of Authorization. The Institution was financially unsound (and subject to consumer protection requirements) and lacked the administrative capacity to property maintain student records and student outcome data. The Academy was required to submit new record keeping procedures, which were evaluated at the next Renewal of Authorization period.

Denial of Authorization - 2022 - Alaska Academy of Advanced Cosmetology and Massage Institute's Renewal of Authorization application was denied for failure to provide appropriate student records, AS 14.48.060(b)(6), and proper life and safety documentation, AS 14.48.060(b)(7).

Deferred Action - 2020 - Vocational Training and Resource Center's (VTRC) (Now known as Generations Southeast Community Learning Center) Renewal of Authorization application was deferred from the April 2020 meeting to the July 2020 meeting. This action included a request for additional information on student completion statistics, placement statistics, and compliance with life and safety requirements. At the July 2021 meeting, VTRC received a one-year Renewal of Authorization.

Suspension of Authorization - 2010 - Ariel Hair Design School's surety bond expired on March 4, 2010, and the Institution failed to secure another bond before March 4, 2010. On March 8, 2010, the Institution's Authorization was suspended until a new bond was received or the existing Authorization expired, per AS 14.48.100(d). The Commission later received a new surety bond on March 19, 2010, and the Authorization was reinstated on March 22, 2010.

Deferred Action - 2006 - A special meeting was called in February 2006 to determine if Sheldon Jackson College should continue as an Authorized Institution. The Institution was required to document that it had the financial and administrative capacity to continue operations, after it failed to provide certain documents for the January 2006 meeting for the Institution's Renewal of Authorization. The Commission deferred action until July 2006 on the requirement that the Institution provide financial and administrative capacity information, and extended the Authorization to July 2006. At the July 2006 meeting, the Commission deferred action until October 2006, requesting additional financial information, Board of Trustees meeting minutes, and administrative capacity requirements. The Commission deliberated on assigning a \$5,000 fine and a \$250 late fee for the institution's repeated failure to provide the required documentation.

Revocation of Authorization - 2005 - Cimarron Tech's facilities no longer met municipal zoning codes regarding the delivery of a Nail Technician program. As the Institution failed to comply with all applicable state, municipal, and federal licensing, zoning, health, and safety requirements, per 20 AAC 17.060(h), the individual program was revoked from the Institution's Authorization.

Revocation of Authorization - 2004 - The Health TV Channel Inc.'s Authorization was revoked due to the Institution not meeting statutory requirements to carry liability insurance, per 20 AAC 17.060(g).

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Staff Report Alaska Institute of Oriental Medicine, Acupuncture and Massage Therapy Renewal of Authorization

Summary

The Alaska Institute of Oriental Medicine, Acupuncture, and Massage Therapy (Institute) offers training in Anchorage in traditional Chinese medicine and massage. The Institute offers a Massage Therapy Program that meets the licensure requirements of the Alaska Board of Massage Therapists and shorter courses for licensed professionals that meet the continuing education requirements of the Alaska Board of Massage Therapists.

In Alaska, the Board of Massage Therapists regulates massage therapy program requirements. The Board requires 625 hours of instruction leading toward professional licensure. The program offered by the Institute exceeds this requirement, and graduates have gone on to work in chiropractic offices, wellness clinics, and private practice.

Chief Administrator	Cynthia McMullen, CEO	Financial Statements	Financially Unsound
Address	2636 Spenard Rd., Suite 2 Anchorage, AK 99503	FY24 Tuition Revenues Annual Enrollment Data	\$306,792 31
Year Founded	2003	Complaints since the	0
Authorized Since	2003	last Authorization Surety Amount/Type	\$180,000/Bond

Program name	Program length	Cost
Massage Therapy Program	750 hrs	\$15,551
Tuina Medical Acupressure	258 hrs	\$3,500
Thai Yoga	174 hrs	\$2,350

Review & Updates Since the Last Renewal of Authorization

The Institute was previously Renewed for Authorization in October 2024 for one year as the Institute was determined to be financially unsound. The Institution was subject to consumer protection requirements, including providing unaudited financial statements, updated student account ledger information, a disclosure notice for student signature, and maintaining its current level of surety bonding.

This past year, the Institute continued to retain highly experienced faculty, strong alumni placement for employment, and remain a strong presence in the community. However, the Institute did have four students of their eleven student Spring cohort withdraw before the cohort began due to personal uncertainly related to Federal budget cuts. However, as of the writing of this report, the Fall 2025 cohort has sixteen students, which is the largest cohort of students for several years and a typical size of a cohort dating back to before the COVID-19 pandemic.

The Institute is exploring the option to deliver portions of its lecture classes in an online format to expand to more students in Alaska. This option would allow for the Institute to reduce its current leased facilities from two to one, dramatically reducing its lease expenses. Commission staff have consulted with the Board of Massage Therapist (BoMT) staff on the regulatory requirements for this to be feasible. Commission staff have recommended to the Institute that they should obtain BoMT approval prior to submitting an Administrative Approval for a Program Modification with the Commission.

Financially Unsound FY24 Financial Statements

The Institute's financial statements were included in the application. Upon review by Commission staff and the opinion of the Commission's third-party auditor for financial soundness tests, Commission staff determined that the Institute was financially unsound. Commission staff review of the financial statements indicated gains from operations of \$22,666 and positive cash flow from operations of \$3,463.

However, as of December 31, 2024, the Institute had a current ratio of 1.04, 49 days of cash on hand, and (0.56) months of expenses in reserve.

Financial Reporting FY25 Unaudited Statements

As a condition of the Institute's current Authorization, it reports unaudited financial statements and student ledger information quarterly to Commission staff. In preparation for the October 2025 Commission meeting, the Institute provided updated information on

September 10, 2025, to Commission staff for review, which includes current enrollment information. Staff's review of the financial statements indicated gains from operations of \$49,430 and positive cash flows from operations of \$49,430. The current ratio was 1.24, with 187 days of cash on hand, and (0.78) months of expenses in reserve.

The Fall 2025 cohort of sixteen students began instruction on September 8, 2025, and accounts for \$179,613 in outstanding tuition balances. Assuming that all students stay enrolled in the program and pay their outstanding balances, the Institute's operational revenue will exceed any of the previous fiscal year's total expenses.

Annual Report 2024 Data

Program Name	Number of Students	Completion Rate	Placement Rate
Massage Therapy Program	31	97%	80% 1

¹Does not include three students who left the state after completion of the program.

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 three students participating on the day of the visit (three other students were absent that day). Due to a small volume of surveys and the confidentiality of the students, specific information is not available. However, Commission staff reports nothing to indicate a lack of compliance related to the Institute's operations, based upon the surveys at the Site Visit or the Exit Survey data submitted in the Institute's 2024 Annual Report.

Materials Review

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

Evaluation

Minimum Standards Component - AS 14.48.060	Staff Evaluation/Comments
1. Program and courses meet stated objectives	750 hours exceed licensure requirements with the Board of Massage Therapists
2. Adequacy of space, equipment, and resources	Compliant
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	Compliant
8. Financial soundness	Financially Unsound, Compiled Statements

9. Advertising and sales	Compliant
10. Administrators are of good reputation	Background check-no adverse findings
11. Student housing, if any	N/A
12. Refund policy compliance	Reviewed and documented
13. Costs and charges compliance	Reviewed and documented

Recommendation:

Staff recommends a two-year Renewal of Authorization for Alaska Institute of Oriental Medicine, Acupuncture and Massage Therapy, through October 31, 2027, contingent upon the following recommendations:

- Continued submission of unaudited financial statements, per 20 AAC 17.102(g) (1),
 which include balance sheets, an income statement, and a statement of cash flows. The
 statements are to be delivered to the Commission no more than ten business days after
 the financial quarter has ended until the Institution has been determined to be
 financially sound.
- Updated student account ledgers at the end of each fiscal quarter, to be delivered to the Commission no more than ten business days after the end of the fiscal quarter, as a requirement of the teach-out plan until the Institution has been determined to be financially sound.
- Distribution of the financial soundness disclosure for student signature, to be placed in the student's record until the Institution has been determined financially sound.
- Paying for an independent financial soundness review in its next Renewal of Authorization from a firm approved by the Commission until the Commission determines the Institution to be financially sound or the teach-out plan has been completed, and the Institution has closed.
- Maintaining current bonding levels.

The basis for this recommendation is the Institute for several years has consistently met the Commission's conditional requirements. As stated above, the Institute's financial standing appears to be improving to levels that indicate financial soundness, and providing a two year Renewal of Authorization will save the Institute the cost of the compilation report and paying for the Commissions independent financial soundness for one year.

Motion Needed:

"Move to renew Alaska Institute of Oriental Medicine, Acupuncture and Massage Therapy's Authorization, through October 31, 2027, based upon staff recommendations."



Alaska Commission on Postsecondary Education

INSTITUTIONAL AUTHORIZATION

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

Main: 907.465.6740 Toll free: 800.441.2962 TTY: Dial 711 or 800.770.8973 acpe.alaska.gov

Staff Report Institute of Massage Fairbanks Renewal of Authorization

Summary

Created by Annetta and Samuel Atwell in 2023, the Institute of Massage Fairbanks (Institute) plan to offer a 625 hour Massage Therapy program. Annetta Atwell has been a licensed massage therapist since 2006 and is currently Chair of the Board of Massage Therapists (Board).

Chief Administrator	Annetta Atwell	Financial Statements	Financially Sound
Address	515 7 th Avenue, Fairbanks, Alaska 99701	FY24 Tuition Revenues 2025 Annual Enrollment Data	\$47 , 185
Year Founded	2023	Complaints since the last Authorization	0
Authorized Since	2024	Surety Amount/Type	\$30,000/Bond

Program name	Program length	Cost
Massage Therapy Course	625	\$16,000¹

¹ Price change up from \$14,500. New price change will be put into effect for 2026-2027 cohort.

Review & Updates since the Last Renewal of Authorization

At the April 2024 Commission meeting, the Commission approved the Institute for an 18-month Initial Authorization. The Institute's first cohort of six students all graduated with several becoming licensed over the summer. The Institute started its second cohort of students in August 2025 and expanded to eight students.

Annual Report 2025 Data1

Program Name	Number of Students	Completion Rate	Placement Rate
Massage Therapy Program	6	100%	Undetermined ²

¹Data received prior to Annual Report submission

Site Visit & Student Experience Survey

Commission staff conducted a Remote 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 also reviewed student exit survey data which demonstrated that students were satisfied with the education they received at the Institute.

Materials Review

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

Evaluation

Minimum Standards Component - AS 14.48.060	Staff Evaluation/Comments
1. Program and courses meet stated objectives	Industry-recognized and approved curriculum preparatory for licensing exams.
2. Adequacy of space, equipment, and resources	Reviewed at Remote Site Visit
3. Appropriateness of staff/faculty credentials	Compliant licenses
4. Catalog/brochure compliance	Compliant
5. Credential compliance	Certificate awarded
6. Adequacy of records	Reviewed at the Remote Site Visit
7. Compliance with applicable laws	No observations of non-compliance with other applicable laws
8. Financial soundness	Meets regulatory soundness requirements
9. Advertising and sales	Compliant
10. Administrators have a good reputation	Background check with no adverse findings
11. Student housing, if any	N/A
12. Refund policy compliance	Compliant
13. Costs and charges compliance	Compliant

Recommendation:

Staff recommends a three-year Renewal of Authorization for the Institute of Massage Fairbanks, through October 31, 2028.

²Students graduated in May 2025 and were in the process of applying for professional licensure in summer 2025, which is a requirement to be placed for employment.

The basis for this recommendation is that the Institute submitted a thorough application, and all students graduated and several have obtained their professional license.

Motion Needed:

"Move to renew the Institute of Massage Fairbank's Authorization through October 31, 2028."



Alaska Commission on Postsecondary Education

INSTITUTIONAL AUTHORIZATION

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

Main: 907.465.6740 Toll free: 800.441.2962 TTY: Dial 711 or 800.770.8973 acpe.alaska.gov

Staff Report Mat-Su CNA Training Program Renewal of Authorization

Summary

In 2019, Maple Springs of Palmer (nursing facility) opened under the leadership of Administrator Jesse Christensen, who identified a growing need for Certified Nurse Aide (CNA) staff. Christensen would collaborate with Maple Springs Management LLC to establish the Mat-Su CNA Training Program (Mat-Su CNA) to offer a vocational training option for community members, addressing workforce shortages and fulfilling staff needs in the healthcare sector.

Chief Administrator	Jesse Christensen	Financial Statements	Financially Sound
Address	12039 E Maple Springs Way, Suite B	FY24 Tuition Revenues	\$179,700
	Palmer, AK 99645	2025 Annual Enrollment Data	6
Year Founded	2020	Complaints since the last Authorization	0
Authorized Since	2024	Surety Amount/Type	\$20,000/Bond

Programs

Program name	Program length	Cost
CNA Training	140 hours	\$2,550 ¹

_¹ Cost includes tuition and skills lab fees. Costs for textbooks, scrubs, background checks, and other necessary supplies or requirements are provided to the student in the catalog, and vary in price depending on vendor.

Review & Updates Since the Last Renewal of Authorization

At the April 2024 Commission meeting, the Commission approved Matsu-CNA for an 18-month Initial Authorization. Since then, they recently launched a remote to residency training model, which allows students to attend virtual lecture classes for three weeks of the program before completing their in-person lab and clinical training in Palmer. Mat-Su CNA has also adapted to regulatory and licensing platform changes with the Board of Nursing (BoN), and continues to support students post-graduation to be employed more successfully.

Moving forward, Mat-Su CNA aims to expand its hybrid learning format to more rural areas of Alaska, strengthen partnerships with various organizations, facilities, and local employers to ensure training remains community based and job aligned, and continue to build a local pipeline of qualified nurse aids for the Matanuska Valley.

Annual Report 2024 Data¹

Program Name	Number of Students	Completion Rate	Placement Rate
CNA Training	37	92%	100%

¹Data includes enrollment from April 2024-June 2024

Board of Nursing Compliance:

According to BoN regulations, a Training Program Pass Rate of a BoN approved CNA Training program must achieve at least an 80% cumulative annual pass rate for first time test takers. Mat-Su CNA's cumulative pass rate was 84.2% for FY25 (July2024-June 2025).

Site Visit & Student Experience Survey

Commission staff conducted a Remote 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 ten students participating. The students' responses indicated positive experiences with learning environment, which included the hands on learning elements.

Materials Review

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

Evaluation

Minimum Standards Component - AS 14.48.060	Staff Evaluation/Comments
1. Program and courses meet stated objectives	Industry-recognized and approved curriculum preparatory for licensing exams
2. Adequacy of space, equipment, and resources	Verified at Site Inspection, BoN inspection took place in August 2024.

3. Appropriateness of staff/faculty credentials	Compliant licenses
4. Catalog/brochure compliance	Compliant
5. Credential compliance	Certificate awarded
6. Adequacy of records	N/A
7. Compliance with applicable laws	Compliant
8. Financial soundness	Compliant
9. Advertising and sales	Compliant
10. Administrators are of good reputation	Background check-no adverse findings
11. Student housing, if any	N/A
12. Refund policy compliance	Reviewed and documented
13. Costs and charges compliance	Reviewed and documented

Recommendation:

Staff recommends a three-year Renewal of Authorization for the Mat-Su CNA Training Program, through October 31, 2028.

The basis for this recommendation is that the Mat-Su CNA submitted a thorough application, and is operating in compliance with ACPE and BoN requirements, which includes a quarterly review of the training programs' pass rate for professional licensure.

Motion Needed:

"Move to renew Mat-Su CNA Training Program's Authorization through October 31, 2028."

Alaska Performance Scholarship

Year in Review

Kate Hillenbrand Director of Communications & Outreach





About APS

- Established in 2011, APS is funded by the Higher Education Investment Fund (HEIF) and administered by ACPE, APS is Alaska's merit-based scholarship offered to Alaska students who meet specific eligibility criteria during high school.
- Main goals of APS
 - Offers incentive for students to excel in high school
 - Prepares students for college & career training
 - Helps students persist & complete college & career training
 - Retains skilled Alaskans in Alaska
- APS is offered in 3 award levels
 - Level 1: \$7,000 per academic year
 - Level 2: \$5,250 per academic year
 - Level 3: \$3,500 per academic year



<u>aps.alaska.gov</u>



APS Modernization Efforts

Since 2021, various legislative efforts were put forth in support of the recommendations from the 10-year APS Program Review & Recommendations Report, conducted by McKinley Research Group & sponsored by ACPE.

In May 2024, both the House and Senate passed legislation (HB 148) to modernize the Alaska Performance Scholarship.

Effective June 28, 2024 the Governor signed landmark Alaska Performance Scholarship legislation.





APS - New Opportunities

Class of 2024 & Beyond

- Expand qualifying rigorous high school curriculum options (now 3 options)
- Remove standardized test score requirement
 - Students now become APS eligible by meeting a minimum GPA requirement
 OR minimum test score requirement
- Deliver earlier award notification by mid-Junior year
- Eliminate distinction between "Collegiate" and "CTE" award tracks





APS – New Opportunities

Changes for ALL APS Recipients

- Increase award amount for each APS award level
- Extend term of use from 6 to 8 years
- Create Step-Up provision for continuing students to increase award level after two terms/semesters





APS – Implementation

Immediate Implementation

- Expand qualifying rigorous high school curriculum options
- Remove standardized test score requirement
- Eliminate distinction between "Collegiate" and "CTE" award tracks
- Increase award amount for each APS award level
- Extend term of use from 6 to 8 years





APS – Implementation

Ongoing Implementation

- Create Step-Up provision for continuing students to increase award level after two terms/semesters
- Programming for Alaska Student Aid Portal
- Preliminary eligibility (mid-Junior year) reporting

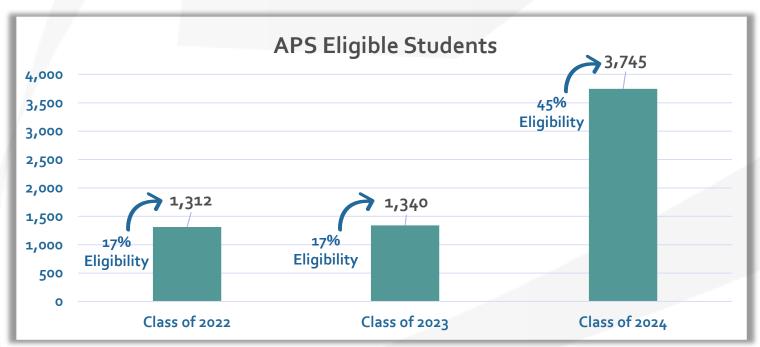




APS - Outcomes & Improvements

2025 APS Outcomes Report (Class of 2024)

- 45% Class of 2024 eligibility Highest in APS history
- 3,745 Students eligible Largest in APS history



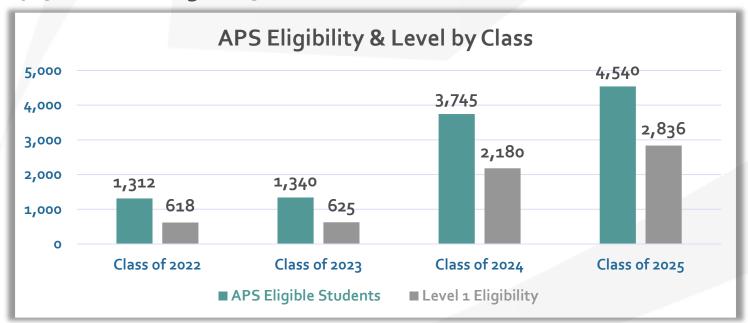




APS – Outcomes & Improvements

Eligibility Data Class of 2025

- 4,540* APS eligible students (750+ student increase from prior year)
- 2,836* Level 1 eligible (500+ over Class of 2024)



*Note: APS eligibility levels for Classes of 2022, 2023, & 2024 data are from APS Outcomes Reports; 2025 Data is from ACPE staff and are preliminary numbers as of September 24, 2025.

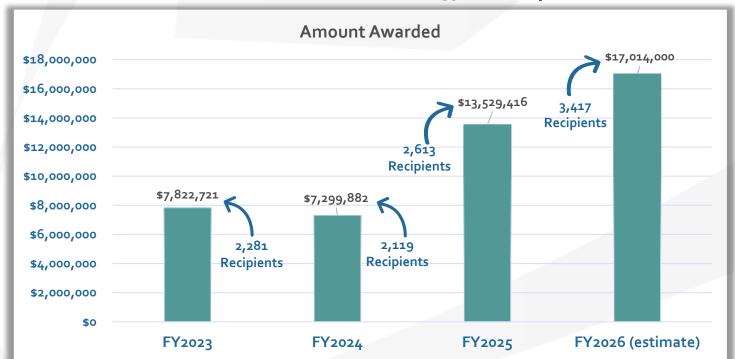




APS – Outcomes & Improvements

Fiscal Year APS Awarding Outcomes

- \$13Million Awarded in FY2025 to 2,613 recipients
- \$17Million Award estimate for FY2026 to 3,417 recipients (current Fiscal Year)







APS - Outcomes & Improvements

Ongoing Initiatives

- APS Cross Agency Work Group
 - Launched in December 2024, the APS Cross Agency Work Group represents a variety of education stakeholders across Alaska. This group comes together to meet the following goals:
 - Clarify & ensure shared understanding of APS-related roles & responsibilities
 - Coordinate APS awareness & communication efforts across all represented entities





APS – Outcomes & Improvements

Ongoing Initiatives

- APS Cross Agency Work Group
 - Enhanced coordination with DOLWD related to APSeligible training providers promoting award use
 - Enhanced coordination with districts regarding reporting requirements

Meeting Frequency

 Launched in December 2024, the group met monthly through July with a pause in August & September to finalize materials and focus on the start of the new academic year.

APS - Outcomes & Improvements

APS Cross Agency Work Group continued

- Represented Entities
 - University of Alaska (Statewide & Campus Level)
 - Top 5 APS-recipient postsecondary institutions
 - Department of Education & Early Development
 - Department of Labor & Workforce Development
 - Alaska Association of School Boards
 - Alaska School Counselors Association
 - Alaska Association of Superintendents/School Administrators





APS – Outcomes & Improvements

APS Cross Agency Work Group continued

- Deliverables Include:
 - APS Roles & Responsibilities
 - APS Road Map
 - Updated FAFSA language to be used by all represented entities
 - Coordinated efforts related to communications, marketing, information-sharing





APS - Outcomes & Improvements

Ongoing Initiatives

- Alaska Student Aid Portal (ASAP) Updates
 - View Step-Up provision qualification, award, disbursement
 - View preliminary APS eligibility (slated for completion by Summer 2026)

APS Training Initiative

 Targeted APS Training opportunities, specific to stakeholder groups (HS Counselors; Financial Aid Offices; Postsecondary Advisors/Recruiters; Parents/Students; Legislators/Administrators)





APS – Outcomes & Improvements

Ongoing Initiatives

- APS Communication/Marketing Campaigns
 - APS posters & letters to all Alaska high schools
 - Scheduled email campaigns to parents of high schoolaged students
 - Print mail campaign to high school students
 - FAFSA reminder campaigns to high school seniors, continuing APS-eligible students
 - Remaining eligibility reminders (email)

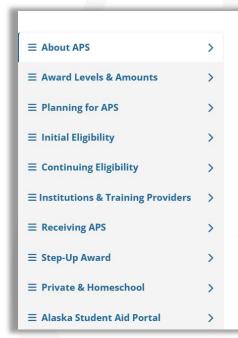


Providing Education & Career Funding Solutions

APS - Outcomes & Improvements

APS Website Redesign

In conjunction with ACPE's website redesign, launched July 1, 2025, the APS website has been updated to implement improved user navigation, increased visibility of relevant information, convenient access to APS resources.





The Alaska Performance Scholarship (APS) is Alaska's merit-based scholarship program, awarding eligible students up to \$28,000 total towards their postsecondary education. To qualify for APS, Alaska high school students must complete a specific rigorous high school curriculum and meet either a minimum GPA or minimum standardized test score.

Resources At-A-Glance	
APS Checklist	
APS FAQ's	
APS Statutes & Regulations	
APS Contact Information	





ACPE's APS Resources





behalf of student.

cost of attendance.



Development

(DOLWD) 8 AAC 81

eligibility status to DEED.

Alaska Commission on Postsecondary Education



TIMELINE

APS Partner Roles & Responsibilities

Established in Statute - AS 14.43.810-849 and AS 14.03.113

data to ACPE.

the APS program (CTE school must be located in Alaska and

apply to participate in the APS with ACPE)

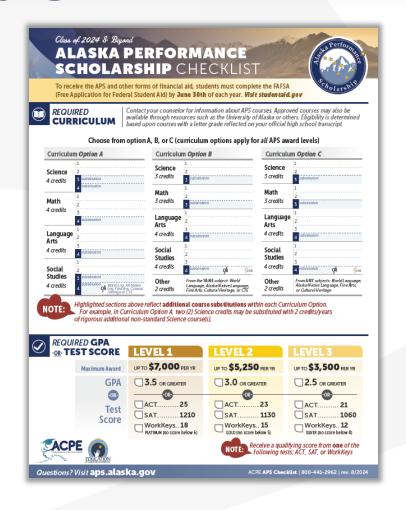
By Jan 15	By JULY 15	By MID-AUGUST	By AUGUST 15	Varies by Institution	At School Request	By Dec 31
9th/10th grade students receive APS information.	ALASKA SCHOOL DISTRICTS report individual student	DEED transmits student eligibility	ACPE notifies incoming seniors & recent graduates of APS eligibility.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

eligible student enrollment for recent graduates.

	1	Alaska School Districts	1. Determines student APS eligibility and award level 2. Reports eligibility to DEED	DATA— REPORTING 1.	PROGRAM AWARENESS & — ELIGIBILITY COMMUNICATIONS 1. BY JANUARY 15: Provide information about APS to 9th and 10th grade students 2. BY DECEMBER 31: Notify 11th grade students	
BILITIES	7	Alaska Department of Education & Early Development (DEED) 4 AAC 43	1. Establishes high school curriculum requirements 2. Records student's APS eligibility & level	1.	of remaining academic requirements each student must meet to be awarded APS 3. Provide requirements to increase award levels 1. Provides written notice of eligibility and level to students not enrolled in public school program	
8 RESPO	ROLES & RES	Alaska Commission on Postsecondary Education (ACPE) 20 AAC 16 Article 2	1. Matches student FAFSA data to DEED eligibility information 2. Updates the Alaska Student Aid Portal (ASAP) 3. Provides postsecondary institutions a list of APS-eligible students planning to attend their school 4. Ensures post-secondary institutions certify student enrollment and continuing eligibility 5. Determines ongoing eligibility	BYAUGUST 15: 1. Provides Certification rosters to postsecondary institutions after files are received from DEED 2. Provides Continuing Eligibility rosters to postsecondary institutions at the end of the term	Outreach and eligibility communications prior to high school graduation Ongoing communications after high school Stakeholder communications	
OLE		Postsecondary Institutions	Description 1. Monitor and record eligibility of enrolled students 2. Collaborate with DEED, DOLWD, and ACPE to record, share data, and prepare annual reports to the public, governor, and legislature	Certify student's eligibility for an APS disbursement Certify student's eligibility for an increased award	Varies by institution	
	5	Department of Labor & Workforce	- CTE SCHOOL PROGRAM ELIGIBILITY - 1. Certifies that CTE programs are eligible to participate in	As needed	Varies	

APS Checklist

 At-a-glance resource for HS students to track APS eligibility by courses or test scores

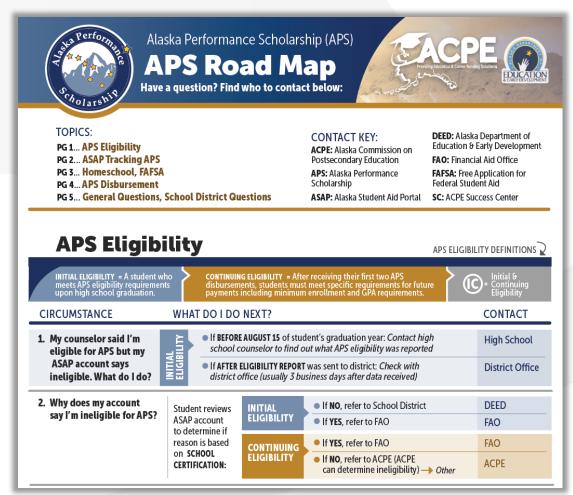






APS Road Map

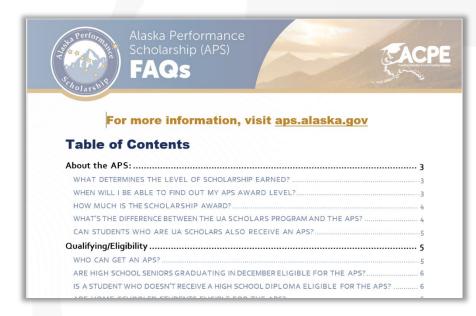
 Helps students, parents, & partners navigate the path to APS eligibility & awarding







General APS FAQ's & APS Legislation FAQ's





Alaska Performance Scholarship (APS) Legislation Overview and Frequently Asked Questions (FAQs)

(Updated 9/6/24)

APS Legislation Overview:

In June 2024, the Governor signed key legislation aimed to improve access to and utilization of the APS. This legislation enacted several changes impacting eligibility criteria for the Class of 2024 and beyond, as well as some changes that may impact continuing students. ACPE, along with the Department of Education and Early Development (DEED), realize there are many questions surrounding the applications and administration of the bill. As we work toward implementing the changes for the fall 2024 semester, we will continually update these FAQs with information as it becomes available. Check back frequently for updates and additional FAQs.

APS Legislation FAQs:

IS A QUALIFYING SCORE ON A COLLEGE/CAREER ENTRANCE EXAM REQUIRED?

The new APS legislation removes the standardized test score requirement. Students in the Class of 2024 can now become APS eligible by meeting a minimum GPA requirement OR minimum test score requirement, as long as all other requirements are met.











Up to \$28,000* for Alaska's hard working high school students.

*Eligible students can earn up to \$7,000 per academic year for four vears (eight semesters) to use within eight years of high school graduation.

THREE AWARD **LEVELS OFFERED**

Summa

Any Alaska high school student can work toward qualifying for the APS!

To receive the APS, qualified students must complete the Free Application for Federal Student Aid (FAFSA):

aps.alaska.gov | 800-441-2962



ACPE

BEFORE



- 1 Take a specific, rigorous high school curriculum
- 2 Earn a minimum 2.5 GPA **OR** Meet qualifying scores on college or career readiness exams

aps.alaska.gov

To receive the APS, qualified students must complete the Free Application for Federal Student Aid (FAFSA).

APS can be used at participating colleges or universities and approved career and technical education programs in Alaska.

The APS is an invitation to excellence for Alaska's students, parents, and educators.

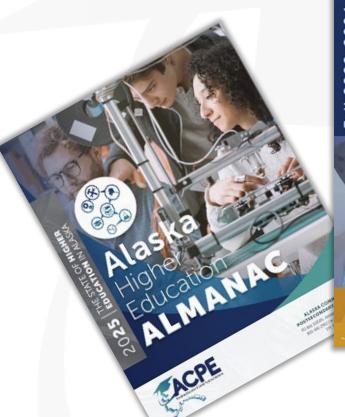


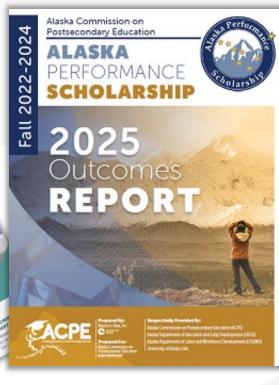


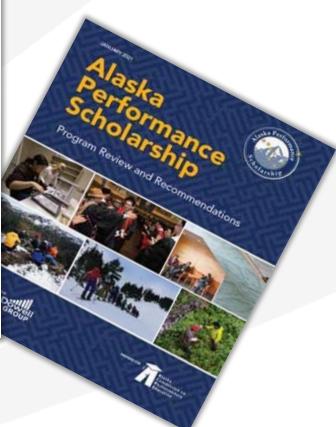
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Alaska Commission on Postsecondary Education

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MEMORANDUM

TO: Members, Alaska Commission on Postsecondary Education

THROUGH: Kerry Thomas, Executive Director **FROM:** Julie Pierce, Chief Finance Officer

DATE: October 9, 2025 **SUBJECT:** Finance Report

FY2026 Operating Budget

Following is a summary of the Commission's approved FY2026 operating budget.

				Statutory	
	Interagency	Designated	General Fund	Designated	
	(ASLC	General Fund	Program	Program	
Budget Line	Receipts)	- AHEIF	Receipts	Receipts	Total
Personal Services	7,418.2	.0	31.1	.0	7,449.3
Travel	46.1	.0	1.8	.0	47.9
Contractual	3,285.9	686.1	70.3	150.1	4,192.4
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	50.74	-	0.26	-	. 51
		377	Transition /		

Changes from the last time the FY2026 approved operating budget was presented include the following:

- Interagency Receipts (ASLC receipts)
 - Personal services line

- A net decrease of \$288.2 due to vacancy factor adjustments, the elimination of one vacant PCN, offset with compensation increases and adjustments associated with health insurance, PERS and other rate adjustments. The decrease in this line is offset with a corresponding increase to contractual services.
- Travel line
 - A decrease of \$8.8 to align with detail travel plan, with a corresponding increase to contractual services.
- Contractual line
 - An increase corresponding to the decreases in Personal service and Travel lines.
- **Designated General Fund AHEIF** This category represents funding for WWAMI, AEG and APS programs and program administration funded by Alaska Higher Education Investment Fund (AHEIF).
 - A decrease of \$31.2 in personal services and \$16.6 in travel lines based on management plan with an equal corresponding increase in contractual line for APS/AEG program administration.
- **General Fund Program Receipts** This category represents funding received from institutional authorization fees.
 - An increase of \$0.5 in personal services and \$1.8 in travel lines based on management plan with an equal corresponding decrease in contractual line
- Statutory Designated Program Receipts No Change. These receipts represent private grants to support ACPE's Postsecondary Planning Activities programs.

Alaska Student Loan Corporation

As previously reported, the Corporation Board last met on May 8, 2025. The Board reviewed an investment performance presentation from the Department of Revenue and approved the Investment Policy with no material change from existing policy. The Board also approved variable interest rates for variable rate ASEL loans as presented by staff.

The next Corporation Board meeting is scheduled for November 6, 2025 to review the annual audited financial statements and the annual dividend to the State of Alaska.

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

PROGRAM OPERATIONS

Quarterly Report

July 2025 – August 2025

Program Management, Program Support, & Default Management



DIVISION OF PROGRAM OPERATIONS – QUARTER HIGHLIGHTS

Financial Aid Updates

Loan Volume

The number of FY26 Q1 Alaska Supplemental Education Loan (ASEL) and Family Education Loan (FEL) awards were almost exactly the same as FY25 Q1. To date in FY26, ACPE awarded 202 ASEL loans compared to 203 in FY25. The dollar amount for Q1 FY26 awards is \$3,561,891, an 8% increase over the \$3,295,152 awarded in FY25. For FEL, ACPE awarded 6 loans in Q1 FY26 vs. 5 loans awarded in FY25. Though a greater number of FELs were awarded in FY26, the total dollar amount of \$87,771 was down slightly compared to the Q1 FY25 total of \$91,906.

In State vs. Out of State

In keeping with past trends, more ASEL and FEL loans were awarded to students choosing to attend out-of-state institutions. The FY26, the proportion of students receiving ASEL and FEL loans to attend out-of-state institutions increased over FY25. In Q1 FY26, 72% of loans were awarded to out-of-state institutions, an increase of 4% (68%) over Q1 FY25.

Refinance Loans

Refinance loan award amounts for the quarter are up 245% in FY26 compared to FY25. In Q1 FY26, 15 Refi loans were awarded for a total of \$969,016, compared to FY25 which had 6 loans for \$281,166 during the same time period.

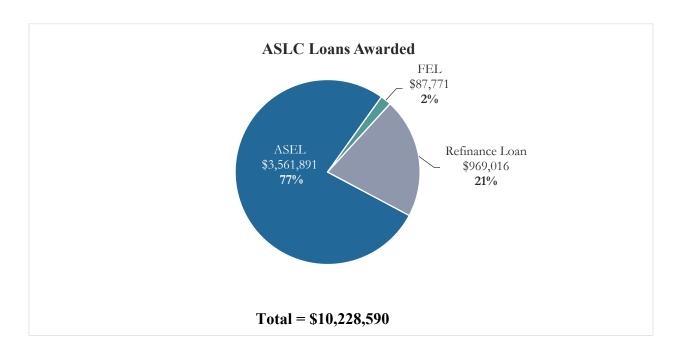
Project Updates

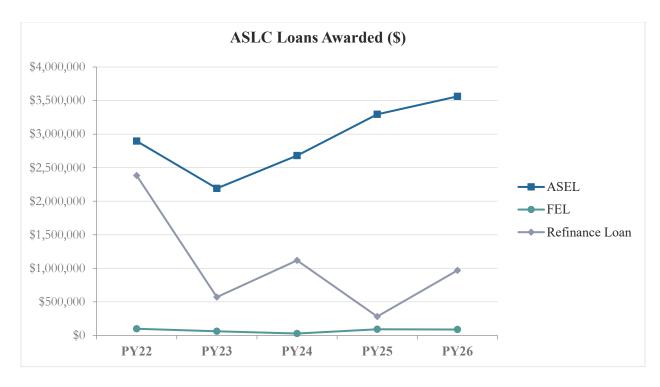
HB 148 Implementation

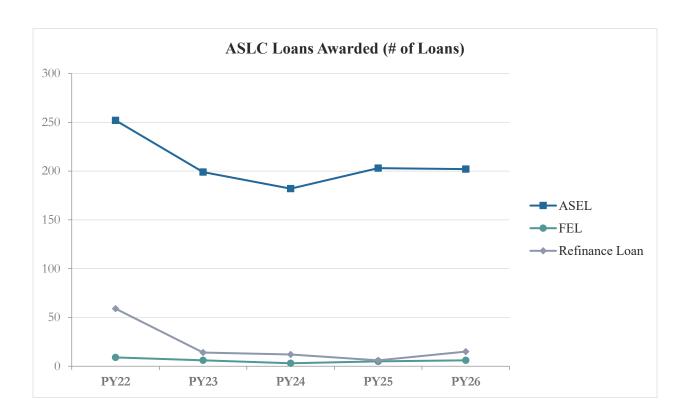
Work continues on HB 148 implementation. ACPE is currently rolling out "step-up" enhancements to the Alaska Performance Scholarship (APS) which gives students the opportunity to advance their award tier based on academic performance. Communications were sent both to schools and to students, making each group aware of the changes. Working with the Department of Education & Early Development, ACPE developed a system to identify high school students with preliminary APS eligibility. Moving forward, these students will be notified their APS eligibility as early as their junior year. As step-up changes go in to place, technical updates are being made to the Alaska Student Aid Portal to deliver these services and communications to students.

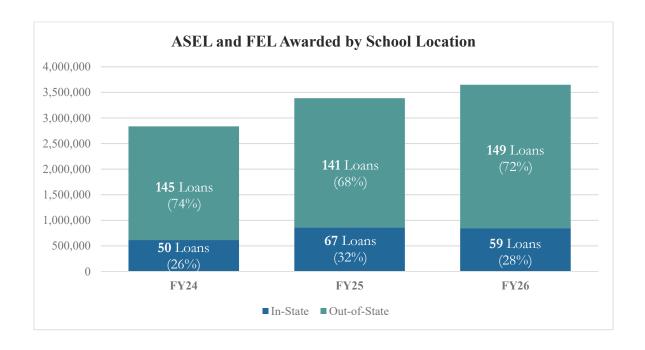
LOAN ORIGINATIONS

Program Year 25/26 through August 2025









Loans Awarded

	2025	-2026	2024-	-2025	% Change	
Loan Type	# of Loans	Amount Awarded	# of Loans	Amount Awarded	# of Loans	Amount Awarded
Family Education	6	\$87,771	5	\$91,906	20.00%	-4.50%
Loans AK Supplemental Loans	202	\$3,561,891	203	\$3,295,152	-0.49%	8.09%
Refinance Loans	15	\$969,016	6	\$281,166	150.00%	244.64%
Total:	223	\$4,618,678	214	\$3,668,224	4.21%	25.91%

Loans Awarded - by Enrollment Intensity

	2025-	2026	2024-	2025	% Change
Intensity Level	# of Loans	Percentage	# of Loans	Percentage	, chunge
Full-Time	201	96.63%	197	94.71%	2.03%
Half-Time	7	3.37%	11	5.29%	-36.36%
Total	208	100.00%	208	100.00%	0.00%

Special Programs

	2023-2	2024	2022-	-2023	% Change		
Loan Type	# of Loans	Amount Awarded	# of Loans	Amount Awarded	# of Loans	Amount Awarded	
Winn Brindle	1	\$5,572	2	\$30,864	-50.00%	-81.95%	
WWAMI Medical Education Loan	0	\$0	0	\$0	0*	0*	
WICHE PSEP Loan	0	\$0	0	\$0	N/A	N/A	
Total:	1	\$5,572	2	\$30,864			

^{*}No Q1 award totals as WWAMI is processed annually during Q2.

ACPE Loans Serviced by AES - FFELP

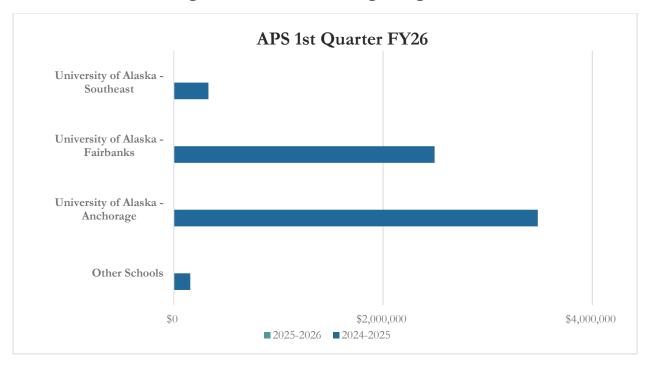
		# of Loans	Principal Amount	Interest Amount	Total Loan Amount
In-School		5	\$34,422	\$19,947	\$54,374
Grace		0	\$0	\$0	\$0
Repay- Current		2,016	\$9,880,454	\$591,875	\$10,474,345
Repay- Past Due		244	\$1,095,819	\$61,645	\$1,157,708
Claim		24	\$143,316	\$8,294	\$151,634
Forbearance		186	\$861,334	\$102,949	\$964,469
Deferment		163	\$670,358	\$48,063	\$718,584
	Total	2,638	\$12,685,704	\$832,774	\$13,521,115

ACPE Loans Serviced by AES - Alternative

		# of Loans	Principal Amount	Interest Amount	Total Loan Amount
In-School		731	\$10,773,641	\$808,091	\$11,582,463
Grace		311	\$4,694,439	\$418,117	\$5,112,867
Repay- Current		5,018	\$49,482,737	\$265,013	\$49,752,768
Repay- Past Due		207	\$1,661,307	\$36,376	\$1,697,890
Forbearance		350	\$6,147,150	\$122,720	\$6,270,220
Deferment		438	\$4,197,707	\$633,112	\$4,831,257
	Total	7,055	\$76,956,981	\$2,283,429	\$79,247,465

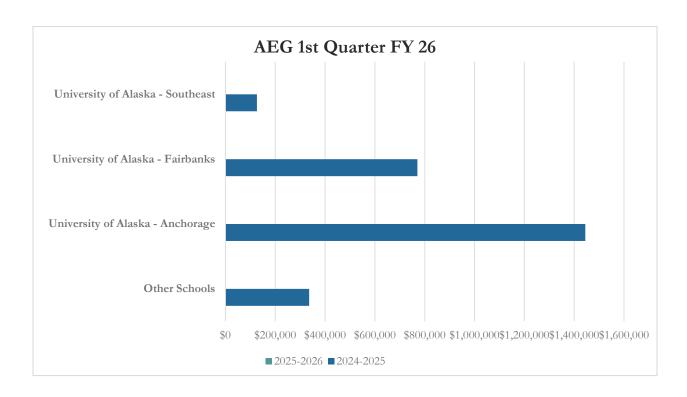
ALASKA PERFORMANCE SCHOLARSHIP & ALASKA EDUCATION GRANT

Program Year 25/25 through August 2025



Other Schools	2025-2026**	2024 - 2025
Alaska Bible College	\$0	\$0
Alaska Career College	\$0	\$7,000
Alaska Christian College	\$0	\$10,500
Alaska Pacific University	\$0	\$103,250
AVTEC	\$0	\$36,763
Charter College	\$0	\$0
Embry Riddle	\$0	\$0
THE Beauty School LLC.	\$0	\$0
Ilisagvik College	\$0	\$0
Kenai Penninsula Driving Instruction (KPDI)	\$0	\$0
Land and Sea Aviation Alaska	\$0	\$0
Metroasis Advanced Training Center	\$0	\$0
Northern Industrial Training	\$0	\$0
Trendsetters	\$0	\$0
Wayland Baptist University - Anchorage/Fairbanks	\$0	\$0
Total:	\$0	\$157,513
Grand Total:	\$0	\$6,460,740

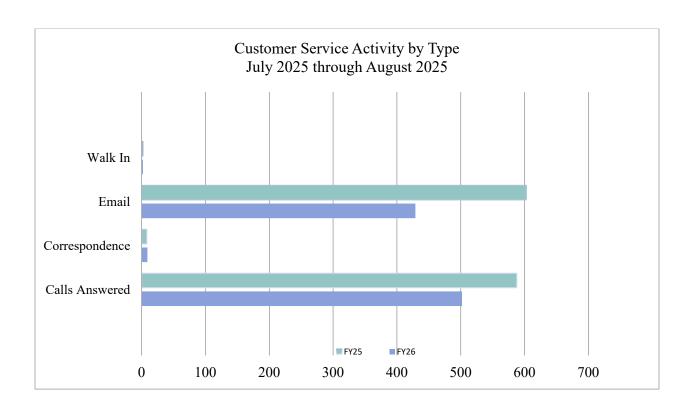
^{**}First disbursements occurred in September and will be reflected in Q2 reports



Other Schools	2025-2026**	2024-2025
Alaska Bible College	\$0	\$6,000
Alaska Career College	\$0	\$126,507
Alaska Christian College	\$0	\$22,500
Alaska Pacific University	\$0	\$145,750
AVTEC	\$0	\$28,000
Charter College	\$0	\$7,168
Embry Riddle Aeronautical University	\$0	\$0
Ilisagvik College	\$0	\$0
Wayland Baptist University - Anchorage/Fairbanks	\$0	\$0
Total:	\$0	\$335,925
Grand Total:	\$0	\$2,677,611

^{**} First disbursements occurred in September and will be reflected in Q2 reports

CUSTOMER SERVICE



Call Center Activity – July 2025 through August 2025

	2025-2026	2024-2025	% Change
Calls Received in IVR	1,048	1,058	-0.95%
Calls Received in CS Queue	525	621	-15.46%
Calls Answered by CS	502	588	-14.63%
Hold Time in CS Queue	1:24	2:15	-37.78%

Vendor Complaints

# of AES Complaints	1
Complaint Descriptions	Related to account status
# of TSI Complaints	1
Complaint Descriptions	Related to account info
# of CampusDoor Complaints	1
Complaint Descriptions	Related to credit criteria

Payment Information – July 2025 through August 2025

Payments Processed

Method	Amount Received	% of Total Dollars
Borrower/Cosigner	\$2,884,297	93.46%
Garnishments (AWG, PFD)	\$183,424	5.94%
External Consolidation	\$18,394	0.60%
Total	\$3,086,115	

COMMUNICATIONS & OUTREACH

Quarterly Report







Alaska Career Information System (AKCIS)



Alaska Career & Career Advising Consortium (ACAC)



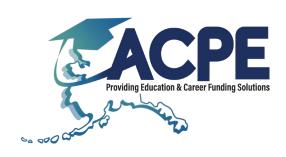
Institutional Authorization (IA)



Kids2Careers (K2C)



October 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, Executive Director

FROM: Kate Hillenbrand, Director of Communications & Outreach

DATE: September 15, 2025

SUBJECT: Communications & Outreach Report

The ACPE Communications & Outreach division delivers postsecondary awareness and financial literacy resources in support of ACPE's mission. This quarter Outreach connected with students, families, and stakeholders through 177 telephonic, in-person, or virtual sessions; organized and/or presented in 40 trainings or webinars; and reached 637 Alaskans.

COMMUNICATIONS & OUTREACH ACTIVITIES

Service Interactions	July - Sept 2025
1) Telephonic/In-Person/Virtual Service Sessions	177
2)Virtual/In-Person Sessions, Webinars, Trainings	40
3)Virtual/In-Person Session Attendees	637

Top Reason for Service Interactions			
FAFSA & Financial Aid	APS/AEG/ASAP	ACPE Education Loans	

- 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 3 does not include section 1 sessions, mailers, email campaigns, etc.

Website Enhancements: This quarter focused on remaining housekeeping items related to the successful launch of the newly redesigned ACPE website on July 1, 2025. Phase 2 update efforts will continue through the remainder of 2025. This quarter also included implementing content updates related to the start of the new academic year for AKCIS, ACAC, and Kids2Careers as well as other updates to Institutional Authorization.

Alaska Performance Scholarship: This quarter marked the kick-off of the APS Training Project Group, represented by Outreach and Operations staff. The goal of this group is to create and



implement various APS training resources for specific APS stakeholder groups including: students/families, high school counselors/educators, postsecondary financial aid offices, postsecondary admissions counselors/recruiters, as well as other groups including secondary and postsecondary administrators, education foundation representatives, and more. Behind-the-scenes efforts have also been ongoing to finalize the remaining publication component of the APS Cross Agency Work Group – the APS Road Map. The APS Road Map as well as the updated APS FAQ's are expected to be finalized and distributed by the time of the October Commission Meeting.

Marketing Campaigns: Substantial planning took place this quarter to revise and prepare for the implementation of campaigns during the 2025-26 academic year. High level campaign topics will include:

- FAFSA Completion
- Alaska Performance Scholarship
- ACPE's Education Loan Programs
- ACPE's REFI Education Loan

ACPE's marketing campaigns utilize a multi-faceted platform approach to reach a wide variety of audiences. Components include ConstantContact, standard email, social media, and print mail. Considerations are also ongoing to incorporate additional options including streaming platforms, radio, and commercials.

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:

The AKCIS Partnership Coordinator focused on continued PLCP implementation planning with school administrators, CTE coordinators, counselors, and lead faculty as systemic in Alaska schools/districts. Activation & Fee Waiver Agreements, submitted annually by AKCIS sites, are in peak renewal season. To date, 170+ received; 38/54 school districts currently renewed, 89% of districts renewed list AKCIS as their Personal Learning & Career Planning platform. Quarter highlights include:

- AKCIS login sessions have been steady with 8,630+ Portfolio logins, 10,180+ login sessions, and 164,000+ page views.
- The Personal Learning & Career Planning activities listed by development levels in AKCIS PLCP 360 are customizable. Examples of customized Career Plans include: Anchorage School District's Gui Kima cultural camps, Yukon-Koyukuk School District's annual list of district-wide activities, and Alaska WIOA grantee organizations use of the Quick Plan in the Adult Workforce site type. 458 Career Plans have been completed since July 1, 2025.
- The Alaska Performance Scholarship curriculum recommendations for Options A, B, and C are shared through the Course Planner for every public middle and high school student in Alaska to monitor their progress toward the APS award. ACPE staff is offering school districts the opportunity to have their full course lists and courses in pathway added for deeper 4-year academic plans.

- AKCIS Partnership Coordinator provided workshops for: Alaska Society for Technology in Education, Upward Bound, Alaska Healthcare and Hospitals Association, Alaska Career Guides Conference, school district in-services and programs, as well as statewide webinars for educators, administrators, and native and community organizations.
- AKCIS Partnership Coordinator has conducted 15 training sessions for 316 educators, training providers, and students and families both in-person and virtually.

Alaska College & Career Advising Consortium (ACAC)

The Alaska College & Career Advising Consortium (ACAC) program fosters partnerships and collaboration among education and workforce development stakeholders committed to improving the lives of Alaskans through access to postsecondary education and career training opportunities. Under the ACAC program, we offer:

• Annual ACAC Training – free professional development opportunity for professionals who help Alaska's students plan and prepare for postsecondary education and career training. The ACAC Training equips professionals with the knowledge, resources, and tools to support Alaska's students navigate their postsecondary journey. Additionally, professionals develop partnerships and engage in meaningful collaboration with other education and workforce development stakeholders from all over Alaska.

For the 2025 ACAC Training, we will continue with our successful **series of short, unique live** sessions from a multitude of new and returning Guest Presenters representing distinct sectors and professional fields. ACAC Training sessions will take place on **Zoom, on every Tuesday and Thursday, from 9:00 am to 12 pm for five weeks** (September 16 through October 14). Sessions will be recorded and published on <u>ACPE's YouTube Channel</u> for individuals who are unable to attend a live session to review at a later time, or as a refresher for others.

Among newly introduced or re-introduced sessions are Alaska Hospital & Healthcare Association - Find Your Fit in Healthcare, Alaska Resource Education, UAA's College Assistance Migrant Program (CAMP), and UAA's Indigenous and Rural Student Center (IRSC). As of September 10, we have received 85 registrations.

Monthly ACAC Newsletter – Introduced in April 2025, this tool keeps the ACAC
Network members engaged and connected outside of the Annual ACAC Training. Featuring
two ACAC Partner Spotlights and one section about ACPE's resources and initiatives, it
highlights postsecondary education and resources, funding, and training opportunities
available in Alaska. We continue to receive very positive feedback about the ACAC
Newsletter.

Alaska FAFSA Completion Initiative (AFCI)

ACPE has been the driving force behind the statewide <u>Alaska FAFSA Completion Initiative (AFCI)</u> whose overarching goal is to increase FAFSA completion rates in Alaska year over year through partnerships and statewide collaboration.

During this quarter there has been ongoing social media campaigns reminding students to complete the FAFSA as well as advertising FAFSA Wednesdays and Master the FAFSA through ACPE's Alaska FAFSA Completion Initiative.

The 2026-27 FAFSA release is scheduled for October 1, 2025. Efforts are currently underway to update content, resources, and promotional materials for ACPE's FAFSA completion initiatives.

Kids2Careers Postsecondary Planning Resources

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

K2C Curriculum & Planning Program 2025-26 Participation

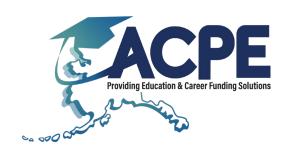
K2C Curriculum & Planning resources and activities are designed to help students explore enrichment, dual credit programs, and college and career & technical education options. In addition to the K2C Curriculum program geared toward 5th-7th grade students, K2C Planning offers panel events for middle and high school students and postsecondary planning presentations to help high school students understand where to find and how to use ACPE's Kids2Careers planning resources. Presentations are available for classrooms, families, educators, and youth serving organizations.

- Updates: Kids2Careers curriculum, web content, and volunteer training materials
- Invitations: Sent to school administrators, Career & Technical Education & Counselor listsery, Department of Education & Early Development Info Exchange; nearly 3,000 individuals in Alaska received an invitation to participate in/receive resources from Kids2Careers programming
- Presentation Proposals: 5 conference proposals submitted
- Scheduling: 8 overview presentations, 5 planning presentations, 4 panels

Early Career Explorers 2025-26 Participation

Early Career Explorers (ECE) classroom resources allow PK-4 teachers to incorporate career exploration alongside traditional subjects. These free downloadable resources are available from ACPE's website.

- Across 12 communities and 5 school districts, a total of 2,465 students in 128 classrooms (16 schools) are using the ECE classroom resources.
- Eight schools (122 classrooms, 2,365 students) are using the I Can Be... Series for grades PK-K+.
- Eight schools (126 classrooms, 2,418 students) are using Careers Build a Community for grades 1-3+.
- Seven schools (124 classrooms, 2,416 students) are using Career Heroes for grades 3-4+.
- Six schools (118 classrooms, 2,316 students) are using all three sets of classroom resources.



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, Executive Director

FROM: Jamie Oliphant, Director of Information Support Services (ISS)

DATE: 9/15/2025 **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 Scholarships.

Windows 11: Continuation of agency-wide roll out of upgrading the Windows platform from 10 to 11. Project to be complete by 10/17/2025.

Call Center Upgrade: Due to staffing and third party resource complications the project was on hold over the past year. The project is now in the construction and testing phase. It is now anticipated to be implemented by year end 2025. Prior project background from October 2024:

ACPE customer service call center and Interactive Voice Recognition (IVR) are on the Cisco platform. The State of Alaska is in the process of replacing Cisco with Microsoft Teams. A group of project members and senior managers have been reviewing different options for a replacement. Per review ACPE has chosen to move to Anywhere 365 which works on top of our MS Teams phones. This platform will allow us the opportunity to direct calls more efficiently between Operations and Outreach and has the ability for automated outbound calling and text messaging for promotional purposes.

Juneau Disaster Recovery Action: On August 13th the annual glacial outburst from Suicide Basin occurred causing ACPE to invoke our action plan for flood preparedness. We had a successful office shutdown while the flooding occurred. Fortunately flood waters did not breach the building and business was back to normal the morning after the flood.

New Projects

PFD Garnishment: Annual Permanent Fund Dividend (PFD) garnishments on defaulted loans. Loans were identified for the garnishment and sent to ACPE's loan servicer, American Education Services (AES). We are currently pending payments from PFD.

Misc. Updates: Smaller projects and tasks completed throughout the quarter include updates to reports from ACPE's collection vendor, Transworld Systems, Inc. (TSI) and AES, new reports created for default tracking, changes to the programming for multi-data source match jobs, converted to a new automated outgoing email platform, updated versions on multiple software tools, and continue work on standardizing procedures.

Starting September 19th, the network specialist position will be vacant. Job duties will be spread out to other staff to the best extent possible while we work through the next steps of this vacancy.

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.

ALASKA COMMISSION ON POSTSECONDARY EDUCATION



MISSION MOMENT

ACPE

October 2026

			Is .			
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	31

Alaska Commission on Postsecondary Education Administrative Action Log

(Q1 FY2026)

Executive Director Decisions

DATE	DESCRIPTION	ACTION TAKEN
9/3/2025	PFD Notice of Defense Appeal	Review in progress
8/15/2025	Medical Cancellation	Denied

Commissioner Affiliations

Member	Current	Former
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)
Representative Ashley Carrick	 Alaska State House of Representatives 	
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

Revised: September 18, 2025

Commissioner Affiliations

Member	Current	Former
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
Paula Harrison	 American Gas Association – Human Resources and Labor Relations Committee Western Energy Institute – Executive Human Resources Committee Region 10 Northwest American with Disabilities Act, State of Alaska Representative – Board Member University of Alaska – Board of Regents University of Alaska – Chair Governance Committee State of Alaska – Retirement and Benefits Committee HRCI Certified SPHR SHRM – Certified SHRM-SCP Trainer for State of Alaska – Network on the ADAAA – Cornell University 	 Chair of the Alaska Labor Relations Agency Board of Challenge Alaska Governors Committee on the Employment and Rehabilitation of People with Disabilities University of Alaska
Kathryn McCollum	 Alaska K-8 Teaching Certificate Retired U.S. Civil Rights Commission - Alaska Advisory Commission Alaska State Board of Education and Early Development Matanuska-Susitna Borough School Board Mat-Su Republican Women's Club Wasilla Senior Center - Life Member 	 Idaho Teaching Certificate Meridian, Idaho Public School Teacher, 1 year Mat Su Borough Public School Teacher, 31 years. Mat Su Education Association National Education Association Association of American Educators Knik-Fairview Community Council
Karen Perdue	 University of Alaska – Board of Regents 	

Revised: September 18, 2025

Commissioner Affiliations

Member	Current	Former
Senator Löki Tobin	Alaska State Senate	
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)
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

Revised: September 18, 2025

ACPE FUTURE MEETING SCHEDULE

Winter 2026 Quarterly Meeting	January 15, 2026
Spring 2026 Quarterly Meeting	April 2, 2026
Summer 2026 Quarterly Meeting	July 23, 2026

2024

Alaska Commission on Postsecondary Education Acronyms

Kerry Thomas
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)

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.

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

	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.

T' '1 + '1 0 00'	The college or university office that is responsible for the
Financial Aid Office (FAO)	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: • Institutional financial soundness
	Ethical business practicesEducational programAdministrative capacity
	Authorization is a separate process from accreditation.
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.



Kathryn McCollum Biography Commissioner for ACPE 6/23/25

Kathryn G. McCollum is a dedicated educator, civic leader, and advocate for student-centered policy in Alaska. She graduated from Boise State University in Idaho in 1988 with a Bachelor of Arts in Elementary Education. She has over three decades of teaching experience, having begun her teaching career in Meridian, ID, before relocating to Alaska. She subsequently served for 31 years as a public school teacher for the Matsu-School district before retiring in 2020.

Kathy currently serves as the Chair of the Matanuska-Susitna Borough School Board, helping to guide educational policy for one of Alaska's largest and most diverse school districts. She is also a member of the Alaska State Board of Education, representing the Third Judicial District. Her public service experience outside of the classroom includes being a member of the Alaska Advisory Committee to the U.S. Civil Rights Commission, and previously serving with the Knik-Fairview Community Council.

Kathy's education leadership in Alaska has been marked by a focus on parental rights, curriculum transparency, and workforce readiness. She continues to champion policies that prioritize students, support families, and strengthen Alaska's public education system. Kathy is also actively involved in community organizations and events. She joins ACPE as the Commission member appointed by the State Board of Education and Early Development.