



**Alaska  
Commission on  
Postsecondary  
Education**

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

*Winter Quarter Commission Meeting*

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*January 12, 2023*

ALASKA COMMISSION ON POSTSECONDARY EDUCATION

[Zoom Link](#)

Meeting #: 854 3830 6097

Password: ACPE

Teleconference: 1 (888) 788-0099; Code: 854 3830 6097 #

**AGENDA**

**Thursday, January 12, 2023**

1. 10:00 a.m. Convene/Roll Call
- 2.\* Adoption of Agenda
  - *Suggested Motion: move to adopt the agenda of the January 12, 2023, Commission Meeting.*
3. Ethics Disclosure Relative to Adopted Agenda
- 4.\* Approval of Meeting Minutes from October 27, 2022
  - *Suggested motion: move approval of the meeting minutes from the October 27, 2022, Commission meeting.*
- 5.\* Determine January 2024 Meeting Date
  - *Suggested motion: move the Commission to hold its winter 2024 quarterly meeting on January 11, 2024.*
6. Public Testimony:
  - Individuals: 3-minute limit
  - Group Representatives: 5-minute limit
- 7.\* 10:15 a.m. Strategic Planning Project Presentation – Erin Sedor, Black Fox Strategy
  - *Suggested Motion: move to approve the recommended vision, mission, and strategic priorities proposed in the Strategic Planning Project Presentation.*
8. 11:00 a.m. Executive Director Report – Sana Efir
- 9.\* 11:15 a.m. Approval of Regulation Changes – Kerry Thomas, Director of Program and Operations
  - *Suggested motion: move to approve changes to regulations Title 20, Chapter 15 regarding the Alaska Family Education Loan and Alaska Supplemental Education Loan Programs, Chapter 16 regarding the Alaska Education Grant and Scholarship programs, and Chapter 18 regarding the WICHE Professional Student Exchange Loan Program.*
10. 11:30 a.m. University of Alaska Update – President Pat Pitney and Vice President Paul Layer

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11. Noon Break
12. 1:00 p.m. Compliance Activities Report – Tyler Eggen, Institutional Authorization Program Coordinator
- 12b.\* Institutional Standards and Evaluation – Tyler Eggen, Institutional Authorization Program Coordinator
13. 1:45 p.m. Management Team Reports:
- a. Finance – Julie Pierce
  - b. Program Operations – Kerry Thomas
  - c. Communications and Outreach – Kate Hillenbrand
  - d. Information Support Services – Jamie Oliphant
  - e. HR Update – Written Report
14. 2:10 p.m. Commissioner and Department Reports:
- a. Alaska Student Loan Corporation – Barbara Adams
  - b. Board of Education and Early Development – Keith Hamilton
  - c. Board of Regents – Lisa Parker
  - d. Community Colleges – Vacant
  - e. Student Representative – Rodolfo Garcia
  - f. Alaska Workforce Investment Board – Trish Zugg
  - g. Alaska Postsecondary Access & Completion Network (AlaskaCAN) – Written Report
- 15.\* 2:20 p.m. Executive Session
- *Suggested Motion: Move that the Commission recess the Regular Meeting and reconvene in accordance with AS 44.62.310(c). The matters to be discussed are limited to personnel matters.*
- 16.\* Reconvene in Regular Meeting
- *Suggested Motion: Move to affirm the directive and guidance given to ACPE Human Resources, consistent with the discussion in executive session.*
17. 2:50 p.m. Miscellaneous:
- a. Administrative Action Log
  - b. Commission Members’ Affiliations
  - c. Future Scheduled Meeting Dates
    1. April 5, 2023
    2. July 13, 2023
    3. October 19, 2023
  - d. ACPE Commonly Used Acronyms
18. 2:55 p.m. Commissioner Closing Comments

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19.\* 3:00 p.m. Adjournment

- *Suggested Motion: move the Commission adjourn the January 12, 2023 meeting.*

**\*Action Required**

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**Quarterly Meeting Summary of**  
**October 27, 2022**

A meeting of the Alaska Commission on Postsecondary Education (ACPE), conducted in-person as well as via distance delivery, originated from the office of the Commission at 800 East Dimond Boulevard, Suite 200 in Anchorage, Alaska on Thursday, October 27, 2022. Chair Joshua Bicchinella called the meeting to order at approximately 10:01 a.m.

**ATTENDEES**

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

Commission members absent: Darroll Hargraves, Donald Handeland, and Senator Mia Costello.

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

Presenters in attendance: Vice President Paul Layer

Institutional representatives in attendance: Vershawn “Shawn” Idom of Hair Science, Jana Drake of Shear Fire Academy of Hair Design, and Heather Allen and Joel Nelson of Charter College

**ADOPTION OF AGENDA**

**Representative Story moved to adopt the agenda of the October 27, 2022, Commission meeting. Commissioner Hamilton seconded the motion. By roll call vote, all members present voted aye. The motion carried.**

**ETHICS DISCLOSURE**

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

**APPROVAL OF MINUTES**

**Vice Chair Parker moved to approve the minutes from the July 21, 2022 commission meeting as written. Commissioner Brown seconded the motion. By roll call vote, all members present voted aye. The motion carried.**

**Discussion:** *None.*

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**RESOLUTION OF APPRECIATION**

Commissioner Garcia read aloud the Resolution of Appreciation prepared for former member Lindsay Hallam, highlighting her years of service and dedication to the Commission.

**Commissioner Hamilton moved to approve the Resolution of Appreciation as written for Lindsay Hallam. Commissioner Garcia seconded the motion. By roll call vote, all members present voted aye. The motion to accept the Resolution carried.**

**Discussion:** *Executive Director Efird shared her appreciation and thanks to Commissioner Hallam. She added that she enjoyed working with her on the Transfer of Credits project, and that Commissioner Hallam was very committed to the initiative.*

*Chair Bicchinella added that he appreciated her time on the Commission and wishes her the best on her new venture.*

**MEETING DATE**

**Representative Story moved to schedule the fall 2023 commission meeting on Thursday, October 19, 2023. Commissioner Zugg seconded the motion. By roll call vote, all members present voted aye. The motion carried.**

**Discussion:** *None.*

**PUBLIC TESTIMONY**

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

**PRESENTATION – FAFSA WHAT IT IS AND HOW IT IMPACTS POSTSECONDARY ACCESS & COMPLETION, KATE HILLENBRAND, DIRECTOR OF COMMUNICATIONS AND OUTREACH**

Kate Hillenbrand began her presentation by providing a description of the FAFSA, which is the application students need to complete to gain access to the largest education funding source in the US, Federal Student Aid (FSA). It is overseen by the US Department of Education – FSA provides more than \$150 billion in student financial aid annually. Completing the FAFSA determines student financial need in connection to a cost of attendance. Submitting the FAFSA increases students' funding options and opportunities to attend a school/trade program and reach their career goals. Director Hillenbrand added that the FAFSA is not only for Federal Loans. By submitting the FAFSA, students also gain access to the Pell Grant, the Supplemental Education Opportunity Grant, the Teach Grant, State Aid, and several other funding programs. Director Hillenbrand added that this is especially important for Alaskans because historically, Alaska is last or close to last in FAFSA Completion national rankings each year.

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Next, Director Hillenbrand discussed what students can expect when filing the FAFSA. There are a number of documents and information needed in order to complete the application, including, student and parent (if dependent) Social Security Number(s); Driver's license number (if a driver); Federal tax information, tax documents, or tax returns, including IRS W-2 information, for student, spouse, parents; and IRS Form 1040; plus more. She then outlined the steps, which are the following:

- Account = FSA ID:
  - Students and Parents (if dependent) must have an account established
- Select Correct FAFSA/Aid Year:
  - Students planning to attend postsecondary starting in the fall 2023 fill out the FAFSA that opens in October 2022. This is the 2023-24 FAFSA
- Complete Student Demographics section
- Select schools that will receive FAFSA information
  - This is the information that schools use to create a student's financial aid package
- Complete Dependency Status section
  - This is used to determine if the student is considered dependent (will need parents' income) or independent (will not need parents' information) to complete the FAFSA
- Complete Parent Demographics
- Provide Financial Information
  - Option to select IRS Data Retrieval Tool (DRT) to automatically populate tax/income information
- Sign FAFSA form

Continuing on, Director Hillenbrand then explained that there are many myths surrounding the FAFSA that contribute to the low completion rates. She debunked each of these myths with the facts. First, she explained that many students believe the FAFSA takes too long and that it is too complicated. She explained that for first time applicants, the average time is 40-60 minutes and that for renewals it takes an average of 20-25 minutes. The next myth she covered was the belief that the "government already has my information, I shouldn't have to send it again." She explained that this is somewhat true, which is why the Data Retrieval Tool is an option when filling out the FAFSA. Applicants can check the DRT box to have their information automatically pulled over from the IRS. The next myth she discussed was the idea that since students have not filed their taxes yet, they will not have the information needed to complete the FAFSA. She explained that the FAFSA uses "Prior Prior Year" in terms of tax returns. For example, in the 2022-23 FAFSA, the applicant's 2020 income was reported. Next, she explained that many students believe the FAFSA only gets them access to loans. However, the FAFSA is for more than loans. It also provides access to grants, work-study, state and institutional aid. The last myth she covered was the idea that the FAFSA tricks students into taking out more money than they want or need. She explained that a student is not required to accept any part of the Federal student aid package they are eligible for. They can also choose to only select grants and/or work-study, none, some or all loans. If a student loan is selected, there is no requirement to accept the maximum offered.

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Moving on, she explained the impacts that FAFSA Completion has on Alaskans. The High School Class of 2021 in Alaska left nearly \$6 million in Pell Grants on the table by not completing the FAFSA. Students could miss up to \$15,650 per year in grant or scholarship funding by not completing the FAFSA. Without access to these funds, Alaska's students often follow one of two pathways: borrowing larger sums of money at higher interest rates from private for-profit lenders or not pursuing any kind of postsecondary education and career training. She added that Alaskans need postsecondary education credentials. Alaska has the second highest percentage of citizens with some college but no degree at 26%. By 2025, 65% of Alaska's workforce needs will require some kind of postsecondary credential.

The remainder of her presentation was spent discussing the FAFSA Completion resources offered by ACPE. ACPE's purpose is connecting Alaskans – students, families, schools, counselors, etc. with resources and information necessary to make informed decisions about postsecondary education planning and financing. She explained that ACPE provides many FAFSA Completion resources to Alaskans including Funding Your Future Presentations, One-on-One FAFSA Completion Appointments, FAFSA Wednesday Series, and many more.

Director Hillenbrand closed out her report by inviting Commissioners to get involved in the Alaska FAFSA Completion Initiative. She also invited them to share the information with others.

**Discussion:** *Commissioner Hamilton stated that there were some publications stating that the FAFSA would be made less complicated and he asked if there was anything confirmed yet for that simplification process. Director Hillenbrand explained that there was a bit of a pause while they were working out some pieces behind the scenes. However, the full-blown process will be commencing in the next year. Some terminology will be changed and the amount of information that students and parents have to declare will be decreased. She added that we will probably get more solid information by July 1, 2023. Commissioner Hamilton added that all three of his children have completed their FAFSA applications a number of times, and that the Data Retrieval Tool (DRT) never worked for them, despite having routinely done their taxes. Director Hillenbrand added that the DRT is part of the Simplification Process. They are working on fixing the issues with it. Director Efird added that there has been a lot of back of forth with the Federal Department of Education trying to update their systems, and there have been many issues in this process. It is a focus area of the Federal Government to try to simplify the process. She added that in surveys they have found that one of the most common reasons for students not to seek postsecondary education is lack of financial resources.*

*Commissioner Adams asked if the hour to complete the FAFSA included the time it took to create the FSA ID or if that is something that must be done prior. Director Hillenbrand stated that the FSA ID or account does need to be set up in advance before completing the FAFSA. It can take up to 24 hours to get the email, but most often it does not take that long. She added that we typically advise students to have a student account set up session and then the next appointment would be the actual FAFSA Completion, which is the piece that takes 40-60 minutes.*



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*Representative Story stated that it might be helpful to add that the account verification or FSA ID piece needs to be completed ahead of time. She also wanted to state that this is a key piece to helping elevate our people. She wanted to discuss more marketing and outreach on this initiative since there are so many barriers for many Alaskans to filling out this important application. She then asked how the FAFSA nights are advertised. Director Hillenbrand explained that they are primarily advertised through social media and emails to school districts.*

*Commissioner Head stated that one of the biggest struggles for remote Alaska is access to the internet. She added that at the school she works, they host FAFSA nights that will also occasionally have university and institutional financial aid workers attend.*

*Commissioner Zugg mentioned that the two things she hears most about not completing the FAFSA is that students will not qualify and that it is only for college programs. She wanted to bring them up to Director Hillenbrand and suggested she add them to her list.*

*Commissioner Brown mentioned that he had noticed in the Almanac that more than half of Alaska's students are attending part-time. He then asked if there is funding for students that are attending part-time. Director Hillenbrand explained that yes, they would be eligible for funding. He then asked if there were partial APS awards for Part-Time Students. Director Hillenbrand stated that there are partial awards depending on enrollment. He also asked what type of support exists for students that do not have any parental supervision in the home and for students who live in a non-English speaking home. Director Hillenbrand explained that for students without parental supervision they will just select the option stating they do not have parental tax information. They will apply as independent students. She then stated that ACPE works with many parents and students whose first language is not English. They will then have a translated application, additionally, there are a few bilingual staff members in Outreach, including Director Hillenbrand.*

*Commissioner Zugg wanted to touch on the independent students issue and stated that she has seen many students in this demographic who believe they won't qualify due to not having parental tax information thus believing they are completely on their own. This causes them to avoid postsecondary education or training altogether. So somehow working to clarify that independent students can still qualify is an important step.*

*Commissioner Story asked if during FAFSA Nights they provide a list of all the possible institutions and their programs that are available in Alaska. She also mentioned that she has been unable to find a list of institutions in Alaska on the ACPE website. Director Hillenbrand stated that updates are in progress for the Institutional Authorization page, which will include a comprehensive list of Alaskan institutions. Executive Director Efirid added that they are modernizing the AKCIS site to get the message out about what pathways are available.*

*Chair Bicchinella asked how institutions can become an ambassador of the initiative. Director Hillenbrand stated they can reach out to her directly.*

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**EXECUTIVE DIRECTOR REPORT**

Executive Director Efird referenced her written report and highlighted the following key points:

- Many in-person meetings with Senior Managers, all ACPE Juneau and Anchorage staff, and virtual meetings with education stakeholders were held for the Strategic Planning Project
- Met with the Department of Law regarding eligibility questions surrounding the Alaska Performance Scholarship
- Completed the loan originations piece of the Outsourcing Project
- New regulations changes due to the passage of HB 114
- Budget preparation and proposal process for the FY2024 Governor's Proposed Budget has begun
- CFO Pierce and she presented the ACPE's FY2024 Preliminary budget proposal, which is confidential and deliberative
- Senior Managers continue to meet and monitor the current FY2023 budget for adjustments, efficiencies, or possible increases/decreases to ensure compliance with current authority
- Discussions with the University on priorities for the upcoming 2023 Legislative Session
- Working with WWAMI Leadership at the University of Washington to discuss the expansion increment included in the FY2023 budget and future planning needed to accomplish this
- The 2022 Alaska Higher Education Almanac 2<sup>nd</sup> COVID-19 Edition was released on September 15, 2022
- ACPE has seen a few new promising recruitments as well as internal promotions/transfers
- Juneau Office Space is set to be moved by the end of the year

The Executive Director closed her report by highlighting some meetings and conferences she attended during the quarter. Including the Lumina State Policy Retreat that she attended in September with a team of Alaskans, including Representative Story and Dr. Paul Layer. She explained that this Retreat was a wonderful opportunity for states to gather and discuss education pathways to jobs and careers needed for the workforce now and in the future.

*Discussion: Commissioner Zugg asked if she could be provided an ACPE organization chart. Executive Director Efird stated that she would gladly provide one.*

*Vice Chair Parker wanted to compliment Executive Director Efird on the cost-savings. She then asked what the cost would be of forgiving ACPE student loans in accordance with the Federal Student Loan Forgiveness Plan. Executive Director Efird stated that Senior Managers had looked into it, but do not have the exact number with them. Director Thomas explained that they*

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*recently gathered a list of borrowers that are not in default, and with that list she estimates it would cost about \$50 million if ACPE forgave \$10,000 for those borrowers. Vice Chair Parker then asked if there were other states who were planning to follow the student loan forgiveness plan. Executive Director Efird explained that she is not aware of any that have said an absolute yes, but it is being discussed.*

*Commissioner Garcia stated he was particularly fascinated with the Lumina Retreat. He wanted to ask if there were any particularly innovative ideas that stuck out. Executive Director Efird explained that there were lots of great ideas out there. One in particular she thought of was a program for students on public assistance to help connect them with some of the other benefits they may automatically qualify for additional benefits. There was also one specifically for foster children.*

*Chair Bicchinella wanted to congratulate Executive Director Efird on the move in Juneau. He also wanted to thank all staff who helped put together the Higher Education Almanac, as it is a vital resource that he references often.*

**REGULATION CHANGES FOR PUBLIC COMMENT, KERRY THOMAS DIRECTOR OF PROGRAM OPERATIONS**

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

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

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- Default for the WICHE Professional Student Exchange program;
- General housekeeping and conforming changes.

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

*Discussion: Commissioner Hamilton asked if there was a Fiscal Note to include. Director Thomas stated there is no cost associated with these changes.*

*Representative Story wanted to make a comment that when we increase the loan amounts that people can borrow, the amount has to be verified by the institution they are attending. Some lawmakers were worried about students overextending themselves, but this verification process helped calm those fears.*

**UNIVERSITY OF ALASKA UPDATE – Vice President Dr. Paul Layer**

Vice President for Academics, Students & Research Dr. Paul Layer joined to provide an update. He explained that the University is exploring a Loan Repayment Program, of which the goal is to encourage students to stay in the state. They are also looking at expanding dual enrollment programs. The University is preparing to present to the Board an explanation on who the students really are. They found that only 37% of their students are full-time with 63% being part-time students. Of those part-time students, 55% are degree-seeking students and over 25 years of age. The University has found that they need to consider these demographics when providing financial aid. He also explained that the University received funding from the Legislature for pilot Programs for Teacher and Health Internships. He briefly touched on enrollment stating that it was relatively flat. He concluded his update by explaining that the UA budget would be going forward soon for approval and included a salary increase for faculty and staff.

*Discussion: Commissioner Hamilton asked where the University is at with enrollment in comparison to pre-COVID numbers. Dr. Layer explained that since 2012, they have seen a steady decline in enrollment – about a third smaller. COVID exacerbated that a little bit. However, this is the general trend around the U.S. He did state, however, that their full-time freshmen enrollment is gradually increasing. He added that the Lumina Retreat he attended with Executive Director Efird and Representative Story was a great opportunity for discussions surrounding enrollment in other states and to gather ideas on how to better provide for Alaskans seeking education.*

*Representative Story wanted to follow up a little on Dr. Layer's Lumina comments. She stated that there were discussions of providing challenge grants. This would be especially helpful in Alaska since each region has different industry and workforce needs. Ideally, these programs*

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*could start in Middle School with dual enrollment opportunities. She explained that there are many great ideas out there for mitigating the gaps. She also added that in Indianapolis they had a system to help students with daily life barriers, like a flat tire or childcare needs. She added that a loan repayment program would be a beneficial program versus loan forgiveness. Lastly, she added that there was an initiative discussed that would look at a pathway and the ultimate career goal to see if the student would make a living wage. She explained that she had difficulty with that program, as many of the industries that are short-staffed and in need of workers do not pay living wages.*

*Commissioner Brown asked if the University has evaluated the performance of students who received a testing waiver of the ACT or SAT versus those who didn't receive a testing waiver. Dr. Layer stated that they have not looked at that data, but they would.*

*Commissioner Adams wanted to know if any of the Lumina discussions surrounded workforce development grants for teachers. Dr. Layer stated that in the states with those challenge grants, the decisions were made by the communities and not the states. He added that teacher preparation is a high priority for the University and they are working on figuring out some programs that may increase teachers in Alaska.*

*Commissioner Zugg wanted to mention another expansion to consider beyond middle college. She stated that middle college is a large commitment to secondary students. She explained that the expansion of general education requirements and aligning courses would be a good start. She also suggested working on the enrollment process to simplify it. She also wanted to know if Dr. Layer had any information on how much financial aid awarded to UA students are made up of scholarship and grants. Dr. Layer thanked Commissioner Zugg for all her suggestions and stated that he does not have the information on scholarships and grants, but could provide that later on. He then mentioned that there would be more discussion about these topics at the Now for Next Workshop.*

*Vice Chair Parker stated that she appreciated the comments from Commissioner Zugg about making the enrollment and registration processes more simplified. She then asked what the Now for Next Workshop was. Dr. Layer deferred to Executive Director Efird and Director Hillenbrand who explained that the Alaska Postsecondary Access and Completion Network and the Alaska Association of School Boards was hosting the workshop. Its purpose or theme was "Turning the Curve on Alaska's Postsecondary Outcomes."*

### **INSTITUTIONAL AUTHORIZATION COMPLIANCE REPORT**

Institutional Authorization Program Coordinator Tyler Eggen referenced his written report on recent compliance activities starting on page 70 of the meeting packet. Information in the report included:

- Institutional monitoring
  - Alaska Pacific University had its accreditation reaffirmed by the Northwest Commission on Colleges and Universities at its June meeting. The

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accreditation is in effect until Spring 2029, with a mid-cycle review taking place Spring 2025.

- Charter College had its accreditation reaffirmed by the Accrediting Bureau of Health Education Schools (ABHES) at its July 2022 Meeting. The accreditation is in effect through February 2026. As the College has moved its main campus designation from Vancouver, WA to Anchorage, AK, ABHES conducted a verification visit mid-September, and that report is forthcoming. Once the U.S. Department of Education approves the reclassification of main campus designation, the College will pursue NC-SARA approval with ACPE for online programming nationwide.
- State Board of Education and Early Development Regulation Change
  - In Spring 2022, the Alaska State Board of Education and Early Development held a meeting where they adopted the proposed regulation changes regarding teacher certification and educator preparation programs.
  - These changes have been reviewed by the Department of Law and have been approved by the Lieutenant Governor's office and will be in effect on October 26, 2022.
  - When the changes to 4 AAC 12.308 become effective, the Board will be able to provisionally approve a program that is offered by a nationally accredited institution if the institution has made substantial progress obtaining programmatic accreditation through the Council for the Accreditation of Educator Preparation, substantially meeting the Professional Standards for the Accreditation of Teacher Preparation Institutions, and other State Board requirements.
- Learning Community Grant – Regulations and Outcomes
  - In February 2020, a \$15,000 grant was awarded to the Commission from the State Higher Education Executive Officers Association (SHEEO) to support the modernization of institutional authorization regulations and the development of standardized outcome metrics.
  - The latest update to this project was the re-adoption of the proposed regulations at the July 2022 Commission meeting, in which the Commission approved the proposed regulations.
  - Institutions were later notified individually with a letter of the forecasted requirements of financial reporting for Annual Reporting and Renewal of Authorizations for the next five years to streamline requirements and educate institutions on which type of financial statement must be submitted and when.
- National Council for State Authorization Reciprocity Agreement (NC-SARA) & National Association of State Administrators & Supervisors of Private Schools (NASASPS) Conferences
  - NC-SARA State Portal Entity (SPE) Conference, which provided staff the opportunity to be informed of updates to the U.S. Department of Education Negotiated Rulemaking process (including potential impacts to SARA and

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Professional Licensure Regulations), the SARA Policy Modification Process, and several sessions which allowed SPE's to share their perspective, practices, and lessons learned while performing their SPE duties.

- Immediately following the SPE Conference, IA Commission staff attended the NASASPS Fall Regulator Conference, which included several presentations on Managing Risk and Ensuring Quality (relating to credentials and marketing), discussing State Regulatory Structures and Updates, and NASASPS Strategic Planning.
- Complaints
  - There are no formal complaints this quarter.

**INSTITUTIONAL STANDARDS AND EVALUATION RECOMMENDATIONS:**

➤ Renewal of Authorization

- Hair Science

**Representative Story moved to approve a renewal of authorization through October 31, 2024. Commissioner Garcia seconded the motion. By roll call vote, all members present voted aye. The motion carried.**

**Discussion:** *Commissioner Hamilton asked why the staff recommendation was for a two-year authorization versus a three-year. Mr. Eggen explained that due to the institution's history of financial unsoundness for two cycles in a row due to the pandemic, staff believed a two-year recommendation seemed more appropriate than a three-year.*

*Representative Story asked what the capacity for enrollment is for each of the three programs: Barber, Instructor, and Hairdressing. Mr. Eggen explained that the institution can only have 8 total students. When he visited earlier that month, there were only three students in the Barber Program. Representative Story then asked what the enrollment was for the last three years. Mr. Eggen explained that the number traditionally fluctuates between 3-5 students.*

*Commissioner Zugg asked if there is a requirement to report out on a placement rate. Mr. Eggen explained that yes, and the placement rate is shown on his Staff Report. This data is due every December First.*

- Shear Fire Academy of Hair Design

**Vice Chair Parker moved to approve renewal of authorization for three months, through January 31, 2023. Representative Story seconded the motion. By roll call vote, all members present voted aye. The motion carried.**

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**Discussion:** *Vice Chair Parker asked what the owner's thoughts were on the recommendation of three months renewal. Ms. Drake stated that she was ready and willing to do anything she needed to follow the regulations. She added that it has been a difficult year.*

*Commissioner Hamilton asked Mr. Eggen if the November 28 deadline for submitting financial reports would trigger anything or affect the institution's renewal if the Institution did not comply with the deadline. Mr. Eggen stated he would have to defer to our Assistant Attorney General for legal guidance. However, he stated it may trigger a change in their authorization status and could incur a potential teach out, which would affect the Institution's ability to enroll new students. Assistant Attorney General Andrew Bocanumenth stated that in that case the application would be considered incomplete, but this would be up for discussion again at the next quarterly meeting. The Commission would have to vote to defer for another meeting or to deny reauthorization. In which case, the Institution could appeal the denial through the Office of Administrative Hearings.*

*Commissioner Adams asked if the Commission does not vote in favor of this motion what would happen. Mr. Eggen stated he would defer to the AAG. However, he stated his assumption would be that the Commission would have to propose a new course of action, which would need a second motion and a majority vote. AAG Bocanumenth agreed.*

*Commissioner Brown asked Mr. Eggen if Shear Fire's three-month authorization is approved would new students be able to enroll in the program during that period. Mr. Eggen explained that yes, however all students would be required to receive a disclosure notice of financial unsoundness. The Institution would also be required to post this in their catalogue and/or enrollment contract. The disclosure notice would contain contact information so students could have access to Commission Staff to answer any questions they may have.*

*Chair Bicchinella asked Ms. Drake what compliance items she has implemented in working with ACPE. Ms. Drake stated that she has been very appreciative of the way Mr. Eggen has handled the situation, as he has been very communicative. She explained that things have been very different in the past. She stated that they have implemented the check-off sheet to go in each student's folder. With the financial piece, she explained that it has been an issue she's had for a while due to difficulties with funding for CPAs. At this point, she stated she has spent up to \$6,000 just for these financial reports that she could potentially print off from QuickBooks. Her regular CPA was sick at the time and could not perform the reports, and she had difficulty finding an alternate, however she has an appointment coming up soon. She added that she loves her school and students and wants to be accountable. Chair Bicchinella then asked how she plans to go about improving reporting standards in the future. Ms. Drake stated that she is working with the new CPA and he has assured her that her reports will be ready as soon as possible. She added that she believes there should be a more efficient process for financial reporting that helps small businesses.*



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➤ Program Amendment

- Charter College

**Representative Story moved to approve the Program Amendment to Charter College's Authorization. Commissioner Hamilton seconded the motion. By roll call vote, all members present voted aye, with Chair Biccharella abstaining. The motion carried.**

**Discussion:** *Representative Story asked why the switch was to full online modality rather than the hybrid. Joel Nelson, Chief Academic Officer, explained that the designation switch is semantic only. On July 1 of this year, the Accrediting Bureau of Health Education Schools (ABHES) changed their definitions of blended education and full online education.. Prior to this, face-to-face clinical rotations counted as face to face time, so this was considered a blended program. Their new definition does not count clinical or externship time as face-to-face time and only the lab and didactic courses count towards whether a program is online or blended. Since the students in the Diagnostic Medical Sonography Program, could take all of those classes completely online, this becomes a full online program by ABHES definition.*

*Commissioner Brown asked which hospitals and health care agencies are in articulation agreements with Charter College. Mr. Nelson explained that their current partner is Alaska Regional Hospital. They are currently working with Providence to secure clinical sites. Commissioner Brown then asked if a student would have access to a clinical experience in Fairbanks. Mr. Nelson explained that there is a possibility. They plan to work with smaller communities to offer education in those smaller communities and work with individual hospitals to help them gain more staff and potentially promote their current employees.*

*Representative Story asked if the cost of the program has been compared to the wage of the occupation. Mr. Nelson explained that the employment outlook is one of the fastest growing portions of healthcare right now. There is a huge demand for it. They generally come out making \$50,000-\$60,000 and can make upwards of \$80,000-\$90,000 per year. The conditions are very affordable for someone who wants to work in the field.*

*Vice Chair Parker asked how many students they can take in the program. Mr. Nelson explained it depends on how many they are allowed. However, they plan to have 10 seats per partner, which works in state reciprocity rules.*

**MANAGEMENT TEAM REPORTS**

➤ Finance

Julie Pierce, CPA, Chief Finance Officer, referred to the table of the Commission's approved FY2023 budget. She highlighted changes from the last time the FY23 Budget was presented, which included the following:

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- **Interagency Receipts (ASLC Receipts)**
  - Increase in Personal Services with an offsetting decrease in Contractual to align personal service costs with funding source
  - Increase of \$37.8 for allocated portion of cost increases from interdepartmental reimbursable service agreements
- **Unrestricted General Fund – This category represents funding for WWAMI, AEG, APS program and their administration that were previously funded by Alaska Higher Education Investment Fund**
  - Decrease in Personal Services with an offsetting increase in Contractual to align personal service costs with funding source
  - Increase of \$1.8 for allocated portion of cost increases from interdepartmental reimbursable service agreements
- **General Fund Program Receipts – This category represents funding received from institutional authorization fees**
  - Increase of \$.02 for allocated portion of cost increases from interdepartmental reimbursable service agreements
- **Statutory Designated Program Receipts – These receipts represent private grants to support ACPE’s Postsecondary Planning Activities programs**
  - Increase of \$0.1 for allocated portion of cost increases from interdepartmental reimbursable service agreements

*Discussion: None*

➤ Program Operations

Kerry Thomas, Director of Program Operations, explained that ACPE continues to see overall declines in education loans across the board this academic year. The total loan volume is down 42% compared to this time last year. Postsecondary enrollment rates, both nationally and in Alaska, have declined in the last few years, and with a strong labor market fewer students are going, staying, or returning to their postsecondary studies. This has an impact on Alaska Student Education Loans (ASEL) and Family Education Loans (FEL) volume among other things.

She went on to explain that the Alaska Performance Scholarship has seen an increase in the number of students that thought they were eligible for APS but are actually not. The Class of 2022 has the lowest eligibility rate of 16% since inception of the program in 2011, followed by 23% for the Class of 2019.

In her update on the Outsourcing Project, she shared that Special Program loans went into production with CampusDoor on August 10, 2022. Additionally, AES began the process of moving special program configuration into production as of September 29, 2022. The project will shift from Phase I loan originations and focus on Phase II the transfer and ongoing servicing of ACPE’s legacy loans.

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She also wanted to mention the Higher Education Almanac and point out the amount of work that goes into the project. She wanted to voice her appreciation for her staff. She explained that they have discussed potentially adding a section on the FAFSA. She also mentioned that if Commissioners have feedback, she would be happy to take it.

**Discussion:** *Commissioner Hamilton stated that he loves the Almanac and requests extra copies every year as he uses it for a training module. He mentioned he noticed that the comparisons between schools is not included in this year's Almanac and he hopes that those statistics are included in future Almanacs.*

*Representative Story asked about the 42% loan volume decrease, specifically what our goal is for loan volume. Director Thomas explained that we do not have a specific loan volume goal. The goal is for the loan to be a self-sustaining program that allows us to conduct our operations without drawing from the general fund. From a little bit more granular level, we look at market data, and so we want to provide our loans to all Alaskans taking out education loans in the State. Therefore, when we see market data and Alaskans are borrowing from for-profit lenders that have much higher interest rates than ACPE does. That's a market that we'd like to capture, because we feel like we have a better product, and it's a win-win. When students borrow from us at lower rates, it also provides the income to the organization to manage the programs and provide valuable services to the state. And then with our outofstate students, we don't have as good of a picture of Alaska students that attend out of state, whether they're borrowing from other lenders or borrowing from us. However, we would like to serve Alaskans that are attending out of state, and there is a chart on page ninety-one that shows over time. We are almost at seventy percent of the loans we are issuing, going to out of state students. That can be a good thing. If students are not borrowing because they have scholarships and grants and savings to fund their education. It can also be a bad thing if they're taking out high interest rate education loans instead of taking out ACPE loans. There's a lot of data to really paint this picture, and some of it is more challenging than others to get your hands on. We don't know where the data is to find out how many of the private lenders have worked with Alaskans attending school out of State. Representative Story asked where the data is to find out how many Alaskans are taking out loans from private lenders and if we could put out a Press Release with that information and encourage students to come to us instead. Director Thomas stated she does not have the information available, but could provide it later on. She added that we do target the market with email campaigns and social media to inform Alaskans about our programs. Representative Story then asked how many of the APS eligible graduates accepted the scholarship. Director Thomas stated she did not have that information available but could provide it later on. Additionally, the APS Outcomes Report will be released to the Legislature in January and will include that information.*

*Commissioner Zugg asked if the lower number of loans and usage of APS are correlated with lower enrollment. Director Thomas stated she believes that is part of it. Commissioner Zugg then asked if we are going to look at the correlation to decide if it is a marketing issue or something else. Director Thomas stated that yes; we are looking at that data. She then mentioned that in Dr. Layer's report he stated that their enrollment is flat across all*

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*campuses, while our loan volume is not, so she believes it is more than just the enrollment issue. However, we will not have that data for another few months.*

*Commissioner Brown asked if the Almanac could potentially break down enrollment for part-time students. He also asked if we had any data on what percentage of ACPE borrowers are pursuing a degree program out of state that is not available to students in Alaska. Director Thomas stated that the part-time enrollment is an interesting topic they can certainly gather data on and will share in the January report to the Commission. For out of state students, she stated she does not get that type of information because institutions only provide attendance certification. Executive Director Efird mentioned that with the approval of the HB 114 Regulation Change project for Public Comment, these changes have the potential to better meet the needs of Alaskans and will address some of these issues that Commissioners have brought up. She added that it is a multi-layered issue.*

*Chair Bicchinella asked if the refinance loan was heading in a downward trend from last year and if there is any information on why that has occurred. Director Thomas stated that yes it is going down, both at ACPE and industry wide. She stated that this was most likely due to the Federal Student Loan Forgiveness plan. Many borrowers hoped they might be eligible for this and there was a hesitancy for students to refinance. There were myths that if you refinanced you would not be eligible for the Forgiveness. The refinance market has just screeched to a halt. When Federal loans resume payment, we will most likely see the refinance markets pick back up. Historically our pre-screened credit offer, which is a contract or partnership with the Credit Bureau, gives us the prime market in Alaska for refinance. We have to pay for that service, so we are waiting for the optimal time to pull that and market to that audience. She added that she believes refinance loans will pick back up in the second half of the fiscal year.*

**MANAGEMENT TEAM REPORTS CONTINUED**

➤ **Communications and Outreach**

Kate Hillenbrand, Director of Communications and Outreach, highlighted her division's work of connecting with over 2,500 students, families, and ACPE stakeholders. Throughout the second quarter of 2022, Outreach connected with students, families, and ACPE stakeholders through 265 telephonic or virtual service sessions; organized and/or presented in nearly 64 work sessions, trainings or webinars; and reached close to 6,000 Alaskans through these efforts.

She explained that the Alaska College and Career Advising Consortium Training had its highest record in registrations. The annual ACAC Training is a free professional development opportunity where education stakeholders are equipped with an array of resources and knowledge to help support and guide students, adult learners, and clients in their planning and preparation for postsecondary education and career training programs in Alaska.

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She ended her report by highlighting that the APS Curriculum Requirements have been added to the new AKCIS Course Planner so that students can track their progress toward APS eligibility. This is an exciting change that will assist many students.

*Discussion: Chair Bicchinella asked if the I Know I Can and Kids 2 College programs' numbers were down from previous years. Director Hillenbrand explained that the numbers are not down, and the reason Chair Bicchinella may be thinking they are down is because these are current numbers and not year-end.*

*Representative Story thanked Director Hillenbrand for putting the APS requirements out there. She continued stating that this has been a huge priority for the Legislature and many have discussed ways of getting this information out to students, so she is excited that this is now in effect.*

*Commissioner Zugg explained that districts are having more explicit time for engagement in career development, like AKCIS. Since many competing things are happening as we have students in front of us, but it'll be nice to see how that plays out in numbers of usage for AKCIS. Director Hillenbrand jumped in and stated that the use of the AKCIS Platform for APS Curriculum has been a real critical piece to the process. She also mentioned Julia Renfro the AKCIS Partnership Coordinator and wanted to highlight the work she has been doing to fill those gaps. She added that every high school student has access to this.*

*Representative Story stated that this is such a great practice as it makes a big difference for students.*

*Chair Bicchinella wanted to state that he has enjoyed working with Julia Renfro and that she has been doing great work out in the communities.*

*Commissioner Zugg wanted to touch on career development and stated that some states have a policy that students have career development in their curriculum. She added that she has looked at Wisconsin's policy, stated that it is enlightening, and might be beneficial for our research.*

➤ Information Support Services

Jamie Oliphant, Director of Information Support Services (ISS), explained that the ISS team is working toward the Phase II first test with AES scheduled for December 1. Additionally, they have assisted with many agency-wide work including, APS/AEG work, PFD Garnishment, financial audit, and Windows OS Updates.

She also highlighted that the ISS Team's longstanding Programmer, Theresa DeArgon Thompson retired after over 28 years with ACPE and 40 total years in the student loan industry.

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*Discussion: Representative Story wanted to thank Theresa for her work and suggested the Commission send her a thank you note. Executive Director Efird also wanted to mention that it is important for ACPE Staff to be recognized for their work and dedication.*

➤ Human Resources - Written Report

**COMMISSIONER REPORTS**

Alaska Student Loan Corporation – Commissioner Adams stated that the Board has not met since the last time the Commission met, so the latest update was done during the July Commission Meeting. She will update the Commission after the ASLC’s November 3, 2022 meeting.

Board of Education and Early Development – Commissioner Hamilton explained that the Board met back in September and their priority at the moment is the Commissioner recruitment. The Commissioner of DEED is actually decided between the Board and the Governor. The Board is searching nationwide for a replacement. They are hoping to name the candidate in early winter. They have wrapped up their scores for state testing and there are a few little exciting statistics coming out of it, however a vast majority of the students are not meeting criteria. One exciting change is the Alaska Reads Act, which will be implemented in Spring 2024. They are hoping to see some immediate changes due to that.

UA Board of Regents – Vice Chair Parker explained there would be committee meetings the following week. The information that Dr. Layer was talking about would be presented the following week as well. The week following that, the whole Board would be meeting in Fairbanks. There hasn’t been much happening, so it has been good to have some normalcy. They are looking for a Chancellor for the University of Alaska Southeast.

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

Student Representative – Commissioner Garcia stated that several non-traditional students have mentioned they do not feel as supported as traditional students do. Since they make up a large portion of the demographic, it is important the Commission works together to support them. One way he suggested was to increase the quality of online education. He added that he has heard from some peers that the quality needs to improve and that the University should create a standard quality for online courses.

He added that he heard something concerning that UAA is starting to shift their focus toward nursing, which seems to be occurring at the cost of other programs. He explained that this could be a problem since many of the humanities courses at UAF depend on the programs at UAA.

*Discussion: Vice Chair Parker explained that some Professors have their courses reviewed while others simply put it together without review. She suggested that he make note of which online courses he is hearing about. There was a requirement for those courses to be reviewed, but it*

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*went away. She stated that she would bring these items to the Board of Regents at their next meeting.*

*Chair Bicchinella thanked Commissioner Garcia for taking the time to be with the Commission in person.*

Alaska Workforce Investment Board – Commissioner Zugg explained that the Board has not met again since her report at the July 21, 2022 Commission Meeting. She added that they are scheduled to meet online the following week. They are hoping to meet back in person at some point. They are looking at investing in a strategic planning session about how the Workforce Investment Board can utilize its committees better and be more action oriented. They are looking at ways to tackle the exponentially large workforce gap.

She added that she attended the Alaska Association for Career and Technical Education Professional Development Conference, which Department of Labor Commissioner Tamika Ledbetter also participated in. The conference had Labor, Industry, and many other important entities involved.

Network Report – written report provided in the meeting packet.

**CLOSING COMMENTS**

- Commissioner Hamilton asked if there was anything preventing the Commission from being in person again for the January Commission Meeting. Executive Director Efird stated she and Chair Bicchinella will discuss options. She added that they had discussed the idea of having Commissioners in Juneau during Session and would be looking at dates.
- Representative Story stated it was good to be together in person and that she appreciated staffs' work and thorough reports. She also encouraged everyone to vote and encourage others to do so.
- Commissioner Garcia thanked everyone for having him and for their educational reports. He added that he looked forward to tomorrow's session.
- Commissioner Hamilton voiced his appreciation for Executive Secretary Danni Erickson's efforts in putting all the logistics together for the meeting. He added he appreciates Executive Director Efird's longstanding efforts and dedication to the Commission's mission.
- Commissioner Brown apologized for not being in person. He added that he thinks it is important that we apply a non-traditional model to meet our non-traditional customers. He believes that ACPE staff have what it takes to brainstorm some innovative methods to help more Alaskans. He also thanked Commissioner Garcia and stated that his input is one of the most important, as he has a direct line to the students.
- Commissioner Adams was also sad to not be in person, so she hopes there will be another opportunity in the future. She appreciated everything that we heard during the day and added that it is a very strong Commission.

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- Commissioner Head thanked everyone for the opportunity to gather. She enjoys being a part of the Commission. She added that she was able to travel to an ACTE conference, which emphasized increasing opportunities in all areas. She appreciates the work ACPE does to lift the burden from Alaskans.
- Commissioner Zugg thanked everyone for welcoming her to her first in person meeting. She also would like to have another opportunity to meet in person again. She added that she thinks it is important that we are data driven as it recognizes postsecondary credentials in many ways. She closed stating that we must see where our students are coming from.
- Vice Chair Parker stated that it is all about the student and they are the most important thing we have. She agreed that being in person provides the best opportunities for brainstorming. She added that she deeply appreciates the Almanac and hopes to continue to receive copies even when she is no longer on the Commission.
- Chair Bicchinella stated that he appreciates all the work the staff did to prepare for the meeting. He added that he thought this was a fantastic and successful session. He also wanted to thank Kierstin and Richard for their work on the Almanac. He also thanked Vice Chair Parker for taking over for him during Charter College's Institutional Authorization renewal. He then thanked Executive Director Efird for all her work.
- Representative Story wanted to ask about the comment that the Shear Fire owner made during her IA time that the prices to get a CPA were quite expensive. Representative Story asked Mr. Eggen what the Commission plans to do in order to assist small businesses. Mr. Eggen stated that Institutions are required to provide either CPA audited or unaudited financial statements during the course of a reporting period. Historically, ACPE has not collected financial data between renewal cycles. However, there has always been that requirement, as we move towards annual reporting that all institutions will have to comply by. They do have the option to submit internally prepared financial statements, which could be prepared off QuickBooks or similar software. We are moving toward that. However, it has always been a requirement at least as of the last decade of our regulations that renewal requires either audited or unaudited CPA financial statements. There are different levels based on tuition revenues, which will have different costs associated with that. He added that he does not regulate the CPA world. However, he does offer institutions support. If Institutions do go to a familiar CPA, sometimes they are more flexible. Other times they realize it is a requirement of the institution, so they need to have it done. That will look different between institutions with their individual levels of tuition, enrollment, and amount of income to offset costs as well as renewal cycles. That was one reason why, for annual reporting, institutions do have the ability to submit internally prepared financial statements to us that most likely will only cost them administrative time to print out and mail to us.
- Commissioner Zugg wanted to ask how to get extra copies of the Higher Education Almanac and how to be added to the mailing list. Director Thomas stated that she could reach out to Danni, as she maintains the distribution list.



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**ADJOURN**

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

The meeting adjourned at approximately 2:52 p.m.

Approved by:

\_\_\_\_\_  
Chair

\_\_\_\_\_  
Date

# Alaska Commission on Postsecondary Education

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## Strategic Planning Update

## Vision & Mission

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### **V i s i o n**

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

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

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

### **M i s s i o n**



## Guiding Principles

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We operate with integrity in everything we do.

Every decision we make is based on compliance, balancing fairness and responsibility to those we serve with our obligation to manage financial resources to meet future needs.

## Strategic Priorities

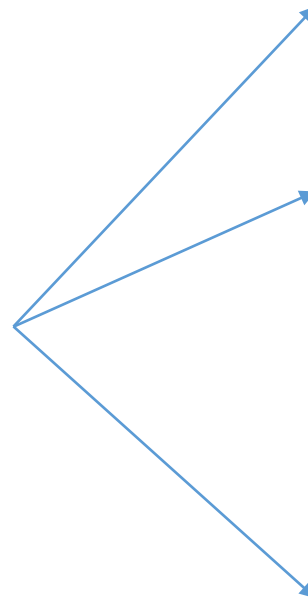
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1. Become the education lender of choice in Alaska and for Alaskans. *Growth*
2. Increase access to, and utilization of, federal and state education funding sources. *Purpose and Growth*
3. Operate a sustainable organization responsive to employees,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

## Strategic Priorities

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Increase visibility, understanding and awareness of ACPE and its products, resources, partnerships, and programs

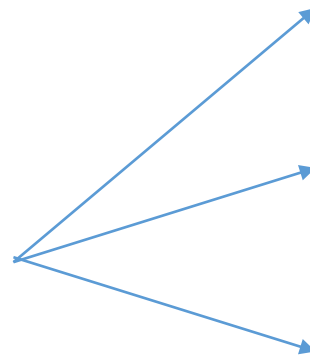


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## Strategic Priorities

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Modernize and streamline the customer experience

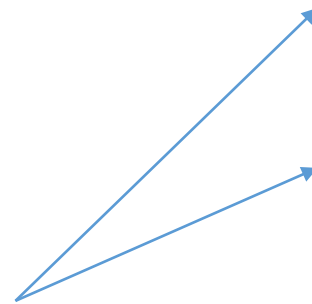


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## Strategic Priorities

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Enhance and refine financial planning resources appropriate for target audiences



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



## Strategic Priorities

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Foster an environment where employees thrive as the agency evolves

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

## Strategic Priorities

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Identify the current state of higher education programs and resources in Alaska

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

## Next Steps

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With buy-in from the Commission on the Vision, Mission, Guiding Principles and Strategic Priorities, the final steps are:

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



**Thank You!**

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**QUESTIONS?**

## Alaska Commission on Postsecondary Education

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### MEMORANDUM

**TO:** Members, Alaska Commission on Postsecondary Education  
**FROM:** Sana Efird, Executive Director  
**DATE:** January 3, 2023  
**SUBJECT:** Executive Director Report

During this quarter, the Executive Director's Office continued to work with staff on our two large and very detailed outsourcing projects; worked with the Governor's Office to finalize our FY2024 Governor's Proposed Budget, began preparations for the upcoming legislative session; and attended numerous meetings with staff, partners, and stakeholders.

#### Budget Update:

Governor Dunleavy released his FY2024 Proposed Budget on December 15, 2022. The Press Release concerning the Budget can be viewed [here](#). The Governor has named the following budget priorities: Public Safety, Alaska State Defense Force, 2023 PFD Payment, Public Health and Wellness, Fisheries Research, Statehood Defense, Education, and Transportation. The Alaska Commission on Postsecondary Education (ACPE) budget includes:

- One increment request in the amount of \$36.9 to cover a routine annual increase in the cost of the state's WWAMI contract with the University of Washington;
- Technical adjustments for PERS increases;
- The APS, AEG, and WWAMI programs' funding source was switched from Unrestricted General Fund (UGF) back to the Higher Education Investment Fund (HEIF);
- A UGF increment of \$1,647.5 to fund an additional ten WWAMI students, increasing the program from 20 to 30 students per year which was originally only through FY2024, was included in WWAMI base operating budget to ensure students have funding to complete their program.

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

#### Legislative Planning:

The first session of Alaska's 33rd Legislature will convene on January 17, 2023. The new Senate announced their organization of a 17-member bipartisan majority caucus. Senator Gary Stevens, a Republican, will serve as president of the body and Republican Cathy Giessel will serve as

majority leader. Senator Matt Claman will chair the Judiciary Committee. The caucus consist of nine Democrats and eight Republicans. At this time, the new House of Representatives body has not announced a formalized caucus.

Since this is the first session, no bills are carried forward from the 32<sup>nd</sup> Legislature. January 9 is the first release of prefiled legislation and January 13 is the second prefile release date. ACPE does not have any Governor sponsored bills; however, we will be monitoring bills as they are filed for possible impact on higher education or ACPE operations and programs. We are particularly interested in working with legislators on improving the Alaska Performance Scholarship program to better meet the needs of Alaskans pursuing higher education and training. Another top priority will be continued support of the Higher Education Investment Fund. With the addition of many new members to the legislature, I will be meeting individually with each legislator to share information on ACPE's mission and programs and to advocate for support of higher education access and funding opportunities for all Alaskans.

I continue to meet regularly with University of Alaska leadership and am actively involved with legislative strategic planning with both DEED and UA. As during past sessions, Executive Secretary Dannielle Erickson will begin sending Commissioners a newsletter which will include updates on legislative activities and bills of interest once session begins.

The 2023 Alaska Performance Scholarship (APS) Outcomes Report is due to the legislature in late January and will be shared with commission members and higher education stakeholders.

### **Outsourcing Projects Update:**

With the completion of the loan origination transfer to CampusDoor, staff are fully immersed in the transfer of loan servicing to American Education Services (AES). As we reach the April implementation date for loan servicing, workload for staff continues to be heavy and focused on working through data accuracy and reporting to begin user acceptance testing (UAT) the end of February. Since the completion of the loan origination shift to CampusDoor, we have reinstated consistent meetings with financial aid officers to monitor students and institutions experience with the new origination process so concerns or issues can be addressed quickly.

### **Human Resources Update:**

Recruitment efforts and staff changes over the last quarter resulted in the separation of one employee, Customer Service Specialist Ashley Adams; and the hire of three employees, Accounting Technician II Demrie Isaak on November 16<sup>th</sup>, Student Intern II Alyanna Marie Juan in Finance on December 19<sup>th</sup>, and College Intern Amara Sanguni in the Executive Office on December 27<sup>th</sup>. There are a total of six (6) employees eligible to retire in calendar year 2023.

Currently, there are eight vacant positions, including: one in the Executive Office, one in Finance, one in Postsecondary Planning Activities - Outreach, one in Information Support Services, and four in Program Operations. There are currently two active recruitments: one for a Programmer/Analyst position in Information Support Services, and one for a Quality Assurance Analyst in Operations. There are no immediate plans to take action on the six remaining vacancies, but management retains the flexibility to do so if needed to provide support for agency

initiatives. At present ACPE has 47 positions filled: 10 in Anchorage, 37 in Juneau. The breakdown of those positions by divisions is as follows: ISS-10, Finance-13, Program Operations-14, Postsecondary Planning Activities - Outreach-6, and Executive Office-4.

### **Juneau and Anchorage Lease/Space Update:**

Juneau Office is undergoing retrofitting currently to prepare the new smaller space for move in. We continue to work with State of Alaska Leasing to find new space to locate our Anchorage Office. There have been some ongoing vandalism acts and safety concerns in the Anchorage space which resulted in a decision to suspend mandatory in-office time for Anchorage staff.

### **Alaska Student Loan Corporation Meeting:**

The Alaska Student Loan Corporation (ASLC) Board held their regularly scheduled meeting on November 3, 2022. Chief Finance Officer Julie Pierce and Karen Tarver Partner, Elgee Rehfeld presented the annual financial statements of the Corporation to the board. The board reviewed and voted to accept the annual Financial Statements of the Corporation for the year ending June 30, 2022.

### **Professional Organization Meetings/Presentations:**

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

In November, I spoke at the Now for Next workshop that was organized in partnership with the Alaska Association of School Boards (AASB) and the Alaska Postsecondary Access & Completion Network (AKCAN). A number of ACPE staff also helped coordinate this event and served as facilitators of workgroups during the event. The goal of the workshop was to identify what Alaska can do NOW to help students prepare for what is NEXT to improve Alaska's postsecondary outcomes. Recommendations were identified by work groups that Alaska education stakeholders can support to help meet the stated goal. For more information, you may want to view [the Full Report](#) of the event.

### **Other Meetings:**

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

- WWAMI discussions with University of Washington Medical School
- Virtual legislative meetings
- Preliminary meetings to discuss potential bills for 2023 Legislative Session
- Marketing discussions with contractor and leadership
- Continued meetings with UA President Pat Pitney
- Alaska Statewide Education Leaders Collaboration meetings

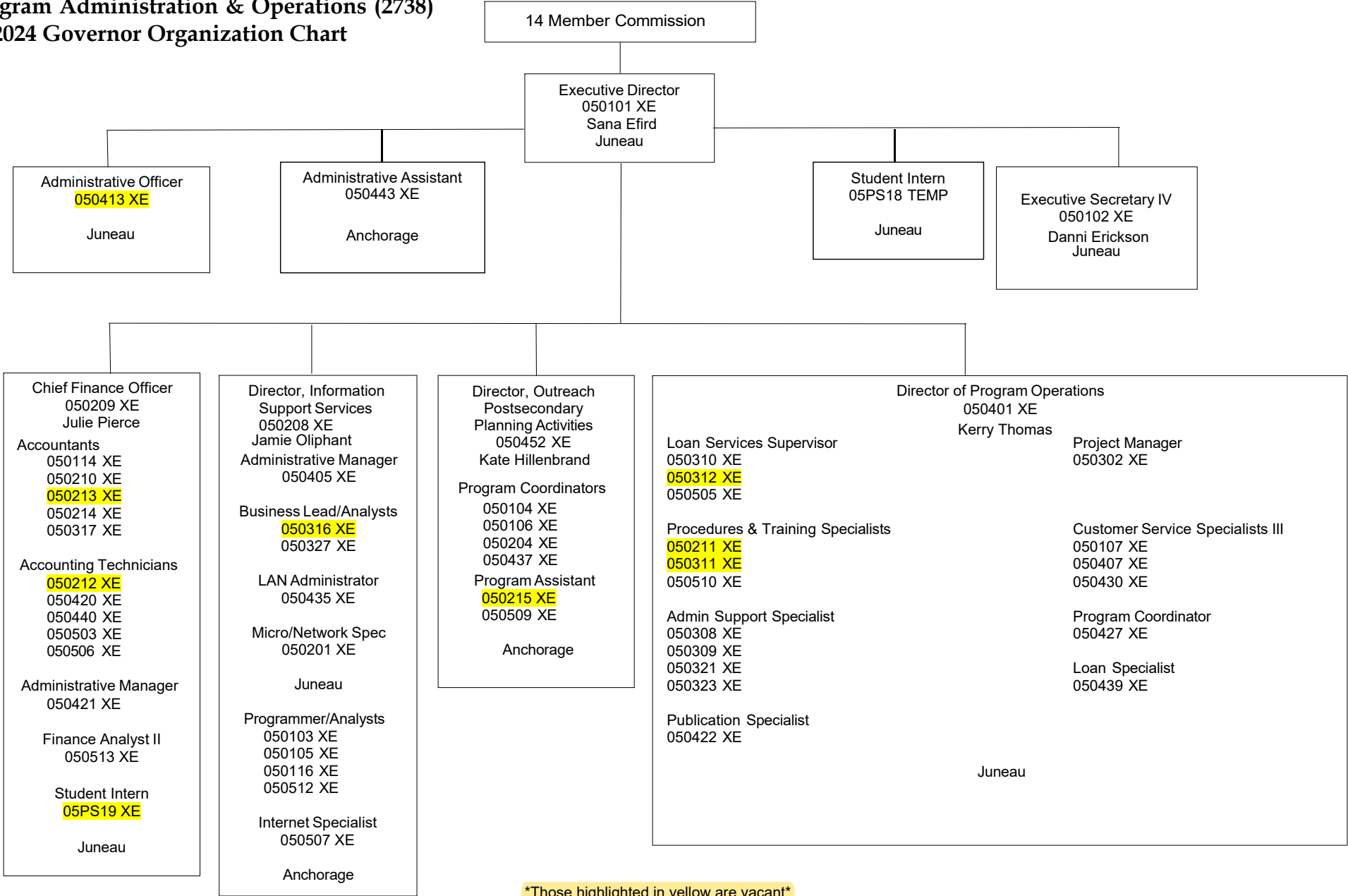
As always, I am grateful for the opportunity to serve the Commission and lead this talented team of individuals to support Alaskans and their access to higher education opportunities. I could not be prouder of the dedication and expertise our staff demonstrates to meet the needs of our customers and constituents. I always want to highlight and emphasize the tremendous role they play in providing ACPE programs to Alaskans. I always invite your feedback and discussion and encourage you to reach out to me any time.

**Attachments:**

1. ACPE Organization Chart



**State of Alaska  
Alaska Postsecondary Education Commission  
Program Administration & Operations (2738)  
FY2024 Governor Organization Chart**



\*Those highlighted in yellow are vacant\*



**MEMORANDUM**

**TO:** Members, Alaska Commission on Postsecondary Education  
**THROUGH:** Sana Efirid, Executive Director  
**FROM:** Jackie Hall, Quality Assurance Officer  
**DATE:** December 19, 2022  
**SUBJECT:** Regulations for Adoption

The Alaska Commission on Postsecondary Education proposes to adopt regulation changes to Title 20 Chapter 15 of the Alaska Administrative Code dealing with student financial aid including the Alaska Supplemental Education Loan Program, and the Alaska Family Education Loan Program, and changes to Title 20 Chapter 16 of the Alaska Administrative Code dealing with the Alaska Education Grant and Scholarship programs. In addition, the Commission proposes changes to Title 20 Chapter 18 of the Alaska Administrative Code dealing with the WICHE Professional Student Exchange Program.

Proposed regulation changes were published and available for public comment for 30-days. In addition, the Commission held a presentation for postsecondary institutions December 5, 2022. The public comment period expired December 18, 2022, during which time no questions or comments were received. Proposed changes include the following:

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

## 9. Approval of Regulation Changes

Statutory authority: AS 14.42.030, AS 14.43.100, AS 14.43.105, AS 14.43.110, AS 14.43.120, AS 14.43.122, AS 14.43.125, AS 14.43.140, AS 14.43.145, AS 14.43.164, AS 14.43.168, AS 14.43.170, AS 14.43.171, AS 14.43.172, AS 14.43.173, AS 14.43.175, AS 14.43.300, AS 14.43.320, AS 14.43.405, AS 14.43.406, AS 14.43.415, AS 14.43.510, AS 14.43.630, AS 14.43.640, AS 14.43.710, AS 14.43.730, AS 14.43.740, AS 14.43.810, AS 14.43.820, AS 14.43.825, AS 14.43.915, AS 14.44.035, and AS 14.44.040.

**Motion: Move adoption of regulations changes to Title 20, Chapter 15 regarding the Alaska Family Education Loan and Alaska Supplemental Education Loan Programs, Chapter 16 regarding the Alaska Education Grant and Scholarship programs, and Chapter 18 regarding the WICHE Professional Student Exchange Loan Program.**



**Pat Pitney, President**

The University of Alaska Board of Regents appointed Pat Pitney as the university system’s 17th president on Feb. 25, 2022. She served as interim president since Aug.1, 2020.

Previously Pitney served as the state’s Director of the Division of Legislative Finance. She was the former Vice Chancellor of Administration, University of Alaska Fairbanks and worked at UA Statewide for 17 years. In all, Pitney spent 23 years with the University of Alaska before leaving to serve as the State Budget Director in the administration of former Governor Bill Walker.

Pitney moved to Fairbanks in 1987 from Billings, Montana. She earned her MBA from UAF and an engineering physics degree from Murray State University (Kentucky). She has three adult children and three grandchildren. All three of her children are UA graduates, with degrees from UAF, UAA and UAS.

Before moving to Alaska, she was a member of the 1984 U.S. Olympic Team and won a gold medal in women’s air rifle.



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

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

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

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

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



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**MEMORANDUM**

**TO:** Alaska Commission on Postsecondary Education Members  
**THROUGH:** Sana Efird, Executive Director  
**FROM:** Tyler Eggen, Institutional Authorization Program Coordinator  
**DATE:** December 22, 2022  
**RE:** **Compliance and Activities Report for December 22, 2022**

**Quarter Applications**

- Renewal of Authorization  
Shear Fire Academy of Hair Design
- Amendment to Authorization  
Charter College (Program)  
THE Beauty School (Program)  
Wayland Baptist University (Program)
- Institutions qualifying for Exemption from Authorization in the quarter.

Location	Initial Certification	Recertification
Alaska	1	0
Out-of-State	7	9

### **Institutional Monitoring**

At the beginning of this quarter period, **Glenda's Training Center** changed its institutional name to **THE Beauty School**. The institution was formerly owned by Glenda Ledford prior to selling the institution to longtime employee Autumn Pease-Dygert.

**Central Texas College** will close its branch campuses located in Alaska, effective February 28, 2023. The College, operated out of Joint Base Elmendorf Richardson (JBER) in Anchorage and Fort Wainwright near Fairbanks, in which low enrollments for on-ground modalities was the primary factor in the closures. The College, an NC-SARA participant through the State of Texas, was able to allow its current students to complete their programs via online programming.

**Wayland Baptist University** will close its extension campus located in North Pole, effective January 1, 2023. The University's decision was due to low enrollment, however, still operates out of Fort Wainwright and Eielson Air Force Base near Fairbanks.

ACPE was notified that **Alaska Career College** was audited by the U.S. Department of Education (Department) regarding the Institution's administration of programs authorized pursuant to Title IV of the Higher Education Act of 1965. The College submitted corrective action plans to address the Department's audit findings. The Department reviewed the corrective action plans and accepted them to resolve the issues. As such, this is informational purposes only, as it is not considered an adverse administrative action taken by the Department and no action or further review is required by the Commission at this time.

The **Board of Massage Therapists** announced a proposed regulation change relating to the educational requirements leading towards Massage Therapist licensure. Currently, graduates from authorized programs must obtain 625 hours of education, which includes specific hour requirements relating to anatomy, physiology, pathology, and kinesiology, massage theory and practical application, clinical practice, and ethics and laws. The proposed regulations state graduates must complete a Board approved massage therapy program of at least 625 hours, with no specific hour requirements in the subject areas. This change is due to state licensing requirements to streamline the application process of applicants with education outside of Alaska, as there are no uniform or agreed upon requirements nationwide. The massage therapy industry is currently overseen by four national professional organizations with different criteria for licensure obtainment. There is no anticipated impact to the current authorized institutions (**Alaska Career College, Alaska Institute of Oriental Medicine, Acupuncture, and Massage Therapy, and THE Beauty School** (see Staff Report for January 2023 Commission Meeting) or their graduates for licensure in Alaska.

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

The College's accrediting body, the Accrediting Bureau of Health Education Schools (ABHES) is scheduled to review the College at its January 18-19, 2023 meeting, including the reclassification verification as well as the virtual site visit follow ups to the Anchorage and Wasilla campuses. Due to the Covid-19 pandemic, ABHES conducted virtual site visits, but the U.S. Department of Education requires accrediting bodies to do an in person follow up.

Commission Staff recently administratively approved a change in Senior Management for the College, in which the Campus Manager positions have been combined into a Regional Campus Manager position, in which Joshua Bicchinella has been appointed. Bicchinella previously served as Campus President for the College's Alaska campuses prior to this appointment. This approval was the first administrative approval for a Senior Management position by Commission staff under the new regulations that went into effect in September 2022.

### **Institutional Authorization Activities**

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

- Revised **90/10 Rule**, in which for-profit colleges must obtain 10 percent of their revenue from non-federal sources. Federal sources, such as Title IV financial assistance, include federal student loans and Pell Grants. Previously, benefits such as the G.I. Bill were allowed in the 10 percent calculation. The new regulations means institutions will no longer be able to count money from veteran or service member's benefits toward that 10 percent requirement, in the hopes to prevent institutions from aggressively recruiting military members. This rule is effective January 1, 2023.
- Revised **Change of Ownership** requirements, in which clarifies the requirements and processes institutions must follow during changes in ownership. The new regulations updated the definition of a nonprofit institution to prevent improper financial benefits to a former owner or other affiliate of the college. Institutions must notify both the Department and the institutions students at least 90 days prior to the change, as well as



other additional financial protections to protect against the risk of the transaction. This rule is effective July 1, 2023.

- **Borrow Defense to Repayment and Arbitration** is for consumers to raise a defense to repayment if their institution misleads to manipulate them. Previously, the Department conducted individual review of student claims, the new rules make it easier for the Department to discharge debt for large groups of students. This action comes from institutional closures in the mid 2010's in which several for-profit institutions closes leaving thousands of students with significant debt and no degree. This rule is effective July 1, 2023.

As the regulations related to Institutional Authorization (IA) under Title 20, Chapter 17, went into effect in September 2022, Commission staff have had various projects that are ongoing. Firstly, the 13 Authorized Institutions not up for Renewal of Authorization in 2022 were required to submit the Annual Report to ACPE on December 1, 2022. The Annual Report is primarily focused on institutional financial soundness, life and safety, and student outcome data. Institutions were not subject this year to the annual fee, which has replaced the application fee for the Renewal of Authorization. Commission staff are reviewing the materials that were submitted for compliance with regulations, as well as documenting pain points or areas needing greater clarity. Commission staff will work on improvements to the Annual Report in the Spring of 2023 for redistribution to all institutions in the Summer of 2023.

Additionally, Commission staff have been reviewing, revising, and reformatting all applications related to IA regulations with the intent to publish them on the revised and updated IA website for greater access of both applications and regulatory requirements. It is Commission staff's desire to provide more forward facing resources to institutions via the website and will be an ongoing project in Winter of 2023.

### **Complaints**

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

There are no Formal Complaints this quarter.



**Staff Report**  
**Shear Fire Academy of Hair Design**  
**Renewal of Authorization**

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Summary

Shear Fire Academy of Hair Design (Shear Fire) has operated as a cosmetology school in Palmer since 2008. The owner, Jana R Drake, has been a licensed hairdresser since 2000 and a licensed instructor since 2005. After only teaching hairdressing for several years, the school added an Esthetics program in 2018, a Barbering program in 2019(since discontinued) and a short course of study Braiding course in 2019.

Owner & Administrator	Jana R P Drake	Financial Statements	Complied, Financially Sound
Address	1012 S Colony Way Palmer, AK 99645	CY21 Tuition Revenues (including short programs)	\$36,827
Year Founded	2005	FY 2021 Enrollment <sup>1</sup>	11
Authorized Since	2008	FY 2021 Complaints	0
Surety Amount/Type	\$30,000 Bond <sup>2</sup>	FY 2021 Completion Rate <sup>1</sup>	91%
Fee Paid	\$1,500 + \$250 late fee	FY 2021 Placement Rate <sup>1</sup>	100%

1 Based upon most recently submitted Student Outcome Reporting Data

2 Increased from \$20,000 due to being determined financially unsound

Review

At the October 2023 Commission Meeting, the Commission approved Shear Fire for a three month Renewal of Authorization. However, questions were raised regarding the Institution’s record keeping processes, both scholastically and financially. Additionally, the Institution’s financial soundness was undetermined as the Institution failed to deliver the required financial statements. As such, the Institution’s Renewal of Authorization was contingent upon the following:

- Maintaining a Commission approved teach-out plan,

- Providing disclosure notice of financial status with Commission for student signature, and
- Increase bonding to \$30,000, which is to be maintained until determined by the Commission and when the Institution is determined to be financially sound.
- Submission of a corrective action plan regarding the Institutions record keeping standards including, but not limited to, all student outcome reporting and financial record keeping.
- Delivery of Calendar Year 2021 Financial Statements by November 28, 2022.

After the October 2022 Commission meeting, Commission staff provided the Institution documentation of requirement materials (teach out plan, disclosure notice, and corrective action plans) and examples with the expectations of each document type, to be submitted to Commission staff for approval. Due to the Institution's unfamiliarity with these requirements and documents, in some cases, Commission staff further clarified these requirements by providing fill in the blank examples for the Institution to utilize. In other cases, the requirements seemed too cumbersome for the Institution to understand to be compliant with associated regulations and staff expectations. Resulting in extensive communication between the Institution and Commission staff to receive sufficient documentation.

Ultimately the required materials met staff expectations and regulatory requirements.

Prior to the November 28, 2022 deadline, Shear Fire delivered its Calendar Year 2021 financial statements to ACPE. The findings of the financial soundness report by the ACPE third party auditor determined that the Institution was deemed as financially sound.

Program name	Program length	Tuition and Fees
Hairdressing	1650 hours	\$7,500
Esthetics	350 hours	\$5,000
Braiding	40 hours	\$350

### Evaluation

Minimum Standards Component - AS 14.48.060	Staff Evaluation/Comments
1. Program and courses meet stated objectives	Industry-recognized and approved curriculum preparatory for licensing exams.
2. Adequacy of space, equipment, and resources	Approved by Board of Barbers and Hairdressers
3. Appropriateness of staff/faculty credentials	Compliant licenses
4. Catalog/brochure compliance	Compliant
5. Credential compliance	Certificate awarded
6. Adequacy of records	Corrective actions being taken for compliance requirements
7. Compliance with applicable laws	Fire inspection received; correctable items found during physical site inspection
8. Financial soundness	Financially Sound
9. Advertising and sales	Compliant
10. Administrators are of good reputation	Background check - no adverse findings

11. Student housing, if any	N/A
12. Refund policy compliance	Reviewed and documented
13. Costs and charges compliance	Compliant

Staff Recommendation Action

As Shear Fire was determined to be financially sound, the Institution will no longer be required to provide disclosure notice of financial status to prospective students, effective the date of Commission action. The Institution has the ability to update its current students, and prospective students, of the Institution’s financial soundness. Furthermore, Shear Fire may choose to lower its surety bond coverage in accordance with ACPE regulations.

Therefore, staff recommends a one year Renewal of Authorization for Shear Fire Academy of Hair Design, through January 31, 2024.

The basis for this recommendation is for continued institutional monitoring of corrective action plans relating to the Institution’s financial record keeping systems and student outcome reporting.

Motion Needed:

*Motion to approve Shear Fire Academy of Hair Design, for a Renewal of Authorization, through January 31, 2024.*



THE STATE  
of **ALASKA**  
GOVERNOR MIKE DUNLEAVY

**Alaska Commission on  
Postsecondary Education**  
INSTITUTIONAL AUTHORIZATION

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**Staff Report  
Charter College  
Program Amendment**

Summary

Charter College currently offers programs through its Anchorage and Wasilla campuses. Most degrees are offered online, but there are a variety located in Alaska that are delivered via blended delivery. The College is owned and operated by Prospect Education, LLC, of Reno, Nevada, with 12 additional campuses located in Washington, California, Montana and New Mexico. The College is nationally accredited by the Accrediting Bureau of Health Education Schools (ABHES) with the Nursing program accredited through the Accreditation Commission for Education in Nursing (ACEN). Charter College is an NC-SARA participant through the state of Washington, however, Alaska residents are enrolled through Charter College Anchorage. The institution is seeking authorization to amend adding a new program.

Chief Administrator	Joshua Swayne, CEO, Prospect Education		Addresses	2221 E. Northern Lights Blvd. Anchorage, AK 99508
Local Administrator	Joshua Bicchinella, Regional Campus Manager			5911 Old Seward Hwy Anchorage, AK 99518
Year Founded	1985		Authorized Since	1985
Surety Amount/Type	\$250,000 / Bond		Fee Paid	\$100*
				721 W. Parks Hwy Wasilla, AK 99654

*\*Received prior to new fee structure in regulation*

- New Programs

Program or degree name	Program length	Tuition/Fee Cost
AAS in Respiratory Therapy*	113.5 quarter credit hours	\$43,584

\*To be delivered as an online program

Review

The Associate of Applied Science in Respiratory Therapy Program is an online program with didactic instruction, lab application, and clinical rotations in positional, clinics, and health care agencies. Students will learn to how evaluate, treat, and care for patients with breathing or cardiopulmonary disorders, provide support, and treatment for patients with acute and long-term breaking problems. Charter College will prepare students to take the Certified Respiratory Therapist (CRT) exam through the National Board for Respiratory Care. Graduates of the program could seek entry-level employment as a Respiratory Therapist, working with physicians and other health professionals as part of the health care team in health care planning, evaluation, and treatment of patients with cardiac pulmonary disorders.

Charter College currently has articulation agreements with over two hospital systems or health care agencies to provide the clinical experiences in two states including Alaska for this program, with more anticipated. Once obtaining state and institutional accreditor approval, the College will pursue programmatic accreditation with the Commission on Accreditation for Respiratory Care (CoARC).

Due to program being offered online and Charter College participating in NC-SARA, the program cannot offer practicum placement of more than 10 students from an individual academic program place simultaneously at one clinical or practicum site, unless approval for a larger number is provided by the host SARA State Portal Entity.

Anticipated Enrollment:

The College anticipates starting enrollment with 10 students in its first cohort and adding more with subsequent terms.

Respiratory Therapist Job Outlook, State & National:

Alaska Department of Labor and Workforce Development Data:

Mean Wage	Wage by Percentile				
Mean	10 <sup>th</sup>	25 <sup>th</sup>	Median	75 <sup>th</sup>	90 <sup>th</sup>
\$40.16	\$29.64	\$37.41	\$37.87	\$47.83	\$48.22

Alaska Occupational Forecast							
2020	2023	Growth	Percent Change	Annual Labor force exits	Annual Transfers	Total Annual Separations	Total Annual Openings
160	185	25	15.63%	4	4	8	11

U.S. Bureau of Labor Statistics Data:

Mean Wage	Wage by Percentile				
Mean	10 <sup>th</sup>	25 <sup>th</sup>	Median	75 <sup>th</sup>	90 <sup>th</sup>
\$32.78	\$22.78	\$28.50	\$29.73	\$37.13	\$45.93

National Occupational Forecast			
Employment, 2021	Projected Employment, 2031	Change, 2021-2031	
		Percent Change	Growth
135,800	154,200	14%	18,400

Comparative Programs

There are no Respiratory Therapy programs found in Alaska, nor related programs such as Cardiovascular and Cardiopulmonary Technology, Exercise Physiology, or Respiratory Therapy Assisting.

The required application and supporting materials were reviewed by commission staff and comply with statutes and regulations.

Staff Recommendation Action:

Staff recommends authorization of the programs in this amendment application through January 31, 2027, which is commensurate with the current period of authorization, contingent on accreditation approval.

Motion Needed:

*“Move to approve the Program Amendment to Charter College’s Authorization.”*



**Staff Report**  
**THE Beauty School**  
**Program Amendment**

Summary

THE Beauty School, formerly known as Glenda’s Training Center, has been an authorized school for thirteen years. Since purchased by Autumn Pease-Dygart, THE Beauty School has not only undergone a name change, but was approved by the Commission for an additional location, sharing a parking lot across from the main location of the institution. The school offers seven Board of Barber and Hairdresser programs and wishes to add a Massage Therapy program.

Chief Administrator	Autumn Pease-Dygart		Addresses	2061 E. Palmer-Wasilla Hwy, Wasilla, AK 99654 2093 E. Palmer-Wasilla Hwy, Wasilla, AK 99654
Year Founded	2004		Authorized Since	2009
Surety Amount/Type	\$40,000 / Bond		Fee Paid	\$100*

\*Received prior to new fee structure in regulation

- New Programs

Program or degree name	Program length	Tuition/Fee Cost
Massage Therapy	625 hours	\$13,500

Review

THE Beauty School recognized a need within the greater Matanuska-Susitna Valley for massage therapy training, as the only programs are located in Anchorage. Previously, at the July 2020 Commission Meeting, the Commission approved the institution known as Glenda’s Training Center to offer this program. However, due to the COVID-19 pandemic, the program never was offered, but equipment and other materials remained at the institution. When Glenda’s was



purchased by Autumn Pease-Dygert, the Massage Program was not incorporated as an approved program during the Initial Authorization of the institution in January 2022, due to Pease-Dygert’s background being in fields under the Board of Barbers and Hairdressers, and the undertaking of new school ownership. The program is to be operated out of the new location that was approved by the Commission at the July 2022 Commission meeting.

Massage Therapy is regulated by the State of Alaska Board of Massage Therapists. In order to obtain professional licensure, students in Alaska must complete training with no less than 625 hours from an ACPE authorized institution. Unlike the Board of Barbers and Hairdressers, which requires a School License, the Board of Massage Therapists does not require institutions to pursue any other license. However, they do regulate the educational requirements for licensure. Commission staff have provided materials from this Program Amendment to the Board of Massage Therapy for a compliance review, which resulted in no areas of concern.

As stated in the Institutional Authorization Compliance and Activities Report, the Board of Massage Therapy is undergoing a regulation change project regarding the educational requirements. Regardless of that outcome of that project, or the timeline in which it progresses, it will have no impact on graduates from this Program Amendment obtaining licensure in Alaska. This program will meet the current specific hour requirements relating to anatomy, physiology, pathology, and kinesiology, massage theory and practical application, clinical practice, and ethics and laws. The Massage Therapy program will also prepare students for Massage & Bodywork Licensing Exam (MBLEx) licensure exam.

Anticipated Enrollment:

The reintroduction of the program is anticipated to bring in eight students annually, staggering them in four-month enrollments to allow a 2:1 student to instructor ratio.

Massage Therapist Job Outlook, State & National:

Alaska Department of Labor and Workforce Development Data:

Mean Wage	Wage by Percentile				
Mean	10 <sup>th</sup>	25 <sup>th</sup>	Median	75 <sup>th</sup>	90 <sup>th</sup>
\$48.11	\$14.58	\$29.30	\$58.23	\$60.87	\$74.19

Alaska Occupational Forecast							
2020	2023	Growth	Percent Change	Annual Labor force exits	Annual Transfers	Total Annual Separations	Total Annual Openings
496	598	102	20.56%	32	29	61	71

U.S. Bureau of Labor Statistics Data:

Mean Wage	Wage by Percentile				
Mean	10 <sup>th</sup>	25 <sup>th</sup>	Median	75 <sup>th</sup>	90 <sup>th</sup>
\$23.68	\$11.75	\$16.72	\$22.55	\$29.09	\$37.31

National Occupational Forecast			
Employment, 2021	Projected Employment, 2031	Change, 2021-2031	
		Percent Change	Growth
149,900	179,900	20%	29,900

Comparative Programs

There are two authorized institutions in Anchorage, the Alaska Career College and the Alaska Institute of Oriental Medicine, Acupuncture, and Massage Therapy, which prepare students for licensure as a Massage Therapist.

The required application and supporting materials were reviewed by commission staff and comply with statutes and regulations.

Staff Recommendation Action:

Staff recommends authorization of the program in this amendment application through January 31, 2024, which is commensurate with the current period of authorization.

Motion Needed:

*“Move to approve the Program Amendment to THE Beauty School’s authorization, through January 31, 2024.”*



THE STATE  
of **ALASKA**  
GOVERNOR MIKE DUNLEAVY

**Alaska Commission on  
Postsecondary Education**  
INSTITUTIONAL AUTHORIZATION

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**Staff Report  
Wayland Baptist University  
Program Amendment**

Summary

Wayland Baptist University (WBU) is a private, non-profit university chartered in 1908, with a main campus in Plainview, TX, and thirteen external locations worldwide, including Anchorage and Fairbanks. In addition, WBU has five auxiliary locations in Alaska, with four located on military bases and the fifth in Wasilla. All campuses are regionally accredited by the Southern Association of Colleges and Schools Commission on Colleges (SACSCOC). The primary Anchorage location, which opened in 1985, was authorized from the mid-90s until 2000, when it qualified for exemption. Due to amended federal requirements for Title IV eligibility and the resulting changes to Alaska regulations, WBU was required to be authorized.

Local Administrator	Dr. Eric Ash, Executive Director		Addresses	Anchorage Area <ul style="list-style-type: none"> <li>• Anchorage</li> <li>• JBER Elmendorf</li> <li>• JBER Ft. Richardson</li> <li>• Wasilla</li> </ul> Fairbanks Area <ul style="list-style-type: none"> <li>• Eielson AFB</li> <li>• Ft. Wainwright</li> </ul>
Year Founded	1908		Authorized Since	1985
Surety Amount/Type	\$250,000 / Bond		Fee Paid	\$750

- New Programs

Program or degree name	Program length	Tuition/Fee Cost
Master of Arts, Spiritual Formation	42 credit hours	\$43,584

### Review

The Master of Arts in Spiritual Formation is an advanced degree for persons interested in discipleship and spiritual formation ministries, in which it is to be offered through the Anchorage and Fairbanks campuses. Due to WBU's participation in NC-SARA through the state of Texas, the program can be offered online or students may choose to wait for classes to be offered in Alaska on a rotational basis. Through its main campus in Texas, WBU started offering this program, with approximately 20 students enrolled including one residing in Alaska.

With WBU's main campus located in Texas, WBU is a NC-SARA participant through that state, allowing students to enroll in additional courses via distance education that may not be offered at the branch campuses located in Alaska. However, WBU potentially could offer certain courses from this program at its military locations in Alaska, this program must be authorized in Alaska for prospective students to utilize military educational benefits.

### Anticipated Enrollment

Once the Alaska based programs are approved, WBU is anticipating 5-10 students entering the program.

### Relevant Regulations

Per regulation 20 AAC 17.020, Commission staff, in its review of the content of education programs and curricula of a religious nature, will not address the merits of the religious teachings.

Per regulation 20 AAC 17.225, program or degree title could not reasonably be included in a program or degree title already approved by the Commission.

### Comparative Programs

Within WBU's catalog of approved programs, there are two graduate programs which can be considered comparable, including the Masters of Arts in Theological Studies (42 credits, thesis not required) and the Master of Arts in Christian Ministry (48 credits, thesis required). Upon a review of program core and elective requirements, the existing programs and the proposed one are uniquely different.

Furthermore, the only graduate level program in Alaska would be The Master's University & Seminary's Masters of Divinity program which focuses on pastoral Ministry.

The required application and supporting materials were reviewed by commission staff and comply with statutes and regulations.

Staff Recommendation Action:

Staff recommends authorization of the programs in this amendment application through October 31, 2026, which is commensurate with the current period of authorization.

Motion Needed:

*“Move to approve the Program Amendment to Wayland Baptist University’s Authorization.”*



**MEMORANDUM**

**TO:** Members, Alaska Commission on Postsecondary Education

**THROUGH:** Sana Efird, Executive Director

**FROM:** Julie Pierce, Chief Finance Officer

**DATE:** January 12, 2022

**SUBJECT:** Finance Report

**FY2024 Operating Budget**

Following is a summary of the Commission’s FY2024 operating budget request included in the Governor’s proposed budget released December 15, 2022.

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

Changes from FY2023 Management Plan budget:

- **Interagency Receipts** (ASLC receipts)
  - Personal services line
    - An increase of \$81.9 for health insurance, PERS and other rate adjustments.
    - An increase of 1 PCN transferred back from DOA.
- **Designated General Fund – AHEIF** – This category represents funding for WWAMI, AEG and APS programs funded by Alaska Higher Education Investment Fund (AHEIF).
  - An increase of \$197.7 related to the WWAMI contractual obligation.
- **General Fund Program Receipts** – This category represents funding received from institutional authorization fees.
  - Personal services line
    - An increase of \$0.3 for health insurance, PERS and other rate adjustments.
  - Contractual line (with technical amendment)
    - An increase of \$7.3 for increase in institutional authorization fees.
- **Statutory Designated Program Receipts** – No Change. These receipts represent private grants to support ACPE’s Postsecondary Planning Activities programs.

### Alaska Student Loan Corporation

The next Corporation Board meeting is scheduled for February 9, 2023 to review loan limits and fixed interest rates.

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



# PROGRAM OPERATIONS

## *Quarterly Report*

**Program Operations Report:  
October 2022 – November 2022**





## DIVISION OF PROGRAM OPERATIONS-QUARTER HIGHLIGHTS

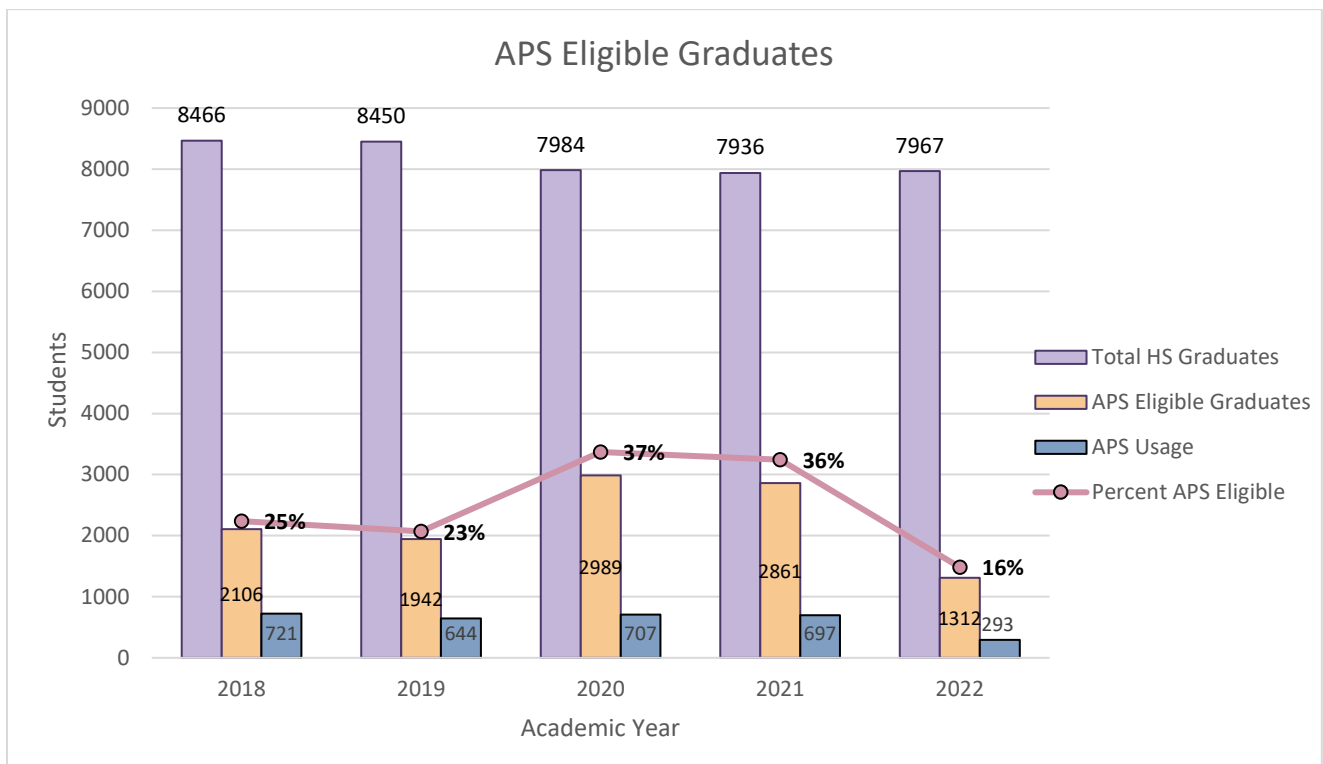
### Financial Aid Updates

#### Loans

ACPE continues to see overall declines in education loans across the board this academic year, with total loan volume down 34% compared to this time last year. This is an improvement from last quarter when total loan volume this year compared to last year was down 45%. Alaska Supplemental Education Loans (ASEL) and Family Education Loans (FEL) support students while they attend college or career training programs, referred to as in-school loans, while refinance loans are used after a student completes school. We continue to see little activity on refinance loans compared to this time last year due to little activity in the refinance market because of the ongoing federal student loan payment pause and loan forgiveness, and because ACPE conducted a large marketing campaign in summer 2021 that is postponed until mid-2023 when refinance activity is expected to resume.

#### Alaska Performance Scholarship

The table below shows APS eligibility as a percent of the total number of public high school graduates over the last five years. The class of 2022 has the lowest eligibility rate of 16% since inception of the program in 2011, followed by 23% for the class of 2019. The class of 2022 also has the lowest APS usage level of 22%, followed by 24% for the classes of 2020 and 2021. ACPE is currently developing the 2023 APS Outcomes Report, which includes looking at survey information from the class of 2022, to better understand the declines in eligibility and usage of the APS.



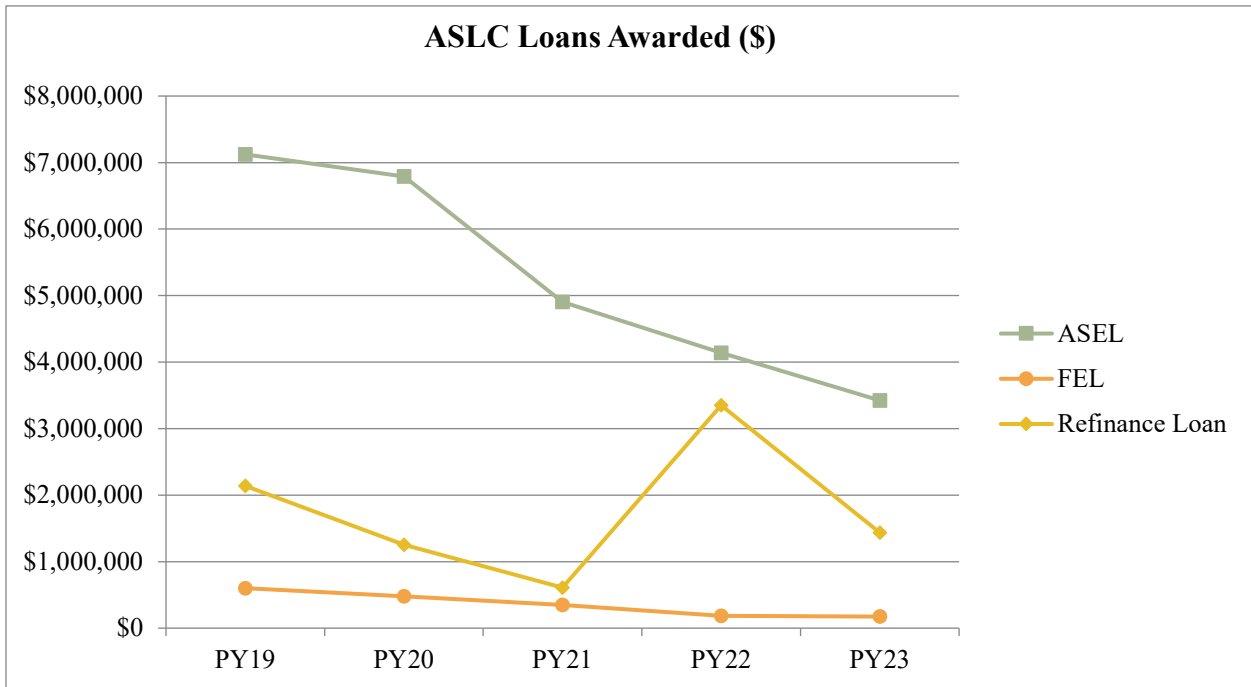
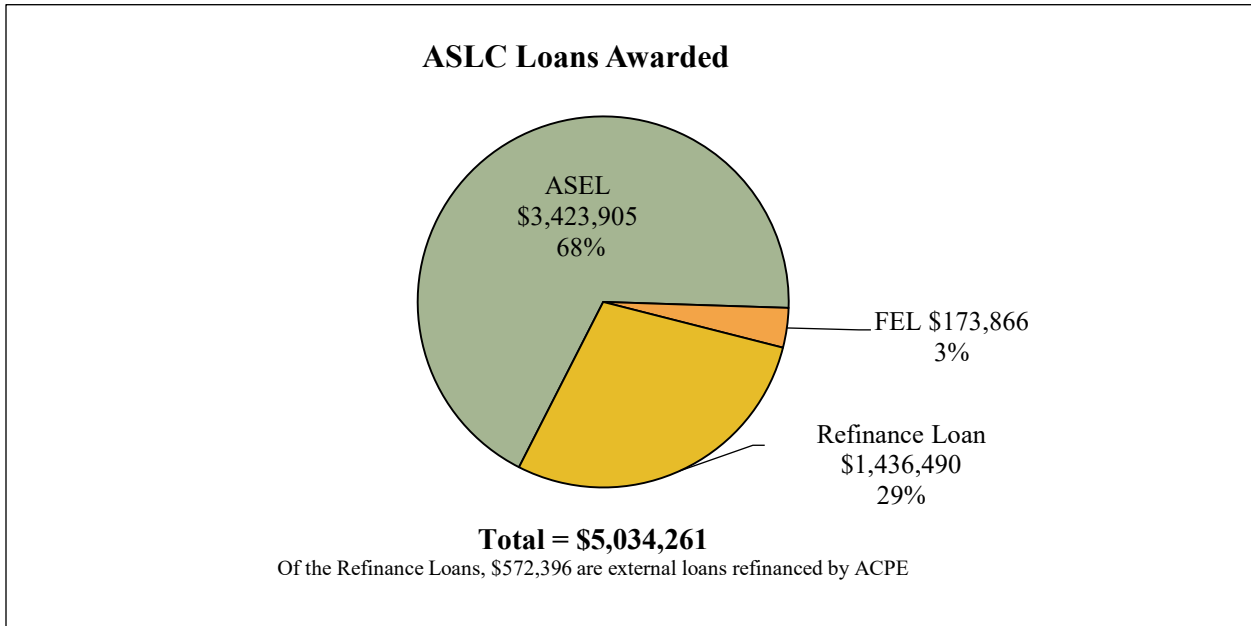
Note: Testing related to earning APS eligibility was waived in 2020 and 2021 due to COVID-19 impacts on accessing the required tests.

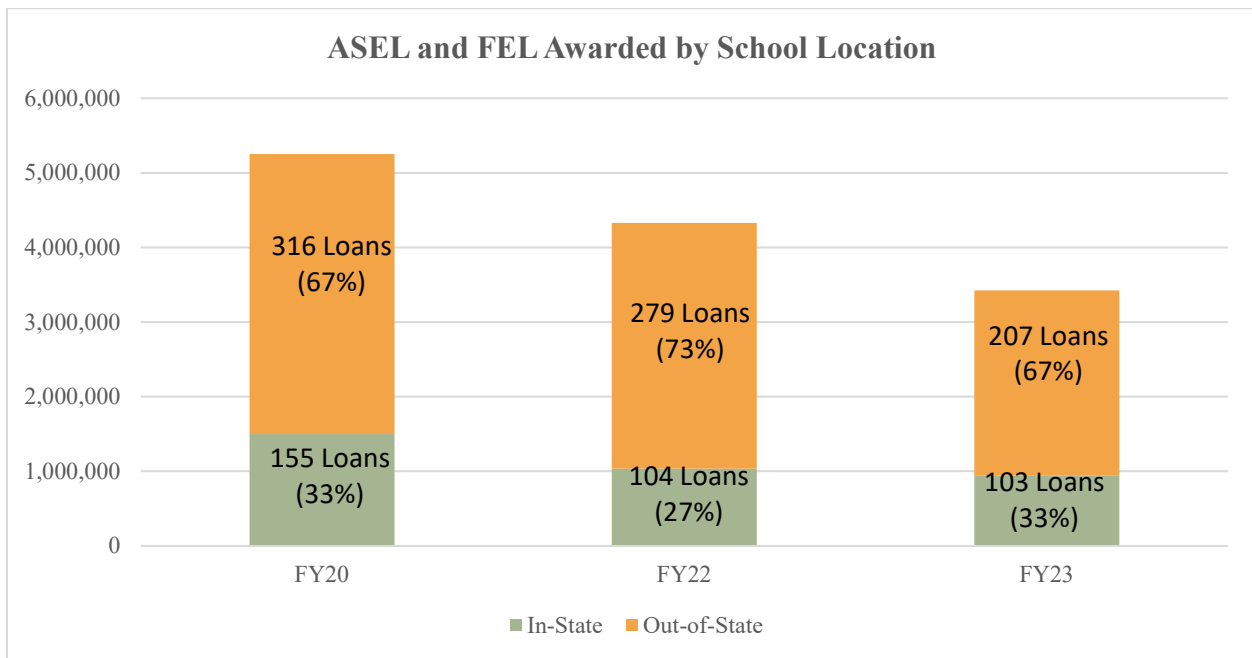
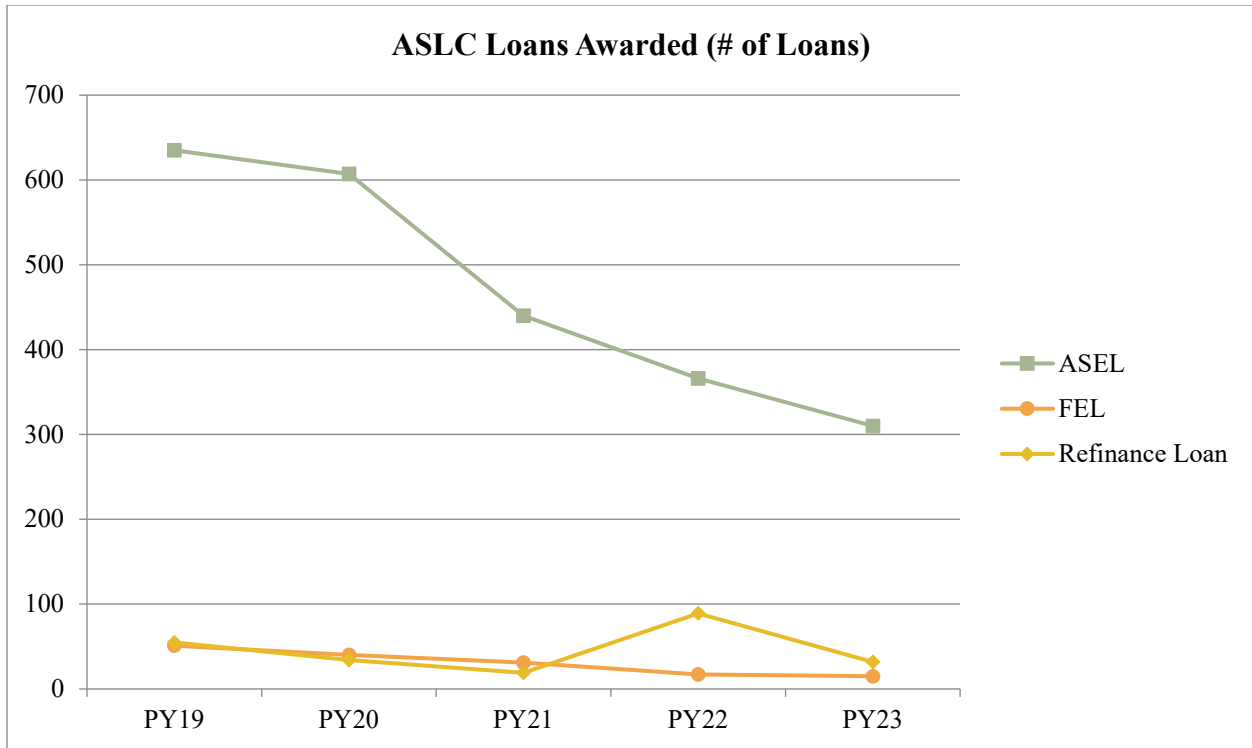
**Alternative Loan Originations and Servicing Outsourcing**

The project to outsource ACPE's alternative loans remains on track for implementation in April 2023. The outsourcing of alternative loan originations to CampusDoor and American Education Services (AES) is complete with the implementation, disbursement and onboarding of the WICHE Professional Student Exchange Program loans in December. With the outsourcing of loan originations behind us, the project team is fully engaged with AES on the conversion of ACPE's legacy loans. Internal file mapping, coding and validation of the data is complete and test files have been sent to AES for processing. Reconciliation of data and validation of error reports are in process and will continue through January 2023, or until all loans have been successfully released to servicing in the AES test region. Validation will be followed by user acceptance testing in February.

## LOAN ORIGINATIONS

**Program Year 22/23 through November 2022**





**Loans Awarded**

Loan Type	2022-2023		2021-2022		% Change	
	# of Loans	Amount Awarded	# of Loans	Amount Awarded	# of Loans	Amount Awarded
Family Education Loans	15	\$173,866	17	\$187,017	-11.76%	-7.03%
AK Supplemental Loans	310	\$3,423,905	366	\$4,141,779	-15.30%	-17.33%
Refinance Loans	32	\$1,436,490	89	\$3,350,329	-64.04%	-57.12%
<b>Total:</b>	<b>357</b>	<b>\$5,034,261</b>	<b>472</b>	<b>\$7,679,125</b>	<b>-24.36%</b>	<b>-34.44%</b>

**ASEL Loans Awarded – by FICO Band**

FICO Band	In-State		Out-of-State	
	# of Loans	Percent of Total Loans	# of Loans	Percent of Total Loans
720+	54	17.42%	142	45.81%
680-719	36	11.61%	48	15.48%
650-679	13	4.19%	17	5.48%

**REFI Loans Awarded – by FICO Band**

FICO Band	# of Loans	Percent of Total Refinance Loans
780+	10	31.25%
720-779	12	37.50%
680-719	10	31.25%

**Loans Awarded – by Enrollment Intensity<sup>1</sup>**

Intensity	2022-2023		2021-2022		% Change	
	# of Loans	Amount Awarded	# of Loans	Amount Awarded	# of Loans	Amount Awarded
On-Time	110	\$1,358,335	82	\$1,003,407	34.15%	35.37%
Full-Time	199	\$2,136,736	274	\$3,152,719	-27.37%	-32.23%
Half-Time	16	\$102,700	27	\$172,670	-40.74%	-40.52%
<b>Total:</b>	<b>325</b>	<b>\$3,597,771</b>	<b>383</b>	<b>\$4,328,796</b>	<b>-15.14%</b>	<b>-16.89%</b>

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

**Special Programs**

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

**ACPE Loans Serviced by AES- Loan Detail by Loan Status**

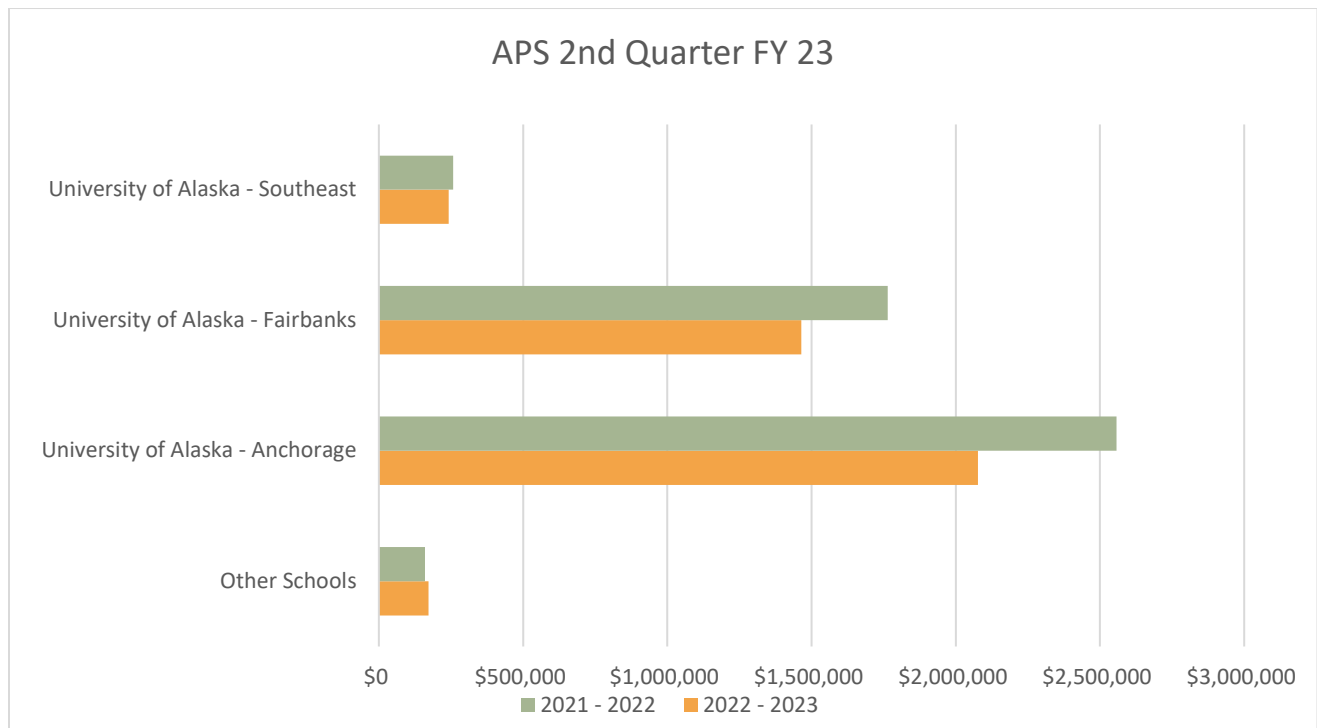
	# of Loans	Principal Amount	Interest Amount	Total Loan Amount
In-School	18	\$86,586	\$35,944	\$122,530
Grace	0	\$0	\$0	\$0
Repay- Current	3,708	\$15,622,583	\$819,352	\$16,441,936
Repay- Past Due	504	\$2,331,420	\$78,447	\$2,409,867
Claim	79	\$423,070	\$29,696	\$452,767
Forbearance	512	\$2,379,316	\$142,782	\$2,522,098
Deferment	449	\$1,886,079	\$188,184	\$2,074,263
<b>Total</b>	<b>5,270</b>	<b>\$22,729,054</b>	<b>\$1,294,406</b>	<b>\$24,023,461</b>

**FFELP Complaints**

# of Complaints	0
Complaint Descriptions	N/A

# ALASKA PERFORMANCE SCHOLARSHIP & ALASKA EDUCATION GRANT

Program Year 22/23 through November 2022

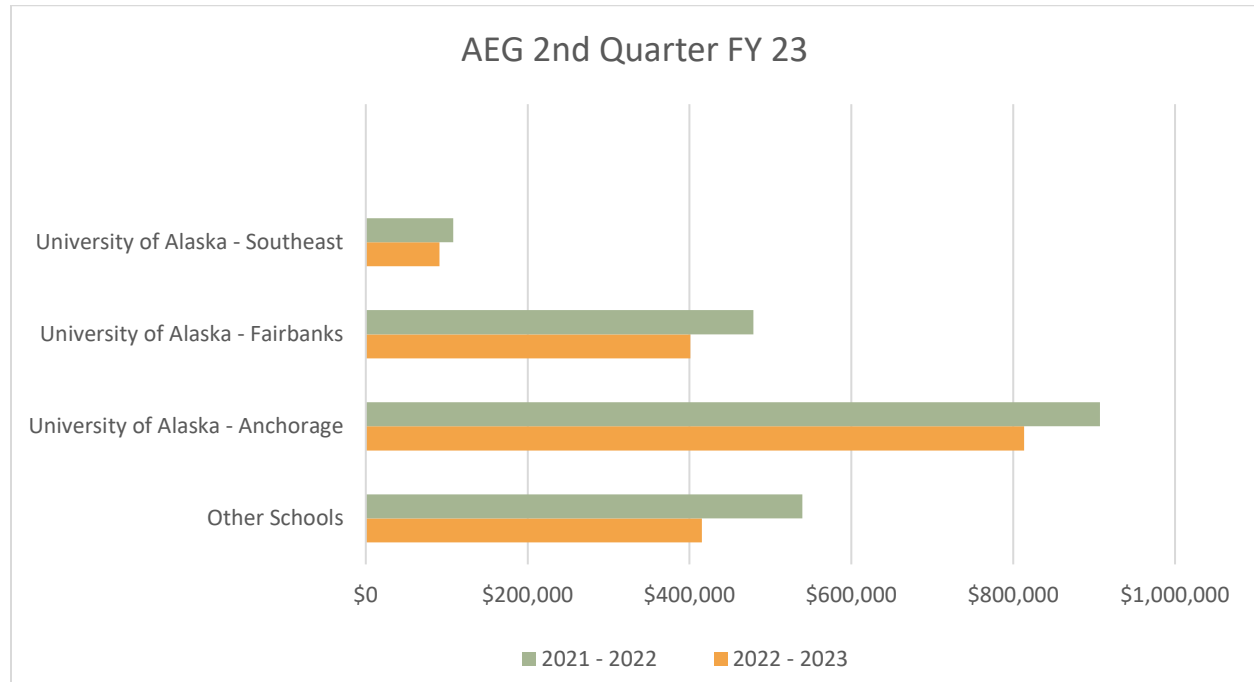


Other Schools	2021 - 2022	2022 - 2023
Alaska Bible College	\$16,645	\$18,132
Alaska Career College	\$0	\$1,783
Alaska Christian College	\$13,671	\$5,944
Alaska Driving Academy	\$0	\$0
Alaska Pacific University	\$63,608	\$66,580
Amundsen Educational Center	\$0	\$0
AVTEC	\$27,344	\$38,045
Charter College	\$25,566	\$18,828
Embry Riddle	\$1,500	\$5,067
Glenda Salon & Training Center	\$0	\$4,755
Ilisagvik College	\$1,783	\$0
Land and Sea Aviation Alaska	\$4,754	\$2,378
Metroasis Advanced Training Center	\$0	\$2,378
Northern Industrial Training	\$0	\$8,322
Trendsetters	\$0	\$0
Wayland Baptist University - Anchorage/Fairbanks	\$5,053	\$0
<b>Total</b>	<b>\$159,924</b>	<b>\$172,212</b>
<b>Grand Total</b>	<b>\$4,738,122</b>	<b>\$3,955,452</b>

**APS Disbursements by Enrollment Intensity**

	2022-2023		2021-2022		% Change
	# of Disbursements	Percentage of Total	# of Disbursements	Percentage of Total	# of Disbursements
On-Time	739	33.85%	1,628	21.41%	34.15%
Full-Time	1,075	61.23%	2,494	71.54%	-27.37%
Half-Time	238	4.92%	652	7.05%	-40.74%
<b>Total</b>	<b>2,052</b>		<b>4,774</b>		<b>-15.14%</b>

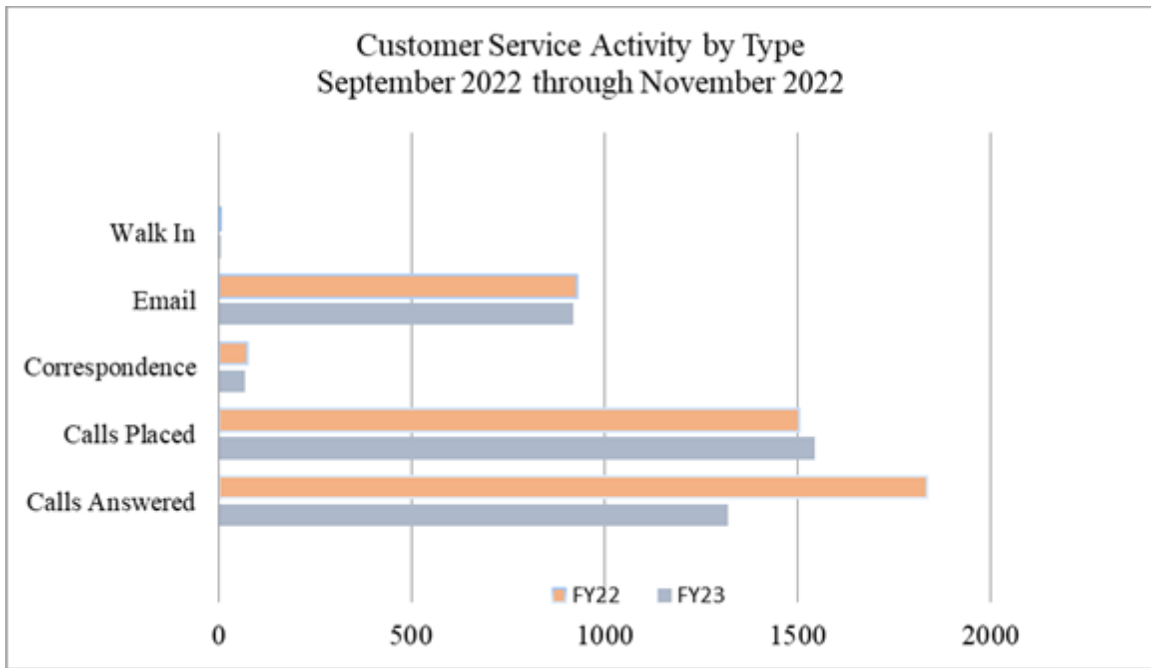
Note: the APS disbursements by enrollment intensity for 2022-2023 are for July – November and the 2021-2022 amounts reflect the full fiscal year.



Other Schools	2021 - 2022	2022 - 2023
Alaska Bible College	\$7,500	\$8,250
Alaska Career College	\$152,500	\$83,000
Alaska Christian College	\$69,252	\$73,000
Alaska Pacific University	\$89,250	\$60,500
AVTEC	\$3,000	\$27,500
Charter College	\$186,744	\$154,703
Ilisagvik College	\$10,250	\$0
Wayland Baptist University - Anchorage/Fairbanks	\$21,000	\$8,500
<b>Total</b>	<b>\$539,496</b>	<b>\$415,453</b>
<b>Grand Total</b>	<b>\$2,034,140</b>	<b>\$1,720,942</b>



## CUSTOMER SERVICE



### Call Center Activity – September 2022 through November 2022

	FY23	FY22	% Change
Calls Received in IVR	2651	1215	45.8%
Calls Received in CS Queue	1433	2001	-28.39%
Calls Answered by CS	1320	1836	-28.1%
Average Hold Time in CS Queue	2:50	2:46	1.6%
Calls Placed	1545	1506	2.52%

\*Call Center stats for this quarter are somewhat unreliable, as reports were unavailable for the majority of November 2022.

## Payment Information - October 2022 through November 2022

### Automatically Processed

Method	# of Borrowers	Amount Received	% of Total Dollars
Web Pay	6,770	\$2,147,045	39.02%
PFD	1,423	\$2,552,075	46.38%
TelPay/IVR	278	\$157,397	2.86%
Premiere Payments	472	\$195,153	3.55%
Bill Pay	286	\$64,678	1.18%
Third Party Payer	31	\$5,446	0.10%
Third Party Payer AWG	73	\$21,118	0.38%
State AWG	29	\$8,124	0.15%
<b>Total</b>	<b>9,362</b>	<b>\$5,151,037</b>	<b>93.62%</b>

### Scanned

Method	# of Borrowers	Amount Received	% of Total Dollars
AWG Checks	508	\$176,164	3.20%
Coupon Checks	143	\$40,024	0.73%
Local Payments-Scanned	63	\$37,397	0.68%
<b>Total</b>	<b>714</b>	<b>\$253,585</b>	<b>4.61%</b>

### Manually Processed

Method	# of Borrowers	Amount Received	% of Total Dollars
External Consolidation	2	\$97,709	1.78%
Local Payments-Not Scanned	-	\$0	0.00%
<b>Total</b>	<b>2</b>	<b>\$97,709</b>	<b>1.78%</b>
<b>Total ACPE Processed</b>	<b>10,078</b>	<b>\$5,502,331</b>	<b>100.00%</b>
<b>AES Processed Payments</b>		<b>\$2,557,122</b>	
<b>Grand Total of Payments</b>		<b>\$8,059,453</b>	

## Alaska Commission on Postsecondary Education

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acpe.alaska.gov



### MEMORANDUM

**TO:** Members, Alaska Commission on Postsecondary Education  
**THROUGH:** Sana Efird, Executive Director  
**FROM:** Kate Hillenbrand, Director of Communications & Outreach  
**DATE:** December 19, 2022  
**SUBJECT:** Outreach Report

The ACPE Communications & Outreach division delivers postsecondary awareness and financial literacy resources in support of ACPE's mission to *promote access to and success in education and career training beyond high school*. Throughout the fourth quarter of 2022, Outreach connected with students, families, and ACPE stakeholders through 302 telephonic or virtual service sessions; organized and/or presented in 43 work sessions, trainings or webinars; and reached 3,205 Alaskans through these efforts.

### COMMUNICATIONS & OUTREACH ACTIVITIES

ACPE Outreach Activities	
Service Interactions	Oct - Dec 2022
Telephonic & Virtual Service Interactions*	302
Virtual/In-Person Sessions, Webinars, Trainings**	43
Virtual/In-Person Session Attendees***	3,205
Top Reason for Service Interaction	Topic Distribution
APS/AEG/ACPE Loans	19%
FAFSA	59%
Other/Not Sure	22%

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

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

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

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ACPE Outreach was also involved in a variety of statewide postsecondary access efforts including planning and hosting the Now for Next Workshop in partnership with the Alaska Association of School Boards (AASB) and the Alaska Postsecondary Access & Completion Network (AlaskaCAN). This in-person workshop included over 100 attendees from school boards, school districts, community partners, secondary and postsecondary entities, and more. The goal of this workshop was to bring together stakeholders to identify educational priorities and recommendations to effect educational and community changes *NOW* to meet educational and workforce needs of what comes *NEXT* in Alaska.

Additionally, efforts are ongoing in areas of agency-wide strategic planning, loan program and financial literacy marketing and communications, website improvements, and content creation.

### **Alaska Career Information System (AKCIS)**

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

#### Quarter Highlights:

- Activation & Fee Waiver Agreements, submitted annually by AKCIS sites, 369 sites processed; 48/54 Alaska school districts have renewed.
- 80% of the Alaska school districts (43/54) have listed AKCIS as the system they use to create Personal Learning & Career Plans (PLCPs).
- 27 AKCIS distance training activities for 2,172 Students/Families and 324 Educators/Service Providers for a total of 2,496 total individuals.
- AKCIS Partnership Coordinator presented to the following audiences:
  - STEAM Conference
  - Alaska Association of Career & Technical Education Conference
  - Alaska WIOA Title I Youth Providers Annual Training
  - Association of Alaska School Boards
  - Alaska School Counselors Association Conference
  - Coalition for Career Development Center webinar: Designing and Implementing Career Pathway Strategies That Are Responsive to Industry Needs and Enable Social Mobility for All Youth and Young Adults
- Partnership and support began with SEALASKA Heritage for several of their programs including the Haa Latseen Initiative supporting 8 Alaskan school districts in postsecondary planning with multiple online sessions which helped students with AKCIS login, Self-survey completions, and Resume and Interview prep for their first in-person career fair

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- AKCIS login sessions have been steady with 18,200+ Portfolio logins, 25,000+ login sessions, and 355,000+ page views.
- AKCIS Coordinator participated in the AASB/AlaskaCAN Now for Next state-wide convening. Personal Learning & Career Plans (PLCPs) were mentioned and referred to by several groups seeking answers to increasing Alaska's postsecondary going culture. AKCIS supports 5 of the 7 convening areas of focus in several ways, including:
  - Identity & Motivation – Using AKCIS to assist counselors, educators, and career guides with coaching and mentoring students.
  - Navigation & Future Planning – AKCIS, provided to all Alaskan students and job seekers, supports student interests and goals, creating self-advocates.
  - Community Supports – Using AKCIS helps students decide what success looks like for them and what secondary and postsecondary steps can get them to their desired lifestyle.
  - Families & Communication – AKCIS allows families to review student PLCPs which helps them seek work-based learning and educational options for students.
  - Costs – AKCIS shares 4,000 schools and training programs (100 Alaska-specific) including their costs, fees, and financial aid options while also sharing 3,000 scholarships (800 Alaska-specific) to help students navigate the postsecondary financial aid process.

### On the Horizon:

- The AKCIS Coordinator will present a break-out session at the Alaska Society for Technology in Education Conference.
- AKCIS PLCP 360 training will continue and expand to targeted groups – including school board members, districts with lower usage up-to-date for the SY (school year).
- Targeted messaging to school districts not yet renewed.

### **ALASKA COLLEGE & CAREER ADVISING CONSORTIUM (ACAC)**

#### ***Alaska FAFSA Completion Initiative (AFCI) and ACPE's Master the FAFSA Training***

ACPE's FAFSA outreach is comprised of two ongoing key components: *FAFSA Time Alaska* events and weekly assistance via *FAFSA Wednesdays*. FAFSA completion assistance is also available via ACPE Success Center. We encourage students and families to participate in a *Funding Your Future* presentation delivered by ACPE Success Center Staff before utilizing our FAFSA completion pathways. We have introduced a one-page graphic – [ACPE Financial Aid Planning Guide](#) that lists and describes all these components for an easier and better understanding and utilization of ACPE's offering.

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This quarter the major focus has been to reinvigorate the [\*Alaska FAFSA Completion Initiative \(AFCI\)\*](#). The goal of the Initiative is to increase FAFSA completion rates in Alaska year over year. We have expanded the list of our partners to include certain attendees and guest presenters of the annual ACAC Training. We also announced the launch of [\*ACPE's Master the FAFSA Training\*](#). The more individuals capable of assisting students and families with the FAFSA process, the more FAFSA's are successfully completed year over year. The purpose of the ACPE's Master the FAFSA Training is to empower education stakeholders and provide them with the knowledge and understanding of the FAFSA process so that they can independently assist their students and families with successful FAFSA completion. The Training will be available on every Tuesday and Thursday, from 2:00 to 3:30pm, between January and March 2023.

### **EARLY COLLEGE & CAREER EXPLORATION PROGRAMS:**

#### **I Know I Can (IKIC) – 1<sup>st</sup>-3<sup>rd</sup> grade College and Career Exploration Program**

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

#### ***IKIC Quarter Highlights:***

- I Know I Can events for the 2022-2023 school year are currently scheduled for a total of **23** schools across **10** school districts.
- Totals currently show **611** students across **22** communities.
- **Eight** schools have been completed so far (**35%** completion).
- Of completed events, **75%** were hosted by ACPE, with 25% hosted by partners.
- LKSD and LYSD schools have received the **Yugtun (Central Yup'ik) translation**.
- The *I Know I Can* book is available as a password protected digital download for participating students to access. All related activities are also available to print.

#### ***From the Field –***

**Volunteer pleased with I Know I Can virtual delivery:** “Shelly does a wonderful job keeping the program going despite some difficulties in sound quality from the school classroom. Shelly, your poise and confidence working with the school's reading volunteer and gathering participation from the classroom is admirable. Thank you for being an asset to our schools!”

**AVCP partner pleased with I Know I Can:** “I enjoyed reading in Yugtun to the kids. I loved that they were enjoying the story. I loved that by the end they were all yelling I KNOW I CAN PIYUGNGAUNGA.”

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**Kids2College (K2C) – 5<sup>th</sup>-8<sup>th</sup> grade College and Career Exploration Program**

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

***K2C Quarter Highlights:***

- We have **20** schools signed up for Kids2College so far during the 2022-2023 school year plus **one** cancelation.
- A total of **710** students from **11** school districts and **24** communities are scheduled to participate this year.
- We also have **over 100** students participating through Tanana Chiefs Council across multiple communities and districts.
- So far we have received **one** campus application, but anticipate more.

**Early Career Explorers (ECE) – PK-4<sup>th</sup> grade Career Exploration Resources**

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

**Early Career Explorers** classroom resources have been downloaded by **39** schools and a few other sites outside of Alaska.

**COVID Challenges Continue:**

It has been a slow comeback post COVID, particularly for urban schools. Teacher turnover has resulted in many bounce-backs that must be accounted for prior to re-sending the invitation. We anticipate additional schools as we continue to update contacts and invite new schools.



**Alaska Commission on  
Postsecondary Education**

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

Customer Service Center  
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:** Sana Efird, Executive Director  
**FROM:** Jamie Oliphant, Director of Information Support Services (ISS)  
**DATE:** 12/22/2022  
**SUBJECT:** ISS activities

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### Alternative Loan Originations and Servicing Outsourcing Projects

The majority of ISS resources are committed to the alternative loan originations and servicing outsourcing projects. This past quarter focused on finalization of validating the loan detail that is to be transferred to AES. The test data was successfully transferred to AES in December. Validation and User Acceptance Testing (UAT) is scheduled to start January 2023.

Our business analyst unit is working with both AES and TSI (ACPE's collection vendor) on technical design of transferring servicing efforts from AES to TSI when a loan has defaulted. Testing of this process is scheduled to fall in line with UAT of AES servicing testing.

ISS continues to work with Operations monitoring the originations of loans with Campus Door and the transferring of servicing to AES. I expect this work to continue through June 2023.

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



### Other Agency-wide Projects

Alaska Presence Benefit Posting – Annual project working with Finance to post the AK Presence Benefit, a benefit to those borrowers attending school or residing in Alaska.

2022 1098 and 1099 IRS Reporting – Annual project where ACPE reports education loan tax-related data on IRS forms to our borrowers and supplies a data file to the IRS. ISS, Finance and Operations are currently in the final testing phase with implementation set for January 2021. Note for 2022, ACPE will not be reporting 1099-C due to the American Rescue Plan Act (ARPA) which excludes education loans from IRS 1099 reporting between January 1st 2021 and December 31, 2025.

Modified Annual Loan Write Off – Annual write off project for non-performing and loans originated prior to 1996.

Report Creation/Enhancements – numerous enhancements and new reports created to assist staff in researching and verifying information within ACPE servicing system.

Annual Security Training and Network Support – Staff completed the State’s and ACPE’s annual security training this past quarter. Network support continues in the activities related to keeping the infrastructure up and running and responding to staff queries and requests.

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

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

**Human Resources Update:**

Recruitment efforts and staff changes over the last quarter resulted in the separation of one employee, Customer Service Specialist Ashley Adams; and the hire of three employees, Accounting Technician II Demrie Isaak on November 16<sup>th</sup>, Student Intern II Alyanna Marie Juan in Finance on December 19<sup>th</sup>, and College Intern Amara Sanguni in the Executive Office on December 27<sup>th</sup>. Amara Sanguni is temporarily dual-filling the College Intern position. There are a total of six (6) employees eligible to retire in calendar year 2023.

Currently, there are eight vacant positions, including: one in the Executive Office, one in Finance, one in Postsecondary Planning Activities - Outreach, one in Information Support Services, and four in Program Operations. There are currently two active recruitments: one for a Programmer/Analyst position in Information Support Services, and one for a Quality Assurance Analyst in Operations. There are no immediate plans to take action on the six remaining vacancies, but management retains the flexibility to do so if needed to provide support for agency initiatives. At present ACPE has 47 positions filled: 10 in Anchorage, 37 in Juneau. The breakdown of those positions by divisions is as follows: ISS-10, Finance-13, Program Operations-14, Postsecondary Planning Activities - Outreach-6, and Executive Office-4.



## Alaska Postsecondary Access and Completion Network

65by2025.org

65by2025@gmail.com

**TO:** Members, Alaska Commission on Postsecondary Education  
**FROM:** Kate Hillenbrand, President  
Alaska Postsecondary Access and Completion Network (AlaskaCAN)  
**DATE:** December 19, 2022  
**SUBJECT:** AlaskaCAN Activities Update

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

- Finalizing AlaskaCAN Strategic Planning for 2023-25
- Conducting and debriefing *Now for Next Workshop* in conjunction with Alaska Assoc. of School Boards (AASB)
- Planning for the 2023 AlaskaCAN! Annual Conference

Through its work, in collaboration with Foraker Group, AlaskaCAN finalized its Strategic Plan 2023-25 which incorporates a new Envisioned Future and Strategic Operating Priorities. After extensive work over the course of 6 months via Zoom as well as a 2-day, in-person work session, the AlaskaCAN Board of Directors has finalized the Plan. Highlights are identified below:

**ENVISIONED FUTURE:** AlaskaCAN envisions a future in which it is Alaska's recognized strategic partner, supporting an equitable statewide culture in which all Alaskans have access to meaningful postsecondary workforce pathways. As Alaska's recognized strategic partner, AlaskaCAN is a knowledgeable guide, respected convener, and trusted resource in a culture shift based on acknowledging and sharing the value of postsecondary, workforce-connected learning, wherever and however it is accomplished.

### **STRATEGIC OPERATING PRIORITIES (2023 – 2025)**

- **PRIORITY – Be Alaska's trusted and valued convener of Education and Workforce Partners:** Convening Alaska's many strategic partners across the wide range of education and workforce pathways, beyond college and formal credentialing, and the significant impact on both Alaskans and a thriving Alaska economy.
- **PRIORITY – Develop Strategic Partnerships:** Focused on bringing real, positive, lasting impacts to Alaska's workforce – partnerships that engage AlaskaCAN members, industry stakeholders, school districts, Alaska's colleges, universities and training centers, workforce development organizations and professionals, and State Agencies, among many others.



## Alaska Postsecondary Access and Completion Network

65by2025.org

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### STRATEGIC OPERATING PRIORITIES (2023 – 2025) continued

- **PRIORITY – Build Awareness:** Outreach and advocacy for all Alaskans to understand the importance of completing education and workforce pathways for themselves, their families, their communities, and Alaska’s economic health – and that organizations and institutions supporting postsecondary workforce pathways are aligned in addressing systemic barriers to, and opportunities for increasing access and ensuring completion.
- **PRIORITY – Grow AlaskaCAN’s Organizational Sustainability:** A high performing, representative AlaskaCAN Board is overseeing the sustainable growth of the organization, engagement of members, development of solid human resources capacity, and improving long-term financial stability.

In addition to strategic planning finalization, AlaskaCAN was heavily involved in planning and hosting the Now for Next Workshop on Monday, November 7<sup>th</sup> immediately following the annual Alaska Association of School Boards Conference. The workshop’s goal was for participants to:

*Envision a future where each student has a plan for their future, families feel supported and valued, communities have the leaders they need, and employers have the Alaskan workforce they desire.*

*Together, we can explore what we can do NOW to help Alaskan students prepare FOR what’s NEXT, and turn the curve on Alaska’s postsecondary outcomes from last to best.*

Over 100 attendees joined the workshop, representing a variety of educational entities including: School Boards & Districts, secondary & postsecondary, community partners, Alaska Native organizations, and more. The Executive Summary of the Now for Next workshop can be [found here](#).

AlaskaCAN is now in full swing for planning the 2023 AlaskaCAN! Annual Conference. This year’s conference theme is ***Moving Forward Together*** and will take place on March 2 & 3, 2023 at the Marriott Downtown in Anchorage.

For additional information about AlaskaCAN, visit [www.65by2025.org](http://www.65by2025.org).

**Administrative Action Log**  
(1<sup>st</sup> Quarter 2023)

**Appeals and Complaints**

<b>DATE</b>	<b>DESCRIPTION</b>	<b>ACTION TAKEN</b>
8/30/22	Appeal 2022 PFD Garnishment	Referred to Office of Administrative Hearing 9/9/22
8/31/22	Appeal 2022 PFD Garnishment	Referred to Office of Administrative Hearing 9/9/22
9/2/22	Appeal 2022 PFD Garnishment	Referred to Office of Administrative Hearing 9/9/22
9/6/22	Appeal 2022 PFD Garnishment	Referred to Office of Administrative Hearing 9/9/22
9/9/22	Appeal 2022 PFD Garnishment	Denied; No qualifying reason selected
9/12/22	Appeal 2022 PFD Garnishment	Denied; No qualifying reason selected
9/13/22	Appeal 2022 PFD Garnishment	Denied; No qualifying reason selected
9/14/22	Appeal 2022 PFD Garnishment	Denied; No qualifying reason selected
9/14/22	Appeal 2022 PFD Garnishment	Denied; No qualifying reason selected
9/15/22	Appeal 2022 PFD Garnishment	Referred to Office of Administrative Hearing 9/26/22
9/16/22	Appeal 2022 PFD Garnishment	Referred to Office of Administrative Hearing 9/26/22
9/16/22	Appeal 2022 PFD Garnishment	Referred to Office of Administrative Hearing 9/27/22
9/19/22	Appeal 2022 PFD Garnishment	Referred to Office of Administrative Hearing 9/27/22
9/19/22	Appeal 2022 PFD Garnishment	Denied; No qualifying reason selected
9/19/22	Appeal 2022 PFD Garnishment	Denied; Borrower was previously granted a hearing for defense selected
9/21/22	Appeal 2022 PFD Garnishment	Referred to Office of Administrative Hearing 9/28/22
9/21/22	Appeal 2022 PFD Garnishment	Denied; No qualifying reason selected
9/21/22	Appeal 2022 PFD Garnishment	Denied; No qualifying reason selected
9/23/22	Appeal 2022 PFD Garnishment	Referred to Office of Administrative Hearing 10/5/22
9/26/22	Appeal 2022 PFD Garnishment	Denied; No qualifying reason selected

**Executive Director Decisions**

<b>DATE</b>	<b>DESCRIPTION</b>	<b>ACTION TAKEN</b>
7/21/2022	Settlement Offer	Countered for Lump Sum plus 2022 PFD

17a. Admin Action Log

7/26/2022	Medical Cancellation	Denied with Administrative write off AK00 02
8/09/2022	Medical Cancellation	Denied
8/19/2022	Medical Cancellation	Approved AL00 04-06, Denied for AL00 07 Special Payment Arrangement was accepted
9/19/2022	Medical Cancellation	Denied
9/20/2022	Medical Cancellation	Denied with Administrative write off AK00 01

17b. Commission Members' Affiliations

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

17b. Commission Members' Affiliations

Member	Current	Former
Rodolfo Garcia	Georgeson Botanical Garden Friends The American Society of Biochemistry and Molecular Biology The Society of Physics Students- UAF Chapter Psi Chi Honors Society- UAF Chapter Geoscience Club- UAF Chapter Associated Students of UAF- Senator and Chair of Rules Committee for 2020-2021 academic year	
Dr. Keith Hamilton	Alaska Christian College, President Alaska Commission on Postsecondary Education, Commissioner Board of Education and Early Development, First Vice Chair Certified-Christian Non-Profit Leader, Azusa Pacific University Evangelical Covenant Church Ministerium, Member Kenai Peninsula Alaska Ministerial Association, Member Kenai Peninsula Executive Directors Association, Chair North Park University, Board of Trustees Alaska State Personnel Board, Member Soldotna Chamber of Commerce	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
Senator Mia Costello	Alaska State House of Representatives Finance Committee: 2011 - 2014 Alaska State Senate Chair, Labor and Commerce Committee 2015-Present Member, Judiciary Committee 2015-Present Member, Regulatory Review Committee 2015-Present Other Political and Government Positions Governor’s Office Deputy Director of Communications Legislative aide	



Member	Current	Former
	<p>State Public Information Officer                      Intern coordinator for U.S. Senator Ted Stevens                      Governor’s Outdoor Recreation and Trails Advisory Council                      Governor’s Council on Physical Fitness and Sports                      Statehood Celebration Commission</p> <p>Business and Professional Positions                      Coach, NineStar Education and Employment Services                      Teacher, Anchorage and Juneau School Districts                      Public relations executive                      Owner, Mia Costello Consulting</p> <p>Service Organizations and Community Involvement                      Alaska Outdoor Council                      National Rifle Association                      Alaska Airmen’s Association                      Anchorage Republican Women’s Club,                      Juneau Big Brothers Big Sisters                      Masters Swimming</p>	
Donald Handeland	American Society of Civil Engineers	Alaska State Board of Education and Early Development Alaska Advisory Task Force on Higher Education and Career Readiness Alaska Association of Student Governments Executive Board
Karla Head		
Darroll Hargraves		
Lisa Parker	Elected and Appointed Positions: University of Alaska Board of Regents – 2015 - present Alaska Commission on Postsecondary Education – March 2017 – present Alaska Commission on Postsecondary Education – Vice Chair April 2021 – Present City Council Soldotna, Alaska – 2002-2007; 2016 – Present Vice Mayor, City of Soldotna – October 2020 – Present	

Member	Current	Former
	<p>Alaska Municipal League Board of Directors – November 2017 – November 2021</p> <p>Alaska Reapportionment Board, Vice-Chair, 1990</p> <p>Anchorage Charter Commission, 1975 (elected to Commission at age 19)</p> <p>Other Political and Government Positions</p> <p>Governor’s Sustainability Conference – June 2015</p> <p>Governor’s Oil and Gas Policy Transition Team – December 2014</p> <p>Kenai Peninsula Planning Commission – December 2010 – January 2012</p> <p>Kenai Peninsula Borough Board of Adjustment – December 2008 – December 2010</p> <p>Governor’s Conference of Alaskans, 2004</p> <p>U.S. Department of Transportation, Pipeline Safety Standard Committee 1994-1999, Committee Chair – 1994-1998, Reappointed 2004 – 2011</p> <p>Governor’s Water Quality Work Group, 1996-1997</p> <p>Governor’s Natural Resources Policy Transition Team, Chair Subcommittee on Oil, Gas, and Mining, 1995</p> <p>Business and Professional Organizations:</p> <p>Resource Development Council Board of Directors – 2004 – Present</p> <p>Alaska Chamber of Commerce Board of Directors – 2009 – 2018</p> <p>Anchorage, Alaska Downtown Rotary – 2013 – 2016</p> <p>Soldotna, Alaska Rotary – 2016 - 2018</p> <p>Kenai Peninsula Food Bank Board of Directors – 2013 – 2015</p> <p>University of Alaska, Kenai River Campus, College Council 1997-2003, Vice-Chair 1999-2002</p> <p>Blood Bank of Alaska, Board of Directors 2000-2002</p> <p>Kenai Watershed Forum Board of Directors, 1999-2002</p> <p>Alaska – Alberta Bilateral Council, 2002. Appointed by Governor Tony Knowles</p> <p>American Planning Association, Alaska Chapter, Regional Vice-President South Central Alaska 1997-1999</p> <p>Alaska Trails Plan Review Taskforce, Governor’s Trail &amp; Recreational Access for Alaska Citizens Advisory Board, 1999</p> <p>International Oil Spill Conference Technical Review Committee, 1994-1995</p>	

Member	Current	Former
	Alaska Common Ground, Board of Directors, 1991-1993 Kenai Peninsula Community Care Center, Board of Directors, 1992-January 2007 National Association of Environmental Professionals, 1988-1998 Mining and Petroleum Training Services, Board of Directors, 1984-1992	
Representative Andi Story	Alaska State House of Representatives Co-Chair, Education Committee Ways and Means Committee Fisheries Committee State Affairs Committee Military and Veterans' Affairs Committee Other political and Government Positions Alaska Native Language Preservation Advisory Council – House Liaison (nonvoting) Western Interstate Commission for Higher Education (WICHE) Legislative Advisory Committee - member UAS College of Education External Advisory Committee – member National Conference of State Legislatures' (NCSL) International Education Study Group – member Governor's Teacher Retention and Recruitment Working Group - former member Juneau School District Board of Education – member 2003-2018 Alaska Association of School Boards Board of Directors, 2009 – 2018, President 2015	
Trish Zugg	Association for Career & Technical Education Alaska Workforce Investment Board	

2023

# Alaska Commission on Postsecondary Education Acronyms

Sana Efir  
Executive Director

Updated 03-2022

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

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

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

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

Campus-Based Aid	Financial aid programs administered by the student's school. The federal government provides the school with a fixed annual allocation, which is awarded by the financial aid administrator to qualifying students. Programs include the Perkins Loan, Supplemental Education Opportunity Grant, and Federal Work-Study. Note that there is no guarantee that every eligible student will receive financial aid through these programs because the awards are made from a fixed pool of money.
Capitalized Interest	Unpaid interest charges added to the principal balance of an educational loan thereby increasing the size of the loan. Interest is then charged on the new balance, including both the unpaid principal and the accrued interest. Capitalizing the interest increases the monthly payment and the amount of money ultimately repaid. Interest is generally capitalized when there is a change in the status of the loan at a time when there is unpaid interest outstanding, such as going from deferment to repayment status. Borrowers can significantly reduce their costs by paying interest each month, even if a payment is not due.
Clearinghouse (or National Student Clearinghouse (NSC))	A non-profit association that maintains a comprehensive electronic registry of postsecondary student records provided by the participating schools. Over 2,700 colleges, 91% of the nation's enrollment, participate. The Clearinghouse process identifies those borrowers who withdraw from school and need to begin repayment; transfer from one school to another; return to school and may be eligible for a deferment; continue in school and are eligible for deferment or in-school extension.
Cohort Default Rate (CDR)	<p data-bbox="574 1381 1414 1703">A measurement of loan cohort performance that identifies the percent of the cohort that is in default at a given time. Cohorts may include schools, states, or calendar groups. Alaska loan cohort rates are calculated annually based on loans entering repayment between January 1 and December 31 of the cohort year, which are greater than six months (180 days) past due at the end of the first 12 months of repayment and have not previously defaulted. These calculations differ from the federal cohort default rate calculations.</p> <p data-bbox="574 1728 1414 1902">The US Department of Education cohort default rate is calculated as the percentage of borrowers who entered repayment on Federal Family Education Loan (FFEL) Program or William D. Ford Federal Direct Loan (Direct Loan) Program loans between Oct. 1<sup>st</sup> and Sept. 30<sup>th</sup> of a given year and subsequently defaulted prior</p>



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

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

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

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

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

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

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

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



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

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

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

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

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