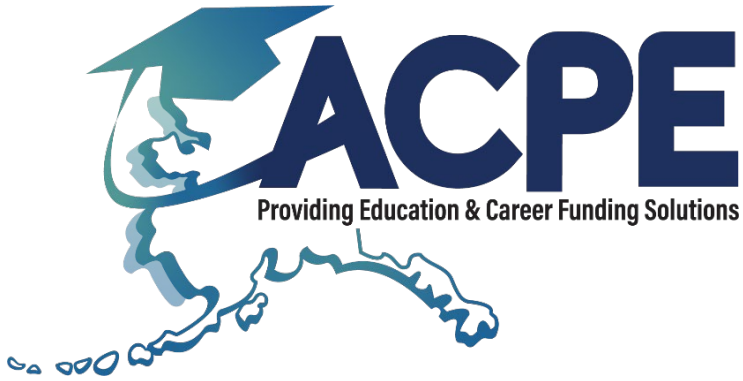




**Alaska Commission on
Postsecondary Education**

PROVIDING EDUCATION & CAREER FUNDING SOLUTIONS

**Summer Quarter Commission
Meeting**

July 23, 2026



ALASKA COMMISSION ON POSTSECONDARY EDUCATION

[Zoom Link](#)

Meeting #: 957 8551 3591

Password: ACPE

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

AGENDA

July 23, 2026

1. **8:30 A.M.** Convene/Roll Call
- 2.* **8:35 A.M.** Adoption of July 23, 2026 Agenda and Approval of Meeting Minutes from April 16, 2026 meeting of the Commission
 - *Suggested Motion: move to adopt the July 23, 2026 agenda of the Commission Meeting and to approve the meeting minutes from the April 16, 2026 Commission Meeting.*
3. Ethics Disclosure Relative to Adopted Agenda
4. Public Testimony:
 - Individuals: 3-minute limit
 - Group Representatives: 5-minute limit
5. **8:45 A.M.** University of Alaska Update – Dr. Brian Smentkowski, Vice President and Chief Academic Officer
6. **9:15 A.M.** FAFSA Completion Survey Presentation – Kate Hillenbrand, Director of Communications & Outreach
7. **9:45 A.M.** Executive Director Report – Kerry Thomas, Executive Director
8. **10:30 A.M.** BREAK
9. **10:45 A.M.** Compliance Activities Report – Tyler Eggen, Institutional Authorization Program Coordinator
- 10.* Institutional Standards and Evaluation – Tyler Eggen, Institutional Authorization Program Coordinator
11. **11:30 A.M.** Executive Committee Update – Chair Trish Zugg
12. **11:35 A.M.** Management Team Reports
 - a. Finance – CFO position vacant, written report included in the packet
 - b. Program Operations – Jackie Hall
 - c. Communications and Outreach – Kate Hillenbrand
 - d. Information Support Services – Jamie Matheson
 - e. Human Resources – included in the Executive Director's Report



ALASKA COMMISSION ON POSTSECONDARY EDUCATION

- 13.* **12:00 P.M.** Determine July 2027 Meeting Date
- Thursday, July 22, 2027 at 8:30 A.M.
 - Thursday, July 29, 2027 at 8:30 A.M.
 - *Suggested motion: move the Commission hold its 2027 summer quarterly meeting on July [DAY], 2027.*
- 14.* Resolution of Appreciation for Anastacia Goecker
- *Suggested motion: move to adopt the Resolution of Appreciation as written for Anastacia Goecker*
15. Mission Moment
16. **12:15 P.M.** Commissioner and Department Reports:
- a. Alaska Student Loan Corporation – Donald Handeland
 - b. Board of Education and Early Development – Kathryn McCollum
 - c. Board of Regents – Karen Perdue and/or Paula Harrison
 - d. Community Colleges – Brittany Williams
 - e. Student Representative – Vacant
 - f. Alaska Workforce Investment Board – Trish Zugg
17. Miscellaneous:
- a. Administrative Action Log
 - b. Commission Members' Affiliations
 - c. Future Scheduled Meeting Dates
 - 1. October 15, 2026
 - 2. January 14, 2027
 - 3. April 1, 2027
 - d. ACPE Commonly Used Acronyms
18. Commissioner Closing Comments
- 19.* **12:30 P.M.** Adjournment
- *Suggested Motion: Move the Commission adjourn the July 23, 2026 Meeting of the Commission.*

*Action Required



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The 2026 Spring Quarterly Meeting of the Alaska Commission on Postsecondary Education (ACPE), conducted via distance delivery, originated from the office of the Commission at 3030 Vintage Boulevard, Juneau, Alaska on April 16, 2026. Chair Zugg called the meeting to order at approximately 9:03 a.m.

ATTENDEES

Commission Members present for all or portions of the meeting: Chair Trish Zugg, Commissioner John Bardsley, Commissioner Anastacia Goecker, Commissioner Keith Hamilton, Commissioner Donald Handeland, Commissioner Kathryn McCollum, and Commissioner Brittany Williams.

Commission Member absent: Vice-Chair John Brown, Representative Ashley Carrick, Senator Löki Tobin, Regent Paula Harrison, and Regent Karen Perdue.

Commission Staff present for all or portions of the meeting: Executive Director Kerry Thomas, Director of Communications and Outreach Kate Hillenbrand, Director of Information Support Services Jamie Matheson, Institutional Authorization Program Coordinator Tyler Eggen, Program Manager Jackie Hall, Program Analyst Nancy Womack, Executive Secretary Marie Bates, Assistant Attorney General Matt Stinson, and Assistant Attorney General Helen Lober.

Presenter in attendance: Dr. Malerie Barnes with Western Interstate Commission for Higher Education (WICHE).

Institutional representatives in attendance: David Ley, President and Dr. Mathew Lindquist, Dean of Academic with Alaska Bible College; Katelyn Nelson, Director of State Authorizations & Institutional Integrity and Nicole Wallace, Associate Director of State Authorizations with Embry-Riddle Aeronautical University; Sigel Shroy, Owner, Director & Instructor and Sue Shroy, Owner, Administrator & Instructor with MetrOasis Advanced Training Center.

ADOPTION OF AGENDA

Commissioner Bardsley moved to adopt the April 16, 2026 meeting agenda. Commissioner McCollum seconded the motion. By roll call vote, all members present voted aye to adopt the agenda. The motion carried.

ETHICS ACTS REVIEW

Matt Stinson, Ethics Assistant Attorney General (AAG) for the Department of Law, provided an overview of the Executive Branch Ethics Act and how it applies to public officers, including both staff and board or commission members. He emphasized that the Act is designed to ensure officials act in the best interest of the State of Alaska, not for personal or financial gain. A key area of concern is the misuse of official position, such as granting unfair advantages, securing personal benefit, or leveraging a state role for outside employment or compensation. He explained that conflicts of interest, whether personal or financial, must be evaluated based on whether they are substantial or material. The Act includes thresholds and considerations, such as a presumption that financial interests under \$5,000 are not significant, and recognizes that some interests are too remote or widely shared to constitute a conflict. The importance of fairness, transparency, and process was



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highlighted, along with the broad definitions of “official action,” “personal interest,” and “immediate family,” all of which guide how conflicts are identified and managed.

AAG Stinson also reviewed rules regarding gifts, confidentiality, and post-state employment restrictions, including a two-year limitation on working on matters previously handled in state service. He stressed the importance of disclosure, seeking guidance, and following established procedures, who must publicly declare conflicts on the record. Ultimately, he noted that the Ethics Act functions as both a safeguard and a protection: by properly disclosing and following advice, public officers can avoid violations and ensure compliance.

ETHICS DISCLOSURE

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

PUBLIC TESTIMONY

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

ELECTION OF OFFICERS

Commissioner Williams nominated Trish Zugg for the role of Chair. Commissioner McCollum seconded the motion. By roll call vote, all members present voted aye. The motion carried.

Chair Zugg nominated John Brown for the role of Vice-Chair. Commissioner McCollum seconded the motion. By roll call vote, all members present voted aye. The motion carried.

APPROVAL OF MINUTES

Commissioner Williams moved to approve the Minutes from the January 15, 2026 Meeting of the Commission. Commissioner Hamilton seconded the motion. By roll call vote, all members present voted aye to adopt the agenda. The motion carried.

AO360 AMENDMENT – JACKIE HALL, PROGRAM MANAGER

Program Manager Hall, presented an amendment to ACPE’s 2026 Regulatory Reform Plan, building on the version approved at the January meeting. After further review, staff recommended incorporating additional regulatory changes to support the Alaska Education Grant (AEG) sooner rather than waiting until the following year. The primary update introduces an alternative application pathway, allowing students to apply either through the Free Application for Federal Student Aid (FAFSA) or a Commission-specific application, aligning AEG processes with the Alaska Performance Scholarship (APS).

The amendment also slightly increases the overall regulatory reduction. With the proposed changes, ACPE would eliminate 205 discretionary requirements across Chapters 15–19, achieving a 16.24% reduction, exceeding the 15% target for 2026 and progressing toward the 25% reduction goal by 2027. Specific updates include repealing five provisions and amending three within the AEG



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regulations, primarily focused on application procedures, priority, and financial need calculations. Program Manager Hall noted that implementation remains on schedule, with several regulation projects already submitted for preliminary legal review and the remaining chapters on track for completion. If timelines hold, the Commission will consider approving the full set of regulatory changes for public comment at the July meeting, with final adoption anticipated by the end of the year.

Commissioner McCollum moved to approve the amended annual regulatory plan for changes to regulations in Title 20, Chapters 15-19. Commissioner Williams second the motion. By roll call vote, all members present voted aye. The motion carried.

Discussion: Chair Zugg thanked Program Manager Hall for a thorough presentation. She noted that the detailed timeline was particularly helpful in illustrating both the scope of work completed and where the Commission currently stands in the regulatory reform process. Chair Zugg also acknowledged that the Commission had already reviewed the regulatory framework extensively at the previous meeting, including the requirements under Administrative Order 360. She appreciated having the materials, timeline, and proposed amendments included again as a clear refresher.

APPROVAL OF PROFESSIONAL STUDENT EXCHANGE LOAN PROGRAM FIELDS OF STUDY- NANCY WOMACK, PROGRAM ANALYST

Program Analyst Womack presented information on the biennial certification of fields of study for the Western Interstate Commission for Higher Education Professional Student Exchange Program (PSEP). She explained that the program provides Alaska students access to professional education programs not available in-state, with participation supported through Commission-financed loans that students repay after completing their studies.

Per regulation, the Commission must certify eligible fields of study every two years based on three criteria: the absence of in-state programs, demonstrated workforce shortages in Alaska, and sufficient earning potential for graduates to repay their loans. The recommended list of certified fields meets these requirements, while osteopathic medicine, allopathic medicine, and veterinary medicine were not recommended, as they do not meet the established criteria.

Commissioner McCollum moved to approve the PSEP Fields of Study as recommended by staff. Commissioner Hamilton second the motion. By roll call vote, all members present voted aye. The motion carried.

Discussion: Commissioner Bardsley questioned why participation was low, noting the clear need for healthcare professions in the state. Program Analyst Womack clarified that while students are still pursuing these programs, many are able to gain admission independently and often choose alternative funding options rather than taking on an ACPE loan. Chair Zugg further confirmed that the reported participation reflects only those utilizing the loan program, not the total number of Alaska students enrolled in such professional programs.



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WICHE'S STUDENT ACCESS PROGRAM – DR. MALERIE BARNES, DIRECTOR OF STUDENT ACCESS PROGRAMS

Dr. Barnes provided an overview of the Western Interstate Commission for Higher Education (WICHE) and its Student Access Programs, highlighting Alaska's long-standing participation in the regional compact, which predates statehood. She explained that WICHE's mission is to expand educational access and workforce development across a large and diverse western region through collaboration, policy support, and resource sharing. The presentation focused on three primary programs: Western Undergraduate Exchange (WUE), Western Regional Graduate Program (WRGP), and Professional Student Exchange Program (PSEP). All three programs were designed to increase access to higher education opportunities and reduce tuition costs for students studying within the region.

The "By the Numbers" data demonstrated significant financial benefits and student mobility tied to these programs. Across the region, students saved approximately \$703 million, with Alaska students alone saving about \$19.3 million through WUE and WRGP. Participation trends show that Alaska students frequently pursue health professions, business, engineering, and biological sciences, both in-state and out-of-state, with strong interest in nursing-related fields. Migration patterns indicate balanced movement of graduate students in and out of Alaska through WRGP, while undergraduate students often attend institutions such as the University of Hawaii at Mānoa and Montana State University. Notably, there were no Alaska students participating in PSEP during the current academic year, despite available fields aligned with high-demand professions.

Discussion: Commission Bardsley noted that recent data appeared to show little to no current-year participation from Alaska students, despite strong historical engagement and workforce need. Dr. Barnes confirmed that there are currently no Alaska students participating in PSEP and expressed willingness to work with the Commission if increasing participation becomes a priority. Executive Director Thomas provided additional context, explaining that Alaska is unique in offering PSEP as a loan rather than a direct subsidy or support fee, which can make the program less financially attractive. As a result, students often find it more cost-effective to access professional programs independently rather than taking on additional loan debt through PSEP. Chair Zugg acknowledged the clarification and noted the distinction between undergraduate, graduate, and professional-level pathways, expressing appreciation for the presentation and the insights provided.

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

Institutional Authorization Program Coordinator Eggen announced the Institutional Authorization Compliance and Activities Report is in the packet, summarizing quarterly activities related to institutional oversight, application reviews, and regulatory compliance.



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INSTITUTIONAL STANDARDS AND EVALUATION RECOMMENDATIONS **– TYLER EGGEN, INSTITUTIONAL AUTHORIZATION PROGRAM** **COORDINATOR**

1. Renewal of Authorization – Alaska Bible College (ABC)

Alaska Bible College is a long-standing, accredited institution offering certificate through master's-level programs in biblical studies and ministry, with its Elementary Education program holding specialized accreditation and leading to professional licensure. The college, located in Palmer, is financially sound, in full compliance with regulatory standards, and has reported no complaints since its last authorization. Over recent years, ABC has expanded academic offerings, particularly its Master of Arts in Christian Ministry, and strengthened its Elementary Education program, with final accreditation action anticipated in 2026, positioning it among a small group of Alaska institutions with fully accredited teacher preparation programs.

Institutional improvements also include adopting the Common Application to support enrollment growth and maintaining partnerships with local high schools for dual-enrollment opportunities. Commission staff site visits and student feedback confirmed compliance with safety, academic, and administrative standards, with materials submitted timely and no deficiencies identified. While enrollment trends have fluctuated, student outcomes and retention data show areas of both strong performance and variability, and the institution continues efforts to enhance accessibility and program effectiveness.

Commissioner Williams moved to renew Alaska Bible College's Authorization through April 30, 2031, based upon staff recommendations. Commissioner Bardsley seconded the motion. By roll call vote, all members present voted aye. The motion carried.

Discussion: Commissioner Hamilton expressed strong support for granting Alaska Bible College a five-year renewal of authorization, noting the institution's long-standing track record of consistent programming and compliance with both ACPE standards and its accrediting body. He emphasized confidence in the college's stability and quality over decades and voiced full agreement with approving the renewal.

2. Renewal of Authorization – Embry-Riddle Aeronautical University (ERAU)

Embry-Riddle Aeronautical University is a private, nonprofit institution specializing in aerospace education, operating globally with a local instructional site at Joint Base Elmendorf-Richardson (JBER) in Alaska. The university offers a wide range of certificate, associate, bachelor's, and master's degree programs through online, classroom, and virtual formats, primarily serving military members, their families, and eligible civilians. ERAU remains institutionally accredited, financially sound, and in compliance with all applicable standards, with no complaints reported since its last authorization.

Since its last renewal in 2021, ERAU has added new bachelor's programs and consolidated operations to a single JBER location. Commission staff reported no issues during a recent remote site visit, confirming compliance with safety, academic, and administrative standards. While Alaska



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enrollment remains small, the institution continues to explore opportunities to expand its offerings and partnerships to better support the educational needs of the military and veteran community.

Commissioner Williams moved to renew Embry-Riddle Aeronautical University's Authorization through April 30, 2031, based upon staff recommendations. Commissioner Bardsley seconded the motion. By roll call vote, all members present voted aye. The motion carried.

Discussion: Chair Zugg asked for clarification on enrollment figures for Embry-Riddle Aeronautical University, noting uncertainty about whether the data reflected the most current year. Institutional Authorization Program Coordinator Eggen confirmed that Alaska enrollment for FY25 is six students, as reported in the meeting materials.

3. Initial Authorization – New Seasons School of Massage

New Seasons School of Massage is a newly established training provider planning to offer a 625-hour Massage Therapy program designed to meet Alaska licensing requirements through a hybrid format combining online coursework and in-person clinical training. The school emphasizes small class sizes, hands-on instruction, and accessibility for students across the Kenai Peninsula, with a projected first cohort in October 2026. The program cost of \$7,999 is considered comparable to market rates, with additional costs for licensure following completion.

Commission staff confirmed through a site visit that facilities, equipment, and program structure meet required standards, with no compliance issues identified and all materials submitted appropriately. While the program still requires final approval from the Board of Massage Therapists for its online components, staff recommended granting an 18-month Initial Authorization through October 31, 2027, allowing the school to operate for a full year before seeking renewal.

Commissioner McCollum moved to initiate New Seasons School of Massage's Authorization at all locations through October 31, 2027, based upon staff recommendations. Commissioner Williams seconded the motion. By roll call vote, all members present voted aye. The motion carried.

Discussion: Commissioner Bardsley discussed key aspects of the proposed program at New Seasons School of Massage, focusing on accreditation, delivery format, and workforce need. Institutional Authorization Program Coordinator Eggen clarified that accreditation is not required for licensure in Alaska, but approval from the Board of Massage Therapists is necessary, particularly for the online components, which has since been obtained. The program will use a hybrid model, with foundational coursework offered online and hands-on training conducted in person a few days per week to expand access across the Kenai Peninsula. He also confirmed that graduates will be eligible for licensure upon completion.

Additional discussion highlighted a growing workforce demand for massage therapy, driven in part by Alaska's aging population and the profession's role within broader healthcare pathways. Chair Zugg noted the importance of aligning training programs with workforce needs and expressed support for the program's potential to provide accessible, career-aligned opportunities with transferable skills into related healthcare fields.



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4. Extension – MetrOasis Advanced Training Center

MetrOasis Advanced Training Center, a long-standing training provider operating for over 30 years, requested a short extension of its authorization as it prepares to cease operations following the owners' planned retirement. The school's current authorization is set to expire January 31, 2027, but with its lease ending March 31, 2027, the requested two-month extension would allow the institution to remain in compliance while completing instruction for current students and closing operations responsibly. Given that the school is not continuing enrollment and has had no complaints since its last renewal, staff noted that requiring a full renewal process would be unnecessary, and the extension supports an orderly and compliant closure under continued oversight by the Board of Barbers and Hairdressers.

Commissioner McCollum moved to extend MetrOasis Advanced Training Center's Authorization through March 31, 2027, based upon staff recommendations. Commissioner Williams seconded the motion. By roll call vote, all members present voted aye. The motion carried.

Discussion: Chair Zugg briefly confirmed that MetrOasis Advanced Training Center has operated under the same name throughout its 31-year history, acknowledging its long-standing presence. Commissioner McCollum then offered congratulations to the owners on their retirement and thanked them for their years of service to the community, which they warmly acknowledged.

EXECUTIVE DIRECTOR REPORT – KERRY THOMAS, EXECUTIVE DIRECTOR

Executive Director Thomas provided an update on key initiatives and operations, noting continued progress on implementing HB 148, advancing regulatory reductions under Administrative Order 360, and maintaining steady legislative engagement. The Commission is seeing positive outcomes from recent policy changes, including record eligibility and increased usage of the APS, which has driven a request for full funding from the Higher Education Investment Fund. Additional FY26 supplemental funding was approved, including increased support for APS and AEG, along with a significant recapitalization of the fund. On the federal level, ACPE is actively preparing for Workforce Pell implementation in partnership with the Alaska Workforce Investment Board, while also monitoring legislation such as the State-Based Education Loan Awareness Act, which could improve access to lower-cost state loan options for students.

Operationally, the Commission continues to advance strategic planning goals, incorporating employee survey feedback to improve communication, professional development, and telework flexibility, including a pilot reducing in-office requirements. The Alaska Student Loan Corporation has maintained a trend of lowering interest rates, offering significantly more favorable terms compared to rising national private loan rates. However, staffing challenges persist, with approximately 20% vacancy impacting project capacity, particularly in operations and outreach,



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despite ongoing recruitment efforts. Overall, the report reflects strong program performance and financial positioning, balanced with ongoing workforce and implementation challenges.

Discussion: Commissioner McCollum asked about recruitment efforts for vacant positions, expressing concern about relying solely on the limited Juneau workforce. Executive Director Thomas clarified that recruitment has expanded statewide, with candidates able to be based in either Juneau or Anchorage, though employees are still required to report in person at least one day per week and fully remote positions are not currently offered. Commissioner McCollum appreciated the broader approach, and Chair Zugg noted that upcoming retirements may further impact staffing levels, acknowledging broader workforce challenges and offering support for ongoing recruitment efforts.

MANAGEMENT TEAM REPORTS

- **Finance** – Executive Director Thomas noted that Julie Pierce, Chief Finance Officer (CFO) was unable to attend the meeting and highlighted her upcoming resignation effective May 8, recognizing her nearly six years of service and significant contributions to the Commission. These included leading major financial transitions such as outsourcing loan servicing, restructuring bond obligations to save costs, and shifting investment management to the Department of Revenue, changes that increased revenue and helped lower interest rates for Alaska students. She also emphasized CFO Pierce’s strong leadership in audit and financial reporting, which consistently resulted in positive audit outcomes, and expressed appreciation for her impact while wishing her well in her next chapter.
- **Program Operations** – Program Manager Hall presented quarterly highlights from the Program Operations Report, noting continued growth in ACPE loan programs, including increases in Alaska Supplemental Education Loans, Family Education Loans, and significant gains in refinancing loans, driven largely by lower interest rates and targeted outreach efforts. She highlighted publication updates, including the release of the annual APS outcomes report, which showed record eligibility with 4,589 graduates and over \$17 million in awards, as well as ongoing work on the next edition of the Alaska Higher Education Almanac. She also noted that the annual cohort default rates report was delayed due to staff transitions and process updates but is expected to be completed and presented at the next quarterly meeting. Overall, the report reflects positive trends in financial aid utilization and continued progress on key publications and program reporting.
- **Communications and Outreach** – Director Hillenbrand reported on the Outreach team’s activities, highlighting engagement with stakeholders through 150 sessions and 30 trainings, reaching nearly 300 Alaskans both in person and virtually. Key accomplishments included expanded outreach efforts, implementation of new website analytics tools, and the successful rollout of targeted APS training programs for students, counselors, and financial aid professionals. Additionally, the team launched a large-scale winter communications campaign focused on FAFSA completion, APS awareness, and education funding resources, reaching approximately 75,000 Alaskans.
- **Information Support Services** – Executive Director Thomas noted that Director Matheson was unable to attend due to a prior commitment but that her written report was included in the meeting packet and available for questions or follow-up.



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- Human Resources – Included in the Executive Director’s Report.

Discussion: Chair Zugg expressed appreciation for CFO Pierce’s contributions, highlighting her strong performance, thorough reporting, and positive audit feedback, and asked that her congratulations and well wishes be shared ahead of her departure. She also sought clarification on APS utilization, specifically the difference between eligible students and those actually using the scholarship. Executive Director Thomas confirmed that over 3,000 students received APS in 2026, up from just under 2,300 in 2023, and noted that participation is expected to continue rising as awareness increases and more students qualify under updated program rules; Chair Zugg welcomed the clarification and expressed optimism about the upward trend.

DETERMINE APRIL 2027 MEETING DATE

Commissioner McCollum moved that the Commission hold its Spring Quarterly Meeting on April 1, 2027. Commissioner Hamilton seconded the motion. By roll call vote, all members present voted aye. The motion carried.

Discussion: Commissioner Williams initially moved to schedule the 2027 Spring Quarterly Meeting for April 8, 2027, which was seconded by Chair Zugg to open discussion. During discussion, several Commissioners, including Commissioner Hamilton and Commissioner McCollum, noted scheduling conflicts that would impact quorum if held on that date. In response, Commissioner McCollum proposed a friendly amendment to move the meeting to April 1, 2027, which was supported and seconded. With no further objections, the Commission shifted consensus to the amended date, ensuring better availability and quorum.

MISSION MOMENT

Director Hillenbrand shared a “mission moment” highlighting ACPE’s impact through outreach and continuous improvement. She described how College & Career Specialist Christina Campbell’s APS training was so effective that a professional colleague from another Alaska institution requested to use ACPE’s materials, recognizing their clarity in simplifying complex financial aid information and promoting consistent messaging to students. Additionally, Director Hillenbrand highlighted how ACAC Program Coordinator Dominika Szpotanska’s work during a FAFSA completion session helped a student navigate the alternative APS application, which in turn revealed opportunities to improve ACPE’s internal processes and FAQs. This interaction demonstrated ACPE’s responsiveness to student needs and commitment to refining resources based on real-world experiences.

Discussion: Chair Zugg expressed appreciation for the “mission moment,” emphasizing the importance of continuous improvement and strong customer service as key strengths of the Commission, and noting that it is encouraging to see ACPE’s work recognized and responsive to stakeholder needs. She thanked staff for sharing these examples, even during a tight agenda, and highlighted the value of hearing about real-world impacts of the Commission’s work.

COMMISSIONER REPORTS

- Alaska Student Loan Corporation – Chair Handeland noted that the Executive Director’s report already covered Alaska Student Loan Corporation updates



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thoroughly and added only that John Brown was elected as the new Vice Chair, expressing appreciation for his willingness to step into a leadership role.

- Board of Education and Early Development – Commissioner McCollum shared on the State Board of Education’s March meeting in Juneau, highlighting positive outcomes from the Alaska Reads Act, including increased educator endorsements. She emphasized the success of the Alaska Career Guidance pilot program, which places career guides in rural communities, noting strong satisfaction rates among students (85%), career guides (100%), and administrators (94%). The program also showed measurable impact, with FAFSA completion rates 12% higher in participating communities. The pilot included eight districts in FY26 and is expected to expand to 18 districts in FY27, reflecting growing interest and effectiveness.
- UA Board of Regents – Regent Harrison was not present.
- Community Colleges – N/A
- Student Representative – Commissioner Goecker explained that Alaska Bible College stands out for three key reasons: accessibility, affordability, and strong community. The college offers flexible learning options, including online participation for students in remote or work-based locations, making it easier for a wide range of students to attend. It also prioritizes affordability by keeping program costs low and connecting students with financial aid resources such as grants, scholarships, and loans. The most significant draw is the close-knit community, particularly through a mentorship program that pairs each student with a faculty or staff member aligned with their career interests. These one-on-one relationships provide ongoing guidance, professional connections, and personal support throughout the student’s academic journey. Combined with small class sizes and active student engagement, this fosters a highly connected and supportive learning environment.
- Alaska Workforce Investment Board (AWIB) – Chair Zugg shared an update on the AWIB, noting its ongoing work related to workforce development and coordination with initiatives like Workforce Pell. She shared that the February meeting in Juneau included engagement with legislators on workforce priorities, and announced the upcoming May 19–20 meeting in Seward at Alaska Vocational Technical Center, highlighting the opportunity to coincide with graduation and showcase workforce training outcomes. Chair Zugg emphasized the importance of addressing workforce gaps in Alaska and underscored the strong connection between AWIB and ACPE in preparing Alaskans through effective education and training programs.

Discussion: Chair Zugg thanked Commissioner McCollum and highlighted the importance of the Alaska Career Guidance program, noting that career guidance has historically been a gap in Alaska’s education system. She emphasized that prioritizing and investing in career guides is significant, and that the supporting data—particularly student-level outcomes—demonstrates the program’s value. Chair Zugg underscored the importance of both addressing student needs through one-on-one support and using data to validate and guide these efforts. Chair Zugg also expressed appreciation to Commissioner Goecker for sharing their perspective, commending their willingness to speak and recognizing the importance of hearing directly about student access and experiences.



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CLOSING COMMENTS

Chair Zugg invited closing comments from Commissioners, where Commissioner Hamilton lightheartedly remarked about the weather and thanked everyone for a great meeting, while Commissioner McCollum expressed appreciation for staff efforts, particularly the preparation and timely distribution of meeting materials. Commissioners Williams and Handeland, had no additional comments. Chair Zugg concluded by echoing gratitude for staff efficiency and preparation, noting that successfully condensing a full agenda into a shorter meeting reflected strong organization and coordination, and thanked both staff and Commissioners for their participation.

ADJOURN

Commissioner Williams moved to adjourn the April 16, 2026 Meeting of the Commission. Commissioner McCollum seconded the motion. By roll call vote, all members present voted aye. The motion carried.

The meeting adjourned at approximately 11:53 a.m.

Approved by:

Chair Trish Zugg

Date



UNIVERSITY
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ACPE UPDATES

UNIVERSITY OF ALASKA | BRIAN SMENTKOWSKI | 23 JULY 2026

HIGHLIGHTS AND UPDATES

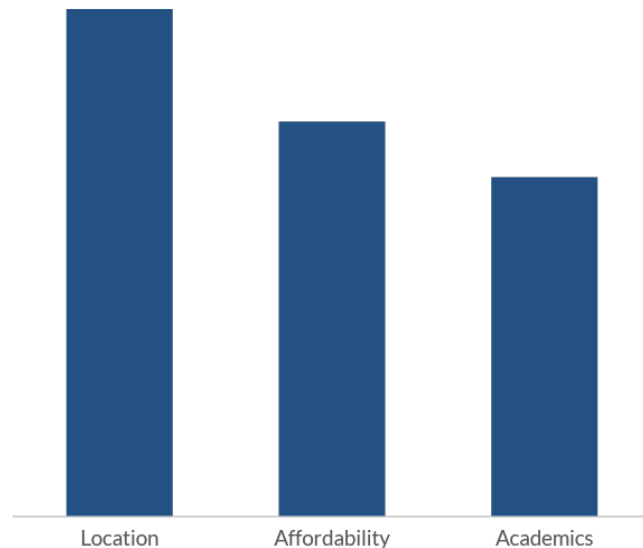
PRIORITIZING THE STUDENT EXPERIENCE

- **Student Success Survey:** How Listening Informs Leadership
- **Academic Portfolio:** What the University of Alaska offers the State of Alaska
- **FAFSA:** Clearing a Path to Student Enrollment
- **ANSI:** Supporting Current & Future Alaska Native Students
- **ALI:** Arctic Leadership in Action
- **Enrollment Projections**
- **Leadership Transitions**

STUDENT SUCCESS SURVEY

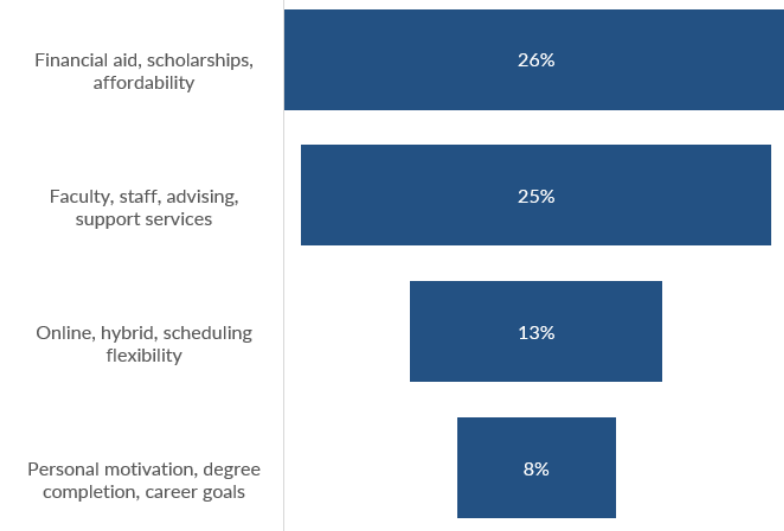
HOW LISTENING INFORMS LEADERSHIP

Nearly **70%** of students **chose UA** for one of these three reasons:



More than **2,600 students** responded to the survey, representing **15%** of all students.

Nealy **73%** of students identified these as the top reasons to **stay at UA**.



Q3: What most influenced your final decision to enroll?

“I appreciated how close it was to me. Additionally, it was [a professor] that really inspired me to enroll full time, and he’s been one of the best parts of the university.”

Q5: What specific support or experience has made the biggest difference?

“Academic advisors really helped me throughout the whole process; this lessened the stress of being the first one to go to college in my family. I didn’t know what or whom to ask but when I found out about academic advisors, it made my life easier.”

STUDENT SUCCESS SURVEY

FROM SATISFACTION TO SUCCESS



81%

are **SATISFIED** or **VERY SATISFIED** with their experience at UA.

74%

are **SOMEWHAT CONFIDENT** or **VERY CONFIDENT** they will graduate on time.

Continued analysis is being done now to identify and remove barriers to student success. Findings will inform a Student Success Summit in Fall 2026.



UNIVERSITY
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The full May 20, 2026 Board of Regents presentation is available on BoardDocs.

ACADEMIC PORTFOLIO

WHAT UA OFFERS THE CITIZENS AND THE STATE

The Academic Portfolio and Student Success Survey are aligned: through this process, we're finding that UA offers students the programs they desire, where they can find satisfaction, and that lead to attractive careers.

UA is currently evaluating the intersection of student demand and workforce demand as phase 2 of the Academic Portfolio.

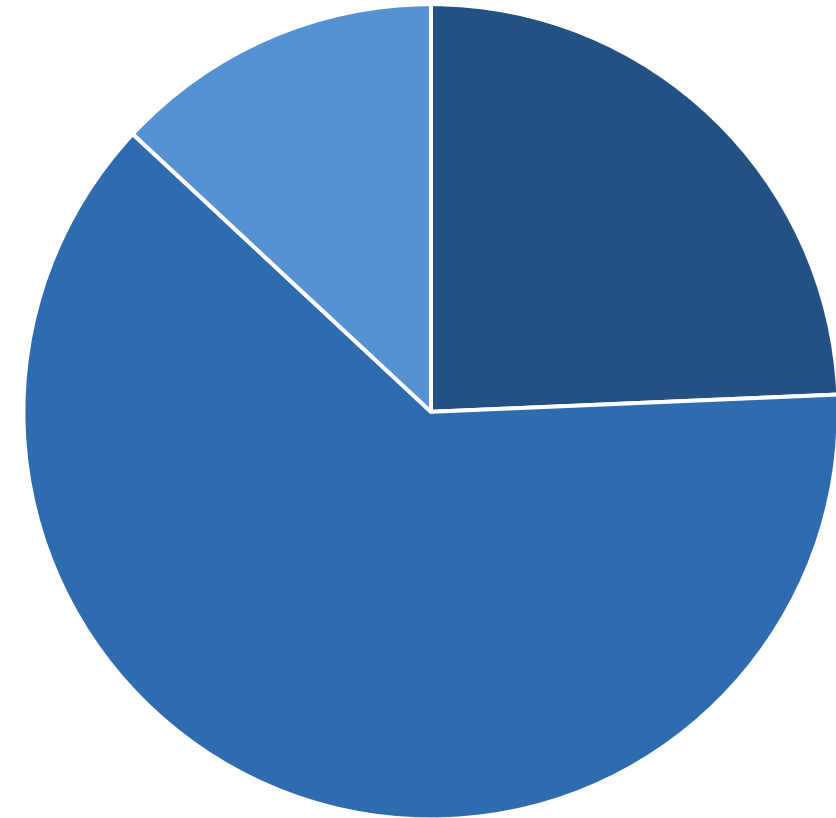
Top 2-year and below program categories:

1. Health and Human Services
2. Construction, Aviation, Mechanics, Mining Tech, Culinary
3. Humanities, Arts, and Social Science

Top 4-year program categories:

1. Health and Human Services
2. Humanities, Arts, and Social Science
3. Business and Public Administration

Degree Seeking Students - AY25



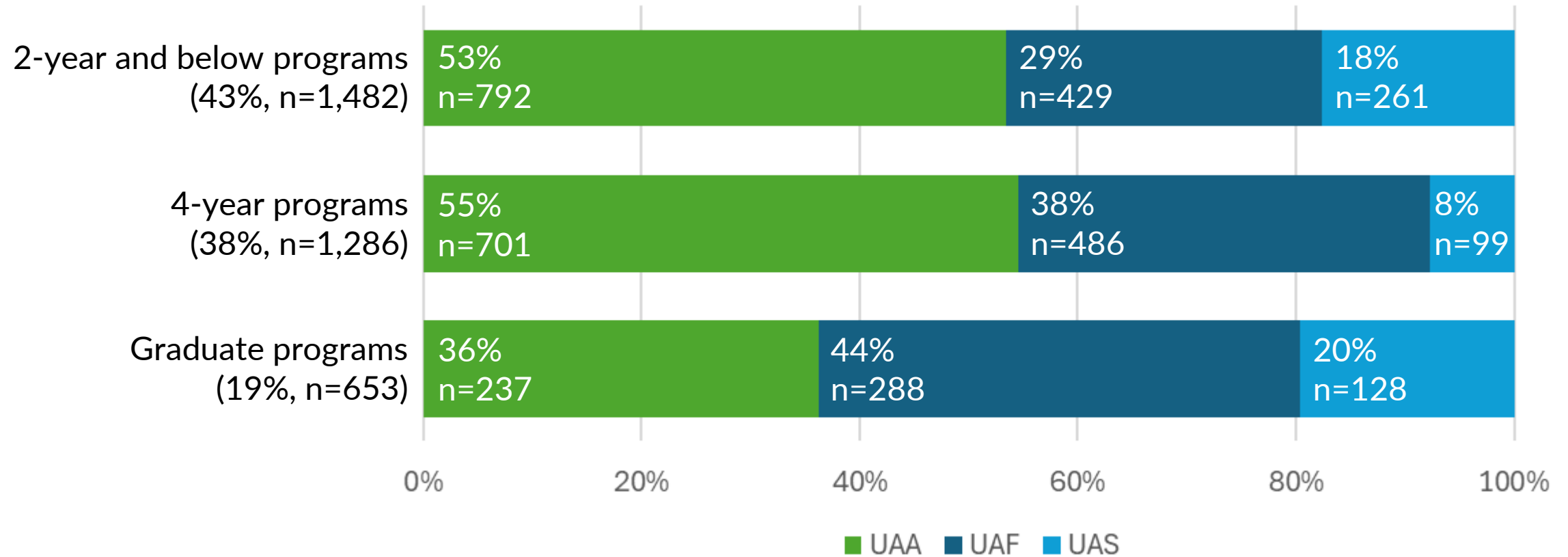
■ 2-year and below programs ■ 4-year programs ■ Graduate programs



UNIVERSITY
of ALASKA

ACADEMIC PORTFOLIO:

ALL DEGREES CONFERRED IN AY25



FAFSA

CLEARING A PATH TO STUDENT ENROLLMENT



- Through July 3, 2026, Alaska has increased the FAFSA completion rate by **19.7%** over the 2025 completion rate.
- As of July 3, 2026, the completion rate is **33.1%** compared to 29% in 2025.
- UA has mailed approximately **35,000 flyers** to Alaskan students and parents providing information on both APS and FAFSA.
- **Alaska Career Guide** initiative is contributing to this growth, demonstrated by higher rates of completion in those schools where a Career Guide is placed.
- Increased enrollment efforts by universities are increasing contact with Alaskan students.



ANSI: ALASKA NATIVE SUCCESS INITIATIVE

SUPPORTING CURRENT & FUTURE ALASKA NATIVE STUDENTS

ANSI is currently developing a **new strategic plan** that is not only aligned with but integral to our recruitment, retention, and graduation efforts, as outlined in the Systemwide Attainment Framework.



ALI: ARCTIC LEADERSHIP INITIATIVE

ALI IN ACTION

STUDENTS: A YEAR-LONG COHORT

UA undergraduate and graduate students tackle Arctic Challenge Projects with ALI faculty, travel to retreats in Fairbanks and Anchorage, and present at Arctic Encounter. From day one, they are part of a dynamic, life-long network of Arctic leaders.

EARLY CAREER: FOUR NEW FELLOWS, SUMMER 2026

The newest Early Career Faculty Fellows arrive this summer. Fellows receive funding for two years: 75% is devoted to Arctic research and 25% is to leading ALI programming and mentoring the student cohort.

SENIOR FACULTY: THREE PRESIDENT'S ARCTIC PROFESSORS

The 2026-28 cohort, with one professor at each UA university, fosters local-to-global prominence in Arctic scholarship and service. Professors Srinivasan (UAA), Euskirchen (UAF), and Hood (UAS) will be active in promoting our institutional mission and reputation nationally and internationally.



The next **ARCTIC ENCOUNTER SYMPOSIUM** will be held in Anchorage in April 2027, welcoming 1,000+ Arctic leaders from 25+ nations.

ENROLLMENT PROJECTIONS

OUR UPWARD TRAJECTORY CONTINUES



More than **19,300** students took classes at UA in spring 2026, driving a **2%** increase in headcount and a **5%** increase in student credit hour registration from spring 2025.

Applications are up **16%** percent over last year (**+2,263**).

With a little over a month to go before the first day of Fall classes, about **12,450** students have registered for more than **127,000** student credit hours (SCH).

Year-over-year projections suggest continued enrollment growth. The highest volume of course registration usually occurs in the weeks leading up to the start of classes, so we are watching activity closely.

LEADERSHIP TRANSITIONS

WELCOME ABOARD!



MATT COOPER joins UA as
President on August 3, 2026



RUSS VANDER LUGT joins
UAF as Chancellor on
September 8, 2026



Thank you to
MICHELLE RIZK,
who has served as
UA Interim President



Thank you to
LARRY HINZMAN,
who has served as
UAF Interim
Chancellor





UNIVERSITY
of ALASKA



THANK YOU!

Alaska FAFSA Completion Survey

Outcomes & Recommendations

Kate Hillenbrand
Director of Communications & Outreach
July 23, 2026



Alaska FAFSA Completion Survey

- Overview: FAFSA Completion in Alaska
- Survey Purpose & Goals
- Key Findings
- Recommendations
- Next Steps



Overview:

FAFSA Completion in Alaska



Overview: FAFSA Completion in Alaska

- **What is the FAFSA, Free Application for Federal Student Aid?**
 - The application students need to complete to access federal, state, and institutional student aid.
 - Federal Student Aid (FSA) awarded \$131.1 billion in federal grants, loans, and work-study assistance in 2025-26 to 10.5 million students.
- **Alaska has ranked last or next to last in national FAFSA completion rates for over a decade.**



Overview: FAFSA Completion in Alaska

FAFSA is not only for federal loans. By submitting the FAFSA, students gain access to:

■ Federal Aid

- Pell Grant
- Supplemental Education Opportunity Grant
- Teach Grant
- Work-Study
- Student Loans

■ Non-Federal Aid

- State Aid
 - Alaska Education Grant
 - Alaska Performance Scholarship
- Institutional/Campus-based aid
- Private & Public Scholarships



Survey Purpose & Goals



Survey Purpose & Goals

- **ACPE contracted with Hays Research Group LLC (HRG) to conduct a statewide FAFSA survey with the following high-level objectives:**
 - Measure FAFSA interaction & completion
 - Identify key challenges or barriers experienced during FAFSA completion
 - Recommendations for policy or programmatic opportunities to increase FAFSA completion



Key Findings



Key Findings

Conducted in April 2026, the survey was completed by 800 Alaskans ages 18-55 and produced 6 key findings

■ Awareness Bottleneck

- 92% of respondents completed the FAFSA, but less than 50% knew about deadlines and funding opportunities connected to FAFSA

■ Barrier Types

- Nearly 50% stated being overwhelmed and unsure about affordability/confusing instructions



Key Findings

- **Documentation Confusion**
 - Number #1 obstacle was difficulty gathering required documents; next was not knowing which parent's information to include.

- **Access/Awareness to FAFSA Support**
 - Most Alaskans (55%) did not receive help completing the FAFSA.



Key Findings

- **Barriers, Not Demographics**
 - Information & support barriers were strongest predictors of not completing the FAFSA.

- **Delays Can Be Costly**
 - 40% of respondents experienced delays of one week to more than a month, some could not complete the FAFSA at all.



Recommendations



Recommendations

Top recommendations from HRG include:

- Launch coordinated awareness campaign, connected to June 30 FAFSA priority deadline for APS & AEG.
- Expand & improve publicity of ACPE's expert FAFSA assistance/resources.
- Produce plain-language FAFSA resources.
- Prioritize early (high school) FAFSA awareness.
- Increase tribal & rural community-based partnerships.



Next Steps



Next Steps

ACPE intends to implement various short- and long-term FAFSA completion updates based on HRG's recommendations

- **Updates implemented through 6/30/2027**
 - Online FAFSA completion resources:
 - FAFSA Process Steps
 - FAFSA Myths
 - Financial Aid Glossary
 - FAFSA Documents Checklist & FAFSA Dependency Status Reference Guide



Next Steps

■ Upcoming Enhancements

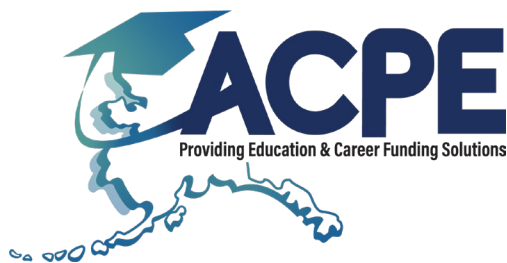
- Improvements/expansion to FAFSA completion resources & communication campaigns.
- Expand Outreach to Rural & Community Organizations through ACAC network.
- Reassess & Reframe content, promotion, and delivery of Master the FAFSA Trainings.



Questions & Discussion

acpe.alaska.gov/FAFSA





Alaska Commission on Postsecondary Education

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MEMORANDUM

TO: Members, Alaska Commission on Postsecondary Education
FROM: Kerry Thomas, Executive Director
DATE: July 14, 2026
SUBJECT: Executive Director Report

This quarter the Commission staff focused on preparing for the 2026-2027 academic year. The new loan applications were implemented on May 1, 2026 and students began applying for education funding immediately after. Staff also continue the work on enhancements to the Alaska Student Aid Portal (ASAP) related to the Alaska Performance Scholarship (APS) and Alaska Education Grant (AEG) programs. These changes will be fully implemented by the time annual awarding and disbursement processes start in August. In addition, a number of other projects and strategic initiatives are ongoing.

Legislative Session:

The regular legislative session ended on May 20, 2026. The operating budget approved by the legislature and signed by the Governor included full funding for ACPE's requested budget. Funding for APS and AEG are at \$20.3 million and \$10.2 million, respectively, which represents 100% of the available funds from the Alaska Higher Education Investment Fund (AHEIF) under the 7% statutory limit on draws for these programs.

In other relevant legislative news, HB 28 passed the legislature and became law through the 30-day rule. This legislation started as a student loan repayment pilot program bill in 2025 and was amended multiple times in 2026 to become what the legislature referred to as an education "mini-omnibus" bill. The pilot education loan repayment program was retained in the final legislation, created a three-year teacher education loan repayment program for special education, English as a second language, or STEM teachers to receive up to \$5,000 annually for three years, not to exceed \$1,000,000 per year. The AHEIF is the funding source for the pilot program. ACPE is charged with implementing this program and providing a report to the legislature in December 2028 relative to its effectiveness to recruit and retain teachers in Alaska. Over the next few months, ACPE staff will begin the planning for this program, including establishing an implementation timeline and a plan to implement associated regulations.

Federal Update:

ACPE staff, the Alaska Workforce Investment Board (AWIB) leadership, and a Governor's Office representative continued the planning efforts for implementation of Workforce Pell grants in Alaska. We are meeting regularly to develop the framework for institutions to submit eligible programs for state approval and create the oversight and monitoring structure to ensure ongoing

eligibility. Updates are provided to all Alaska Title-IV institutions on a quarterly basis about the work underway and timeline for implementation. Workforce Pell took effect on July 1, 2026 and states are at varying places in establishing the framework, approving programs, and submitting them to the Federal Department of Education for final Workforce Pell approval.

The changes to Federal loan limits on graduate and professional degrees took place on July 1, 2026. Many states have created new loan programs or increased loan limits on existing programs to fill the expected gap for students pursuing graduate and professional degrees. ACPE is working with Alaska institutions to understand student education loan funding needs for these programs and will evaluate the need for loan program changes based on the information received. If changes are proposed, they will be presented to the Alaska Student Loan Corporation (ASLC) board this winter, and would take effect in the 2027-2028 academic year.

Strategic Planning:

Senior Managers held an in-person strategic planning meeting in late June. The focus areas of the meeting were evaluation of progress toward meeting established goals, discussion of active and upcoming projects, consideration of resource constraints to accomplish all of the current and upcoming projects, and evaluation of future strategic plan options. The quarterly Key Performance Indicator (KPI) Dashboard was reviewed, which reflects the third quarter of FY2026 data from January through March 2026.

As we near the end of 2026, focus has increased on our progress towards completing the goals outlined in ACPE's 2024-2026 strategic plan. At its in-person meeting in October 2026, the Commission will review completed projects, current initiatives, and items not started from the 2024-2026 strategic plan, and consider a recommendation for the next iteration of ACPE's strategic plan.

Alaska Student Loan Corporation Meeting:

The ASLC board convened on April 27, 2026 to approve variable interest rates and annual updates to the investment policy. The Corporation's next scheduled meeting is on November 5, 2026.

Professional Organization Meetings/Presentations:

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

- Weekly meetings with the Department of Education & Early Development Director's team
- Bi-weekly meetings with the University of Alaska Statewide leadership
- Monthly meetings with Education Finance Council (EFC)
- Federal updates meetings, hosted by the State Higher Education Executive Officers Association (SHEEO)
- Western Interstate Commission for Higher Education (WICHE) Completion Working Group meetings
- National Governor's Association Workforce Pell Implementation Lab, May 5-7, 2026, Washington, DC

Human Resources Update:

Staffing changes this quarter include the successful recruitment of an Administrative Support Specialist, an Accounting Technician 2, and a Micro-Network Computer Specialist 2. Jase Lippert joined the Program Operations Division as an Administrative Support Specialist, Erin Pikey joined the Finance Division as an Accounting Technician 2, and Guy Unzicker joined the Information Support Services Division as a Micro-Network Specialist 2.

Separations this quarter include: Julie Pierce, Chief Financial Officer; and Riyah Harrell, Administrative Support Specialist.

Recruitment efforts continue to be challenged by the statewide hiring freeze under Administrative Order 358, which requires agencies to obtain waivers from the Governor's Office before filling vacancies. This constraint is expected to continue influencing ACPE's staffing levels in the coming quarters.

ACPE has a total of 51 Position Control Numbers (PCNs), with 11 located in Anchorage and 40 in Juneau. Currently, 40 positions are filled, with 8 in Anchorage and 32 in Juneau.

The distribution of filled positions by division is as follows:

- Information Support Services (ISS): 8 (2 in Anchorage and 6 in Juneau)
- Finance: 10 (8 full-time and 2 part-time) (1 in Anchorage and 9 in Juneau)
- Program Operations: 13
- Outreach: 6
- Executive Office: 3

There are currently 11 vacant positions:

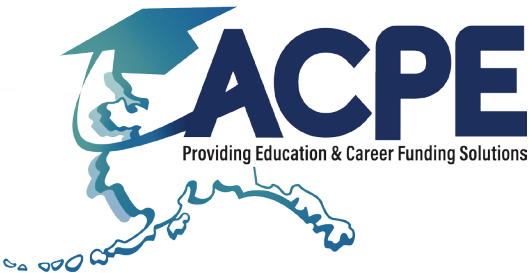
- ISS: 1
- Finance: 4
- Program Operations: 4
- Outreach: 2

ACPE's workforce consists of 27 females (65.85%) and 16 males (39.02%), compared to the statewide workforce distribution of 7,185 females (48.4%) and 7,659 males (51.6%). The average age of ACPE employees is 45.5 years, slightly higher than the statewide average of 43.5 years.

Racial and ethnic demographics for ACPE are 85.37% white and 19.51% minority employees, compared to the statewide composition of 72.1% white and 27.9% minorities. See the [State of Alaska Workforce Profile FY25](#) for additional details.

Attachments:

ACPE KPI Dashboard – Q3 FY2026



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, 7
- P3** Operate a sustainable organization responsive to students, customers, stakeholders, and employees.
KPI 1, 9, 10, 11, 12, 13, 14
- P4** Position ACPE to help bridge the gap in Alaska's current and future workforce needs.
KPI 5, 15, 16

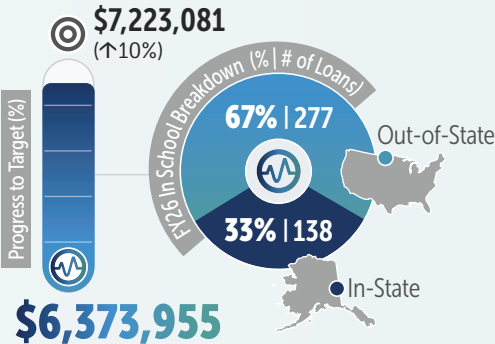
Strategic priorities are achieved by meeting the seven goals. Progress towards meeting each goal is measured by the KPIs.
*Target values based on FY25 totals (data from 7/1/24 to 6/30/25, unless otherwise indicated). Current statuses reflect data from 1/1/26 to 3/31/26.

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

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

KPI-1 Loan volume:

In school (ASEL + FEL)
Target based on FY25 total: \$6,566,437



Refinance (REFI)
Target based on FY25 total: \$1,708,554 (27 loans)

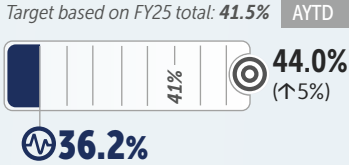


GOAL #2: Increase visibility, understanding and awareness of ACPE and its products, resources, partnerships, and programs

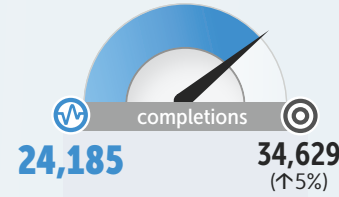
STRATEGIC PRIORITIES MET: **P1** **P2** **P3** **P4**

KPI-1 SEE GOAL #1

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

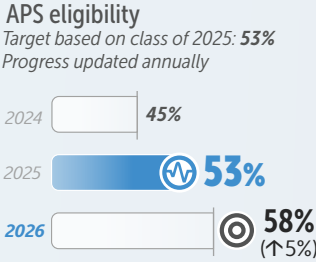


KPI-3 FAFSA completion trends: Target based on FY25 total: 32,980

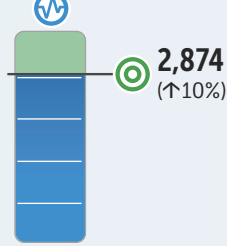


KPI-4 SEE GOAL #7

KPI-5 Trends in APS:



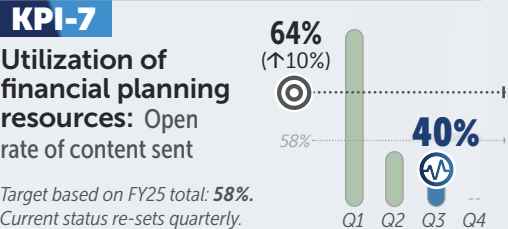
APS use
Target based on FY25 total: 2,613
3,365 = 491 Students above target



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
Target based on FY25 total: 227,581 Emails Sent



CHANGE TOWARDS TARGET:

- ↑
-
- ↓

2025-26 PROGRESS	DATE			
	9.30.25	12.31.25	3.31.26	6.30.26
Strategic Priority #1	—	↗	↗	—
Strategic Priority #2	—	↗	↗	—
Strategic Priority #3	—	↗	↗	—
Strategic Priority #4	NA	NA	NA	NA

- Measurable Target
- Current Status

Key Performance Indicator (KPI) DASHBOARD

*Target values based on FY25 totals (data from 7/1/24 to 6/30/25, unless otherwise indicated). Current statuses reflect data from 1/1/26 to 3/31/26.

GOAL #4: Modernize and streamline the customer experience

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

KPI-8 Trends in application funnel:

Incomplete applications new info coming FY2026

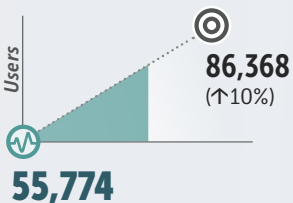
Submitted applications new info coming FY2026

Disbursed loans new info coming FY2026

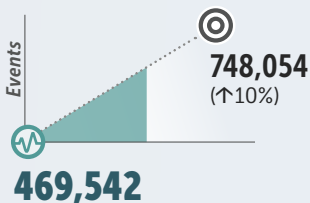
KPI-9 Trends in customer satisfaction ratings: new info coming FY2026

KPI-10 Trends in website engagement:

Number of users
Target values based on FY25 total: 78,516



Number of web events
Target values based on FY25 total: 680,049

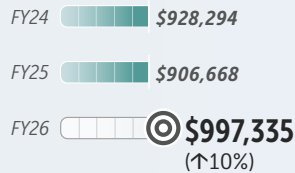


GOAL #5: Improve operational efficiency and financial sustainability of the organization

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

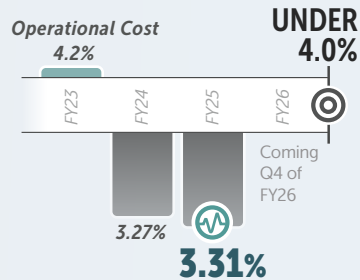
KPI-1 SEE GOAL #1

KPI-11 Non ASLC funding sources:
Target based on FY24 total, \$906,668.
Progress updated annually.



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

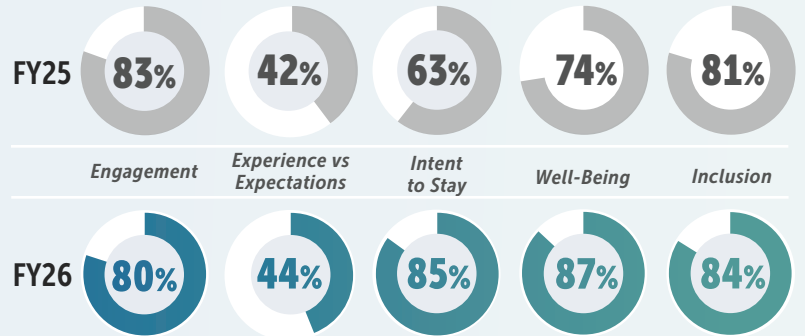
Target value based on FY23 total: 4.2%
Progress updated annually



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

STRATEGIC PRIORITIES MET: **P3**

KPI-13 Trends in employee satisfaction ratings:
Progress updated annually



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

STRATEGIC PRIORITIES MET: **P4**

KPI-14 Complete inventory:

new info coming FY2026

new info coming FY2026

KPI-15 Tangible commitments:

new info coming FY2026

new info coming FY2026

BREAK

**Please remain logged in and keep your line muted during the break.
The meeting will resume in 15 minutes.**



THE STATE
of **ALASKA**
GOVERNOR MIKE DUNLEAVY

Alaska Commission on Postsecondary Education

INSTITUTIONAL AUTHORIZATION

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acpe.alaska.gov

MEMORANDUM

TO: Alaska Commission on Postsecondary Education Members
THROUGH: Kerry Thomas, Executive Director
FROM: Tyler Eggen, Institutional Authorization Program Coordinator
DATE: June 26, 2026
RE: Compliance and Activities Report

Quarter Applications

Renewal of Authorization

Academy of Esthetics
Amundsen Education Center
Outer Coast

Program Amendments

Alaska Pacific University

Special Action

Alaska Bible College

Exemptions

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

Location	Certifications this Quarter
Alaska	4
Out-of-State	18

Administrative Approvals

Alaska Career College

- Review and approve institutional policies in its catalog and enrollment forms.

Alaska Driving Academy

- Review and approve changes to payment options and service use fees for housing.

Alaska Pacific University

- Review and approve tuition changes to undergraduate programs and the discontinuation of the Bachelor of Arts in Sustainability Studies program, and the Doctor of Psychology-Counseling Psychology program.

Charter College

- Review and approve the discontinuation and teach-outs for the Certificate in Health Unit Coordinator program.

Northern Industrial Training

- Review and approve short course of study programming.

Institutional Authorization Monitoring & Activities

This quarter, **Waldorf University** ceased all on-ground operations at Eielson Air Force Base because it could not sustain its physical presence due to consistently low enrollment and insufficient market demand to justify the costs of maintaining it. No students were enrolled at the time of the Institution's closure. Commission staff provided the University with its requirements to cease operations based upon applicable statutes and regulations.

State Authorization Reciprocity Agreement

The [State Authorization Reciprocity Agreement \(SARA\)](#) provides a streamlined, reciprocity-based process for institutions to obtain approval to provide interstate distance education, eliminating the need to apply to each state individually. 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 Commission staff serves on the WICHE-SARA (W-SARA) Regional Steering Committee (RSC).

Commission staff approved the renewal of the SARA membership applications for Alaska Bible College and Alaska Career College.

This quarter, Alaska's State SARA membership was also renewed for two years by the WICHE Commission's Executive Committee.

Complaints

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

This quarter, Commission staff received three informal complaints. The first complaint was not eligible to be submitted the Commission, as it was beyond the period (six months since last enrollment date) for submitting a complaint with the Commission. The student was provided with alternative pathways to seek a resolution regarding their complaint. The second complainant was directed back to the institution to complete the institutional grievance process first. The third complainant was provided the Commission's formal complaint form and was given more information about the complaint process.



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Staff Report Academy of Esthetics LLC Renewal of Authorization

Summary

Created by Samantha Barnes, the Academy of Esthetics LLC (Academy) offers a 350-hour Esthetics program. Barnes has been a licensed esthetician since 2018. After completing her studies at MetrOasis Advanced Training Center and working in several salons, she earned her Instructor's License and operates her business, Barnes and Bloom Esthetics, in Anchorage.

Chief Administrator	Samantha Barnes	Financial Statements	Financially Sound
Address	2217 E Tudor Road, Suite 33 Anchorage, AK 99507	FY25 Tuition Revenues	\$160,900
Year Founded	2024	Enrollment Data	20
Authorized Since	2025	Complaints since the last Authorization	0
		Surety Amount/Type	\$30,000/Bond

Programs

Program name	Program length	Cost
Esthetics	350 hours	\$8,365
Intro to Lashing Course*	7 hours	\$1,250
Brazilian Wax Master Class*	5 hours	\$995
Lami + Lash Lift Class*	8 hours	\$1,400

*Exempt Program

Review & Updates Since Initial Authorization

At the January 2025 Commission meeting, the Commission approved the Academy for an 18-month Initial Authorization. Since then, the Academy has increased its cohort size from four to up to eight students, the facility's capacity limit, while maintaining program integrity. The

Academy's esthetics program leads to a professional esthetics license issued by the Board of Barbers and Hairdressers, and the Academy offers several short classes to enhance the skills of its students and professionals.

Annual Report 2025 Data

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

**Data only includes students enrolled between January 2025 and June 2025, during which the Academy only had one cohort from start to completion.*

Site Visit & Student Experience Survey

Commission staff conducted a Site Visit at the Academy, during which no violations or concerns regarding life and safety, equipment, or resources were observed.

Commission staff spoke with 8 students on the day of the Site Visit and also sought students' experiences through an online survey, which yielded 6 responses. The responses indicate the institution is operating in compliance with applicable regulations.

Materials Review

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

Evaluation

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

Recommendation:

Staff recommends approving the renewal of the Authorization for the Academy of Esthetics for three years, through July 31, 2029.

The recommendation is based on the fact that the Institution is overseen by both the Commission and the Alaska Board of Barbers and Hairdressers, which provides greater institutional oversight and increased consumer protection.

Suggested Motion:

"Move to approve the Renewal of Authorization for the Academy of Esthetics through July 31, 2029."



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INSTITUTIONAL AUTHORIZATION

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Staff Report Amundsen Educational Center Renewal of Authorization

Summary

Amundsen Educational Center (AEC) is a faith-based, non-profit vocational training school primarily serving Alaska Native students. It has operated since 2001 as a construction trade school and expanded in 2008 by purchasing New Frontier Vocational Technical Center. In 2014, a new facility was completed, and operations and administration of all programs were consolidated under one roof.

Building Hope Construction LLC, a wholly owned subsidiary of AEC, holds a General Contractor license and provides students with hands-on experience in construction trades. During the nine-month residential construction program, the students and instructor build a house from the foundation to the finish, either under contract or for the market.

Chief Administrator	Michael Swanson, Executive Director	Financial Statements	Financially Unsound
Address	995 Roald Ave Soldotna, AK 99669	FY26 Tuition Revenues	\$12,965 5
Year Founded	1996	Enrollment Data	
Authorized Since	2001	Complaints since last Authorization	0
		Surety Amount/Type	\$40,000/Bond

Program name	Program length	Cost
Residential Construction	1,100 hrs	\$22,900*
Advanced Residential Construction	1,100 hrs	\$22,900*
Residential Construction Internship	Varies	Varies
Private Pilot Ground School + Flight Training**	87.5 hrs	\$22,300*
Instrument Ground School + Flight Training**	87.5 hrs	\$22,300*

*Includes tuition, fees, books, supplies, housing, food, student activity fee, and transportation

**Exempt Program

Review Since the Last Renewal of Authorization

At the July 2025 Commission meeting, the Commission approved AEC for a one-year Renewal of Authorization, as AEC was deemed financially unsound. AEC was required to comply with consumer protection requirements, including providing unaudited financial statements, updated student account ledger information, a disclosure notice for student signature, and maintaining its current level of surety bonding.

AEC had previously received state-appropriated funding but no longer had access to it. As a result, AEC rolled out a new fiscal plan that included a new student tuition and fee structure and streamlined project revenue through strategic building, summer rental income, and fundraising through grants, corporate giving, and general giving from individuals and churches.

This past year, AEC began operations with five students enrolling. Three students, however, were involuntarily withdrawn due to violating institutional policies. Since the submission of the the Renewal application, the remaining two students graduated in May 2026.

Financial Unsoundness FY2025 Statements

AEC's financial statements were included in the application. Upon review by Commission staff and the opinion of the Commission's third-party auditor for financial soundness tests, AEC is determined to be financially unsound. Commission staff review of the financial statements indicated negative cash flows from operations (- \$49,109), which is one measurement used when determining financial soundness.

Financial Reporting FY2026 Unaudited Statements

As a condition of the AEC's current Authorization, it reports unaudited financial statements and student ledger information quarterly to Commission staff. In preparation for the July 2026 Commission meeting, the AEC provided updated information to Commission staff for review on June 12, 2026.

Staff's review of the financial statements indicated gains from operations of \$61,330.59 and positive cash flows from operations of \$10,097.75. The statements were provided after the sale of the house the students worked on, which accounts for 73% of the total revenue in the fiscal year, followed by 11% from contributions and grants, 10% from rental income, and 3% from tuition and board income.

Annual Report Data for 2025-2026 Academic Year

Program Name	Number of Students	Completion Rate*	Placement Rate
Residential Construction	5	40%	TBD

**Of the five students, two completed, and three were involuntarily withdrawn.*

Site Visit & Student Experience Survey

Commission staff conducted a Remote Site Visit, during which no violations or concerns regarding life and safety matters or equipment and resources were observed. Commission staff, however, observed violations of student record-keeping requirements, including, but not limited to, enrollment contracts lacking student signatures, missing student ledger information, and incomplete attendance record-keeping. Commission staff requested AEC provide a plan to ensure compliance with all regulations governing student records. AEC's plan, upon review, meets Commission staff's expectations and will resolve the record-keeping issues of students from this last enrollment period, but it did not address a process moving forward to ensure compliance

Commission staff and AEC staff sent the two active students the link to the Commission's student experience survey; however, no students responded at the time of writing this report.

Materials Review

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

Evaluation

Minimum Standards Component - AS 14.48.060	Staff Evaluation/Comments
1. Program and courses meet stated objectives	Hands-on curriculum that prepares students for immediate employment, FAA Part 61 requirements for flight programs
2. Adequacy of space, equipment, and resources	Verified at the Remote Site Visit
3. Appropriateness of staff/faculty credentials	Compliant licenses
4. Catalog/brochure compliance	Compliant
5. Credential compliance	Certificate awarded
6. Adequacy of records	Action plan initiated to meet regulations
7. Compliance with applicable laws	Fire inspection received; no observations of non-compliance with other applicable laws
8. Financial soundness	Financially Unsound, Compilation Report
9. Advertising and sales	Compliant
10. Administrators have a good reputation	Background check with no adverse findings
11. Student housing, if any	Appropriate, Safe, and Adequate, verified at the Remote Site Visit
12. Refund policy compliance	Reviewed and documented
13. Costs and charges compliance	Reviewed and documented

Recommendation:

Commission staff recommends a two-year Renewal of Authorization for the Amundsen Educational Center through July 31, 2028, contingent upon the following until the institution has been determined to be financially sound:

- Continued submission of unaudited financial statements, per 20 AAC 17.102(g) (1), which include balance sheets, an income statement, and a statement of cash flows. The statements are to be delivered to the Commission no more than ten business days after the financial quarter has ended.
- Updated student account ledgers at the end of each fiscal quarter, to be delivered to the Commission no more than ten business days after the end of the fiscal quarter..
- Distribution of the financial soundness disclosure for student signature, to be placed in the student's record until the Institution has been determined financially sound.
- Paying for an independent financial soundness review in its next Renewal of Authorization from a firm approved by the Commission.
- Maintaining current bonding levels.
- Submission of a corrective action plan for student record-keeping to ensure the Institution meets Commission regulations. This plan is due to Commission staff for review and approval by August 6, 2026.

The basis for this recommendation is to provide the AEC with an opportunity to implement its new fiscal plan. As stated above, AEC's financial standing appears to be moving towards future financial soundness. Providing a two-year Renewal of Authorization offers AEC an opportunity to further implement their fiscal plan and saves AEC the cost of the compilation report and the Commission's independent financial soundness assessment for one year.

Suggested Motion:

Motion to approve Amundsen Educational Center's Authorization through July 31, 2028, based on staff recommendations and contingencies.



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Staff Report Outer Coast Renewal of Authorization

Summary

Outer Coast (OC) aspires to open as a new collegiate educational entity in Sitka, operating from the Sitka Fine Arts campus (formerly Sheldon Jackson College). The institution aims to create a small, two-year institution offering a single Associate Degree, built upon the three pillars of Academics, Service & Labor, and Self-governance. In 2018 and 2019, OC operated a summer program for high school students. At the January 2020 Commission Meeting, OC was approved for Initial Authorization with certain conditions, allowing it to operate two semesters before Renewal. To offer academic courses for credit, OC sought approval from Alaska Pacific University for the course offerings to be credit-bearing and submitted curriculum and catalog updates to the Commission for review and approval. In 2024, OC collaborated with the University of Alaska Southeast (UAS) to offer a two-year curriculum for academic credit, allowing students to earn up to 59 credits, the majority of which would satisfy UAS General Education Requirements.

Chief Administrator	Bryden Sweeney-Taylor, Executive Director	Financial Statements	Financially Sound
Address	110 College Drive, Sitka, AK, 99835	FY25 Tuition Revenues	\$165,847
Year Founded	2015	2025-26 Enrollment Data	32
Authorized Since	2020	Complaints since the last Authorization	0
		Surety Amount/Type	\$50,000/Bond

Program name	Program length	Cost
Fishing Term (August)	Six credits*	\$7,500**
Fall Term	12 credits*	\$18,750**
Spring Term	12 credits*	\$18,750**

*Credits 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

Since the launch of their two-year program, Outer Coast has had two cohorts: the first enrolled 20 students in August 2024, and the second enrolled 17 students in August 2025. About half of the student body is from Alaska. OC's admissions process is need-blind, preventing cost from being a barrier to attendance for any admitted student. As such, 90% of students receive some form of financial aid from the institution.

Student Enrollment Data

Program Name	2024 Cohort	2025 Cohort
Fishing Term 2024 (August)	20	N/A
Fall Term 2024	19	N/A
Spring Term 2025	15	N/A
Fishing Term 2025 (August)	15	17
Fall Term 2025	15	17
Spring Term 2026	13	17*

**15 of the 17 students from the 2025 Cohort plan to re-enroll for their second year as of May 2026*

Of the 13 students from the 2024 Cohort, a large percentage planned to continue their education at a four-year postsecondary institution. Initial admissions decisions from receiving institutions indicate strong credit transfer outcomes, allowing students to be offered junior standing at in-state, out-of-state, and international institutions. OC reported that only one out-of-state institution did not accept some of the credits, but the student was still offered admission with junior standing. As of May 2026, OC reported that the incoming cohort for 2026-2027 is on par with other admitted student cohorts of the last two years.

Since collaborating with UAS, more than 30 OC courses have been reviewed and approved by the UAS Curriculum Committee and the Faculty Senate. With more courses in its catalog than can be offered in a given term, OC plans to alternate curriculum offerings across terms rather than expand the number of courses offered in a term.

Most recent Renewal of Authorization

At the July 2024 Commission meeting, the Commission approved OC for a two-year Renewal of Authorization. This Authorization was contingent upon:

- Providing Commission staff copies of communications with the University of Alaska Southeast (UAS) and the Northwest Commission on Colleges and Universities (NWCCU) 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 it is disbursed, and it may be updated as needed.

Amended Authorization

At the January 2025 Commission meeting, the Commission amended the conditions of OC Authorization to require Commission staff to receive the year-two curriculum for the academic year 2025-2026 by June 1, 2025. The rationale was to extend the deadline, which was granted due to OC missing the December 1, 2024 deadline, and that the curriculum in December 2024 was still under review with the UAS Curriculum Committee.

On June 2, 2025, Commission staff contacted OC because the year-two curriculum had not been received. OC informed Commission staff that UAS approved the curriculum, and days later, OC delivered it to the Commission, which was approved by Commission staff.

Institutional Compliance

During the review of this Renewal of Authorization application, Commission staff noted several compliance issues related to the contingent requirements for Authorization established at the July 2024 Commission meeting, and ongoing issues abiding by Alaska statutes.

- Communications between OC and UAS & NWCCU

In April 2025, OC updated its Memorandum of Agreement (MoA) with UAS to include a new addendum regarding annual course assessments delivered to the UAS Faculty Senate and NWCCU. Additionally, the addendum clarified the course articulation pathways to ensure that OC courses meet UAS standards. This addendum was not provided to Commission staff in April 2025.

In April 2026, Commission staff learned of the addendum independently, as it was not shared with the Commission after its creation nor was it included in the Renewal of Authorization application. Upon discovery of the addendum, Commission staff requested a copy from OC, which was later received, with OC assurance that any such future changes would be proactively shared with the Commission.

Additionally, Commission staff learned that OC submitted two courses for review and approval by the UAS Curriculum Committee and Faculty Senate. OC did not communicate with the Commission about the two courses, nor were they referenced in OC application materials. Upon request for clarification, Commission staff were informed by OC that course updates

were to be shared upon receiving approval by UAS. On June 23, 2026 Commission staff received a memo from UAS approving the two courses.

Since the 2024 Renewal of Authorization, Commission staff have not received any updates from OC regarding accreditation pursuits with NWCCU or any other accrediting body. In this application, they state that the focus has been on their academic foundation required for independent accreditation.

- Use of the Term "College"

In 2016, Outer Coast requested to use the term "college" when describing itself. Alaska statutes state that to use the term "college" or "university," an entity must first obtain Authorization to Operate a Postsecondary Institution from the Commission. Additionally, regulations state that the institution must be accredited by an accrediting body recognized by the United States Department of Education. As this criteria was not met, in 2016, the Commission denied Outer Coast's request to use the term "college".

In March 2024, Commission staff observed two articles published in Alaska news media, written by OC staff, referring to OC as a "college" and stated that students could earn an associate's degree. Commission staff contacted OC and informed them that they violated Alaska statutes in how they described OC and its offerings. OC staff edited the two pieces to comply with Alaska statutes. These two instances do not account for the number of times Commission staff have informally reminded the Institution cannot use the term "college." Guidance has been provided by Commission about the use of the term "college" and permitted OC to use it only when referring to institutional goals and aspirations. Commission staff explained to OC that continued use of the term "college" outside the scope of institutional goals may result in penalties and fees.

During the review of the Renewal of Authorization application, OC was referred to as a "college" in the curriculum vitae of a faculty member and an administrator. Commission staff requested a rationale for continued use of the term. In response, OC recognized it fell short of Alaska statutes, updated the documents to meet those standards, and created an internal policy to review materials to ensure future compliance.

Site Visit & Student Experience Survey

Commission staff conducted a Remote Site Visit, which observed no violations or concerns regarding life and safety matters or equipment and resources. Commission staff also observed no violations related to student records.

Commission staff sought student experiences through an online survey, which yielded seven responses from a diverse group of students. The responses indicate the institution is operating in compliance with applicable regulations. Six students would recommend OC to another student, and one student answered maybe/it depends. Lastly, two students referred to OC as a "college" in their survey responses.

Materials Review

A majority of materials were submitted promptly, and follow-up requests were responded to appropriately. However, the Memorandum of Agreement between UAS and OC was not delivered to Commission staff until June 15, 2026. OC has since developed a plan to secure new agreements. Commission staff also received a memo from UAS approving the two courses on June 23, 2026.

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, the Faculty Senate, and the Commission Staff
2. Adequacy of space, equipment, and resources	Reviewed at Remote Site Visit
3. Appropriateness of staff/faculty credentials	Compliant licenses
4. Catalog/brochure compliance	Compliant
5. Credential compliance	Certificate of completion awarded, college credit available
6. Adequacy of records	Compliant
7. Compliance with applicable laws	Use of the term "college" without Commission authorization
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, 2028, contingent upon the following:

- Provide Commission staff with a report on curriculum developments, course offerings, and academic pursuits with the University of Alaska Southeast every six months (by January 1, 2027, July 1, 2027, and January 1, 2028).
- Provide Commission staff course descriptions and syllabi for each new course, no more than 30 days after approval from the University of Alaska Southeast, for Commission staff review and approval.
- Provide Commission staff with a report on the Institution's accreditation pursuits before July 1, 2027.
- Continue to provide a standalone disclosure notice for student signature before enrollment contracts are executed, including a statement on the transferability of

credits. If the notice needs to be updated, Commission staff have the authority to review and approve changes. Commission staff must approve the updated notice before it is disbursed to students.

- Include the executed Memorandum of Agreement with the University of Alaska Southeast in the April 2028 Renewal of Authorization application.
- Prohibit the use of the term “college” by the Institutions' staff, faculty, leadership, and governance, with the exception made when used to speak to the Institutions' aspirations.

This recommendation provides clarity on the reports and timelines that the Commission should receive from Outer Coast regarding operations and aspirations, aligns future Commission action to synchronize with a new Memorandum of Agreement between Outer Coast and the University of Alaska Southeast, and provides sufficient consumer protection to students.

Suggested Motion:

"Move to renew Outer Coast's Authorization for two years through July 31, 2028, based on staff recommendations and contingencies."



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Staff Report Alaska Pacific University Program Amendments

Summary

Alaska Pacific University (APU) is a private, not-for-profit university accredited by the Northwest Commission on Colleges and Universities (NWCCU). It has two campuses, in Anchorage and Palmer. APU offers associate, baccalaureate, master's, and doctoral degrees, as well as postgraduate certificates. APU is also programmatically accredited by the Accrediting Commission for Education in Nursing, the Council for the Accreditation of Educator Preparation, and the International Assembly for Collegiate Business Education. APU is a member of the EcoLeague, a consortium of six liberal arts colleges dedicated to ecologically focused education, in which students may participate in semester-long exchanges.

Chief Administrator	Dr. Janelle Vanasse, President	Address	4101 University Dr. Anchorage AK 99508
Year Founded	1959	Authorized Since	1978

- New Programs

Program or degree name	Program length	Tuition/Fee Cost
Culture and Communication (Associates)	64 credits	\$21,780*
Indigenous Studies (Bachelor's)	128 credits	\$21,780*

*Cost is per year

Review

The Associate of Arts (AA) in Culture and Communications (64 credits) provides students with a foundation in effective communication, cultural inquiry, and critical thinking. This degree equips students to communicate effectively across diverse contexts and apply digital and oral communication strategies in academic, professional, and community settings. Students may also continue their studies in a field of communication, media, cultural studies, or other related bachelor's programs.

The Bachelor of Arts in Indigenous Studies (128 credits) focuses on core courses centering on Indigenous knowledge systems, sciences, histories, governance systems, and research. This degree will prepare students to work in fields such as communication, education, policy and advocacy, and research.

Both programs support APU's new mission and vision statements, which focus on Alaska Native knowledge, community, and culture.

The required application and supporting materials were reviewed by Commission staff and were found to comply with statutes and regulations.

Anticipated Enrollment:

In the first year of offering these programs, APU anticipates starting enrollment with no more than five students for the AA in Culture and Communications degree, and between five and ten students for the Bachelor of Arts in Indigenous Studies degree.

Job Outlook:

Because both programs offer diverse employment opportunities for their graduates, no single occupation can be identified to provide a job outlook.

Comparative Programs:

The University of Alaska system offers a variety of occupational endorsements, certificates, associate's, bachelor's, master's, and doctoral programs, including Alaska Native Studies, Indigenous Studies, Tribal Governance, Tribal Justice, Tribal Stewardship, and more.

Recommendation:

Staff recommends amending Alaska Pacific University's Authorization to add the Associate of Arts in Culture and Communications and the Bachelor of Arts in Indigenous Studies programs, contingent upon approval by the Northwest Commission on Colleges and Universities.

Suggested Motion:

"Move to amend Alaska Pacific University's Authorization, based on staff's recommendations."



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Staff Report Alaska Bible College Request to Remove Consumer Protection Disclaimer

Summary

Alaska Bible College (ABC) has been institutionally accredited by the Association for Biblical Higher Education (ABHE) since 1982. Historically, ABC operated in Glenallen before moving to Palmer in 2014. ABC offers certificates, associate, baccalaureate, and master's degrees, and has two locations in partnership with local high schools to offer dual-enrollment courses. The Elementary Education program is the sole program that leads to professional licensure and is programmatically accredited by the Council for the Accreditation of Educator Preparation (CAEP).

Chief Administrator	David Ley, President	Address	248 E. Elwood Ave. Palmer, AK 99645
Year Founded	1966	Authorized Since	1977

Review

At the Commission's October 2020 meeting, ABC's Bachelor of Arts in Elementary Education degree was approved with several consumer-protection contingencies because early graduates of this program could not obtain teacher licensure from the Alaska Department of Education and Early Development. This included a disclaimer that Commission staff would review and approve in advertising, catalogs, and enrollment contracts, stating that the program was not eligible for teacher licensure.

Over the past six years, the ABC has taken the appropriate steps for graduates to qualify for professional licensure. In May 2026, CAEP granted the program two-year accreditation with stipulations. The program met all seven standards for initial accreditation, but with only two graduates, ABC had limited evidence to support certain criteria in the accreditation review.

Because the program is now CAEP-accredited, ABC requested the removal of the consumer protection disclaimer. Upon review of Commission actions over the years regarding ABC and

this program, staff were granted the ability to review and approve the disclaimer, but not remove it. Thus, the authority to remove the disclaimer rests with the Commission.

Recommendation:

Staff recommends removing the consumer-protection disclaimer requirement for the Alaska Bible College Bachelor of Arts in Elementary Education program.

Suggested Motion:

"Move to remove the consumer-protection disclaimer requirement for the Alaska Bible College Bachelor of Arts in Elementary Education program."



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Postsecondary Education**

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MEMORANDUM

TO: Members, Alaska Commission on Postsecondary Education
THROUGH: Kerry Thomas, Executive Director
FROM: Melanie Stewart, Accountant 5
DATE: July 23, 2026
SUBJECT: Finance Report

FY2027 Operating Budget

Following is a summary of the Commission's enacted FY2027 operating budget.

Budget Line	Interagency (ASLC Receipts)	Designated General Fund - AHEIF	Designated General Fund Program Receipts	Statutory Designated Program Receipts	Total
Personal Services	7,718.3	39.0	32.4	.0	7,789.7
Travel	46.1	.0	1.8	.0	47.9
Contractual	3,285.9	692.1	70.3	150.1	4,198.4
Supplies	108.2	.0	.0	.0	108.2
Teacher Student Loan Repayment	.0	1,000.0	.0	.0	1,000.0
WWAMI	.0	5,140.1	.0	.0	5,140.1
AEG	.0	10,153.9	.0	.0	10,153.9
APS	.0	20,307.8	.0	.0	20,307.8
Total	11,158.5	37,332.9	104.5	150.1	48,746.0
Positions	50.74	-	0.26	-	51

Changes from the last time the FY2027 budget was presented include the following:

- **Designated General Fund – AHEIF** – This category represents funding for WWAMI, AEG, APS programs, program administration and new for fiscal year 2027, Teacher Student Loan Repayment Program funded by Alaska Higher Education Investment Fund (AHEIF).
 - An increase of \$39.0 in personal services, \$6.0 in services and \$1,000.0 in grant and benefits for the Teacher Student Loan Repayment Program established with House Bill 28.

Alaska Student Loan Corporation

The Corporation Board last met on April 27, 2026 to approve annual interest rates for variable rate loans and Investment policy.

The next Corporation Board meeting is scheduled for November 5, 2026 to review the annual audited financial statements and the annual dividend to the State of Alaska.

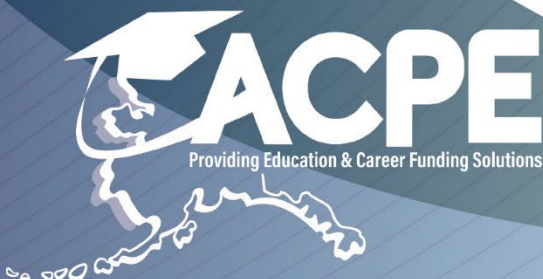
If you have any questions or wish to discuss this report further, please contact Kerry Thomas, Executive Director.

PROGRAM OPERATIONS

Quarterly Report

March 2026 – June 2026

Program Management, Program
Support, & Default Management



DIVISION OF PROGRAM OPERATIONS – QUARTER HIGHLIGHTS

Financial Aid Updates

Loan Volume Reporting Update

Over the past fiscal year, the reporting methodology for loan volume was updated for enhanced accuracy. Previously, loans were reported on a cumulative basis, combining loans awarded for the current program year and loans originated for the new program year effective May 1. This change ensures that loans are strictly reported for the program year for which they were originated.

Loan Volume

The number of Alaska Supplemental Education Loans (ASEL) awarded in FY26 was nearly identical to FY25, with 442 loans awarded in FY26 vs. 445 in FY25. The dollar amount for FY26 awards is \$6,637,599, a 3.54% increase over the \$6,410,416 awarded in FY25. For FEL, the number of loans awarded jumped nearly 40% in FY26 to 14 vs. 10 in FY25. The FY26 total dollar amount awarded for the FEL program is \$213,273, a 36.69% increase over the FY25 award total of \$156,021.

In State vs. Out of State

As is consistent with past trends, more ASEL and FEL loans were awarded to students attending out-of-state institutions. In FY26, the proportion of students receiving ASEL and FEL loans to attend out-of-state institutions increased slightly over FY25. To date in FY26, 65% (295) of loans were awarded to out-of-state institutions, an increase of 1% (64%, 293) over the same period in FY25.

APS Awards

Similar to the FY25 cohort, FY26 saw another leap in annual APS awards. For FY26, a total of 3,402 students received APS, compared to 2,613 in FY25. The amount of the FY26 awards totaled \$17,831,238 vs. \$13,978,781 for FY25.

Publication Updates

Alaska Higher Education Almanac

The 2026 Alaska Higher Education Almanac publication nears completion this quarter. Now in its ninth year of publication, the Almanac provides meaningful, curated content and data from sources such as the Alaska Student Aid Portal, National Student Clearinghouse, the Integrated Postsecondary Education Data System, the US Census Bureau, and the University of Alaska System.

Administrative Order 360

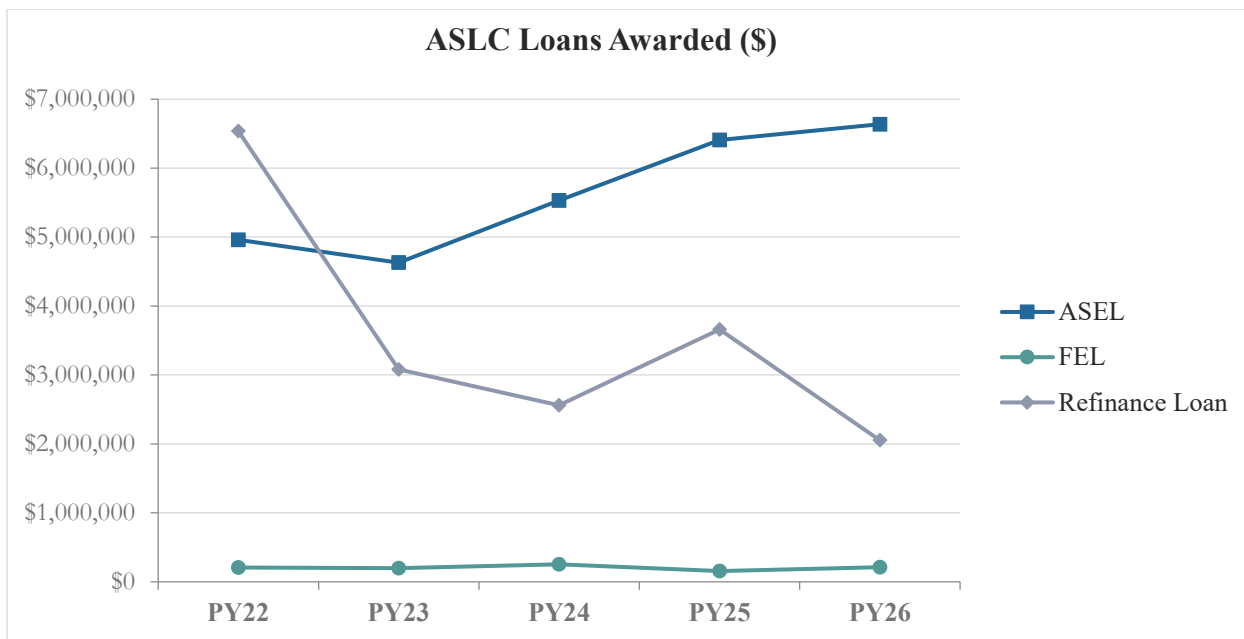
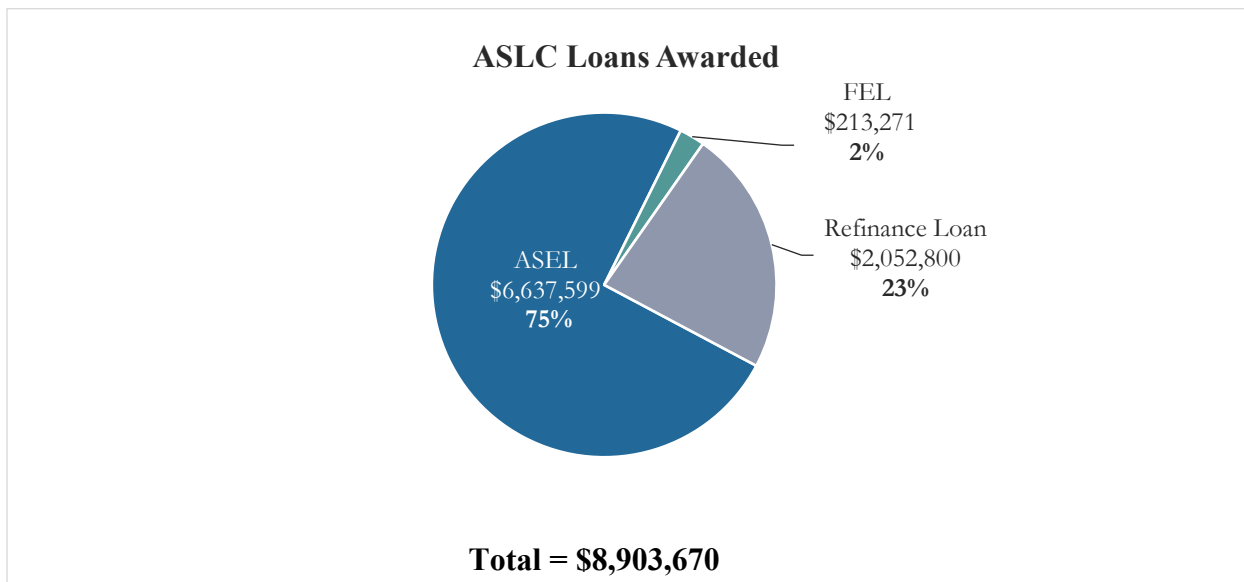
ACPE's annual regulatory reduction plan was approved by the Governor's office in April and published on the Alaska Online Public Notice System. Draft regulatory changes for Chapters 15-19 were submitted to the Department of Law and are currently under preliminary review. This review process follows a multi-tiered pipeline that includes the Agency Attorney, the Legislation, Regulations, and Legislative Research (LR&LR) Section, and the Legal Editor. All proposed

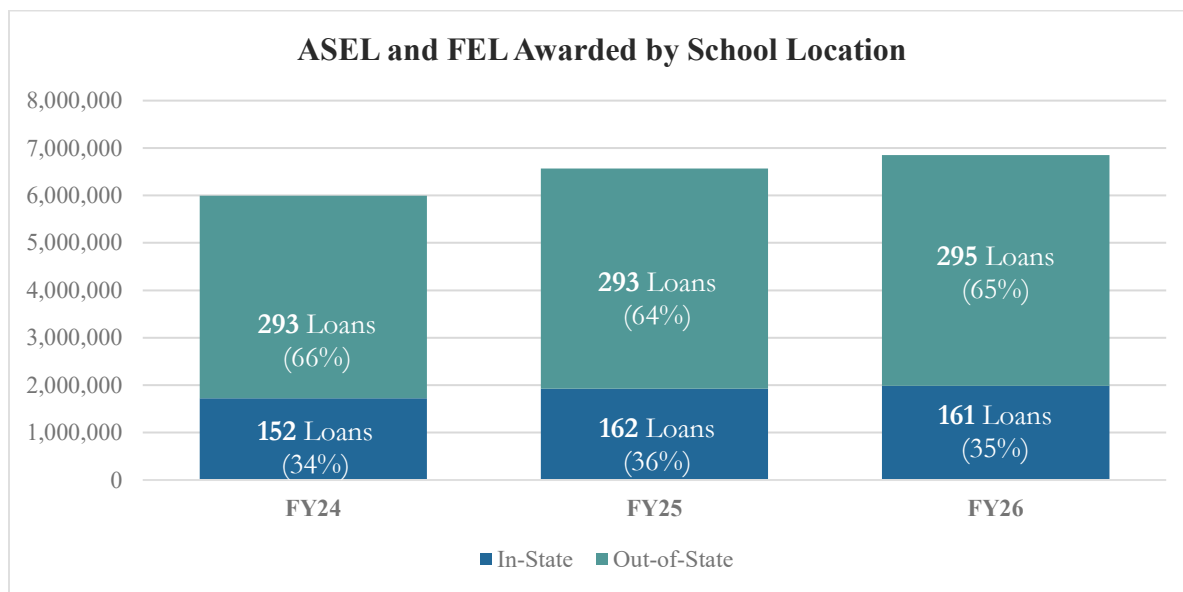
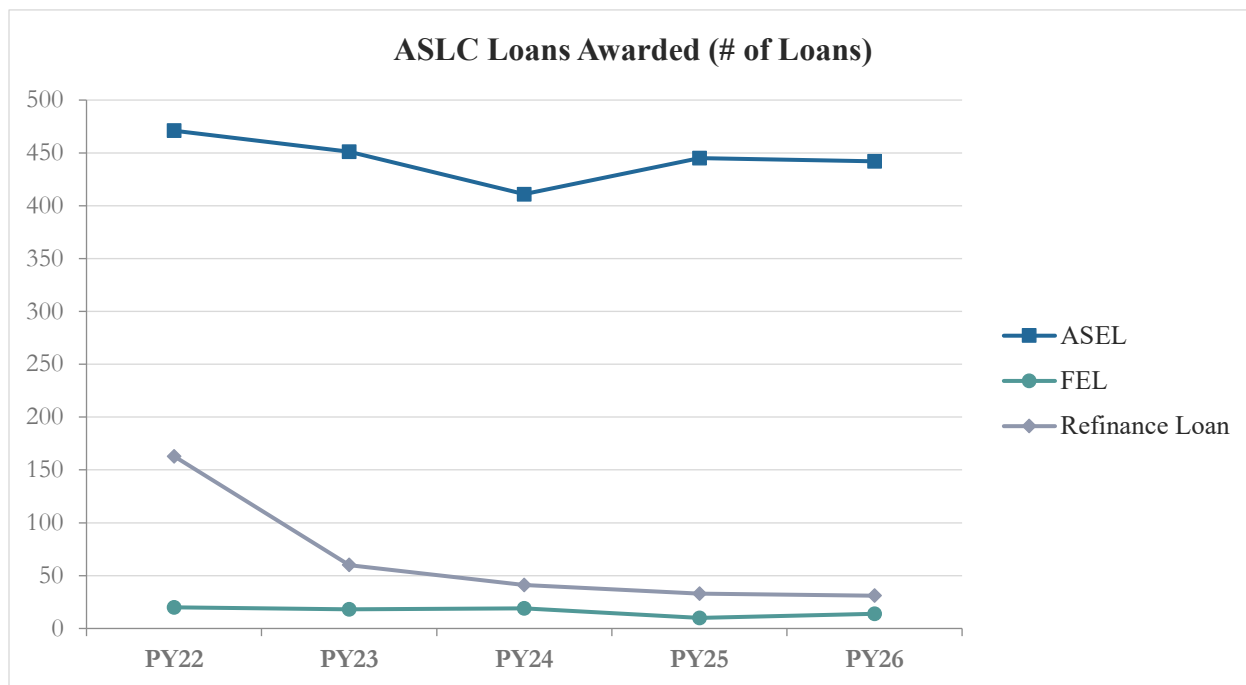
regulations and public notice materials are reviewed to correct any drafting or legal issues before approving public notice.

The project timeline for public comment was tentatively scheduled to begin August 1, assuming the preliminary review would be complete. Based on the current status of ACPE regulatory projects, the public comment period will be pushed to this Fall. This change should not impact ACPE's ability to submit a final regulation to Law by the end of the year.

LOAN ORIGINATIONS

Program Year 25/26 through June 2026





Loans Awarded

Loan Type	2025-2026		2024-2025		% Change	
	# of Loans	Amount Awarded	# of Loans	Amount Awarded	# of Loans	Amount Awarded
Family Education Loans	14	\$213,271	10	\$156,021	40.00%	36.69%
AK Supplemental Loans	442	\$6,637,599	445	\$6,410,416	-0.67%	3.54%
Refinance Loans	31	\$2,052,800	33	\$3,662,153	-6.06%	-43.95%
Total:	487	\$8,903,670	488	\$10,228,590	-0.20%	-12.95%

Loans Awarded – by Enrollment Intensity

Intensity Level	2025-2026		2024-2025		% Change
	# of Loans	Percentage	# of Loans	Percentage	
Full-Time	433	94.96%	422	92.75%	2.61%
Half-Time	23	5.04%	33	7.25%	-30.30%
Total	456	100.00%	455	100.00%	0.22%

Special Programs

Loan Type	2025-2026		2024-2025		% Change	
	# of Loans	Amount Awarded	# of Loans	Amount Awarded	# of Loans	Amount Awarded
Winn Brindle	1	\$5,572	2	\$30,864	-50.00%	-81.95%
WWAMI Medical Education Loan	30	\$1,903,266	25	\$1,659,621	20.00%	14.68%
WICHE PSEP Loan	0	\$0	0	\$0	N/A	N/A
Total:	31	\$1,908,838	27	\$1,690,485		

ACPE Loans Serviced by AES – FFELP

	# of Loans	Principal Amount	Interest Amount	Total Loan Amount
In-School	5	\$34,422	\$21,054	\$55,476
Grace	0	\$0	\$0	\$0
Repay- Current	1,608	\$8,195,455	\$550,026	\$8,745,481
Repay- Past Due	181	\$1,006,292	\$29,087	\$1,035,380
Claim	52	\$307,627	\$20,858	\$328,486
Forbearance	234	\$1,129,519	\$115,714	\$1,245,233
Deferment	122	\$645,678	\$47,162	\$692,840
Total	2,202	\$11,318,994	\$783,902	\$12,102,896

ACPE Loans Serviced by AES - Alternative

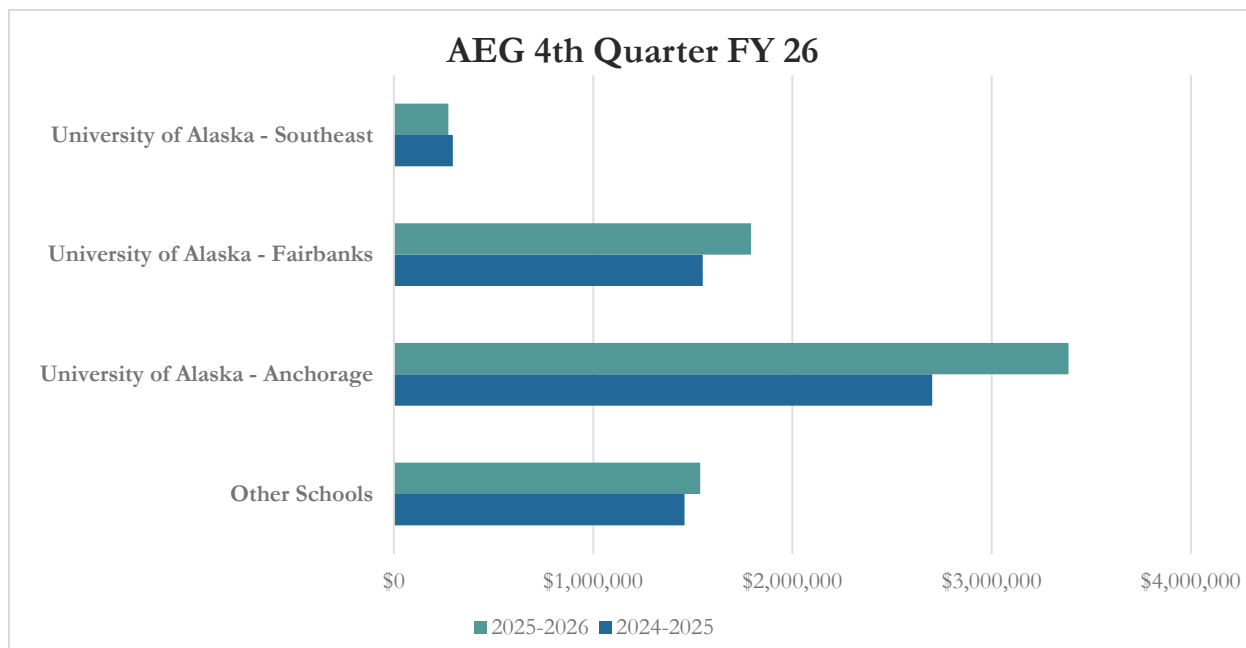
	# of Loans	Principal Amount	Interest Amount	Total Loan Amount
In-School	795	\$14,378,192	\$779,019	\$15,157,210
Grace	202	\$2,802,720	\$326,971	\$3,129,691
Repay- Current	4637	\$47,102,124	\$215,616	\$47,317,740
Repay- Past Due	206	\$1,605,307	\$39,356	\$1,644,663
Forbearance	207	\$3,537,906	\$149,751	\$3,687,658
Deferment	370	\$3,705,204	\$688,401	\$4,393,605
Total	6417	\$73,131,453	\$2,199,114	\$75,330,567
Serviced at Collections	2413	\$16,641,872	\$5,213,412	\$21,855,284
Total	8830	\$89,773,325	\$7,412,526	\$97,185,851

ACPE Immediate Repay Loans Serviced by AES - Alternative

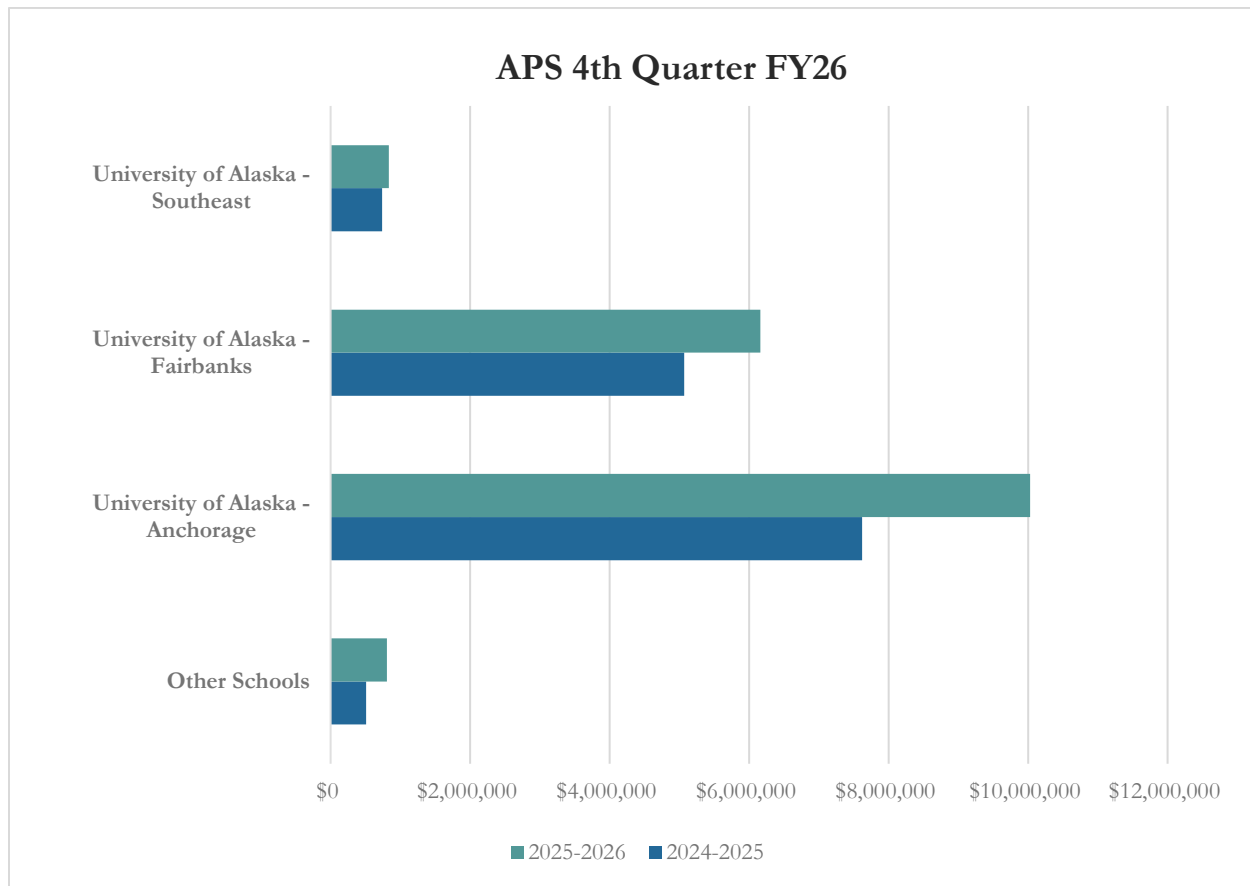
	# of Loans	Principal Amount	Interest Amount	Total Loan Amount
Current	424	\$5,667,660	\$137,982	\$5,805,642
Delinquent	10	\$83,340	\$3,107	\$86,447
Total	434	\$5,751,000	\$141,089	\$5,892,089
Serviced at Collections	2	\$7,016	\$554	\$7,569
Total	436	\$5,333,448	\$141,643	\$5,899,658

ALASKA PERFORMANCE SCHOLARSHIP & ALASKA EDUCATION GRANT

Program Year 25/26 through June 2026

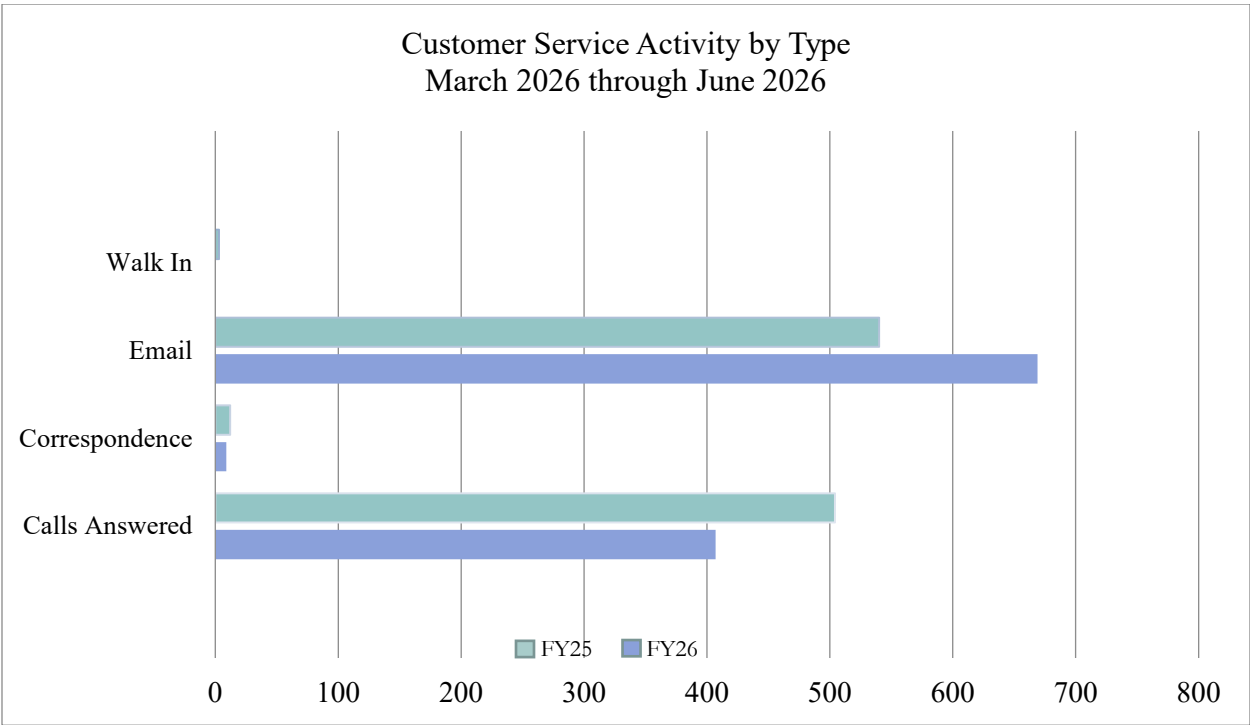


Other Schools	2025-2026	2024-2025
Alaska Bible College	\$25,750	\$15,000
Alaska Career College	\$517,763	\$474,788
Alaska Christian College	\$83,164	\$86,150
Alaska Pacific University	\$423,000	\$326,250
AVTEC	\$94,184	\$59,000
Charter College	\$639,234	\$502,734
Embry Riddle Aeronautical University	\$6,000	\$2,250
Ilisagvik College	\$68,103	\$42,750
Wayland Baptist University - Anchorage/Fairbanks	\$0	\$28,250
Total:	\$1,857,198	\$1,537,172
Grand Total:	\$8,813,730	\$6,084,589



Other Schools	2025-2026	2024-2025
Alaska Bible College	\$30,187	\$1,750
Alaska Career College	\$106,958	\$34,125
Alaska Christian College	\$26,983	\$22,925
Alaska Pacific University	\$245,000	\$254,625
AVTEC	\$207,963	\$101,325
Charter College	\$81,667	\$40,544
Embry Riddle	\$7,000	\$12,250
THE Beauty School LLC.	\$7,000	\$0
Ilisagvik College	\$35,001	\$10,500
Institute of Massage Fairbanks	\$1,750	\$0
Kenai Peninsula Driving Instruction (KPDI)	\$0	\$3,500
Land and Sea Aviation Alaska	\$32,378	\$8,752
Metroasis Advanced Training Center	\$0	\$3,500
Northern Industrial Training	\$6,125	\$7,000
Trendsetters	\$35,000	\$7,000
Total:	\$806,387	\$507,796
Grand Total:	\$17,831,238	\$13,938,781

CUSTOMER SERVICE



Call Center Activity – March 2026 through June 2026

	2025-2026	2024-2025	% Change
Calls Received in IVR	1002	1404	-28.63%
Calls Received in CS Queue	553	698	-20.77%
Calls Answered by CS	500	669	-25.26%
Hold Time in CS Queue	1:28	1:15	10.16%

Vendor Complaints

# of AES Complaints	1
Complaint Descriptions	Related to account status
# of TSI Complaints	6
Complaint Descriptions	Related to account status and SIF offers
# of CampusDoor Complaints	1
Complaint Descriptions	Related to qualifying FICO score

Payment Information – March 2026 through June 2026

Payments Processed

Method	2025-2026		2024-2025	
	Amount Received	% of Total Dollars	Amount Received	% of Total Dollars
Borrower/Cosigner	\$5,343,158	92.36%	\$5,442,940	79.75%
Garnishments (AWG, PFD)	\$337,388	5.83%	\$468,847	6.87%
External Consolidation	\$104,495	1.81%	\$913,036	13.38%
Total:	\$5,785,041		\$6,824,823	

Alternative Loan Programs 2024 Cohort Default Rates

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

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

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

Institutional Cohort Default Rate

Institution Location	2024	2023	2022	2021	2020
Alaska	5.53%	5.63%	9.36%	4.18%	9.06%
Out-of-State	3.48%	6.82%	9.33%	9.59%	3.10%
Combined Rate	4.11%	6.23%	9.34%	6.34%	5.85%

Program Cohort Default Rate

Program	2024	2023	2022	2021	2020
Alaska Supplemental Education Loan	3.77%	4.70%	11.94%	7.41%	4.65%
Alaska Student Loan	N/A	N/A	N/A	N/A	0.00%
Family Education Loan	0.00%	6.21%	0.00%	0.00%	0.66%
Refinance Loan	7.50%	0.00%	0.00%	0.00%	0.00%
Teacher Education Loan	N/A	N/A	N/A	N/A	0.00%
Winn Brindle Education Loan	N/A	0.00%	N/A	0.00%	0.00%

Alaska Institutional Default Rate

Institution Name	2024	2023	2022	2021	2020
A Head of Time Design School	N/A	0.00%	N/A	0.00%	N/A
Academy of Hair Design	17.32%	0.00%	17.65%	0.00%	0.00%
AK Inst. of Oriental Med., Acupuncture & Massage	3.95%	0.00%	6.05%	0.00%	25.55%
Alaska Pacific University	6.80%	0.00%	1.95%	1.21%	1.18%

AVTEC-Alaska's Institute of Technology	0.00%	0.00%	N/A	9.63%	0.00%
Alaska Career College	4.83%	5.21%	N/A	0.00%	N/A
Center for Employment Education	N/A	N/A	0.00%	0.00%	5.00%
Charter College	5.75%	0.00%	14.43%	12.58%	0.00%
Glenda's Training Center	1.58%	19.25%	11.06%	0.00%	N/A
MetrOasis Advanced Training Center	5.76%	15.11%	4.91%	10.94%	7.90%
Northern Industrial Training	8.47%	0.00%	N/A	9.11%	9.10%
Trend Setters School of Beauty	0.00%	0.00%	12.29%	6.35%	1.42%
University of Alaska Anchorage	9.90%	3.75%	14.66%	20.93%	17.18%
University of Alaska Fairbanks	0.00%	11.17%	9.30%	0.00%	0.00%
University of Alaska Southeast	8.32%	0.00%	N/A	N/A	28.90%
Wayland Baptist University Anchorage	N/A	N/A	N/A	0.00%	N/A

Alaska Commission on Postsecondary Education

OUTREACH

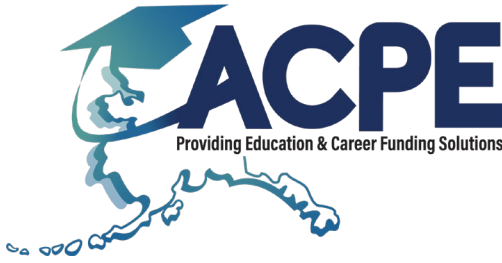
1835 Bragaw Street, Ste 410
Anchorage, Alaska 99508

Success Center: (907)269-7980

Toll Free: (800) 441-2962

TTY : Dial 711 or 800.770.8973

acpe.alaska.gov



MEMORANDUM

TO: Members, Alaska Commission on Postsecondary Education
THROUGH: Kerry Thomas, Executive Director
FROM: Kate Hillenbrand, Director of Communications & Outreach
DATE: July 2, 2026
SUBJECT: Communications & Outreach Report

The ACPE Communications & Outreach division delivers postsecondary awareness and financial literacy resources in support of ACPE's mission. This quarter Outreach connected with students, families, and stakeholders through 185 telephonic, in-person, or virtual sessions; organized and/or presented in 63 trainings or webinars; and reached 498 Alaskans. Year to date, our division connected with 3,479 attendees and participants through in-person and virtual sessions.

COMMUNICATIONS & OUTREACH ACTIVITIES

Service Interactions	April - June 2026	Year to Date 2025-26
1) Telephonic/In-Person/Virtual Sessions	185	843
2) Virtual/In-Person Webinars, Trainings	63	205
3) Virtual/In-Person Session Attendees	498	3,479
Top Reason for Service Interactions		
FAFSA & Financial Aid	APS/AEG/ASAP	ACPE Education Loans

1) Includes Success Center phone calls, Zoom sessions, AKCIS Helpdesk calls, & FAFSA Wednesdays.

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

3) Total number of attendees in section 3 reflects attendance in section 2 only.

Website Engagement: The fourth quarter finished with strong website performance and capped off a successful fiscal year. During 2025/26, the ACPE website attracted 105,122 users, a 42.9 percent increase over the previous year. Website visits increased 13.7 percent to 156,804, while tracked user interactions grew 45.4 percent to more than 1 million. Engagement remained strong throughout the year, with an engagement rate of 93.5 percent and engaged visits increasing 18.6 percent.

These results show that more Alaskans are using the ACPE website to find information about financial aid, scholarships, education planning, and career resources. Just as important, visitors are

not simply finding the website they are actively using the tools and information available once they get there.

Overall, 2025/26 was another positive year for the ACPE website. Growth in users, engagement, and overall activity demonstrates that the website continues to be an important resource for connecting Alaskans with education funding, financial aid, and career planning information.

Alaska Performance Scholarship: The APS Training Project Group, represented by Outreach and Operations staff, held APS training sessions this quarter for a variety of postsecondary education stakeholders including students, families, financial aid offices, admissions/recruitment teams, and others. The project group is finalizing recording these trainings as standalone options for specified populations to access and utilize on demand. The recordings will be made available on the APS website and in various external communications later this summer. Enhanced awareness campaigns were also operationalized throughout this quarter to remind students and parents of the June 30th FAFSA priority deadline with a call to action to complete the FAFSA. These campaigns ran through social media, sponsored ads (visual and audio), as well as large scale email campaigns.

Marketing Campaigns: ACPE marketing campaigns occurred this quarter in support and promotion of postsecondary education planning and ACPE's solutions. High level campaign topics include:

- FAFSA Completion
- Alaska Performance Scholarship
- ACPE's Education Funding Solutions & Resources

ACPE's marketing campaigns utilize a multi-faceted platform approach to reach a wide variety of audiences. Components may include ConstantContact, standard email, social media, and print mail. This quarter, a postcard for ACPE's Education Refinance Loan program was mailed to over 14,000 pre-qualified Alaskans. Additionally, large-scale email campaigns reached over 84,000 Alaskans as of writing this report.

Since July 2025, over 292,000 emails were sent to Alaskans to support and promote postsecondary education and career funding solutions.

Due to ongoing recruitment challenges for the vacant Marketing Specialist position, a short-term contract is currently in place with an external marketing firm. Marketing efforts, primarily through social media, will run through August 2026. The first campaign highlighted FAFSA (Free Application for Federal Student Aid) completion for APS and AEG through the June 30th priority FAFSA deadline. The intent of the second campaign is to highlight and deliver a call to action related to ACPE's education loan solutions in advance of the 2026-27 academic year.

Alaska Career Information System 360 (AKCIS)

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

2025-26 Year in Review

AKCIS is available through 377 active sites throughout the state – including every Alaska Job Center, Workforce Innovation & Opportunity Act (WIOA) grantees, and in 48 school districts. AKCIS has five site types including elementary/middle schools, high schools, postsecondary institutions, workforce development including Native/community organizations, and Corrections.

	2018-2019	2019-2020	2020-2021 **	2021-2022**	2022-2023	2023-2024	2024-2025	2025-2026
Active Sites	376	376	378	360	380	386	396	377
Total Logins*	92,047	71,247	61,762	94,191	91,859	94,635	91,287	64,991
Portfolio Logins	56,047	42,900	37,780	65,764	65,971	77,925	79,674	55,278
Staff Logins	2,168	1,581	2,176	1,271	3,487	4,212	4,665	3,688
Admin Logins	1,631	1,490	1,535	2,917	1,143	1,609	1,307	935

*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

Usage had a slight decline in Portfolio Logins as a few districts moved away from single sign-on access to AKCIS through the Clever platform, while Page Views remained steady at 1.8 million. 74% of usage was in the high school site type, while 14% of usage was in the adult/workforce site type.

Training Highlights

Training delivery methods for 2025-2026 included 1-hour webinars, single and multiple hour in-person and virtual work sessions, QuickStart instructions, an On Demand list of recorded videos, and curriculum/lessons.

People Reached		2018-2019	2019-2020	2020-2021	2021-2022	2022-2023	2023-2024	2024-2025	2025-2026
In-person and Distance Workshops		3,232	3,071	2,558	12,517	5,928	1,372	1,330	80
<i>Audience:</i>	<i>Student/Parent</i>	2,476	1,425	1,543	11,979	4,971	529	379	639
	<i>Educator/Other</i>	756	924	1,022	538	957	843	977	803
Online Videos and Resources		621	3,818	3,416	1,338	364	576	10,378	1,179

Implementation Highlights

AKCIS 360 implementation highlights for the 2025-26 year include:

- AKCIS 360 updates include the Alaska Performance Scholarship Options A, B, and C with updates to the Course Planner; highlights ACPE Financial Aid, FAFSA Completion, updated Alaska school and training programs listings, and Alaska-specific employment opportunities; rosters/creates AKCIS Staff Accounts for faculty and staff in districts using single sign-on through Clever or ClassLink; and a new Work-Based Learning (WBL) Career Plan and WBL Tracker activity.
- AKCIS Localization project continues to ensure the timely update of several categories containing perishable data including wages and employment/outlook for 650 careers, approximately 150 Alaska postsecondary schools and training programs, 800 Alaska-specific

scholarships and grants, and Alaska monthly expenses for 17 hub locations for the Reality Check, the budget assessment.

- AKCIS staff met with Alaska Department of Corrections (DOC) staff and their cyber security vendor to ensure Corrections participants can create PLCPs prior to their re-entry to their community without loss of accessibility. Legislation passed requiring internet availability at each facility. With varying modes of delivery DOC will include PLCPs for these individuals through AKCIS.
- ACPE staff continued collaboration on “Workforce 2030: The Alaska Plan” committees and working group 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 and customizations to Career Plans to best fit their audience and reporting needs.
- AKCIS staff trained the Alaska Career Guides from the Alaska Department of Education & Early Development (DEED), Department of Labor & Workforce Development (DOLWD), and SEALASKA Heritage Institute to utilize and facilitate AKCIS 360 customized Career Plans with their students/groups and to pull district, site, and student-level Career Plan reports.
- DEED Career & Technical Education (CTE) continued to offer the Rural Career Coaches course for credit and non-credit completion. This course includes cultural relevance, finding local resources, the importance of student PLCPs through AKCIS, and concludes with the written PLCP implementation plan submitted to DEED CTE.
- AKCIS staff consulted with CIRI Foundation staff to customize a seven-part AKCIS 360 Career Plan to be used alongside their new online Digication e-Portfolios and with community engagement.
- AKCIS Partnership Coordinator rolled out and began using the new Modernized National Career Clusters Framework throughout AKCIS 360, and continues to cultivate the changes needed to assist AK DEED CTE in their federal reporting for the upcoming school year.

Educator Testimonials

“I want to extend my sincere thanks to each of you for the time, preparation, and thoughtful presentations you contributed to the WIOA Youth Roundtable. Your willingness to share expertise, data, and practical insight strengthened the quality of the conversation and reinforced the value of partnership across Alaska’s youth workforce system. The discussions reflected not only individual program knowledge, but a shared commitment to improving outcomes for youth through coordination, alignment, and informed decision-making.”

- Statewide Program Coordinator, WIOA Youth

"A huge thank you for sharing how you collaborated to adapt AKCIS to support Gui Kima's cultural programming. These included adding reflection sections on guest- and elder-led ANCSA and Family/Community Identity activities."

- Family Engagement Coordinator, Association of Alaska School Boards

Alaska College & Career Advising Consortium (ACAC)

Alaska FAFSA Completion Initiative (AFCI)

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

We continue to offer weekly [*ACPE's Master the FAFSA Training*](#) sessions on Mondays and Thursdays from 2:00 to 3:45 pm. ACPE's Master the FAFSA Training provides a line-by-line overview and detailed explanation of the 2026-27 FAFSA process. Education and Workforce Development Professionals gain better understanding and navigation of the FAFSA form to ensure they can support students/families and adult learners with successful FAFSA completion.

In continual improvement efforts, the [*Alaska FAFSA Completion Initiative \(AFCI\) website*](#) has been recently revised to ensure users can access a suite of ACPE's FAFSA completion resources in a quick and straightforward manner. Updates were implemented as an outcome of the Hays Research Group (HRG) FAFSA Survey Recommendations referenced in the section below:

- FAFSA Process Steps
- FAFSA Myths
- Financial Aid Glossary
- FAFSA Dependency Status and FAFSA Documents Checklist updates

ALASKA FAFSA EXPERIENCE SURVEY

ACPE contracted with HRG to conduct a statewide *FAFSA Experience Survey* with the primary objectives as follows:

- Assess if and when Alaska residents ages 18-55 years old interacted with FAFSA.
- Determine whether the FAFSA was completed for themselves or on behalf of a child/dependent, and how long ago it was completed.
- Identify key challenges or barriers experienced during FAFSA completion.
- Understand postsecondary outcomes for respondents.
- Analyze survey findings to inform a final report that outlines barriers, demographic or geographic trends, and recommendations for policy or programmatic opportunities to increase FAFSA completion across Alaska.

The survey fielded April 6-16, 2026 and yielded 800 completed responses.

Survey's Key Findings

- Emotional and informational barriers dominate. 45% felt overwhelmed, 40% were unsure whether college or career training was affordable, 32% received conflicting information about the FAFSA, and 32% found the instructions confusing. These emotional and informational barriers are more prevalent than technical barriers.

- Documentation difficulty is the single most common concrete obstacle. 38% reported difficulty gathering financial or tax documentation, and 26% were unsure which parent's information to include.
- Awareness of Alaska-specific programs is low. Only 29% of respondents knew about the June 30 priority deadline for Alaska state financial aid, and only 42% were aware that FAFSA completion is required for the Alaska Performance Scholarship (APS) and the Alaska Education Grant (AEG).
- Most respondents received no help. 55% completed the FAFSA on their own; only 4% worked with a high school counselor, fewer than 1% worked with an ACPE FAFSA expert, and only 1% received help from an Alaska Native Shareholder or Tribal Representative.
- 40% of respondents experienced significant delay. One week to more than one month of delay, or complete prevention, was reported by 320 of 800 respondents – indicating substantial lost time and, for many, lost aid eligibility.
- Information and support barriers are the strongest statistical predictors of non-completion. Multivariate logistic regression identifies "any information barrier" and "any support barrier" as the most influential predictors of a respondent reporting that barriers prevented FAFSA completion.

HRG's Top Recommendations:

1. Launch a coordinated awareness campaign focused specifically on the June 30 priority deadline and the FAFSA–APS/AEG connection, targeted to regions and populations with the lowest awareness.
2. Expand and better publicize in-person and virtual FAFSA help (Success Center, FAFSA Wednesdays, school counselor office hours)
3. Produce plain-language documentation guidance – particularly around parent-information rules and what tax documents are needed
4. Prioritize early intervention in high schools
5. Increase Tribal and community-based outreach in rural regions (Southwest, Southeast, Gulf Coast)

ACAC Statewide Initiatives

ALASKA COLLEGE & CAREER ADVISING CONSORTIUM (ACAC)

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

Under the ACAC program, we offer:

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

education and workforce development stakeholders from all over Alaska. Save the Date messaging is in the works and scheduled to be distributed at the beginning of July.

- **Monthly ACAC Newsletter** – A very positively received and praised tool to keep the ACAC Network members engaged and connected outside of the Annual ACAC Training. Featuring two ACAC Partner Spotlights and one section about ACPE’s resources and initiatives, the Newsletter highlights postsecondary education and resources, funding, and training opportunities available in Alaska. The Newsletter is delivered to approximately 500 ACAC Network members.

Alaska Commission on Postsecondary Education

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Fax: (907) 465-5316
acpe.alaska.gov



MEMORANDUM

TO: Members, Alaska Commission on Postsecondary Education
THROUGH: Kerry Thomas, Executive Director
FROM: Jamie Matheson, Director of Information Support Services
DATE: 7/1/2026
SUBJECT: ISS activities

This past quarter Information Support Services (ISS) worked on the following projects:

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

Call Center Upgrade: Successfully converted off Cisco to Microsoft Teams on April 1, 2026.

Loan Program Year: Academic Year 2027 loan changes were successfully implemented with Campus Door and American Education Services on May 1, 2026.

ISS Technical Roadmap: In the final stages of creating a technical roadmap for the ISS division covering the next three to five years. Currently working with Resource Data, Inc. (RDI) on this initiative.

Artificial Intelligence Training and Updated Policies: Implemented an agencywide policy that mimics best practices and the State of Alaska's policy on using artificial intelligence in the workplace.

Annual Permanent Fund Dividend (PFD) Garnishment: A new internal user interface was created to help staff with reviewing the data and reports for the PFD garnishment project. This interface will streamline staff processes. The project is currently in the testing phase.

Miscellaneous: The vacant Network Specialist position was successfully filled with the incumbent starting on July 8th. The team continues on software version updates and new employee setup.

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.

July 2027

Sunday

Monday

Tuesday

Wednesday

Thursday

Friday

Saturday

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State of Alaska

Commission on Postsecondary Education

Resolution of Appreciation 2026.07

WHEREAS, Commissioner Anastacia Goecker, serving as the student representative, faithfully served on the Alaska Commission on Postsecondary Education from October 2025 through June 2026; and

WHEREAS, as a student at Alaska Bible College and Student Body President, Commissioner Anastacia Goecker brought thoughtful leadership, a strong sense of responsibility, and the perspective of Alaska's students to the Commission's work, enriching discussions on higher education; and

WHEREAS, Commissioner Anastacia Goecker consistently demonstrated adaptability, a broad perspective, and a steadfast commitment to serving her community; and

WHEREAS, throughout her nine months of dedicated service, Commissioner Anastacia Goecker generously shared her time, insight and leadership while balancing her academic responsibilities, student leadership and service to the Commission.

NOW, THEREFORE BE IT RESOLVED, that the members of the Alaska Commission on Postsecondary Education and its staff hereby express their sincere appreciation to Commissioner Anastacia Goecker for her service and commitment to the Commission's mission and extend their gratitude and best wishes for her continued success in her education and future endeavors; and

BE IT FURTHER RESOLVED, that this Resolution be appropriately engrossed and conveyed to Commissioner Anastacia Goecker with a copy to be incorporated in the official minutes of the July 23, 2026, meeting of the Commission.

Trish Zugg, Chair

Kerry Thomas, Executive Director

ALASKA COMMISSION ON POSTSECONDARY EDUCATION



MISSION MOMENT



ACPE



Administrative Action Log
4th Quarter FY2026

Executive Director Decisions

DATE	DESCRIPTION	ACTION TAKEN
	No actions to report this quarter.	

Commissioner Affiliations

Member	Current	Former
Trish Zugg (Chair)	▪ Alaska Commission on Postsecondary Education – Chair ▪ Alaska Teaching Certificate/CTE Program Administrator ▪ Alaska Workforce Investment Board ▪ Association for Career & Technical Education ▪ CTE Consultant	▪ Alaska Association for Career & Technical Education – President
John Brown (Vice-Chair)	▪ Alaska Commission on Postsecondary Education – Vice-Chair ▪ Alaska School Administrative Certificate ▪ Alaska School Teaching Certificate ▪ Alaska Student Loan Corporation – Vice-Chair ▪ Alaskans for Palmer Hayflats (APH) ▪ BodhiAK Consulting – Owner/Operator ▪ Building Design Committee of Mat-Su Central School	▪ Academic Advisory Council of Mat-Su Central (AAC) ▪ Alaska Association of Elementary School Principals (AAESP) ▪ Alaska Association of Secondary School Principals (AASSP) ▪ Alaska Council of School Administrators (ACSA) ▪ Mat-Su Principal Association (MSPA) ▪ Wasilla Chamber of Commerce (WCC)
John Bardsley	▪ Alaska Commission on Postsecondary Education – Commissioner ▪ American Association for Healthcare Quality ▪ American Association for Healthcare Risk Management	▪ Emergency Medical Services Advisory Committee
Representative Ashley Carrick	▪ Alaska Commission on Postsecondary Education – Commissioner ▪ Alaska State House of Representatives	
Keith Hamilton	▪ Alaska Christian College – President ▪ Alaska Commission on Postsecondary Education – Commissioner ▪ Alaska State Personnel Board – Chair ▪ Azusa Pacific University – Certified Christian Non-Profit Leader ▪ Cascades Camp and Conference Center Board of Directors – Treasurer ▪ Evangelical Covenant Church Ministerium – Member ▪ Kenai Peninsula Executive Directors Association – Chair ▪ North Park University – Board of Trustees ▪ Seattle Pacific University – Board of Trustees ▪ Soldotna & Kenai Chamber of Commerce	▪ Alaska Children's Trust Steering Committee ▪ Alaska Juvenile Justice Advisory Council ▪ Arctic Barnabas Ministry – Board Member ▪ Covenant Bible College Midwest – Vice-Chair ▪ Evangelical Covenant Church, National Board of Christian Formation ▪ Faith Based and Community Initiatives Advisory Council – Member ▪ Mission Springs Conference Center, Scotts Valley, CA – Board Member ▪ New Hope Counseling Center – Ex-Officio Board Member ▪ Task Force on Postsecondary Education – Member

Revised: July 16, 2026

Commissioner Affiliations

Member	Current	Former
Donald Handeland	▪ Alaska Commission on Postsecondary Education – Commissioner ▪ Alaska Professional Civil Engineer ▪ Alaska Student Loan Corporation – Chair ▪ American Society of Civil Engineers ▪ Anchorage Assembly Member– Eagle River, Chugiak, JBER	▪ Alaska Association of Student Governments ▪ Alaska State Board of Education and Early Development ▪ Alaska State Personnel Board ▪ State Officers Compensation Commission
Paula Harrison	▪ Alaska Commission on Postsecondary Education – Commissioner ▪ American Gas Association – Human Resources and Labor Relations Committee ▪ HRCI Certified SPHR ▪ Region 10 Northwest American with Disabilities Act, State of Alaska Representative – Board Member ▪ SHRM – Certified SHRM-SCP ▪ State of Alaska – Retirement and Benefits Committee ▪ Trainer for State of Alaska Network on the ADAAA – Cornell University ▪ University of Alaska – Board of Regents ▪ University of Alaska – Chair Governance Committee ▪ Western Energy Institute – Executive Human Resources Committee	▪ Board of Challenge Alaska ▪ Chair of the Alaska Labor Relations Agency ▪ Governors Committee on the Employment and Rehabilitation of People with Disabilities ▪ University of Alaska
Kathryn McCollum	▪ Alaska Commission on Postsecondary Education – Commissioner ▪ Alaska K-8 Teaching Certificate Retired ▪ Alaska State Board of Education and Early Development ▪ Matanuska-Susitna Borough School Board ▪ Mat-Su Republican Women’s Club ▪ U.S. Civil Rights Commission – Alaska Advisory Commission ▪ Wasilla Senior Center – Life Member	▪ Association of American Educators ▪ Idaho Teaching Certificate ▪ Knik-Fairview Community Council ▪ Mat-Su Borough Public School Teacher, 31 years. ▪ Mat-Su Education Association ▪ Meridian, Idaho Public School Teacher, 1 year ▪ National Education Association
Karen Perdue	▪ Alaska Commission on Postsecondary Education – Commissioner ▪ University of Alaska – Board of Regents	
Senator Löki Tobin	▪ Alaska Commission on Postsecondary Education – Commissioner ▪ Alaska State Senate	

Commissioner Affiliations

Member	Current	Former
Brittany Williams	- Alaska Commission on Postsecondary Education – Commissioner - Jubilee Worship Center – Member, Teacher - Parent Teachers Association (PTA) President at Barnette Magnet School	- Alaska Christian College – Director of Institutional Effectiveness - Alaska Teacher K-8 Credentials - Association for Biblical Higher Education - Chi Alpha Campus Ministries - Educators Rising Alaska (formerly Future Educators of Alaska) - Kenai Peninsula Borough School District Teacher

ACPE Roster

Position	Appointee (Current Appointee)	Date Appointed (Current Appointee)	Expiration
Administrator/Private Institution	<i>Vacant</i>	-	-
Alaska Workforce Investment Board Designee	Patricia Zugg	4/12/22	12/1/28
Board of Education Designee	Kathryn McCollum	6/23/25	3/1/30
Board of Regents Designee	Paula Harrison	6/21/23	6/21/31
Board of Regents Designee	Karen Perdue	6/21/23	6/21/33
Community Colleges	<i>Vacant</i>	-	-
Legislature/Representative	Ashley Carrick	2/14/25	
Legislature/Senator	Löki Tobin	2/19/25	
Private/Higher Education	Keith Hamilton	3/1/24	3/1/28
Public	Brittany Williams	11/12/25	3/1/28
Public	John Brown	3/28/24	3/1/28
Public	John Bardsley	3/30/26	3/1/30
Public	Donald Handeland	3/1/25	3/1/29
Student Representative	<i>Vacant</i>	-	-

Future Meeting Dates



Fall

October 15, 2026

Winter

January 14, 2027

Spring

April 1, 2027

2026

Alaska Commission on Postsecondary Education Acronyms

Kerry Thomas
Executive Director

Updated March 2026

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

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)	The Alaska College & Career Advising Consortium (ACAC) fosters partnerships and collaboration among education stakeholders committed to improving the lives of Alaskans through access to postsecondary education and career training opportunities.
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 FAFSA Completion Initiative (AFCI)	ACFI is a collective effort of education and workforce development professionals to increase FAFSA completion rates in Alaska year over year through partnerships and statewide collaboration, as well as trainings and dissemination of FAFSA materials.
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 Presence Benefit	A legacy annual credit to qualifying borrowers' loan principal balances to reduce their costs. Borrowers qualify while living in Alaska. The ASLC Board approves the offering of benefits annually based on cash flows and costs estimates. This benefit is not offered on new loans.
Alaska Student Aid Portal (ASAP)	ACPE web portal to provide students with secure access to real-time grant and scholarship account information regarding their eligibility, award level, remaining terms available, remaining years in which to use available terms, and ability to change record of school of attendance.
Alaska Student Loan Corporation (ASLC)	The state corporation that funds the student loan programs and ACPE's operating budget. Created in 1987 to provide a means of alternative financing in the form of tax-exempt bonds. ASLC is governed by a board of directors appointed by the governor (two from ACPE and the Commissioners of Revenue, Administration and Community & Economic Development).
Alaska Supplemental Education Loan (ASEL)	Alaska's state education loan program to provide supplemental financial assistance if the federal loan program is insufficient to cover the costs of attendance or if the borrower does not qualify for financial aid under the federal student loan program.
Annual Percentage Rate (APR)	The Annual Percentage Rate (APR) is the yearly cost of borrowing a loan, shown as a percentage of the amount borrowed. Because APR is calculated the same way on different loans from different lenders, the APR also allows applicants to compare loans with different terms and conditions.
Apply Now Alaska	An initiative coordinated statewide by ACPE and based on the American College Application Campaign model, to assist first-generation and low-income high school students as they navigate the complexities of the admissions process to postsecondary institutions. The event season runs from November to February.
Ascendium Education Group (AEG)	ACPE's federal loan guarantor, located in Madison, Wisconsin. Formerly known as Great Lakes Higher Education Guarantee Corporation.

Award Letter	An official document issued by a school's financial aid office that lists the financial aid offered to the student through the school. It provides details of a borrower's financial need and the breakdown of the financial aid package according to amount, source and type of aid. The award letter (also called a Financial Aid Notification/FAN) includes the terms and conditions for the financial aid and cost of attendance.
Administrative Wage Garnishment (AWG)	State statutes and regulations provide ACPE the authority to garnish wages of a borrower who has defaulted on their state loan, without the need for a court order. Limitations are structured in state and federal law.
Award Year	The academic year for which financial aid is requested (or received).
A.W. "Winn" Brindle Education Loan (WB)	This program, which is no longer funded, was funded by private donations and offered forgivable loans to full-time students in a fisheries-related degree or certificate program.
Borrower Benefits	Interest rate reductions and account credits that reduce the overall cost of borrowing. ASLC benefits are variable and are evaluated and approved annually based on cash flows and costs estimates.
Campus-Based Aid	Financial aid programs administered by the student's school. The federal government provides the school with a fixed annual allocation, which is awarded by the financial aid administrator to qualifying students. Programs include the Perkins Loan, Supplemental Education Opportunity Grant, and Federal Work-Study. Note that there is no guarantee that every eligible student will receive financial aid through these programs because the awards are made from a fixed pool of money.
Capitalized Interest	Unpaid interest charges added to the principal balance of an educational loan thereby increasing the size of the loan. Interest is then charged on the new balance, including both the unpaid principal and the accrued interest. Capitalizing the interest increases the monthly payment and the amount of money ultimately repaid. Interest is generally capitalized when there is a change in the status of the loan at a time when there is unpaid interest outstanding, such as going from deferment to repayment status. Borrowers can significantly reduce their costs by paying interest each month, even if a payment is not due.
Clearinghouse (or National Student Clearinghouse (NSC))	A non-profit association that maintains a comprehensive electronic registry of postsecondary student records provided by the participating schools. Over 2,700 colleges, 91% of the nation's enrollment, participate. The Clearinghouse process identifies those borrowers who withdraw from school and need to begin repayment; transfer from one school to another; return to school and may be eligible for a deferment; continue in school and are eligible for deferment or in-school extension.

Cohort Default Rate (CDR)	A measurement of loan cohort performance that identifies the percent of the cohort that is in default at a given time. Cohorts may include schools, states, or calendar groups. Alaska loan cohort rates are calculated annually based on loans entering repayment between January 1 and December 31 of the cohort year, which are greater than six months (180 days) past due at the end of the first 12 months of repayment and have not previously defaulted. These calculations differ from the federal cohort default rate calculations. The US Department of Education cohort default rate is calculated as the percentage of borrowers who entered repayment on Federal Family Education Loan (FFEL) Program or William D. Ford Federal Direct Loan (Direct Loan) Program loans between Oct. 1st and Sept. 30th of a given year and subsequently defaulted prior to Sept. 30th 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).
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)	Cost of Attendance (COA) is a college's estimate of a student's total yearly education expenses, including both direct costs (tuition, fees, on-campus housing/meals) billed by the school, and indirect costs (books, supplies, transport, personal items) not on the bill, used to determine financial aid eligibility.
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 2024 Alaska average score being 722, according to Experian.
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.

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

(ED) U.S. Department of Education	An acronym sometimes used for the Department of Education. Executive Branch of the federal government that establishes policy for, administers, and coordinates most federal assistance to education.
Electronic Signature (E-SIGN)	An electronic symbol or process attached to, or logically associated with, a record and used by a person with the intent to sign the document or record. Established under the Electronic Signatures in Global and National Commerce Act on 6/8/2000.
Education Finance Council	The Education Finance Council is an association representing the nation's nonprofit and state-based student loan and finance organizations. These public purpose organizations are dedicated to the single purpose of making college more affordable.
Education Loan Management Resources (ELM)	Education Loan Management Resources created a uniform data exchange network for student loan processing. This technology platform allows lenders to exchange critical loan data with schools efficiently.
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.
Federal Student Aid (FSA)	Aid offered to postsecondary education students by the federal government in the form of grants, loans, work-study programs, and other forms of assistance.
Generally Accepted Accounting Principles (GAAP)	A widely accepted set of rules, conventions, standards, and procedures for reporting financial information, as established by the Financial Accounting Standards Board.
Gift Aid	Financial aid, such as grants and scholarships, which does not need to be repaid.
Grace Period	The time that begins when a borrower leaves school (whether because of graduation or withdrawal) or drops below the required enrollment level, and ends the day before the repayment period starts. The length of the grace period is stipulated in the promissory note that the borrower signed. Payments are not due during the grace period.
Graduate PLUS Loan	A federal loan made to a graduate or professional student, defined as a student enrolled in a program or course above the baccalaureate level or enrolled in a program leading to a professional degree at an eligible school.
Graduated Repayment	A repayment schedule where monthly payments are smaller at the start of the repayment period and gradually become larger.
Grant	A type of financial aid based on financial need that the student does not have to repay.
Great Lakes Higher Education Guaranty Corporation (Great Lakes)	ACPE's former federal loan guarantor from 2018 through early 2019 when it transitioned to Ascendium Education Group AEG as part of corporate restructuring.
Guaranty Agency or Guarantor	A state or private nonprofit organization that has an agreement with the U.S. Secretary of Education to administer a loan guarantee program under the Higher Education Act, and enforces federal and state law regarding student loans. It is responsible for overseeing the student loan process, and insures them against default for the lender.

Health Education Assistance Loan (HEAL)	A low interest loan administered by the US Department of Health and Human Services (HHS). It is available to medical school students pursuing medicine, osteopathy, dentistry, veterinary medicine, optometry, podiatry, clinical psychology, health administration and public health. Undergraduate pharmacology students are also eligible.
Higher Ed Loan Mgt System (HELMS)	Loan servicing software used by ACPE since 1996.
Higher Education Investment Fund (HEIF)	Fund established in statute for the purpose of making grants and scholarships. This fund was established to endow the Alaska Performance Scholarship (APS) and the Alaska Education Grant (AEG).
Income-Based Repayment (IBR)	IBR is a federal loan repayment option with payment caps based on income and family size. After 25 years of qualifying payments and/or economic hardship deferments, the US Department of Education repays the outstanding balance and accrued interest on eligible loans. IBR is available for all federal student loans, except parent PLUS loans.
Income-Sensitive Repayment	A repayment plan for federal loan programs available to borrowers whose standard monthly loan payment (10-year repayment term) exceeds a percentage of their discretionary income. The monthly payment amount is based on a percentage of gross monthly income, and must at least satisfy monthly interest accrual. The plan is designed for borrowers who have a low initial income but anticipate it to increase over time.
Independent	A student is considered independent for purposes of not including parent income on the FAFSA if the student is at least 24 years old as of January 1 of the academic year, is married, is a graduate or professional student, has a legal dependent other than a spouse, is a veteran of the US Armed Forces, or is an orphan or ward of the court (or was a ward of the court until age 18), homeless or at risk of being homeless. A parent refusing to provide support for their child's education is not sufficient for the child to be declared independent.
Institutional Authorization	All postsecondary educational providers in Alaska, and the programs they offer, must be authorized in accordance with law as set forth in AS 14.48, or be formally determined by ACPE to be exempt from authorization. ACPE's authorization process is designed to ensure postsecondary education providers and programs meet minimum standards set out in law, relative to: - Institutional financial soundness - Ethical business practices - Educational program - Administrative capacity Authorization is a separate process from accreditation.

Institutional Student Information Report (ISIR)	The electronic version of the Student Aid Report (SAR) delivered to schools. It is sent by the US Department of Education to provide information about students who completed a FAFSA and indicated they might attend that school. This report includes the EFC and is used by the school to determine eligibility for financial aid.
Interest	Amount charged to the borrower for the benefit of using the lender's money. Interest is usually calculated as a percentage of the principal balance of the loan. The percentage rate may be fixed for the life of the loan, or it may be variable, depending on the terms of the loan.
Interest Cap	The maximum interest rate that can be charged on a loan. Not to be confused with capitalized interest.
Institutional Standards & Evaluation Committee (ISEC)	Five commissioners appointed by the Chair to meet at the call of the Chair to consider matters of initial authorization, program changes, and institutional compliance, and make recommendations for final action to the full Commission.
Lender's Interest and Special Allowance Request and Report (LaRS)	An accounting mechanism that a lender uses to report to the Department the loans that it has made and to request from the 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 USA Funds 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 2025-26 is \$7,395.

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 Index (SAI)	The Student Aid Index (SAI) is a number from -1,500 to 999,999 used to determine a student's eligibility for federal student aid, replacing Expected Family Contribution (EFC) starting in the 2024-25 aid year. SAI is calculated from FAFSA data on family income, assets, and household size, with a lower number indicating greater financial need and higher aid eligibility. SAI is not the final aid amount or what a family must pay.

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	ACPE Success Center offers education, career training, and financial aid guidance for Alaskans. Through Zoom, email, telephone, and in-person appointments and presentations, connect with Success Center staff to navigate and reach college and career training goals.
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 UAA.

Closing Comments



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Thank you for your time!



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