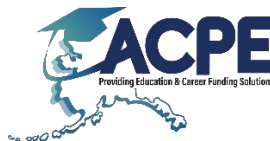


**Alaska Commission on
Postsecondary Education**

PROVIDING EDUCATION & CAREER FUNDING SOLUTIONS

Summer Quarter Commission Meeting
July 11, 2024



ALASKA COMMISSION ON POSTSECONDARY EDUCATION

[Zoom Link](#)

Meeting #: 957 8551 3591

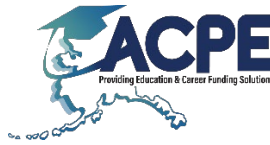
Password: ACPE

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

AGENDA

Thursday, July 11, 2024

1. **10:00 A.M.** Convene/Roll Call
- 2.* Adoption of Agenda
3. Ethics Disclosure Relative to Adopted Agenda
- 4.* Approval of Meeting Minutes from the April 17, 2024 Commission Meeting
 - *Suggested Motion: move approval of the meeting minutes from the April 17, 2024 Commission Meeting.*
5. Public Testimony:
 - Individuals: 3-minute limit
 - Group Representatives: 5-minute limit
6. Commission News
 - New Member: Commissioner Brittany Williams, Community Colleges Seat
 - Corporation Appointment: Commissioner Joshua Bicchinella appointed to the ASLC
7. **10:30 A.M.** Executive Director Report – Sana Efird, Executive Director
8. **10:50 A.M.** Key Performance Indicator Dashboard Overview – Dannielle Erickson, Executive Secretary
9. **11:00 A.M.** University of Alaska Update – Vice President Paul Layer
- 10.* ACPE Salary Schedule - Sana Efird, Executive Director
11. **Noon** Break
12. **1:00 P.M.** Compliance Activities Report – Tyler Eggen, Institutional Authorization Program Coordinator
- 13.* Institutional Standards and Evaluation – Tyler Eggen, Institutional Authorization Program Coordinator
14. **1:45 P.M.** Management Team Reports
 - a. Finance – Julie Pierce
 - b. Program Operations – Kerry Thomas
 - c. Communications and Outreach – Kate Hillenbrand



ALASKA COMMISSION ON POSTSECONDARY EDUCATION

- d. Information Support Services – Jamie Oliphant
 - e. Human Resources – included in the Executive Director’s Report
- 15.* **2:10 P.M.** Determine April 2025 Meeting Date
- Thursday, April 17, 2025
 - *Suggested motion: move the Commission hold its spring 2025 meeting on Thursday, April 17, 2025*
- 16.* Determine July 2025 Meeting Date
- Thursday, July 24, 2025 at 10:00 a.m.
 - *Suggested motion: move the Commission hold its summer 2025 meeting on Thursday, July 24, 2025*
- 17.* Resolution of Appreciation
- *Suggested Motion: Move the Commission to adopt the Resolution of Appreciation as written for Dr. Barbara Adams*
18. **2:30 P.M.** Mission Moment
19. Miscellaneous:
- a. Administrative Action Log
 - b. Commission Members’ Affiliations
 - c. Future Scheduled Meeting Dates
 - 1. October 24, 2024
 - 2. January 9, 2025
 - d. ACPE Commonly Used Acronyms
20. Commissioner and Department Reports:
- a. Alaska Student Loan Corporation – Vacant
 - b. Board of Education and Early Development – Lori Van Diest
 - c. Board of Regents – Karen Perdue and/or Paula Harrison
 - d. Community Colleges – Brittany Williams
 - e. Student Representative – Tina Hamlin
- Alaska Workforce Investment Board – Trish Zugg
21. Commissioner Closing Comments
- 22.* **2:45 P.M.** Adjournment
- *Suggested Motion: Move the Commission adjourn the July 11, 2024 Commission Meeting*

*Action Required

ALASKA COMMISSION ON POSTSECONDARY EDUCATION

**Quarterly Meeting Summary of
April 17, 2024**

A meeting of the Alaska Commission on Postsecondary Education (ACPE), conducted via distance delivery, originated from the office of the Commission at 3030 Vintage Boulevard, Juneau, Alaska on Wednesday, April 17, 2024. Chair John Brown called the meeting to order at approximately 10:00 a.m.

ATTENDEES

Commission members present for all or portions of the meeting: Chair John Brown, Vice Chair Joshua Bicchinella, Dr. Keith Hamilton, Tina Hamlin, Donald Handeland, Paula Harrison, and Lorri Van Diest.

Commission members absent: Senator Löki Tobin, Karla Head, Trish Zugg, Karen Perdue, Representative Julie Coulombe.

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; Stephan Felkl, Business Analyst Officer; Tyler Eggen, Institutional Authorization Program Coordinator; Andrew Bocanument, Assistant Attorney General; and Dannielle Erickson, Executive Secretary.

Presenters in attendance: University of Alaska System Vice President Michelle Rizk and Demarée Michelau, President of the Western Interstate Commission for Higher Education (WICHE).

Institutional representatives in attendance: Jana Drake with Shear Fire Academy of Hair Design; Autumn Pease and Perri Lajoie with THE Beauty School; Marcus Murchinson with Alaska Vocational Training Center; John Lovdahl with the Center for Employment Education; Tiffany Tony with Yuut Elitnaurviat; Annetta and Sam Atwell with Institute of Massage Fairbanks; Jesse Christensen and Angie Thursby with Mat-Su CNA Training Program; Hilton Hallock with Alaska Pacific University; Krista Staveland with Generations Southeast Community Learning Center; Dr. Benjamin Olson with Alaska Bible College; and Heather Allen, Joel Nelson, and Josh Swayne with Charter College.

ADOPTION OF AGENDA

Commissioner Van Diest moved to adopt the agenda of the April 17, 2024 Commission Meeting. Commissioner Hamilton seconded the motion. By roll call vote, all members present voted aye. The motion carried.

ETHICS DISCLOSURE

Chair John Brown and Vice Chair Bicchinella declared conflicts of interest for agenda item 9 involving Center for Employment Education (CEE) and Charter College. Both members abstained from discussion and voting on their respective conflicts.

ALASKA COMMISSION ON POSTSECONDARY EDUCATION
Quarterly Meeting Summary of
April 17, 2024

ELECTION OF OFFICERS

Commissioner Van Diest nominated John Brown for the roll of Chair. Commissioner Hamlin seconded the motion. By roll call vote, all members present voted aye. The motion carried.

Chair Brown nominated Joshua Bicchinella for the roll of Vice Chair. Commissioner Van Diest seconded. By roll call vote, all members present voted aye. The motion carried.

APPROVAL OF MINUTES

Vice Chair Bicchinella moved to approve the January 11, 2024, Meeting Minutes. Commissioner Hamlin seconded. By roll call vote, all members present voted aye. The motion carried.

Discussion: *None.*

PUBLIC TESTIMONY

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

EXECUTIVE DIRECTOR REPORT

Executive Director Efrid highlighted the following points:

- The House Education Finance Subcommittee closed out the DEED FY2025 Proposed Budget. No changes were made to ACPE's Governor's Proposed Budget.
- ACPE's FY2025 Proposed Budget is basically a status quo request with a few technical changes in personal services calculations to accommodate increases in health insurance and PERS rate adjustments. Additionally, ACPE is deleting three vacant full-time positions located in Juneau:
 - Administrative Officer
 - Loan Services Supervisor
 - Procedures and Training Specialist
- [HB148](#) introduced by the full House Education Committee passed the House on February 26 with a unanimous vote. Then was transmitted to the Senate and has been heard in Senate Finance. She added that they are still very hopeful that this bill will pass both bodies this session and be transmitted to the Governor for his signature
- HB 163 was being heard in the legislature as well. She noted that this bill seeks to implement a FAFSA Raffle in an effort to increase Alaska's rates of completions.
- Senior Managers identified data sources for measuring the Key Performance Indicators in the Strategic Planning Project. Baseline data, target deadlines and other related data would be presented at the July 11, 2024 Commission Meeting.

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Quarterly Meeting Summary of
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- She also had Communications and Outreach Director provide an overview of the recently released ACPE logo and strategic plan.

Discussion: Chair Brown expressed deep gratitude for all the work that went into the new logo and strategic plan as it was an enormous undertaking. He added that working with Erin Sedor at the Work Session in October was extremely rewarding. Vice Chair Bicchinella and Commissioners Hamilton and Van Diest echoed Chair Brown's appreciation for the immense amount of work that was put into the launching of this new strategic plan and logo.

UNIVERSITY OF ALASKA UPDATE – Vice President Michelle Rizk

Michelle Rizk, Vice President of University Relations & Chief Strategy, Planning and Budget Officer for the University of Alaska, provided an update to the Alaska Commission on Postsecondary Education on four key areas:

1. Board of Regents' Roadmap to Empower Alaska: This includes three pillars—quality, reputation, and fiscal responsibility—and six priority strategies to be focused on over the next 1-2 years, such as increasing recruitment, sustaining facilities, and achieving cost-efficient operations. One major goal is for UAF to reach R1 research status by 2027.

2. Enrollment and Financial Aid: Enrollment has increased, with first-time freshmen numbers up significantly. The university has kept tuition low and expanded financial aid, resulting in lower student debt compared to national averages. The UA Scholars Program and other scholarship programs are being re-evaluated.

3. Workforce Development: The university system provides a significant portion of Alaska's higher education, awarding 43,000 degrees in the past decade. The majority of graduates stay in Alaska, highlighting the importance of in-state education for retaining talent.

4. Fiscal Year 25 Budget and Legislation: The budget includes funding for compensation, program funding, and achieving UAF's R1 status. Key legislative items being monitored include the Workforce Funding Bill, set to expire, and the Education Tax Credit, which supports charitable contributions to education and is also set to expire.

Additionally, the University of Alaska Foundation had a successful annual giving day, raising over \$1.3 million from more than 2,000 donors.

In conclusion, Michelle Rizk underscored the University of Alaska's approach to enhancing its academic and financial standing while significantly contributing to the state's workforce development. With ongoing legislative support and community engagement, the university is poised to strengthen its impact on Alaska's educational and economic landscape. The collaboration between the University of Alaska and the Alaska Commission on Postsecondary Education remains pivotal in achieving these goals and ensuring long-term success for both students and the broader Alaskan community.

Discussion: There was some discussion on if Vice President Rizk had presented to the Commission before. Vice President Rizk explained that it has either been President Pitney or Vice President Paul Layer to present to the Commission.

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**Quarterly Meeting Summary of
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INSTITUTIONAL AUTHORIZATION COMPLIANCE REPORT

Institutional Authorization Program Coordinator Tyler Eggen referenced his written report on recent compliance activities starting on page 20 of the meeting packet. Information in the report included:

- Institutional monitoring
 - Commission Staff were monitoring House Bill 55, which sought to reauthorize the Technical Vocational Education Program (TVEP) funding allocation, administered by the Alaska Workforce Investment Board. Two authorized institutions are recipients of this funding source.
 - Commission staff conducted a site inspection of Northern Industrial Trainings' Fairbanks location. No life and safety violations were observed.
- Institutional Authorization Activities
 - The U.S. Department of Education 2023-2024 Negotiated Rulemaking cycle concluded their first three rounds on public hearings. The negotiators did not reach consensus on the proposed language regarding any of those sections of the rules, the Department of Education will release final proposed language in the coming months taking into account the information presented during the rulemaking process. This final proposed language will have a thirty-day public comment window and the Department is required to respond to those comments. If the Department is able to publish final rules by November 1, 2024, they will go into effect July 1, 2025. If they are delayed beyond November 1, 2024, the earliest the proposed changes could go into effect is July 1, 2026. Commission staff will continue to monitor the 2023-24 Negotiated Rulemaking cycle and share information accordingly.
- Complaints
 - One formal complaint was submitted this quarter and Commission Staff returned to the complainant for additional documentation as required by regulations. Commission Staff also received six Informal Complaints. Three were provided the Formal Complaint Form, one was redirected back to the Institution's Grievance Policy, one was sent in six months after the student's last attendance, and one was submitted anonymously.

INSTITUTIONAL STANDARDS AND EVALUATION RECOMMENDATIONS:

➤ Renewal of Authorization

- Shear Fire Academy of Hair Design

Vice Chair Bicchinella moved to approve Shear Fire Academy through April 30, 2026, based upon staff recommendations. However, based on a correction from Commissioner Van Diest, he amended his original motion to approve Shear Fire

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Academy's authorization through April 30, 2025. Commissioner Van Diest seconded the motion. By roll call vote, all members present voted aye. The motion to amend was carried. By roll call vote on the approval of authorization, all members present voted aye. The motion carried.

Discussion: Commissioner Van Diest noted a discrepancy between dates noted in the report and the staff recommended motion. The original motion was amended to the correct date after some discussion. The commission first voted on the amended motion and then returned to the motion on authorization for the Institution.

There was some discussion on the steps the Institution planned to take toward becoming financially sound and the impact of the high costs of contracting CPAs.

- THE Beauty School

Commissioner Van Diest moved to approve a renewal of authorization through April 30, 2027 based upon staff recommendation. Commissioner Hamlin seconded the motion. By roll call vote, all members present voted aye on the motion. The motion carried.

Discussion: Vice Chair Bicchinella offered his congratulations to the Institution for their newly acquired financial soundness.

There was some additional discussion about the impact contracting CPAs has had on the institution's finances. The Institution did state that the cost and time associated with the requirement was difficult. Additionally, Program Coordinator Eggen was asked to explain the requirements for financial soundness and whom it affects.

- Alaska Vocational Training Center

Vice Chair Bicchinella moved authorization through April 30, 2025, based upon staff recommendations. Commissioner Van Diest seconded the motion. By roll call vote, all members present voted aye. The motion carried.

- Center for Employment Education

Commissioner Van Diest moved authorization through April 30, 2027, based upon staff recommendations. Commissioner Hamlin seconded the motion. By roll call vote, all members present voted aye. The motion carried.

Discussion: Vice Chair Bicchinella wanted to express his excitement at the Institution's 100% placement rate, as he has a trucking background, he added that it is exciting to see this important workforce is gaining more qualified workers.

- Yuut Elitnaurviat – The People's Learning Center

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Commissioner Van Diest moved authorization through April 30, 2027, based upon staff recommendations. Vice Chair Bicchinella seconded the motion. By roll call vote, all members present voted aye. The motion carried.

Discussion: there was some discussion surrounding the Institution's placement rate and their difficulties in contacting graduated students to get the placement data.

➤ Initial Authorization

- Institute of Massage Fairbanks

Commissioner Hamlin moved to approve Authorization through October 31, 2025, based upon staff recommendations. Vice Chair Bicchinella seconded the motion. By roll call vote, all members present voted aye. The motion carried.

Discussion: A few Commissioners expressed their excitement at having this offered in the area and thanked the Atwells for bringing it forward.

- Mat-Su CNA Training Program

Vice Chair Bicchinella moved to approve Authorization through October 31, 2025. Commissioner Hamlin seconded the motion. By roll call vote, all members present voted aye. The motion carried.

➤ Program Amendment

- Alaska Pacific University

Commissioner Hamlin moved to amend Alaska Pacific University's Authorization to add the Environmental Public Health certificate and associates program, contingent upon approval from the Northwest Commission on Colleges and Universities. Commissioner Van Diest seconded the motion. By roll call vote, all members present voted aye. The motion carried.

Discussion: None

- Generations Southeast Community Learning Center

Commissioner Van Diest moved to amend Generations Southeast Community Learning Center's authorization, contingent upon staff recommendations. Commissioner Hamilton seconded the motion. By roll call vote, all members present voted aye. The motion carried.

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Discussion:

➤ Location Amendment

- Alaska Bible College

Vice Chair Bicchinella moved to amend Alaska Bible College's authorization, contingent upon staff recommendations. Commissioner Hamlin seconded the motion. By roll call vote, all members present voted aye. The motion carried.

➤ Request for Special Action

- Charter College

Commissioner Van Diest moved to remove the modifications to Charter College's authorization. Commissioner Hamilton seconded the motion. By roll call vote, all members present voted aye. The motion carried.

Discussion: there was some discussion regarding how the Institution performed teach out for students at the closed locations.

**PROFESSIONAL STUDENT EXCHANGE PROGRAM PRESENTATION – DEMARÉE
MICHELAU, PRESIDENT, WESTERN INTERSTATE COMMISSION FOR HIGHER
EDUCATION**

Demi Michelau, President of the Western Interstate Commission for Higher Education (WICHE), presented at the meeting. She expressed gratitude to Executive Director Efrid, the Commissioners, and attendees for the invitation. President Michelau provided background on WICHE, an organization formed through the Western Regional Education Compact by 15 Western states, U.S. Pacific territories, and freely associated states in the early 1950s. The compact was established to address the need for professional programs, such as medical, dental, and veterinary education, in states lacking these programs, facilitating cross-state agreements. WICHE's mission is to collaboratively expand educational access and excellence in the West through innovation, cooperation, resource sharing, and sound public policy.

President Michelau highlighted the vast and diverse region covered by WICHE, which spans from the Dakotas to the Republic of Palau, emphasizing the challenges of representing this on a single map. WICHE's diversity includes geographic, demographic, economic, and political aspects, and the organization has been united for 70 years on issues related to higher education, workforce, and economic vitality.

Historical development:

- WICHE began with eight states.
- North and South Dakota joined in the mid-1980s.

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- U.S. Territories and Freely Associated States started participating in 2012.
- Notably, Alaska joined before achieving statehood.

Strategic priorities outlined by the WICHE Commission include:

1. Affordability and Finance
2. Access and Success
3. Workforce and Society
4. Innovation and Value
5. Accountability

The presentation mainly focused on the Professional Student Exchange Program (PSEP):

- Supports students pursuing careers in ten healthcare fields.
- Offers substantial tuition support from their home states or territories.
- Acts as a workforce development tool, especially for rural states.
- For the academic year 2023-2024, ten states and the Commonwealth of the Northern Mariana Islands invested \$14.5 million to reduce tuition for 557 students, saving them between \$9,000 and \$35,000 annually.

Next, President Michelau explained how the Professional Student Exchange Program (PSEP) operates, highlighting differences in implementation across states, particularly in Alaska. Generally, students apply through their home state, which determines funding fields and seat numbers. States provide support fees to reduce tuition, typically via legislative appropriations, with WICHE managing the funds and monitoring student progress. Most states require graduates to work locally. Alaska administers PSEP as a loan program. Support fees vary by field, with allopathic medicine having the highest and pharmacy the lowest. PSEP, distinct from WWAMI, enrolls 557 students across various fields, with veterinary medicine being the most popular. Arizona supports the most students, followed by Montana and Wyoming. Recently, Guam began participating and is considering legislation for funding.

Next, President Michelau focused on PSEP's impact on workforce development, particularly in Alaska. Visual data indicated that states with return-for-service requirements have higher return rates of graduates, although even states without such mandates maintain respectable return rates. She then highlighted a decline in Alaska students enrolled in PSEP from 2013 to 2023, with no current students enrolled, and noted a corresponding decrease in graduates.

President Michelau emphasized the need for Alaska to potentially reconsider how it uses PSEP to better target workforce needs. Suggestions included creating incentives for students to enter high-demand fields, considering alternatives like appropriations or loan forgiveness with return-for-service requirements, and exploring other fields that may benefit from PSEP support. The goal was to encourage Alaska to leverage PSEP more effectively to meet its specific workforce demands. The presentation concluded with an openness to discussion and feedback from the Commission.

Discussion: There was a request to have the presentation available to Commissioners. It was noted that the presentation is available on the ACPE website.

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There was some additional comments on if the decrease in participants over the last few years was due to consumer behavior changes. It was noted that, unfortunately, that data is not available.

It was also encouraged that PSEP collaborate with the Alaska Workforce Investment Board.

MANAGEMENT TEAM REPORTS

➤ Finance

Julie Pierce, CPA, Chief Finance Officer, explained that the FY2025 operating budget is still moving through the legislative process. There has been no change in the FY2025 Governors Proposed Operating Budget since the last time it was presented.

She also noted that the Corporation Board met on December 14, 2023 to approve annual and aggregate loan limits and loan program interest rates on fixed rate loans. The next Corporation Board meeting is scheduled for May 9, 2024 to approve annual interest rates for variable rate loans and Investment policy.

Discussion: None

➤ Program Operations

Kerry Thomas, Director of Program Operations, noted that her report mainly focused on some high level updates relative to loan activity. She added that they've seen that in-school loan volume this year is about a million dollars higher than it was at this time last year, even though they've originated about 20 fewer loans. She explained that is attributed to the higher loan limits that were put in place this academic year. She noted they will be doing some additional analysis in the second part of the second half of the summer. They will look at the differences between in-state loan amounts, and out-of-state loan amounts, and any trends or changes we're seeing with the new loan limits in place, once they have final numbers for the year at loan amounts borrowed.

They also issued a refinance marketing campaign in early March, and saw a bump in activity. At the time she wrote the report, they saw about \$200,000 less in refinance loans this year compared to last. However as of the end of March, they are kind of right at the same place as last year. She noted there's still a chance to see some additional refinance activity between now and the end of the year. However, the in-school loans are firm as they don't do a lot of loan activity between now and the end of June due to the way the academic year falls.

Next, she noted the Alaska Performance Scholarship Outcomes report was issued in January and transmitted to the legislature. It was also posted on ACPE's website, shared with stakeholders. She explained that the report is a great resource to learn more about the Alaska Performance Scholarship. There are a number of positive outcomes that this program brings the State, including higher retention of students, once they complete school, better performance in high school and college, and many others. She explained that while the full

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report can be daunting, there's a one-page document that summarizes some of those benefits. She added that they are hopeful and optimistic that the legislation passes so they can see some meaningful improvements to this program to help future students do well in school and use this program.

Lastly, she noted that the Higher Education Almanac is scheduled for publication this Friday. She explained that a press release and a link will go out, shortly after. She noted that they are really excited about this publication, and they do plan between now, and our next publication to solicit some feedback and try to refine this publication. They continually update it based on feedback.

Discussion: There was some clarifying discussion on some data points included in the report. Additionally, some discussion ensued about the number of Customer Service contacts decreasing, and this being due to outsourcing.

➤ Communications and Outreach

Kate Hillenbrand, Director of Communications and Outreach, explained that her team connected with students, families, and stakeholders through 324 telephonic, in-person, or virtual sessions; organized and/or presented in 64 trainings or webinars; and reached 2,152 Alaskans. She also touched on the Commission's recently launched Strategic Plan, Mission, Vision, new logo, and website design. She noted that these changes were sent to Commissioners and are available on the Commission's public website.

Discussion: Vice Chair Bicchinella asked if there were any signs of preliminary success with the FAFSA Completion Initiative. Director Hillenbrand explained that because the new simplified FAFSA application has had some delays, she didn't have any helpful data at the time to share.

➤ Information Support Services

Stephan Felkl, Business Analyst Officer, highlighted that ISS successfully completed the first quarter with the newly implemented loan monitoring tools without the use of the Higher Education Loan Management System (HELMS). Additionally, the team completed server, database and software version updates on the correspondence imaging and document repository platform. He noted they continue to enhance the process.

He also noted that they successfully received FAFSA data and are working with Gold Bridge Inc. on testing of the loading the new FAFSA data into the grants and scholarships systems.

Lastly, he touched on the successful implementation of the immediate flat repayment loan, website updates, and noted that the team continues to support staff through user submitted support tickets.

Discussion: Excitement was expressed toward the announcement of the upcoming modernized website.

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➤ Human Resources - Written Report

MISSION MOMENT

Nancy Womack, Program Analyst, shared that her Team received an email from a borrower thanking the Commission for the helpful announcements and links on its external site. Nancy added that she believes this is a good indicator that outreach efforts are positively influencing borrowers and potential future borrowers. She noted that the constituent was someone who works in a program that helps kids turn their passions into career aspirations.

Discussion: Vice Chair Bicchinella shared that he appreciated this recently created agenda item and was looking forward to hearing more Mission Moments. Chair Brown echoed that sentiment.

COMMISSIONER REPORTS

Alaska Student Loan Corporation – As this seat is vacant, Executive Director Efird explained that at its last meeting, the Corporation approved the fixed interest rates for the upcoming academic year and that at the upcoming May meeting, the Board would be looking at its investment policy and if any changes are needed.

UA Board of Regents – Regent Harrison and Perdue were not present at the time of Commissioner reports.

AK State Board of Education – Commissioner Lorri Van Diest reported on two meetings. The first was a virtual meeting on January 17, where two regulation changes were approved. One change involved the adoption of administering assessments to students with disabilities, and the other was the adoption of new cut scores for the Alaska System of Academic Readiness (AK STAR). The new cut scores delayed AK STAR results, causing some issues with districts, but these were eventually resolved. The cut scores incorporated MAP Growth performance data and a linking study that highlighted significant grade-level variance, making the change necessary. A policy committee met with stakeholders to determine the new scores.

The second meeting was the quarterly meeting held in Juneau at the end of February. During this meeting, they received updates from Department of Education Commissioner Bishop and her staff, as well as legislative and budget updates. The school construction and major maintenance list was approved, with projects dependent on legislative allocations. A planned meeting with the Senate and House Education Committees was canceled but later conducted via Zoom. The next quarterly meeting is scheduled for June 4-6 in Kotzebue.

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

Student Representative – Commissioner Hamlin was not present at the time of Commissioner Reports.

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Alaska Workforce Investment Board – Commissioner Zugg was not present.

Alaska Postsecondary Access and Completion Network Report – written report provided in the meeting packet.

CLOSING COMMENTS

Commissioner Hamilton stated that he hopes the Commission can assist smaller Institutions in some way with the large fees that they incur when seeking out CPAs. He also noted that he is excited to meet in-person again and that it is always a joy to meet with the Commission.

Commissioner Van Diest echoed Commissioner Hamilton's comments that it is a joy to gather and meet with everyone. She also added that since very few Commissioners remained on the call, the Commission should look into incentives to get people to join.

Vice Chair Bicchinella thanked everyone for another year as he has greatly enjoyed his time on the Commission and is looking forward to continuing in the Vice Chair roll.

Chair Brown expressed that he also encourages the Commission to look at ways to assist smaller institutions in mitigating the added costs of CPA fees. He also noted that he would like to look into ways to encourage participation in the PSEP program. He thanked the staff for their work and the Commissioners for joining and engaging in the meeting.

ADJOURN

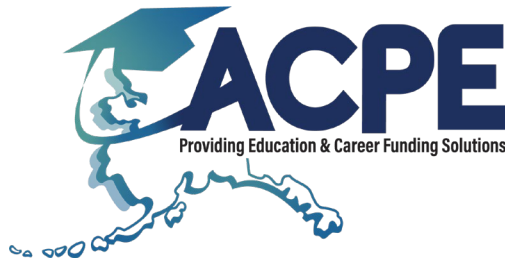
There being no further business to discuss, Commissioner Hamilton moved to adjourn. Commissioner Van Diest seconded the motion. By a roll call vote, all members present voted aye. The motion carried.

The meeting adjourned at approximately 3:03 p.m.

Approved by:

Chair

Date



Alaska Commission on Postsecondary Education

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MEMORANDUM

TO: Members, Alaska Commission on Postsecondary Education
FROM: Sana Efird, Executive Director
DATE: June 28, 2024
SUBJECT: Executive Director Report

During this quarter, efforts have been focused on wrapping up legislative activities, including presenting to multiple committees; meeting one-on-one with legislators and their staff to provide information on ACPE and our programs; attending legislative floor sessions; gathering information to respond to legislative inquiries; and attending numerous meetings with staff, partners, and stakeholders.

Budget Update:

Governor Dunleavy signed the FY2025 Operating Budget on June 28. As shared previously, the Alaska Commission on Postsecondary Education's (ACPE) FY2025 Proposed Budget is a status quo request with a few technical changes in personal services calculations to accommodate increases in health insurance and PERS rate adjustments. Additionally, ACPE is deleting three vacant full-time positions located in Juneau:

- Administrative Officer
- Loan Services Supervisor
- Procedures and Training Specialist

One additional piece of legislation, [SB 259 Relating to the Compensation of State Employees](#), passed this session and will affect ACPE's operating budget. This bill includes salary increases for ACPE staff and will make a positive impact on recruiting and retaining staff.

Senior Managers continue to meet consistently to review and revise the current operating budget to ensure oversight, monitoring and control of expenditures. Discussions have also ensued regarding preparation for the Governor's FY2026 budget request.

Legislative Session:

Through the end of Legislative session, I continued to provide testimony in a number of committee hearings, including House and Senate Finance Committees and House Judiciary. I am thrilled to report that on the last day in the last two hours of the Second Session of the 33rd Legislature, [HB 148](#), which included improvements to the Alaska Performance Scholarship (APS), was passed in concurrence with the Senate and House. Over the last week of session,

many hours were spent sitting in the Capitol waiting for the bill to come up for a vote in the Senate and House to be available for any last minute questions or provide needed information to legislators or staff. Modernizing the APS has been a top priority for ACPE and after over five years of working with the Legislature, it is gratifying to see this come to fruition. On Friday, June 28, the Governor signed the Bill. I have included a supplement at the end of my report that summarizes the changes occurring with the passage of the Bill. Staff are updating APS materials including the webpage and FAQs and planning social media and other communications campaigns, to ensure new program requirements are understood and disseminated broadly to pertinent audiences.

Representative Himschoot introduced [HB 163 An Act creating the FAFSA raffle fund](#) to help address Alaska's consistent low FAFSA completion rate. The National College Attainment Network (NCAN) published an article highlighting this innovative approach. The article, [AK: Alaska's "FAFSA Raffle" Offers Innovative Approach to FAFSA Completion](#) says, *"In recent years, and especially the current one, states have tried all kinds of approaches to get more students to complete the FAFSA, but this initiative would employ a financial incentive not seen in other states. The legislation failed to pass in Alaska's last legislative session, but the idea is still interesting enough to consider."* The Commission may want to invite Representative Himschoot to the October work session to share ideas around the legislative proposal and consider introducing the bill again in the next legislative session.

Federal Department of Education Update:

The higher education community is watching FAFSA completion numbers due to the delayed rollout of this year's form. According to the National College Attainment Network (NCAN), the year-over-year percent decline is currently at 12.4%, with NCAN analysts believing the final FAFSA completion numbers will be 10-13% less than last year. Alaska is also experiencing a decrease in FAFSA completion numbers.

Two court actions have taken place pausing the implementation of President Biden's SAVE Plan.

The U.S. District Court of Kansas, in the case of [State of Alaska, et al., v. U.S. Department of Education](#), grants in part and denies in part a preliminary injunction in implementing the final rule for the SAVE Plan. The Court declined to unwind the parts of the SAVE Plan that have already been implemented but enjoins the Department from implementing the parts of the SAVE Plan that are set to go into effect on July 1, 2024. The injunction is nationwide and will take effect at 10:30 pm CDT on June 30, 2024.

Strategic Planning Project:

I continue to meet with Erin Sedor of Black Fox Strategy to ensure the new Strategic Plan is in place with monitoring tools to ensure efficacy of ongoing implementation. Senior Manager in-person meetings for each quarter of the year have been calendared to provide oversight and monitoring of progress and outcomes and analysis of projects to adjust priorities or delete/add new projects as necessary to meet business and customer needs.

Human Resources Update:

Recruitment efforts and staff changes over the last quarter resulted in the appointment of three new employees and the separation of one employee. Jenn Hieber, Administrative Assistant, joined the Program Support Team, on May 21, 2024. Steffanie Reynoso, Student Intern, joined the Program Support Team on June 3, 2024. Ali Juan was appointed to an Accounting Technician I on June 17, 2024. Ali has been working for the Commission as a College Intern since December 2022. Programmer/Analyst, Babette Miller, resigned from the Commission on May 1, 2024.

At present, ACPE has 44 positions filled: 9 in Anchorage, 35 in Juneau. The breakdown of those positions by divisions is as follows: ISS-8, Finance-11, Program Operations-15, Outreach-7, and Executive Office-3. There are a total of seven (7) employees eligible to retire in calendar year 2024.

Currently, there are eight (8) vacant positions: three (3) in Finance, one (1) in Outreach, two (2) in Information Support Services, and two (2) in Program Operations. Recruitment efforts are underway for an Administrative Assistant in Program Operations.

ACPE currently has 52 PCNs, including 41 in Juneau and 11 in Anchorage. Three vacant PCNs were deleted in the Governor's FY2025 Budget. The PCNs marked for deletion include an HR Officer in the Executive Office, and a Loan Services Supervisor and Procedures & Training Specialist in Operations. The functions of these positions have been absorbed by our contractors and/or consolidated with other positions. Management continues to review all vacant positions for future need including possible deletion or reclassification to retain the flexibility needed to provide support for agency initiatives.

ACPE is currently comprised of 30 females (68%) and 14 males (32%) as compared to the statewide employee breakdown of 6848 females (48%) and 7379 males (52%). The average age of ACPE employees is 46 years as compared to the statewide average of 43.6 years. The racial and ethnic demographics of ACPE employees are White (82%) and minorities (18%) as compared to statewide demographics of White (74%) and minorities (26%). See [State of Alaska Workforce Profile Fiscal Year 2023](#) for additional information.

During this past quarter, the onboarding and orientation process and materials were updated to incorporate our new strategic plan vision, mission, and strategic priorities as well as provide an Employee Quick Start to help new employees become familiar with the operations of ACPE in a more intentional process.

Leadership has decided to contract with Qualtrics to provide a third-party survey platform to engage employees throughout the year on important HR issues and other topics to support strategic priority three to operate a sustainable organization responsive to stakeholders and employees.

Alaska Student Loan Corporation Meeting:

The Alaska Student Loan Corporation (ASLC) Board held their meeting on May 9, 2024. The main purpose of the meeting was to review current investment policy and determine if any changes were warranted. Zach Hana, Chief Investment Officer, Department of Revenue (DOR) provided a presentation on Investment Portfolio Management, Performance, Asset Allocation and Policy Review. The Board voted to continue the current ASLC Investment Policy with no material changes based on recommendations from Staff, DOR Investment Management team and our financial advisors with Hill Top Securities.

The Board also heard a presentation of Alaska Student Education Loan (ASEL) origination data provided by CampusDoor to inform possible future loan changes to the ASEL program.

The next meeting of the Corporation Board is scheduled for November 7, 2024.

Professional Organization Meetings/Presentations:

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

Other Meetings:

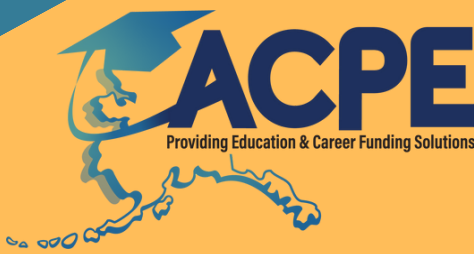
- Met with Department of Law on various Institutional Authorization topics and other inquiries for input on possible program changes to assess legal implications
- Check ins with ACPE Commission Chair and Vice Chair, ASLC Acting Board Chair
- APS stakeholders meetings to coordinate communication/update materials for changes to the program
- Media interviews on APS bill changes and importance of FAFSA – resulted in articles in Anchorage Daily News and Alaska Beacon
- Participated in Senator Tobin’s Podcast interview on the importance of FAFSA
- Default Management Team
- Loan Risk Mitigation Team
- DEED Directors meetings to build coordination with K-12
- Continued bi-weekly coordination meetings with UA Vice Presidents Paul Layer and Michelle Rizk
- Meetings with DOR regarding HEIF to inform possible future legislative changes to HEIF to bolster sustainability of the Fund
- Black Fox Strategy Strategic Planning coaching meetings
- Weekly Legislative Director’s meetings
- Employee Survey Software demonstrations/meetings regarding Qualtrics survey platform
- EFC Peer Coaching Group
- EFC Board of Directors
- Meetings with House and Senate Education Legislative Committee members

- Strategic Planning meetings with SMs including Financial Planning overview and completion of KPI Dashboard for ongoing monitoring of outcomes
- HR check ins with Bobi Jo Grimes, DEED HR Business Partner
- General Managers meetings
- Participated in Family Fun Fair at the Alaska State Museum – promoting early career exploration
- Check in with Demarée Michelau, Executive Director of WICHE, for continued discussion of Alaska’s Professional Student Exchange Program (PSEP)
- Quarterly All Staff meeting
- Orientation session with new commissioner appointee

Each of you has received my letter stating my intention to retire. This decision does not come without mixed emotions and a lot of introspection. However, life has various seasons and I now need to be more focused on family. Thank you for giving me the opportunity to be a part of this remarkable organization. Growing up in a home with a mother who was a dedicated high school English teacher for over 30 years and an accountant father, the importance of education was instilled early and often. Education was the path to becoming a well-adjusted individual contributing positively to my community and world to not only better myself, but to better others’ lives too. Leading ACPE has fulfilled both of those goals and I will forever be grateful for the time I have spent at ACPE and the relationships built during my tenure.

Attachments:

1. HB 148 Changes to the APS
2. Executive Director Retirement Announcement



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

Each quarter ACPE shares relevant content about education funding, program updates, and resources we offer all Alaskans to promote education & career attainment in support of Alaska's workforce needs.

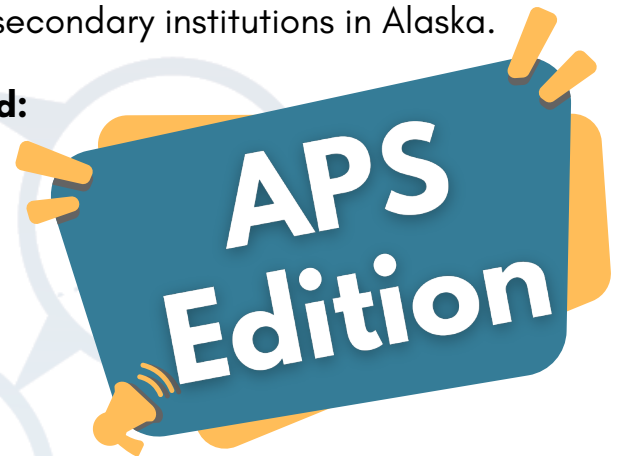
Summer 2024

Alaska Performance Scholarship

ACPE is thrilled to share the Governor recently signed highly anticipated APS legislation. Resulting in the most sweeping changes since its creation in 2011, more students now have access to education funding to attend eligible postsecondary institutions in Alaska.

APS Updates In Effect for Class of 2024 & Beyond:

- No standardized test score requirement
 - *Students become eligible with a minimum GPA **OR** minimum test score*
- Increase award amounts
 - \$7,000 Level 1
 - \$5,250 Level 2
 - \$3,500 Level 3
- Expanded qualifying rigorous high school curriculum options
- Deliver earlier award notification by mid-Junior year of high school
- Eliminate distinction between "Collegiate" and "CTE" award tracks
- Extend term of use from 6 to 8 years
- Offer step-up award provision for continuing students to increase award level after two terms/semesters
 - *Students with a qualifying GPA may "step-up" from a Level 3 to Level 2 or Level 2 to Level 1 during postsecondary enrollment.*



Continue to check the APS website for ongoing updates as APS changes are implemented.

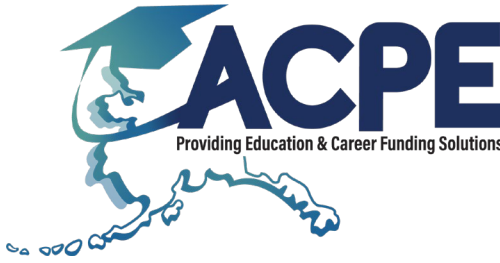
aps.alaska.gov

Don't Forget: FAFSA is required! Students must complete the FAFSA each year to receive APS.

**Alaska Commission on
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June 12, 2024

Alaska Commission on Postsecondary Education
Via Email

Dear Commissioners,

I have made the decision to retire from ACPE and State service this September.

This decision does not come without mixed emotions and a lot of heartfelt introspection. I am excited at the prospects of spending more time with family but at the same time, saddened to leave a position that has afforded me great joy and satisfaction. Some of you have been Commissioners with me for the entire four years I have served ACPE, and some of you are just joining this amazing group, but each of you have been an inspiration and encouragement to me personally and to ACPE as an organization.

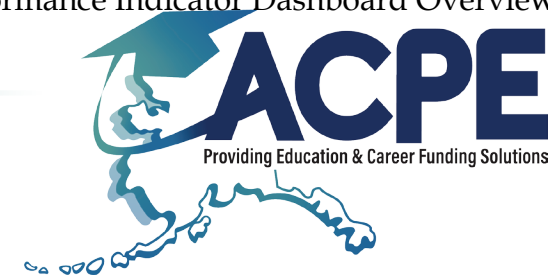
When I joined APCE in 2020, I knew there was much work to be done and we all, including Commissioners, had our work cut out for us. This was an organization in the midst of great change and transition. I am certain we would not be in the place we are now – with a new strategic plan in place, new structure, and developing new programs in support of Alaskans and Alaska – if it weren't for the dedication and hard work of ACPE staff and your guidance. I cannot overstate the positive impact you have made on the future of ACPE. We now stand poised to serve Alaskans well with the important vision and mission set before us striving to ensure Alaskans are educated and skilled contributors to our vibrant communities and economy.

Thank you for giving me the opportunity to be a part of this growth and transition. I will forever be grateful for the time I have spent at ACPE. Please know that I will help in any way to support a smooth transition to a new Executive Director.

Sincerely,

A handwritten signature in blue ink that reads 'Sana Efird'.

Sana Efird
Executive Director



Strategic Plan: Alaska Commission on Postsecondary Education

Key Performance Indicator (KPI)

DASHBOARD

STRATEGIC PRIORITIES:

Dashboard Key

Measurable Target

Current Status

P1 Become the education lender of choice in Alaska and for Alaskans.

KPI 1, 2, 6, 7, 8

P2 Increase access to, and utilization of federal and state education funding sources.

KPI 1, 3, 4, 6, 9, 10

P3 Operate a sustainable organization responsive to students, customers, stakeholders, and employees.

KPI 1, 11, 12, 13, 14, 15, 16

P4 Position ACPE to help bridge the gap in Alaska's current and future workforce needs.

KPI 5, 17, 18

Strategic priorities are achieved by meeting the seven goals. Progress towards meeting each goal is measured by the KPIs.

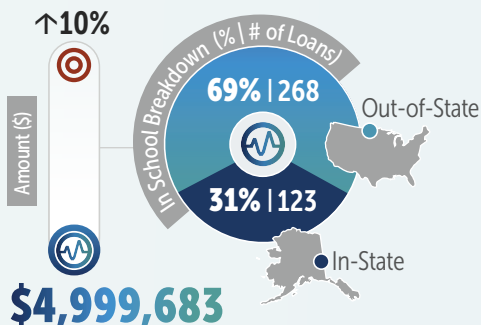
GOAL #1: Offer loan program responsive to consumer and organization needs

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

KPI-1 Loan Volume:

In School (ASEL + FEL)

↑10%



Refinance (REFI)

37 Loans: **\$2,378,018** ↑10%

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

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

KPI-1 SEE GOAL #1

KPI-2 Alaska Market Share based on annual in school loan originations:

AYTD **35.5%** 45.5% (↑10%)

KPI-4 FAFSA Completion Trends:

29,377 30,845 (↑5%)

completions (since 7.1.23)

KPI-5

Complete Inventory and Tangible commitments:

new info coming FY2026

STAY TUNED

new info coming FY2026

STAY TUNED

KPI-3 Trends in APS:

APS Eligibility 22% (↑5%)

grad year: 2023

17%

APS Use FY2024 YTD

30 students

2,096 2,306 (↑10%)

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

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

KPI-6 Utilization of financial planning resources:

Constant Contact Usage

✉ = 5,000 emails (12 mo YTD)

80,000 120,000 (↑50%)

Open Rate of Content Sent

53% 63% (↑10%)

CHANGE TOWARDS TARGET:



2024-25 PROGRESS	QUARTER			
	Q1	Q2	Q3	Q4
Strategic Priority #1	—	—	—	—
Strategic Priority #2	—	—	—	—
Strategic Priority #3	—	—	—	—
Strategic Priority #4	NA	—	—	—

- Measurable Target
- Current Status

Key Performance Indicator (KPI) DASHBOARD

GOAL #4: Modernize and streamline the customer experience

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

KPI-7 Trends in application completions:



KPI-8 Trends in customer satisfaction ratings:

new info coming Q2

STAY TUNED

KPI-9 Incomplete application metrics:

new info coming Q2

STAY TUNED

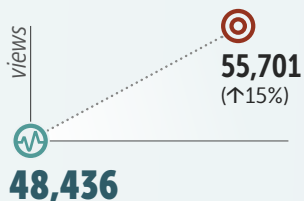
KPI-10 Trends in declined loan applications:

new info coming Q2

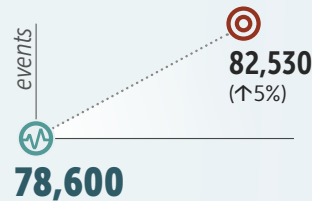
STAY TUNED

KPI-11 Trends in web engagement:

Website Views to ACPE Homepage **71.23-3.31.24**



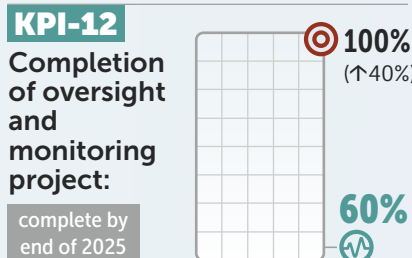
Website Events



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

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

KPI-1 SEE GOAL #1

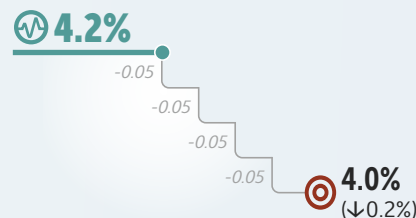


KPI-13 Non ASLC funding sources:

new info coming Q2

STAY TUNED

KPI-14 Operational cost as an established percentage of income generating assets:



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

STRATEGIC PRIORITIES MET: **P3**

KPI-15 Employee retention for industry standard:

new info coming Q2

STAY TUNED

KPI-16 Trends in employee satisfaction ratings:

new info coming Q2

STAY TUNED

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

STRATEGIC PRIORITIES MET: **P4**

KPI-17 Complete inventory:

new info coming FY2026

STAY TUNED

new info coming FY2026

STAY TUNED

KPI-18 Tangible commitments:

new info coming FY2026

STAY TUNED

new info coming FY2026

STAY TUNED



THE STATE
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GOVERNOR MIKE DUNLEAVY

**Alaska Commission on
Postsecondary Education**

INSTITUTIONAL AUTHORIZATION

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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: June 20, 2024
RE: Compliance and Activities Report for June 20, 2024

Quarter Applications

Renewal of Authorization

Academy of Hair Design
Outer Coast

Initial Authorization

Alaska CNA Program

Program Amendment

Generations Southeast Community Learning Center

Exemptions

Institutions qualifying for Exemption from Authorization in the quarter and current as of report.

Location	Certification this Quarter
Alaska	12
Out-of-State	14

Administrative Approvals

Alaska Driving Academy

- Review and approve short course exemption programs- Heavy Equipment Training & ELDT/Behind the Wheel.

Charter College

- Review and approve changes to Associate of Applied Science in Diagnostic Medical Sonography and Radiologic Technology programs.

Generations Southeast Community Learning Center

- Review and approve short course exemption programs- Community Emergency Response Team Training & Introduction to HAZMAT.

Institutional Authorization Monitoring & Activities

Commission staff monitored House Bill 55, which was the reauthorization of the Technical Vocational Education Program (TVEP) funding allocation administered by the Alaska Workforce Investment Board. This bill would later be embedded in House Bill 148, which passed both bodies of the Alaska Legislature. Modifications were made, including the percentage of allocated funding and the workforce training providers. As a result, **Yuut Elitnaurviat, The People's Learning Center Inc.** remains as a recipient, **Generations Southeast Community Learning Center** (Prince of Wales Community Learning Center as stated in the bill) was included as a new recipient, and **Amundsen Educational Center** was removed as a recipient. Commission staff have communicated with all providers due to these changes and potential impacts. The bill has been transmitted to the Governor's Office.

Alaska Career College held a Program Advisory Committee meeting for the Massage Therapy program, and Commission staff attended the meeting.

Commission staff conducted a site inspection of **Generations Southeast Community Learning Center's** Klawock location, which will be reported in the institution's Program Amendment Staff Report during the July 2024 Commission meeting.

The Commission filed a complainant and petition for injunction against **The Esthetics District, LLC** to obtain tuition refunds for students who experienced a loss or damage as a result of the abrupt closure of The Esthetics District. The timeline of the court proceedings is unknown, but it is necessary for the Commission to submit a claim against the bond. Students were notified of this filing and will be receiving status updates regarding the matter.

Federal Monitoring

Various new federal regulations from the **U.S. Department of Education** are becoming effective this summer or have delayed effective dates. These federal rules, which have been discussed in previous quarter reports, include the following:

- [Financial Responsibility, Administrative Capability, Certification Procedures, and Ability to Benefit](#)

- Certain [portions](#) have delayed enforcement until January 1, 2025.
- [Financial Value Transparency & Gainful Employment](#)
 - Reporting [deadline](#) has been extended to October 1, 2024.
- [Title IX](#)

Additional changes to federal rules by the **U.S. Department of Labor** regarding [overtime pay requirements](#) for salaried employees take effect July 1, 2024. These changes would increase the salary thresholds for employees to be exempt from federal overtime pay requirements in 2024 and 2025.

News regarding the **U.S. Department of Education** [2023-2024 Negotiated Rulemaking cycle](#) includes [three proposed rules](#) (Distance Education, Return of Title IV/HEA Funds, and Federal TRIO Programs) which have been submitted to the Office of Management and Budget for review. These rules will be subject to a public comment period this summer and will likely allow the Department to publish final rules by November 1, 2024, before they go into effect July 1, 2025.

Negotiators did not reach a consensus for proposed rule changes for State Authorization and Accreditation during the rulemaking cycle, and these proposed changes are likely to be published at a later date before November 1, 2025, to go into effect on July 1, 2026. While the negotiators did not reach a consensus, the main language they reviewed included:

- Allowing states the ability to enforce their own state authorization requirements related to institutional closure (including records retention, teach-out plans, tuition recovery funds, and/or surety bonds),
- Creating a 500-student limit for reciprocity participation without triggering state-specific authorization requirements, and
- Stipulations regarding reciprocity agreement board membership.

There is a concern that these changes would diminish the value of reciprocity agreements, and staff will continue to monitor and provide updates as needed on the changing landscape.

State Authorization Reciprocity Agreement

The [State Authorization Reciprocity Agreement \(SARA\)](#) provides a streamlined, reciprocity-based process for institutions to gain approval to offer interstate distance education without individually applying to each state for approval. SARA is operated by the National Council for State Authorization Reciprocity Agreements (NC-SARA) in partnership with [four regional compacts](#). Alaska is a member of the Western Interstate Commission for Higher Education (WICHE), and the commission staff serves on the WICHE-SARA or W-SARA Regional Steering Committee (RSC).

Commission staff attended an in-person W-SARA meeting out of state to discuss proposed amendments to the SARA Policy Manual, speak with NC-SARA Staff, and discuss the federal landscape. WICHE has reimbursed a portion of the travel expenses for the trip.

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 a resolution cannot be reached, the student may file a formal written complaint with the Commission.

There were three Informal Complaints this quarter. Two were provided the Formal Complaint Form, and one was related to the University of Alaska-Anchorage. Commission staff does not adjudicate complaints about the University of Alaska System or its campuses unless they are SARA-related.

By [regulations](#), the Commission will file for the record but take no action on complaints that:

- (1) are filed more than six months after the end of the enrollment period to which the complaint refers, more than six months after the date an institution ceases operations, or more than six months after the complainant ceases to attend an institution, whichever date is earliest;
- (2) do not allege violations of Alaska Statutes or Regulations;
- (3) are made anonymously; or
- (4) at the time of filing, are the subject of a judicial proceeding.



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Staff Report Academy of Hair Design Renewal of Authorization

Summary

Academy of Hair Design (AHD) operated for over 30 years in mid-town Anchorage as an Authorized cosmetology school under the ownership of the Bolivar family. In early 2018, the school was sold to Stanley Guthrie, Adam Bacher, and Ashley Bacher. Ashley Bacher is the AHD School Director and graduated from the Academy's Esthetician and Hairdressing programs in 2017. In February 2019, she obtained her Instructor's license in Esthetics. The Board of Barbers and Hairdressers regulates the programs offered by AHD.

Chief Administrator	Ashley Bacher	Financial Statements	Financially Sound
Address	113 W Northern Lights Blvd Ste M Anchorage AK 99503	FY23 Tuition Revenues	\$110,136
Authorized Since	1986	Annual Enrollment Data	57
Authorized Under New Owner Since	2018	Complaints since the last Authorization	0
		Surety Amount/Type	\$50,000/Bond

Program name	Program length	Cost
Hairdressing / Barbering Combo	1650 hrs	\$10,000
Esthetician	350 hrs	\$7,800
Instructor	600 hrs	\$4,700
Braiding*	35 hrs	\$450
Manicurist*	12 hrs	\$450
Bella Lash Course*	16 hrs	\$1,250

Cinderella Hair Extensions*	8 hrs	\$600
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*Exempt Program

Review & Updates since the Last Renewal of Authorization

At the July 2021 Commission meeting, the Commission approved AHD for a three-year Renewal of Authorization. The Bella Lash and Cinderella Hair Extension courses do not lead to Board of Barbers and Hairdressers professional licensure but are considered supplemental certificate courses for individuals to enhance their knowledge and skills.

Since the last Renewal, additional educational materials have been incorporated into the classes to stay current with industry trends. Instructors at AHD enroll into continuing education classes to learn new techniques, even though the Board of Barbers and Hairdressers does not require continuing education for a renewal of professional licensure. Amongst several endeavors to give back to the community, AHD works with many non-profits to supply free haircuts and beard trims to the patrons, which in turn provides more opportunities for practical skill obtainment for its students.

Annual Report 2023 Data

Program Name	Number of Students	Completion Rate	Placement Rate
Hairdressing/Barbering Combo	21	80%	100%
Esthetician	14	100%	93%
Instructor	Not offered in 2023		

The completion rate does not include students still enrolled.

Site Visit & Student Experience Survey

Commission staff conducted a Site Visit, which observed no violations or concerns regarding life and safety matters or equipment and resources. Staff spoke with AHD regarding ways to streamline record-keeping efforts to utilize existing space within the institution better.

Commission staff conducted a Student Experience Survey with the 15 students participating. The students' responses indicated themes regarding a welcoming environment and pace of learning. Students also commented on wanting additional instructors to be hired to offer more one-on-one instruction. AHD is in the process of replacing an instructor who left recently to fill that student need.

Materials Review

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

Evaluation

Minimum Standards Component - AS 14.48.060	Staff Evaluation/Comments
1. Program and courses meet stated objectives	Industry-recognized and approved curriculum preparatory for licensing exams
2. Adequacy of space, equipment, and resources	Approved by the Board of Barbers and Hairdressers
3. Appropriateness of staff/faculty credentials	Compliant licenses
4. Catalog/brochure compliance	Compliant
5. Credential compliance	Certificate awarded
6. Adequacy of records	Compliant
7. Compliance with applicable laws	Compliant
8. Financial soundness	Financially Sound, Compiled Statements
9. Advertising and sales	Compliant
10. Administrators are of good reputation	Background check-no adverse findings
11. Student housing, if any	N/A
12. Refund policy compliance	Reviewed and documented
13. Costs and charges compliance	Reviewed and documented

Recommendation:

Staff recommends a Renewal of Authorization for three years for the Academy of Hair Design through July 31, 2027.

Motion Needed:

"Move to renew Academy of Hair Design's Authorization through July 31, 2027."



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Staff Report Outer Coast Renewal of Authorization

Summary

The Outer Coast project is an endeavor to open a new collegiate educational entity in Sitka, to be housed at the Sitka Fine Arts campus (formerly Sheldon Jackson). The project aims to create a small, two-year institution offering a single Associate Degree in General Studies, built upon the three pillars of Academics, Service & Labor, and Self-governance. In 2018 and 2019, Outer Coast operated a summer program for high school students. At the January 2020 Commission Meeting, Outer Coast was approved for Initial Authorization with certain conditions, which allowed Outer Coast to conduct two semesters before renewal. Those conditions were to determine two fall academic course offerings, seek approval for academic credit from Alaska Pacific University (APU) for the course offerings, and submit an updated catalog to ACPE for review. Outer Coast would later receive a one year Renewal of Authorization at the July 2021 Commission meeting.

Chief Administrator	Bryden Sweeney-Taylor	Financial Statements	Financially Sound
Address	110 College Drive, Sitka AK, 99835	FY23 Tuition Revenues	\$88,875
Year Founded	2015	Annual Enrollment Data	Fall 14 Spring 16
Authorized Since	2020	Complaints since the last Authorization	0
		Surety Amount/Type	\$50,000/Bond

Program name- New for 2024-2025.	Program length	Cost
Fishing Term	Six credits*	\$7,500**
Fall Term	12 credits*	\$18,750**
Spring Term	12 credits*	\$18,750**

*Credits to be transcribed by the University of Alaska Southeast.

** Price includes tuition, fees, books, supplies, and room and board.

Review & Updates since the Last Renewal of Authorization

At the July 2022 Commission meeting, the Commission approved Outer Coast for a two-year Renewal of Authorization. Outer Coast completed its third and fourth years of programming, serving 34 students who could obtain credit through Alaska Pacific University.

Looking ahead to the 2024-2025 academic year, Outer Coast intends to offer University of Alaska Southeast (UAS) credited courses as an “other instructional site” defined by the Northwest Commission on Colleges and Universities. The collaboration with UAS to provide Outer Coast students with UAS credit for their coursework is a meaningful step towards eventually achieving independent accreditation. The signed agreement between Outer Coast and UAS is in effect for two years.

The changes to Outer Coast’s programming in this Renewal of Authorization is a change from a semester-to-semester approach to a two-year academic curriculum. The UAS curriculum committee has approved the first year’s worth of curriculum, and the second year is scheduled to be reviewed by October 1, 2024. Students who complete both years could earn up to 59 credits, with their transferability to be determined by the receiving institution. However, none of the courses planned for the 2024-2025 academic year will satisfy a UAS General Education Requirement (GER). Outer Coast intends to reintroduce the first-year courses to the UAS curriculum committee to meet the GER standard and provide credits retroactively for those who complete the first year this upcoming year. When the second year courses are submitted to the curriculum committee, it is the intent to have all second-year courses recognized as GER qualifying courses.

Minimum Standards, Cost of Attendance, and Consumer Protection

Alaska Statute 14.48.060(b (13) states that “...the charges set by the institution for tuition, fees, books, and supplies are fair and equitable.” Due to the change in programming and increased prices, Commission staff compared other institutions’ cost of attendance for the 2024-2025 academic year based on the previous and planned academic credit partners. This review included tuition (24 undergraduate credits), on-campus housing, fees, and other expenses, which are as follows (Fall & Spring terms only):

- Alaska Pacific University: \$36,492
- Outer Coast: \$37,500
- University of Alaska Southeast: \$29,694 (Alaska resident rate)

Outer Coast anticipates that only some students will pay the total cost of attendance as the institution meets with families and students to determine the price of attendance based on the household’s financial circumstances. However, this amount will vary and be agreed upon by Outer Coast and the student’s family. Reviewing previous term offerings, the cost of attendance was \$12,500 per term, with the average family and student contribution being

roughly 20% of the entire cost.

As required in the Commission's regulations (20 AAC 17.075(20)), all Authorized institutions must have a prominent statement advising students that no school can guarantee that course credits are transferable in the institution's catalog. This statement also includes that the transfer of credits is always at the discretion of the receiving school and depends on the comparability of curricula and accreditation.

Annual Report 2023 Data

Program Name	Number of Students	Completion Rate
Outer Coast Year 2022-2023 Fall and Spring Semesters	15*	87%

**Three students completed both Fall and Spring Semesters*

Site Visit & Student Experience Survey

Outer Coast operates outside the Sitka Fine Arts campus during the academic year. During the Site Visit, Commission staff visited Outer Coast staff and reviewed records at their summer locations at the University of Alaska Southeast- Sitka Campus and Mt. Edgecumbe High School. Commission reports nothing to indicate a lack of compliance with records requirements. Commission staff walked the Sitka Fine Arts campus and did not see any structural concerns with the facilities and reviewed fire and safety information incorporated in the Annual Report submitted in December 2023.

Commission staff could not conduct a student experience survey as no students were present during the Site Visit. During the 2023 Annual Reporting cycle, Outer Coast shared exit survey results from the 2022-2023 year, which yielded the following results:

- 8.4/10 on how likely they were to recommend Outer Coast to a peer.
- 13/14: How many were currently attending an institution of high education or planned to participate in the future? Institutions included (Berea College, Binghamton University, College of the Atlantic, Cuyahoga Community College, Harvard University, Long Island University, Reed College, University of Alaska Anchorage, University of Alaska Southeast, University of California Santa Barbara, University of Pennsylvania, and University of Texas San Antonio.
- Students were majoring in or planning to major in Alaska Native Studies, Anthropology, Audio Engineering and Music Production, Computer Science, Economics/Finance, Human Development and Regenerative Biology, Human Ecology, Music Composition, Political Science, Urban Studies, and Urban/Regional Planning.

Qualitative data from the surveys also indicated that students' time at Outer Coast influenced their decisions to pursue higher education and the institution they chose.

As of the Site Visit, Outer Coast reported 62 applications for the upcoming year with several

students who recently completed the programs in 2023-2024 signed up to return in 2024-2025. The applicant pool this year is the largest for Outer Coast, and attributes the increase due to the institution being established for a longer time and the change in program

Materials Review

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

Evaluation

Minimum Standards Component - AS 14.48.060	Staff Evaluation/Comments
1. Program and courses meet stated objectives	Courses approved by the UAS curriculum committee and Commission Staff
2. Adequacy of space, equipment, and resources	The program is located on a former college campus with classrooms, housing, kitchen, and common areas
3. Appropriateness of staff/faculty credentials	Compliant licenses
4. Catalog/brochure compliance	Compliant
5. Credential compliance	Certificate awarded, college credit available
6. Adequacy of records	Compliant
7. Compliance with applicable laws	Compliant
8. Financial soundness	Financially Sound, Compiled Statements
9. Advertising and sales	Compliant
10. Administrators are of good reputation	Background check-no adverse findings
11. Student housing, if any	Maintained by Sitka Fine Arts Camp
12. Refund policy compliance	Reviewed and documented
13. Costs and charges compliance	Compliant

Recommendation:

Staff recommends a Renewal of Authorization for two years for Outer Coast, through July 31, 2026, contingent upon the following:

- Providing Commission staff updates of copies of communications with the University of Alaska Southeast and the Northwest Commission on Colleges and Universities regarding academic offerings and accreditation pursuits.
- Providing the year two curriculum for the academic year 2025-2026 to Commission staff by December 1, 2024, for review and approval.
- Providing a standalone disclosure notice for student signature before enrollment contracts are executed, including a statement on the transferability of credits. Commission staff must approve this notice before being disbursed, and it may be updated as needed.

This recommendation is based on ensuring the Commission receives updates from Outer Coast regarding its operations and intentions, aligning future Commission action to synchronize with a new Memorandum of Agreement between Outer Coast and University of Alaska Southeast, providing students adequate time to make decisions regarding continued enrollment in Outer Coast programming, and providing sufficient consumer protection to students due to the charges set by Outer Coast, the length of time for a two-year program, and uncertainty of credit transferability.

Motion Needed:

"Move to renew Outer Coast's Authorization for two years through July 31, 2026, based on staff recommendations."



THE STATE
of **ALASKA**
GOVERNOR MIKE DUNLEAVY

**Alaska Commission on
Postsecondary Education**

INSTITUTIONAL AUTHORIZATION

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

Main: 907.465.6741
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TTY: Dial 711 or 800.770.8973
acpe.alaska.gov

**Staff Report
Alaska Training Center
Initial Authorization**

Summary

Alaska Vocational Training Center (AVTC), doing business as the Alaska CNA Program, owned and operated by Marcus Murchison, has sold the institution to Alaska Training Center (ATC), owned by Ebunoluwa "E.B." and Vincent Osara. ATC plans to continue to offer the Nurse Aid Training program. E.B. Osara is a licensed Registered Nurse and Certified Nurse Aid Instructor by the Alaska Board of Nursing (BoN) and has been instructing at the Alaska CNA Program since January 2024.

Mission Statement

Our mission is to teach and equip all students to be valuable members of the healthcare team and meet clients' physical, emotional, mental, and spiritual needs.

Chief Administrator	Ebunoluwa "E.B." Osara	Year Founded	2024
Address	1569 Bragaw Street, Suite 102 Anchorage, AK 99508	Surety Amount/Type	10,000/Bond

CNA Schedule:

The 140-hour program is delivered over six weeks in a combination of remote and in-person training. It includes 60 hours of didactic training, 32 hours of skill lab for practical training, and 48 hours of in-facility hands-on clinical training. This meets the standards found in 12 AAC 44.835, to which a program must be at least 140 hours, including 60 hours of didactic training and 80 hours of supervised skills and clinical training. The schedule is designed so that a student may maintain a job while in school. The BoN approves the program curriculum.

Program name	Program length	Cost
CNA Program	140 hrs	\$2,070

Program Costs

The \$2,070 program costs cover the total cost of tuition, supplies, and fees. When students complete the program, they will bear the cost of the licensure examination (\$60) and professional licensure application (\$275 for initial licensure). Program costs are comparable in value to market demands.

Board of Nursing Compliance

The Alaska CNA Program was reviewed by Board of Nursing staff on March 25, 2024 and was approved for a continuation of the program for two years per Board of Nursing regulations. There are no Board of Nursing regulations regarding a change of owner for an institution, however, the Board must be notified of any changes in instructors or curriculum. During a year when an on-site review is not scheduled, the program completes a self- evaluation form and provides it to the Board.

Site Visit & Possible Improvements

Commission staff conducted the site visit and verified the facilities, equipment, and current record-keeping practices underway. No observed violations were found. Commission staff also provided information regarding the Renewal of Authorization and Annual Reporting requirements. ATC anticipates making possible improvements after evaluating its first cohort of students to better identify student and institutional needs. Commission staff have communicated with the institution the ability to make changes via the Administrative Approval process.

Materials Review

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

Evaluation

Minimum Standards Component - AS 14.48.060	Staff Evaluation/Comments
1. Program and courses meet stated objectives	Board of Nursing approved curriculum preparation for the CNA licensing exam.
2. Adequacy of space, equipment, and resources	Confirmed by Commission Site Visit and approved by BoN
3. Appropriateness of staff/faculty credentials	Compliant licenses
4. Catalog/brochure compliance	Compliant
5. Credential compliance	Certificate awarded
6. Adequacy of records	Compliant
7. Compliance with applicable laws	Complaint
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	Reviewed and documented
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Recommendation:

Staff recommends an Initial Authorization for 18 months for Alaska Training Center through January 31, 2026. This recommendation is based on the existing academic and physical infrastructure the ATC obtained in purchasing the institution and being regulated by the Board of Nursing.

Motion Needed:

"Move to approve authorization for Alaska Training Center, through January 31, 2026, based upon staff recommendations."



THE STATE
of **ALASKA**
GOVERNOR MIKE DUNLEAVY

Alaska Commission on Postsecondary Education

INSTITUTIONAL AUTHORIZATION

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Staff Report Generations Southeast Community Learning Center Program Amendment

Summary

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

In July 2013, GSCLC expanded its offerings and was approved to deliver online training with local support using Penn Foster's programs. Penn Foster is a Pennsylvania-based postsecondary institution institutionally accredited by the Distance Education Accrediting Commission (DEAC) and authorized by the Pennsylvania Department of Education, Bureau of Postsecondary and Adult Education. In January 2024, the Commission approved GSCLC to operate out of Klawock, AK, at the former Prince of Wales Vocational Technical Center.

Chief Administrator	Krista Staveland, Generations Southeast Manager	Address	3239 Hospital Dr Juneau AK 99801
Year Founded	1996	Authorized Since	1997

- New Programs

Program or degree name	Program length	Tuition/Fee Cost
Carpentry Fundamentals	270 hrs	\$3,000
Introduction to Welding	200 hrs	\$2,000

Carpentry Fundamentals Review

The Carpentry Fundamentals program is 270 hours long. It will provide students with a solid foundation in carpentry skills and prepare them for entry-level positions or further education in the field. The program is using the National Craft for Construction Education and Research (NCCER) to deliver this program.

Anticipated Enrollment:

GSCLC anticipates offering this program at its Klawock location, enrolling five to ten students in its first two classes, and then offering it as needed.

Carpenters Job Outlook, State & National:

Alaska Department of Labor and Workforce Development Data:

Mean Wage	Wage by Percentile				
Mean	10 th	25 th	Median	75 th	90 th
\$34.72	\$22.63	\$26.87	\$29.90	\$40.84	\$49.00

Alaska Occupational Forecast							
2020	2023	Growth	Percent Change	Annual Labor force exits	Annual Transfers	Total Annual Separations	Total Annual Openings
2206	2388	182	8.25%	67	143	210	228

U.S. Bureau of Labor Statistics Data:

Mean Wage	Wage by Percentile				
Mean	10 th	25 th	Median	75 th	90 th
\$29.31	\$18.00	\$22.18	\$27.09	\$34.75	\$45.47

National Occupational Forecast			
Employment, 2022	Projected Employment, 2032	Change, 2022-2032	
		Percent Change	Growth
956,300	964,900	0.9%	79,500

Comparative Programs

Welding programs of various lengths can be found throughout Alaska through the Alaska Vocational Technical Center (AVTEC), Amundsen Educational Center, Northern Industrial Training, the University of Alaska System, and Yuut Elitnaruvait-People's Learning Center. In Southeast Alaska specifically, the University of Alaska Southeast offers a Welding Occupational Endorsement (9 credits) in Juneau, Ketchikan, and Sitka.

Introduction to Welding Review

The Introduction to Welding program equips participants with fundamental knowledge and skills in welding techniques. The course will cover safety protocols, equipment operation, and practical hands-on exercises and provides a comprehensive introduction to welding processes, such as arc welding, MIG (Metal Inert Gas) welding, and TIG (Tungsten Inert Gas) welding. Participants will learn to interpret welding symbols, understand metal properties, and practice proper weld joint preparation.

Anticipated Enrollment:

GSCLC anticipates offering this program at its Klawock location to five students in two classes before the end of the year. The class size is capped due to the number of welding bays at the facility. The course will be offered as demand warrants.

Welders, Cutters, Solderers, and Brazers Job Outlook, State & National:

Alaska Department of Labor and Workforce Development Data:

Mean Wage	Wage by Percentile				
Mean	10 th	25 th	Median	75 th	90 th
\$38.08	\$26.72	\$30.46	\$37.07	\$43.97	\$51.30

Alaska Occupational Forecast							
2020	2023	Growth	Percent Change	Annual Labor force exits	Annual Transfers	Total Annual Separations	Total Annual Openings
564	642	78	13.83%	16	48	64	72

U.S. Bureau of Labor Statistics Data:

Mean Wage	Wage by Percentile				
Mean	10 th	25 th	Median	75 th	90 th
\$25.31	\$17.71	\$20.56	\$23.53	\$28.80	\$35.08

National Occupational Forecast			
Employment, 2022	Projected Employment, 2032	Change, 2022-2032	
		Percent Change	Growth
464,000	468,00	0.7%	45,400

Comparative Programs

Welding programs of various lengths can be found throughout Alaska through the Alaska Vocational Technical Center (AVTEC), Charter College, Northern Industrial Training, the University of Alaska System, and Yuut Elitnaruvait-People's Learning Center. In Southeast Alaska specifically, the University of Alaska Southeast offers a Welding Occupational Endorsement (9 credits) in Juneau, Ketchikan, and Sitka.

Site Visit

This quarter, Commission staff conducted a Site visit to the Klawock location in preparation for these two programs. They observed two violations regarding life and safety matters (expired fire extinguishers and eyewash stations need to be tested). These matters should be resolved before the courses are offered.

Staff Recommendation Action:

Staff recommends amending Generations Southeast Community Learning Center's Authorization to add the Carpentry Fundamentals and Introduction to Welding.

Motion Needed:

"Move to amend Generations Southeast Community Learning Center's Authorization to add the Carpentry Fundamentals and Introduction to Welding programs."



THE STATE
of **ALASKA**
GOVERNOR MIKE DUNLEAVY

**Alaska Commission on
Postsecondary Education**

FINANCE OFFICE

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MEMORANDUM

TO: Members, Alaska Commission on Postsecondary Education
THROUGH: Sana Efird, Executive Director
FROM: Julie Pierce, Chief Finance Officer
DATE: July 11, 2024
SUBJECT: Finance Report

FY2025 Operating Budget

Following is a summary of the Commission's approved FY2025 operating budget with no changes from the last time the Governors Proposed budget was presented.

Budget Line	Interagency (ASLC Receipts)	Designated General Fund - AHEIF	General Fund Program Receipts	Statutory Designated Program Receipts	Total
Personal Services	6,878.3	.0	27.2	.0	6,905.4
Travel	64.4	.0	3.5	.0	67.9
Contractual	3,149.3	516.1	30.2	150.1	3,845.7
Supplies	108.2	.0	.0	.0	108.2
WWAMI	.0	5,140.1	.0	.0	5,140.1
AEG	.0	5,841.8	.0	.0	5,841.8
APS	.0	11,750.0	.0	.0	11,750.0
Total	10,200.1	23,248.0	60.9	150.1	33,659.1
Positions	51.74	-	0.26	-	52

Alaska Student Loan Corporation

The Corporation Board met May 9, 2024. The Board reviewed an investment performance presentation from the Department of Revenue and approved the Investment Policy with no material change from existing policy. The Board also approved variable interest rates for variable rate ASEL loans as presented by staff.

The next Corporation Board meeting is scheduled for November 7, 2024 to review the annual audited financial statements and the annual dividend to the State of Alaska.

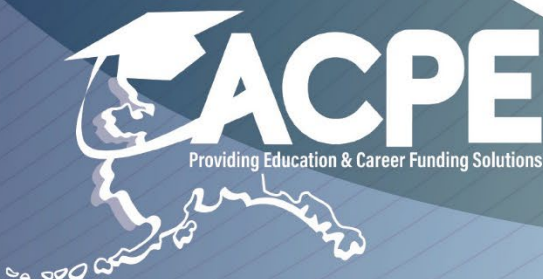
If you have any questions or wish to discuss this report further, please do not hesitate to contact me at 907-465-6757 or at julie.pierce@alaska.gov.

PROGRAM OPERATIONS

Quarterly Report

March 2024 – May 2024

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



DIVISION OF PROGRAM OPERATIONS – QUARTER HIGHLIGHTS

Financial Aid Updates

Data in this report is through May 31, 2024 rather than the full fiscal year due to timing of the meeting. As we approach year-end, in-school loan originations are approximately \$1 million higher in FY2024 compared to FY2023, representing a 20% increase in loan volume. This increase is attributed to the high loan maximums that went into effect this year since 40 fewer loans were issued yet overall loan originations increased.

Refinance loan volume declined about \$500,000 in FY2024 compared to FY2024, with 19 fewer loans originated during this period. Although a prescreened credit offer was mailed to qualifying Alaska residents in March 2024, the response was lower than prior years. From July 2023 to February 2024, 28 refinance loans were originated, and from March to May 2024, 13 refinance loans were originated, totaling 41 loans this year.

Project Updates

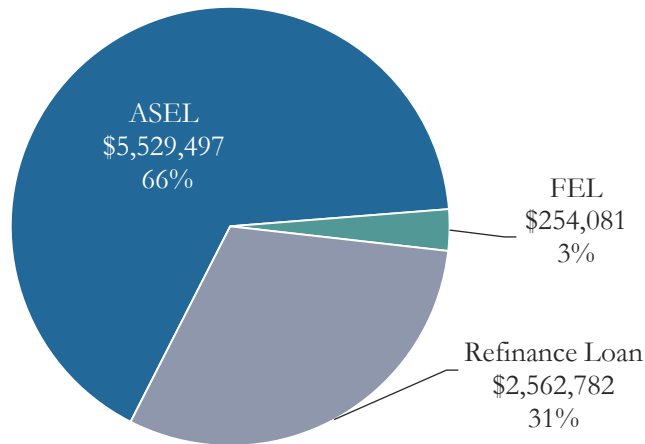
The seventh edition of Alaska's Higher Education Almanac was published in April 2024 and shared with policymakers, educators, and higher education stakeholders across the state. Over the next several months, ACPE will be gathering feedback and suggestions on how to improve this publication and make it more relevant and actionable to users.

Planning is underway for implementation of HB 148 related to improving the Alaska Performance Scholarship program. We are hopeful the bill is signed or becomes law, and are prepared to implement the changes outlined in the bill quickly. This project will start in July and continue over the next year. The priority changes are to increase the award amounts in time for fall disbursements and communicate with students and educators about the program changes.

LOAN ORIGINATIONS

Program Year 23/24 through May 2024

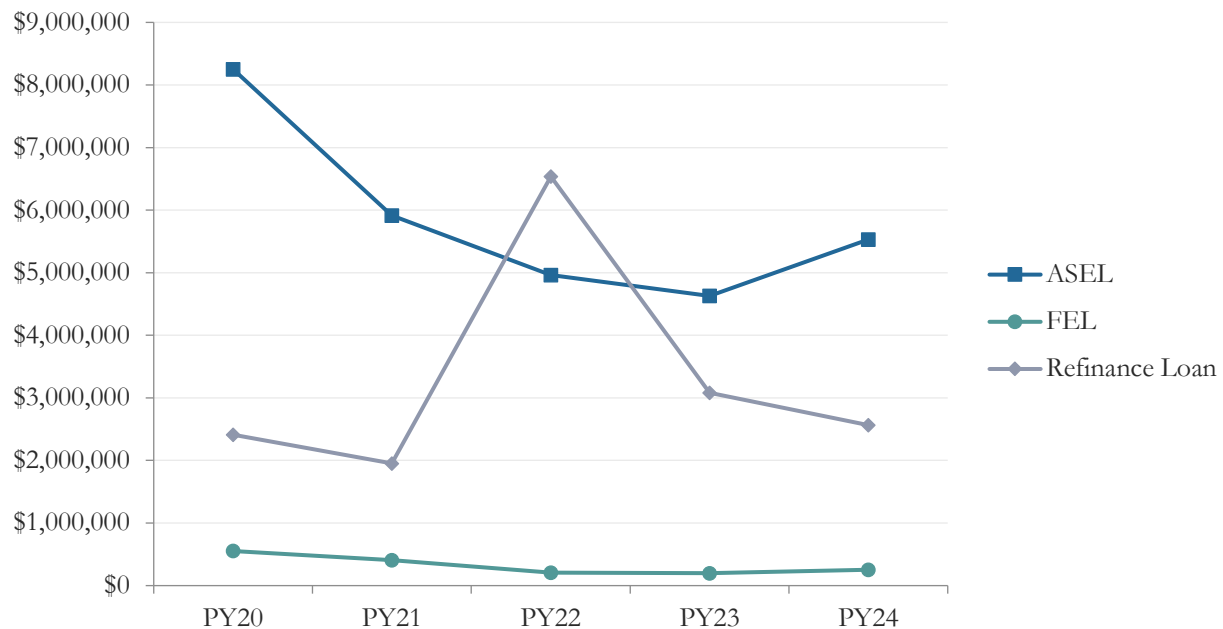
ASLC Loans Awarded

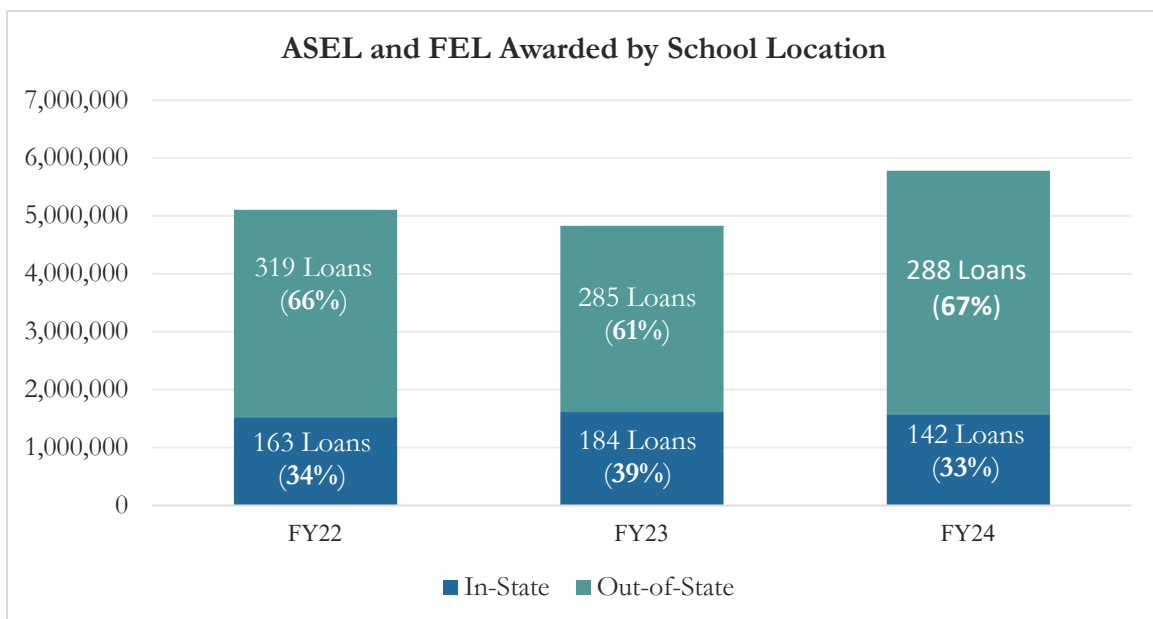
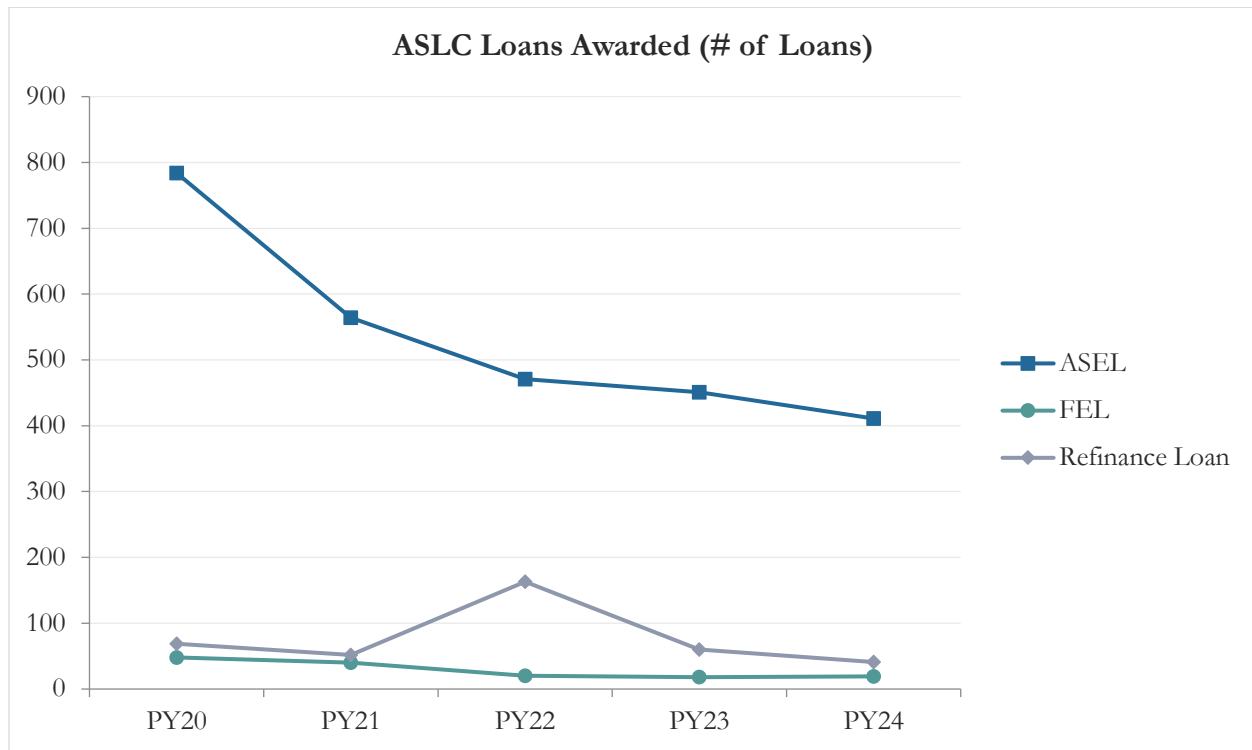


Total = \$8,346,360

Of the Refinance Loans, \$2,129,700 are external loans refinanced by ACPE

ASLC Loans Awarded (\$)





Loans Awarded

Loan Type	2023-2024		2022-2023		% Change	
	# of Loans	Amount Awarded	# of Loans	Amount Awarded	# of Loans	Amount Awarded
Family Education Loans	19	\$254,081	18	\$198,866	5.56%	27.76%
AK Supplemental Loans	411	\$5,529,497	451	\$4,629,096	-8.87%	19.45%
Refinance Loans	41	\$2,562,782	60	\$3,082,657	-31.67%	-16.86%
Total:	471	\$8,346,360	529	\$7,910,619	-10.96%	5.51%

Loans Awarded – by Enrollment Intensity

Intensity Level	2023-2024		2022-2023		% Change
	# of Loans	Percentage	# of Loans	Percentage	
Full-Time	397	92.33%	442	94.24%	11.34%
Half-Time	33	7.67%	27	5.76%	-18.18%
Total	430		469		9.07%

Special Programs

Loan Type	2023-2024		2022-2023		% Change	
	# of Loans	Amount Awarded	# of Loans	Amount Awarded	# of Loans	Amount Awarded
Winn Brindle	5	\$79,827	2	\$71,017	150.00%	12.41%
WWAMI Medical Education Loan	63	\$1,481,595	60	\$1,428,080	5.00%	3.75%
WICHE PSEP Loan	0	\$0	2	\$45,125	-100.00%	-100.00%
Total:	68	\$1,561,422	64	\$1,544,222	6.25%	1.11%

ACPE Loans Serviced by AES – FFELP

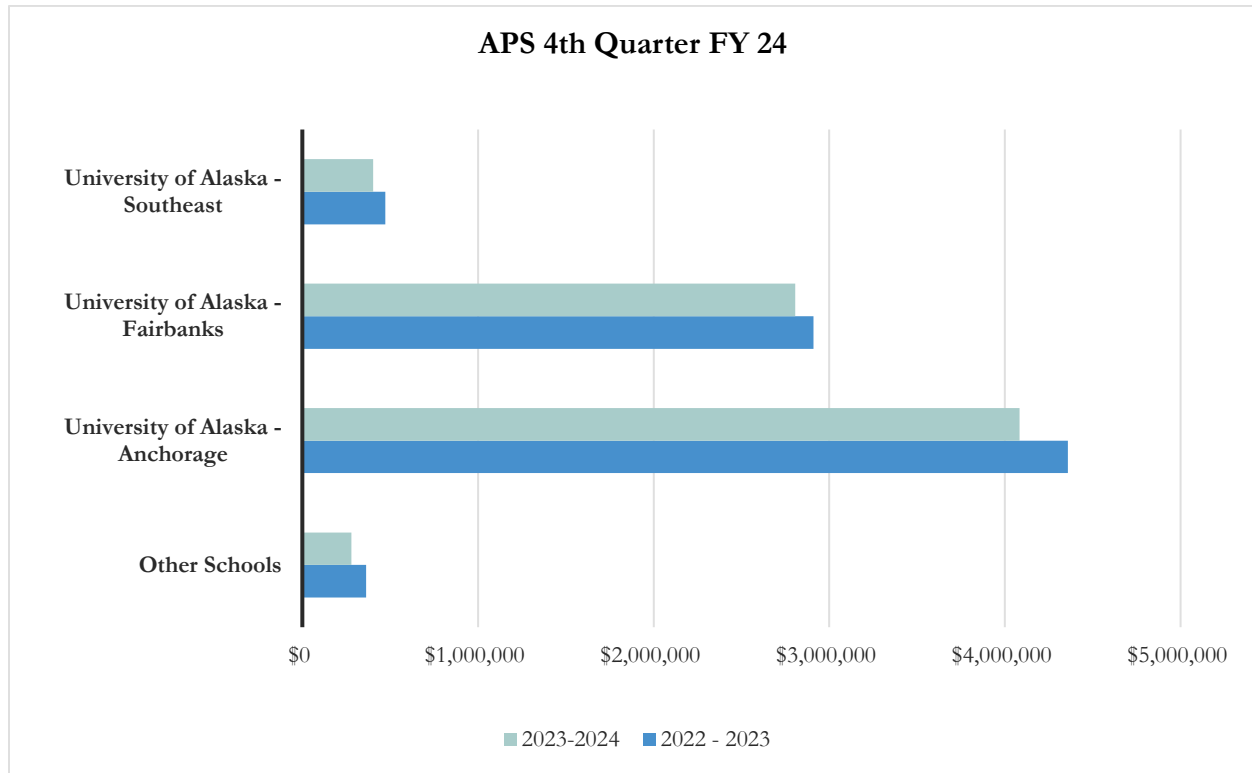
	# of Loans	Principal Amount	Interest Amount	Total Loan Amount
In-School	5	\$34,422	\$18,408	\$52,830
Grace	0	\$0	\$0	\$0
Repay- Current	2,521	\$11,179,285	\$741,516	\$11,920,802
Repay- Past Due	363	\$1,472,010	\$76,148	\$1,548,158
Claim	57	\$249,264	\$19,788	\$269,052
Forbearance	308	\$1,890,545	\$88,357	\$1,978,902
Deferment	257	\$1,009,870	\$117,178	\$1,127,048
Total	3,511	\$15,835,396	\$1,061,395	\$16,896,791

ACPE Loans Serviced by AES - Alternative

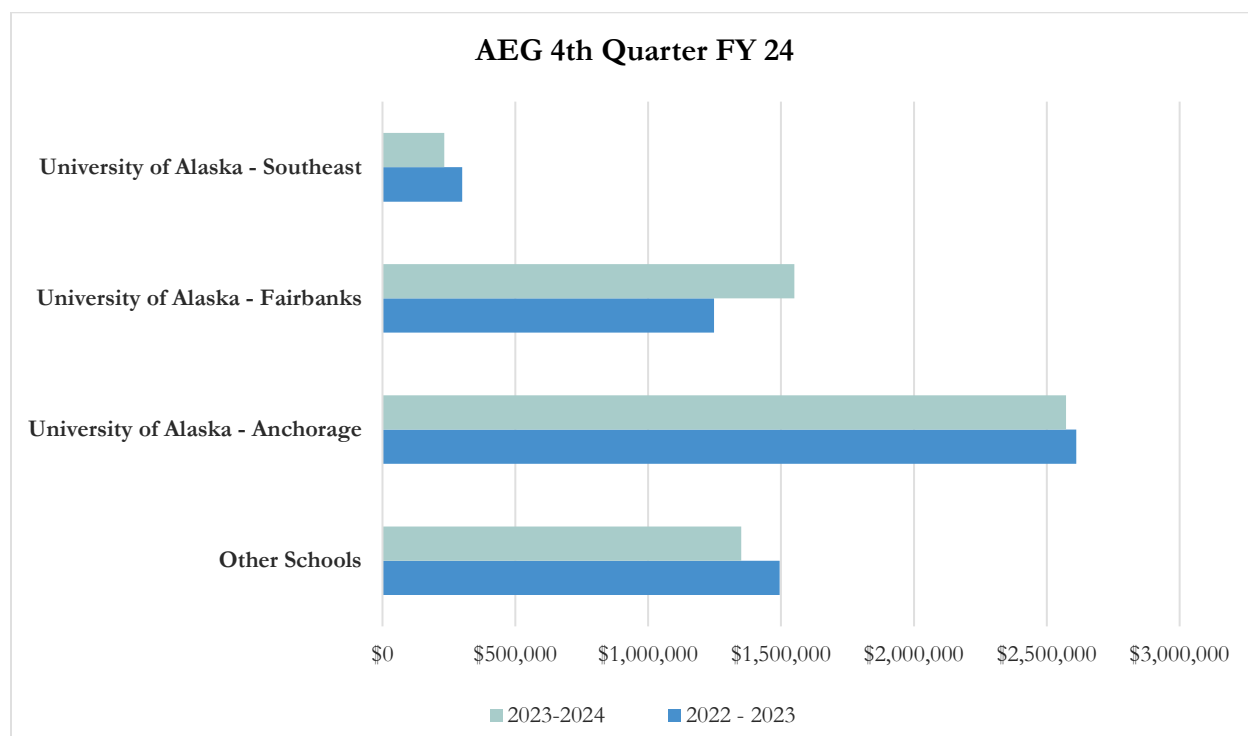
	# of Loans	Principal Amount	Interest Amount	Total Loan Amount
In-School	1,013	\$12,846,347	\$796,647	\$13,644,007
Grace	402	\$5,454,019	\$392,377	\$5,846,798
Repay- Current	4,618	\$41,218,864	\$208,748	\$41,432,230
Repay- Past Due	452	\$3,686,853	\$84,062	\$3,771,367
Claim	150	\$2,150,854	\$34,935	\$2,185,939
Forbearance	521	\$4,541,977	\$438,480	\$4,980,978
Deferment	1,013	\$12,846,347	\$796,647	\$13,644,007
Total	7,156	\$69,898,914	\$1,955,249	\$71,861,319

ALASKA PERFORMANCE SCHOLARSHIP & ALASKA EDUCATION GRANT

Program Year 23/24 through May 2024



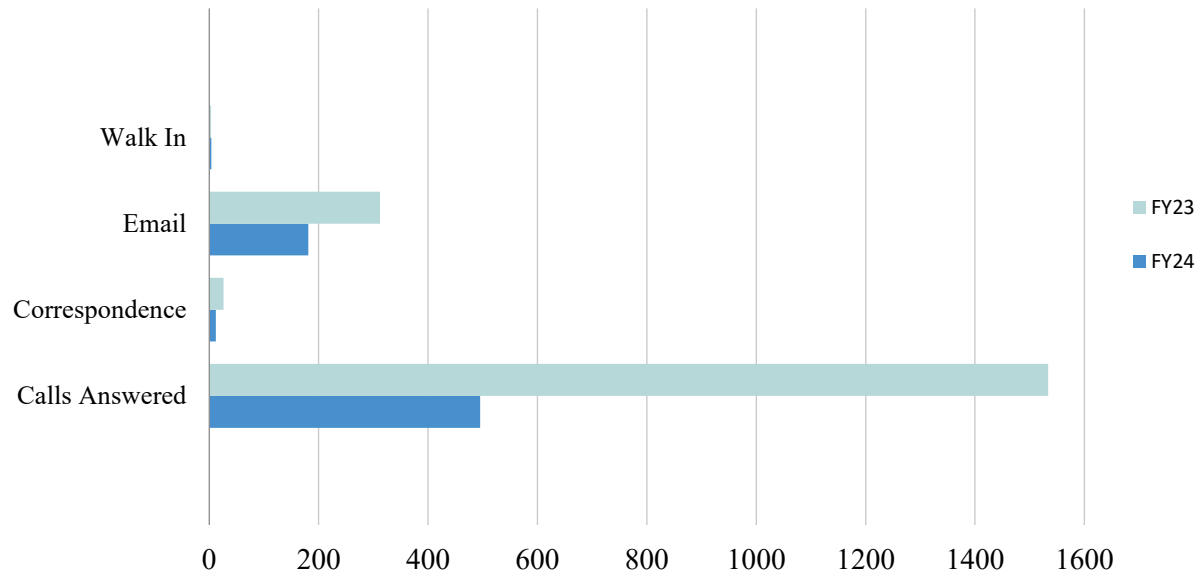
Other Schools	2023-2024	2022 - 2023
Alaska Bible College	\$17,240	\$32,693
Alaska Career College	\$32,095	\$20,803
Alaska Christian College	\$3,566	\$9,510
Alaska Pacific University	\$147,706	\$145,031
AVTEC	\$42,205	\$74,894
Charter College	\$26,950	\$36,857
Embry Riddle	\$10,104	\$13,105
Glenda's salon & Training Center	\$0	\$4,755
Ilisagvik College	\$0	\$0
Land and Sea Aviation Alaska	\$0	\$7,132
Metroasis Advanced Training Center	\$0	\$2,378
Northern Industrial Training	\$0	\$11,888
Trendsetters	\$0	\$0
Wayland Baptist University - Anchorage/Fairbanks	\$0	\$4,755
Total:	\$279,866	\$363,801
Grand Total:	\$7,571,113	\$8,106,477



Other Schools	2023-2024	2022 - 2023
Alaska Bible College	\$30,750	\$27,750
Alaska Career College	\$350,369	\$487,132
Alaska Christian College	\$118,579	\$183,250
Alaska Pacific University	\$208,750	\$263,250
AVTEC	\$50,500	\$68,500
Charter College	\$517,145	\$437,239
Embry Riddle Aeronautical University	\$4,000	\$0
Ilisagvik College	\$40,250	\$0
Wayland Baptist University - Anchorage/Fairbanks	\$29,750	\$27,250
Total:	\$1,350,093	\$1,494,371
Grand Total:	\$5,705,010	\$5,653,135

CUSTOMER SERVICE

Customer Service Activity by Type March 2024 through May 2024



Call Center Activity – March 2024 through May 2024

	2023-2024	2022-2023	% Change
Calls Received in IVR	955	3118	-69.37%
Calls Received in CS Queue	528	1,742	-69.69%
Calls Answered by CS	495	1,534	-67.73%
Hold Time in CS Queue	1:11	3:22	-64.85%

Vendor Complaints

# of AES Complaints	1
Complaint Descriptions	Related to account status pre and post conversion
# of TSI Complaints	1
Complaint Descriptions	Customer service related to attempts of contact and account info
# of CampusDoor Complaints	0
Complaint Descriptions	N/A

Payment Information – March 2024 through May 2024**Payments Processed**

Method	Amount Received	% of Total Dollars
Borrower/Cosigner	\$4,277,256	79.26%
Garnishments (AWG, PFD)	\$343,372	6.36%
External Consolidation	\$775,874	14.38%
Total	\$5,396,502	

Alternative Loan Programs 2022 Cohort Default Rates

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

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

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

Institutional Cohort Default Rate[†]

Institution Location	2022	2021	2020	2019	2018
Alaska	9.36%	1.42%	1.69%	3.20%	4.97%
Out-of-State	9.33%	1.42%	2.15%	2.53%	0.80%
Combined Rate	9.34%	1.44%	1.87%	2.84%	3.11%

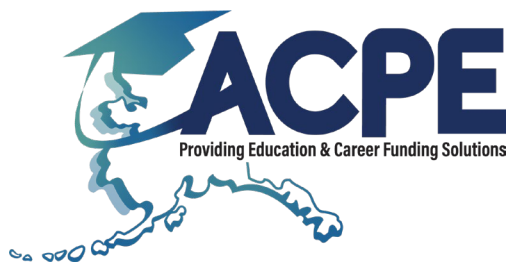
Program Cohort Default Rate[†]

Program	2022	2021	2020	2019	2018
Alaska Supplemental Education Loan	11.94%	7.41%	4.65%	8.37%	6.13%
Alaska Student Loan	N/A	N/A	0.00%	100%	0.00
Alternative Consolidation Loan	N/A	N/A	N/A	N/A	N/A
Family Education Loan	0.00%	0.00%	0.66%	0.00%	1.87%
Refinance Loan ¹	0.00%	0.00%	0.00%	0.00%	0.00%
Teacher Education Loan	N/A	N/A	0.00%	0.00%	19.39%
Winn Brindle Education Loan	N/A	0.00%	0.00%	0.00%	28.10%

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

[†]As of this year, rates are calculated using an updated methodology. Upon review of past cohorts using the updated methodology, it was determined past default rates were underreported. The new methodology provides a higher level of accuracy in identifying defaulted loans.

Alaska Commission on Postsecondary Education



OUTREACH

1835 Bragaw Street, Ste 410

Anchorage, Alaska 99508

Success Center: (907)269-7980

Toll Free: (800) 441-2962

TTY : Dial 711 or 800.770.8973

acpe.alaska.gov

MEMORANDUM

TO: Members, Alaska Commission on Postsecondary Education
THROUGH: Sana Efird, Executive Director
FROM: Kate Hillenbrand, Director of Communications & Outreach
DATE: June 20, 2024
SUBJECT: Communications & Outreach Report

The ACPE Communications & Outreach division delivers postsecondary awareness and financial literacy resources in support of ACPE's mission. From April 2024 to the date of writing this report, Outreach connected with students, families, and stakeholders through 254 telephonic, in-person, or virtual sessions; organized and/or presented in 54 trainings or webinars; and reached 2,245 Alaskans.

COMMUNICATIONS & OUTREACH ACTIVITIES

Service Interactions	April - Jun 2024	YTD 2023-24
1) Telephonic/In-Person/Virtual Service Sessions	254	1,054
2)Virtual/In-Person Sessions, Webinars, Trainings	54	216
3)Virtual/In-Person Session Attendees	2,245	11,341
Top Reason for Service Interactions	Topic Distribution	
FAFSA & Financial Aid	83%	
APS/AEG/ACPE Loans	13%	
Other/Not Sure	4%	

1)Includes Success Center phone calls, Zoom sessions, AKCIS Helpdesk calls, etc.

2)Includes group/ school presentations, Master the FAFSA, AKCIS trainings & webinars, Kids2Careers, etc.

3)Total number of attendees in section 2, does not include section 1, mailers, email campaigns, etc.

Strategic Planning, Logo: ACPE's Strategic Plan, Mission, Vision, new logo, and the first phase of website updates successfully occurred in April 2024. Within this process, communications related to our new Strategic Plan and its components were shared with ACPE's extensive network of stakeholders, borrowers, postsecondary institutions, legislators, and the general public.

Website Enhancements: There were many updates behind-the-scenes to ACPE's public-facing website this quarter. Most notably an extensive software version update was completed to ensure our site remains compliant, compatible, and functional. In conjunction with the external Strategic

Plan launch, ACPE's new logo was implemented across the website along with other design elements including a new header and footer to align with the new Brand Guidelines.

FAFSA: Efforts to increase FAFSA completion rates in Alaska continued, as Outreach hosted the ongoing Master the FAFSA web series, held one-on-one and small group completion sessions, and shared relevant FAFSA resources with partners. ACPE additionally participated in the National FAFSA Week through various communications and social media efforts to engage with students, families, and stakeholders regarding the importance of FAFSA completion.

APS: Extensive communications were created this quarter in connection to the passage of APS legislation (HB 148). This legislation incorporates substantial changes to APS eligibility, award amount, length of use, and more. At the time of writing this report, the Legislation has not been transmitted to the Governor. However, ACPE stands ready to deliver extensive communication to Alaskans when necessary.

Social Media: A new social media campaign launched this quarter: “(Re)Introducing ACPE: What’s New & What We Do”. New graphics, content, and collateral were created to inform Alaskans through social media the full spectrum of ACPE’s resources and education funding opportunities. The next phase of this campaign will be to add in sponsored social media ads. ACPE’s Facebook can be found at facebook.com/followacpe or on Instagram @followacpe.

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.

2023-2024 Year in Review

AKCIS is available through 386 active sites throughout the state – including every Alaska Job Center, WIOA grantees, and in 48 school districts. 85% (46/54) of all school districts report AKCIS is their dedicated Personal Learning & Career Planning (PLCP) tool of choice (this is 96% of active AKCIS school districts).

This is the first year the new AKCIS 360 full platform change. Usage increased significantly this year in Portfolio Logins and 1.8 million Page Views. 70% of usage is in the high school site type.

	2016-2017	2017-2018	2018-2019	2019-2020	2020-2021 **	2021-2022**	2022-2023	2023-2024
Active Sites	365	380	376	376	378	360	380	386
Total Logins*	120,358	103,235	92,047	71,247	61,762	94,191	91,859	88,455
Portfolio Logins	73,213	62,849	56,047	42,900	37,780	65,764	65,971	74,112
Staff Logins	2,085	2,231	2,168	1,581	2,176	1,271	3,487	2,833
Admin Logins	2,213	2,050	1,631	1,490	1,535	2,917	1,143	1,557

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

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

AKCIS Training Highlights

Training delivery methods for the SY 2023-2024 included 1-hour webinars, single and multiple hour in-person and virtual work sessions, and an On Demand list of recorded videos.

People Reached		2016-2017	2017-2018	2018-2019	2019-2020	2020-2021	2021-2022	2022-2023	2023-2024
In-person and Distance Workshops		2,602	2,888	3,232	3,071	2,558	12,517	5,928	1,372
<i>Audience:</i>	<i>Student/Parent</i>	1,915	2,373	2,476	1,425	1,543	11,979	4,971	529
	<i>Educator/Other</i>	452	515	756	924	1,022	538	957	843
Online Videos and Resources			500	621	3,818	3,416	1,338	364	576

2023-2024 AKCIS Implementation Highlights

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

- The AKCIS Localization project continues to ensure the timely update of several categories containing perishable data including wages and employment/outlook for 650 careers, approximately 100 Alaska postsecondary schools and training programs, 800 Alaska-specific scholarships and grants, and Alaska monthly expenses for 17 hub locations for the Reality Check, the budget assessment.
- Staff worked with AK DOLWD to train all regional and site managers to use AKCIS with Job Center clients. The training was recorded and added to the department's SharePoint site for all Job Center staff to review. Follow-up training is being scheduled.
- AKCIS staff is working with AK DOC on how Corrections participants can create Personal Learning & Career Plans prior to their re-entry to their community. Currently only one facility offers internet and devices to participants under a pilot program. Legislation awaits signature to bring internet to/through the Education Centers in Corrections facilities. Subsequent legislation looks to include PLCPs for these individuals using AKCIS.
- AKCIS staff trained all Division of Vocational Rehabilitation counselors, caseworkers, and assessment/intake staff to enhance services to clients using AKCIS 360.
- AKCIS staff partnered with many of the Anchorage School District tactical teams in support of the Academies of Anchorage model approved by their school board. This partnership ranged from presentations to multiple tactical teams to assist with proposals for implementation to educator training for the ASD: FACE (Freshmen Academy Career Exploration) Class, which will begin in SY 2024-2025. The ASD FACE team added AKCIS resources (QuickStarts, ON Demand videos, etc.) to the educators' Canvas course shell for systemic implementation at all of the ASD high schools.
- ACPE staff participated in "Workforce 2030: The Alaska Plan" committees to ensure ACPE resources including financial aid programs and PLCPs are shared throughout Alaskan industries.
- AKCIS staff continues to work with the Alaska Workforce Investment Board by providing WIOA Grantee Training during work sessions.

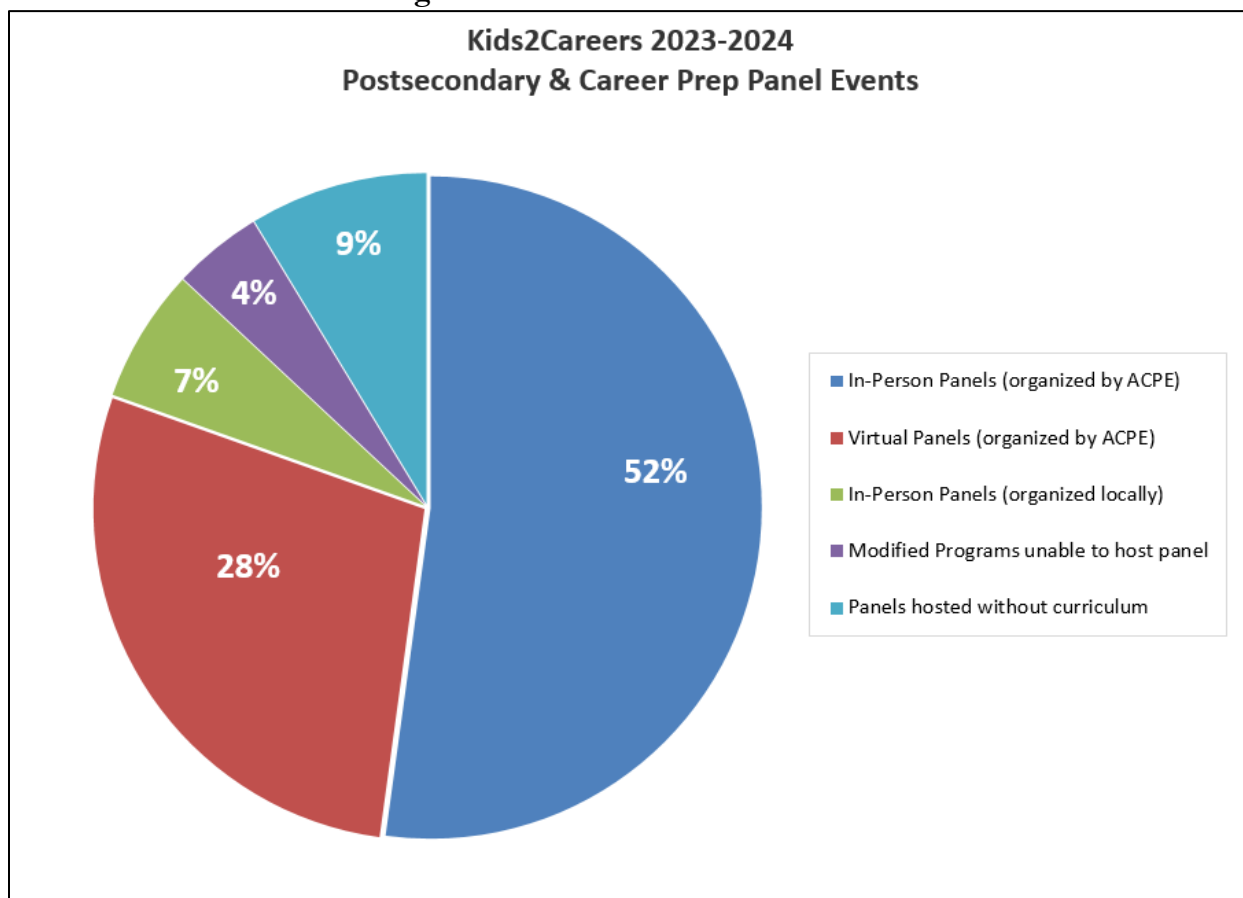
Kids2Careers Postsecondary Planning Resources

Kids2Careers (K2C) is co-sponsored by Alaska 529 and ACPE, offering resources for educators, students, families, and partners to support students in grades 5 through 12, as they explore and plan for education and career training after high school. K2C curriculum program provides schools with a 6-lesson curriculum, teacher training, postsecondary & career prep panel events, and a campus event, and/or virtual campus tour.

This year, expanded outreach included panel events for middle and high school students and postsecondary pathway presentations. The goal of these additional components was to help juniors and seniors understand where to find and how to use ACPE's new Kids2Careers planning resources. These presentations are available to classrooms and as educator trainings.

2023-2024 Kids2Careers Participation:

- **1,123** students from **29** schools in **24** communities **12** school districts
- **38%** New Schools, **62%** Repeat Schools
- **6 campus events** included **848 students** from **33 classrooms** at **15 schools**
- **46 panel events**
- **14 Kids2Careers trainings**

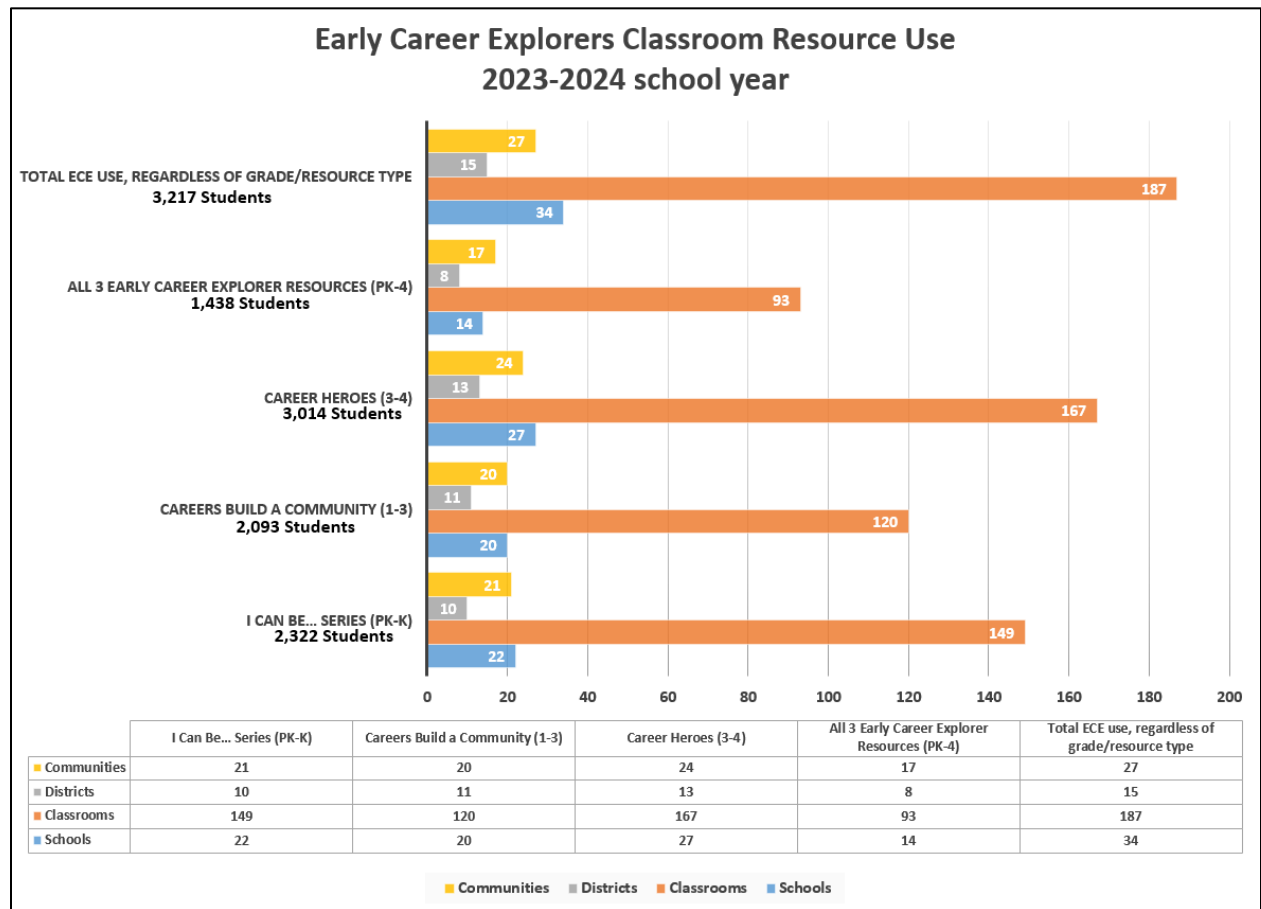


Early Career Explorers (ECE) – PK-4th grade Classroom Resources

Early Career Explorers classroom resources allow pre-K through elementary teachers to incorporate career exploration alongside traditional subjects. These downloadable resources are available at no cost from ACPE's website.

2023-2024 Participation:

- 3,217 students in 187 classrooms used Early Career Explorer resources
- 34 schools across 27 communities and 15 school districts
- 9 schools outside of Alaska also used Early Career Explorers resources



Alaska College & Career Advising Consortium (ACAC)

Alaska FAFSA Completion Initiative (AFCI)

The Alaska College & Career Advising Consortium (ACAC) leads the Alaska FAFSA Completion Initiative (AFCI). AFCI delivers responsive FAFSA completion resources to education stakeholders, students, and families across Alaska. Our one-stop Alaska FAFSA Completion Initiative website: [\[acpe.alaska.gov/alaskafafsacompletion\]](https://acpe.alaska.gov/alaskafafsacompletion), Alaskans can access step-by-step video tutorials to create their FAFSA ID, complete their FAFSA, learn what's new in the 2024-25 FAFSA cycle, and much more. They can also download FAFSA at-a-glance guides and ACPE's Financial Aid Planning Guide.

Through AFCI, Master the FAFSA Training continues offering FAFSA guidance and support to meet the current needs of our stakeholders. The goal of Master the FAFSA is to deliver the skills and understanding education stakeholders need, so they can independently assist students and families with FAFSA completion. This supports the concept of increasing the number of trained people available to support FAFSA completion will lead to increased FAFSA completion rates across Alaska.

This quarter's ten Master the FAFSA session supported stakeholder representing 19 organizations across 15 Alaskan communities:

Master the FAFSA Organization Representation

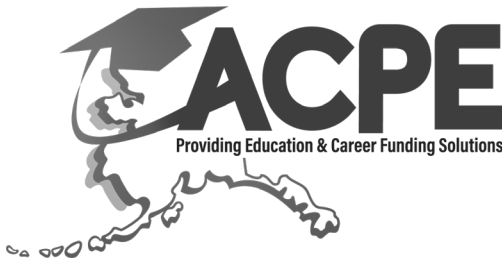
Connected Communities
Alakanuk
Anchorage
Anchorage
Bethel
Mountain Village
Eagle River
Fairbanks
Homer
JBER
Juneau
Kenai
Ketchikan
North Pole
Palmer
Wasilla

Organizations Represented
AVCP
Covenant House Alaska
DEED
Global Credit Union
Homeschool
Job Center
Kenai Peninsula SD
Literacy Council of Alaska
Mat-Su Borough School District
Military
Pioneer Home
Sealaska Heritage Institute
UAA Applied Environmental Research Center
UAA McNair Scholars Program
University of Alaska Southeast

Alaska Commission on Postsecondary Education

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Fax: (907) 465-5316
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MEMORANDUM

TO: Members, Alaska Commission on Postsecondary Education
THROUGH: Sana Efird, Executive Director
FROM: Jamie Oliphant, Director of Information Support Services (ISS)
DATE: 6/24/2024
SUBJECT: ISS activities

Completed Projects, Efficiencies and Security Updates

This past quarter ISS has focused on updating procedures and processing. We reviewed with the Lean philosophy and enhanced the following:

Payment Transmittal: Converted manual payment transmittal form to AES into an automated process. Although the main efficiency will be for American Education Services (AES) staff, ultimately the payments will be processed on borrower's accounts faster.

ASAP Data Matching: Updated programming for matching records within the Alaska Student Aid Portal (ASAP) for use of the Alaska Education Grant (AEG) and Alaska Performance Scholarship (APS) programs from an old programming language to a newer language. While doing this updated the error reports to aid staff's manual processes.

ASAP Version Update: Worked with Gold Bridge Inc. (GBPI) to test and implement changes to programs to accommodate the 24/25 ISIR/FAFSA updates and enhance processing and reporting for staff.

FAFSA Import: Automated processing on the incoming FAFSA 24/25 ISIR (Institutional Student Information Record) data saving staff time from having to download and save.

InfoCentre: Archived and partitioned 2023 data. InfoCentre is an in-house reporting tool heavily used by the finance division for financial reporting. Archiving and partitioning the prior year's data allows for the system to run faster.

Version Updates: ISS uses multiple software and programs to aid and support agency day to day operations. It is important to maintain the latest and greatest versions to stay on top of new features and security of the software. Items of note this quarter include updates to our servers, website and source code repositories.

New and Ongoing Projects

Program Year 25: Academic Year 25 applications went live with ACPE and Campus Door (CD) on 5/1/2024. The project is in its final stages of reviewing interest rate changes on historical variable rate loans. These rate changes go into effect 7/1/2024.

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

ISS Strategic Plan: The ISS team has been reviewing our resources and duties. We have created a current situation and gap analysis as well as are in the process of identifying future needs. This project started in June and will continue through next quarter. This project came about from changes due to Outsourcing along with staffing changes and planning for upcoming retirements.

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.

Summer Quarter Commission Meeting – July 11, 2024

Human Resources Update:

Recruitment efforts and staff changes over the last quarter resulted in the appointment of three new employees and the separation of one employee. Jenn Hieber, Administrative Assistant, joined the Program Support Team, on May 21, 2024. Steffanie Reynoso, Student Intern, joined the Program Support Team on June 3, 2024. Ali Juan was appointed to an Accounting Technician I on June 17, 2024. Ali has been working for the Commission as a College Intern since December 2022. Programmer/Analyst, Babette Miller, resigned from the Commission on May 1, 2024.

At present, ACPE has 44 positions filled: 9 in Anchorage, 35 in Juneau. The breakdown of those positions by divisions is as follows: ISS-8, Finance-11, Program Operations-15, Outreach-7, and Executive Office-3. There are a total of seven (7) employees eligible to retire in calendar year 2024.

Currently, there are eight (8) vacant positions: three (3) in Finance, one (1) in Outreach, two (2) in Information Support Services, and two (2) in Program Operations. Recruitment efforts are underway for an Administrative Assistant in Program Operations.

ACPE currently has 52 PCNs, including 41 in Juneau and 11 in Anchorage. Three vacant PCNs were deleted in the Governor's FY2025 Budget. The PCNs marked for deletion include an HR Officer in the Executive Office, and a Loan Services Supervisor and Procedures & Training Specialist in Operations. The functions of these positions have been absorbed by our contractors and/or consolidated with other positions. Management continues to review all vacant positions for future need including possible deletion or reclassification to retain the flexibility needed to provide support for agency initiatives.

ACPE is currently comprised of 30 females (68%) and 14 males (32%) as compared to the statewide employee breakdown of 6848 females (48%) and 7379 males (52%). The average age of ACPE employees is 46 years as compared to the statewide average of 43.6 years. The racial and ethnic demographics of ACPE employees are White (82%) and minorities (18%) as compared to statewide demographics of White (74%) and minorities (26%). See [State of Alaska Workforce Profile Fiscal Year 2023](#) for additional information.

April 2025

April 2025							May 2025						
Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa
6	7	1	2	3	4	5	4	5	6	7	1	2	3
13	14	8	9	10	11	12	11	12	13	14	15	16	17
20	21	22	23	24	25	26	18	19	20	21	22	23	24
27	28	29	30				25	26	27	28	29	30	31

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
Mar 30	31	Apr 1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	May 1	2	3

July 2025

July 2025							August 2025						
Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa
6	7	1	2	3	4	5	3	4	5	6	7	1	2
13	14	8	9	10	11	12	10	11	12	13	14	8	9
20	21	15	16	17	18	19	17	18	19	20	21	15	16
27	28	22	23	24	25	26	24	25	26	27	28	22	23
		29	30	31			31					29	30

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
Jun 29	30	Jul 1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31	Aug 1	2

State of Alaska

Commission on Postsecondary Education

Resolution of Appreciation 2024.01

WHEREAS, Commissioner Barbara Adams, as a representative of the general public faithfully served on the Alaska Commission on Postsecondary Education from April 2020 through April 2024; and

WHEREAS, Commissioner Adams provided the Commission with dedicated and valuable engagement. Furthermore, Commissioner Adams served the Alaska Student Loan Corporation as a member, and as Chair of that Body, providing informed leadership and insight to both entities. Commissioner Adams' expertise was instrumental in the Corporation's efforts to modify its Investment Policy to advance the Commission's services and programs to students and their families through enhancement of the fund's long-term sustainability; and

WHEREAS, Commissioner Adams, as a teacher and education researcher, provided great insight to ensure Alaskan's access to education and the benefits thereof demonstrating a strong commitment to the development of affordable education loan programs to the benefit of our citizens; and

WHEREAS, Commissioner Adams has consistently demonstrated the highest qualities of public service, stewardship, and commitment to higher education;

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

BE IT FURTHER RESOLVED, that their Resolution be appropriately engrossed and conveyed to Commissioner Adams with a copy to be incorporated in the official minutes of the July 11, 2024, meeting of the Commission.

John Brown, Chair

Sana Efird, Executive Director

ALASKA COMMISSION ON POSTSECONDARY EDUCATION



MISSION MOMENT



ACPE



Administrative Action Log
(4th Quarter 2024)

Executive Director Decisions

DATE	DESCRIPTION	ACTION TAKEN
5/1/2024	MCA	Not reviewed – Included in 2024 Write-Off project
5/10/2024	Settlement	Approved

Commissioner Affiliations

Member	Current	Former
Joshua Biccharella	Alaska Commission on Postsecondary Education- Chair Logans Janitorial- Owner Anchorage, Wasilla, Palmer, Big Lake Chamber of Commerce- former affiliation Wasilla Government Affairs Committee- former affiliation Alaska Postsecondary Access and Completion Network Director- former affiliation Pi Alpha Alpha & Golden Key Society Member- Walden Chapter Meadow Lakes Community Council Member- former affiliation Special Olympics of Alaska- Volunteer	Charter College- Program Manager
John Brown	Alaska School Administrative Certificate Alaskans for Palmer Hayflats (APH) Alaska School Teaching Certificate BodhiAK Consulting (owner/operator)_ Building Design Committee of Mat-Su Central School	Academic Advisory Council of Mat-Su Central (AAC) Alaska Council of School Administrators (ACSA) Alaska Association of Elementary School Principals (AAESP) Alaska Association of Secondary School Principals (AASSP) Mat-Su Principal Association (MSPA) Wasilla Chamber of Commerce (WCC)
Justina Hamlin	Student Union President of Kenai Peninsula College Member - Coalition of Student Leaders	
Karla Head		
Representative Julie Coulombe	Alaska State House of Representatives	
Trish Zugg	Association for Career & Technical Education – Region V Policy Committee Alaska Workforce Investment Board Alaska Commission on Post-Secondary Education Alaska Teaching Certificate/CTE Program Administrator CTE Consultant	Alaska Association for Career & Technical Education (Past-President)

Commissioner Affiliations

Member	Current	Former
Senator Löki Tobin	Alaska State Senate	
Paula Harrison		
Karen Perdue		
Lorri Van Diest	Alaska Licensed Professional Counselor Alaska School Teaching Certificate Alaska School Counselor Certificate Alaska Commission of Post-Secondary Education Member ACPE Executive Committee Member First Vice-Chair of Alaska State Board of Education (remove this from Hamilton's current affiliations) CTE & Cultural Education Committee Chair (State Board) Health & Safety Committee Member (State Board) Lazy Mountain Community Council Secretary & Treasurer (Past President) Mendeltna Community Church Member	
Donald Handeland	American Society of Civil Engineers Alaska Professional Civil Engineer	Alaska State Board of Education and Early Development Alaska Association of Student Governments State Officers Compensation Commission
Keith Hamilton	Alaska Christian College, President Alaska Commission on Postsecondary Education, Commissioner Board of Education and Early Development, First Vice Chair Certified-Christian Non-Profit Leader, Azusa Pacific University Evangelical Covenant Church Ministerium, Member Kenai Peninsula Alaska Ministerial Association, Member Kenai Peninsula Executive Directors Association, Chair North Park University, Board of Trustees Alaska State Personnel Board,	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

Revised: June 26, 2024

Commissioner Affiliations

Member	Current	Former
	Member Soldotna Chamber of Commerce Seattle Pacific University, Board of Trustees Cascades Camp and Conference Center, Board of Directors, Board Treasurer	Member; Sexual Abstinence Curriculum Task Force, Rocklin Unified School District, Member; Task Force on Postsecondary Education, Member
Brittany Williams	Alaska Christian College - Registrar and Assessment Coordinator Jubilee Worship Center - Member Association for Biblical Higher Education - Peer Evaluator	Alaska Teacher Credentials Kenai Peninsula Borough School District - Former Teacher Chi Alpha Campus Ministries Educators Rising Alaska (formerly Future Educators of Alaska)

ACPE FUTURE MEETING SCHEDULE

Fall 2024 Quarterly Meeting	October 24, 2024
Winter 2025 Quarterly Meeting	January 9, 2025
Spring 2025 Quarterly Meeting	TBD

2023

Alaska Commission on Postsecondary Education Acronyms

Sana Efird
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>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>The US Department of Education cohort default rate is calculated as the percentage of borrowers who entered repayment on Federal Family Education Loan (FFEL) Program or William D. Ford Federal Direct Loan (Direct Loan) Program loans between Oct. 1st and Sept. 30th of a given year and subsequently defaulted prior</p>

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

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

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

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

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

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

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

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

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

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

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

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

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