



Alaska Commission on  
Postsecondary Education

Alaska Student  
Loan Corporation

# UPDATE

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



**NATIONAL RECIPROCITY** 2  
Safeguarding Alaska's online students

**FED LOAN RATES GO TO MARKET WITH H.R. 1911** 3

Smarter Solutions for Students Act signed into law, federal student loan rates reset

**COMMENTS ON STUDENT LOANS** 3  
AK leaders and students weigh in

**REGULATION CHANGES** 4

- Out-of-state colleges prepare for changes
- Grant funds for small districts clarified
- New disclosures about distance education



**EXPANDING SUCCESS** 5  
**CENTER OUTREACH**

A second location, new branding and new approach to marketing – the Success Center expands



The ACPE Success Center opens a new location

**GET SMART ABOUT STUDENT LOANS** 7

Video series helps student consumers navigate financial choices

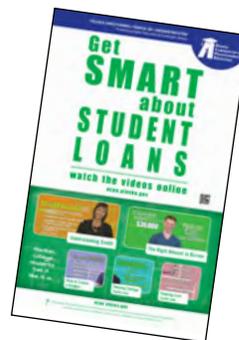


Page 8

**LATEST APS NUMBERS**  
2013 APS data in brief

**PAPERLESS BILLING**  
New borrower/cosigner options for account management

**INTER-AGENCY APS MEETING**  
Partners meet to focus on APS communications



Page 9

**WELCOMING NEW COMMISSIONERS**  
Jerry Covey  
Ray DePriest  
Andrew Lessig



Commissioner Jim Johnsen

**SPOTLIGHT ON NEW COMMISSION CHAIR**  
Johnsen takes on chair responsibilities

NEWS

FEATURES

BRIEFS

PEOPLE

BACK TO  
MAIN PAGE

**IT'S ESTIMATED  
THAT ABOUT SEVEN  
MILLION STUDENTS  
NATIONALLY TAKE  
ONLINE COURSES...  
BUT HOW CAN  
STUDENTS BE SURE  
ONLINE EDUCATION  
PROVIDES QUALITY  
CONTENT?**

## ALASKA PARTICIPATES IN A NATIONAL INSTITUTIONAL AUTHORIZATION RECIPROcity AGREEMENT

SARA – SAFEGUARDING DISTANCE-LEARNING AND STUDENTS TAKING  
ONLINE COURSES

As technology increasingly pervades the everyday lives of today's students, online courses are becoming an expected medium and resource for achieving higher education goals. It's estimated that about seven million students nationally take online courses. In Alaska, many students living in rural areas rely on distance courses as an accessible option. But how can students be sure online education provides quality content? Quality assessment of online education is about to become less complex and confusing as Alaska prepares to become part of the multi-state State Authorization Reciprocity Agreement (SARA).

Until now, it's been almost impossibly complex and time-consuming for states to authorize or monitor the many postsecondary institutions across the country that offer online courses across state boundaries. For those that try, it often comes at a significant expense, as every institution must be authorized based upon unique program content and delivery modules. With a grant from the Lumina Foundation, SARA establishes a reciprocal arrangement in the regulation of postsecondary distance courses with participation from all but two states in the U.S.

Alaska's participation in this interstate initiative has already been approved. "For Alaskan students, this means they not only have more consistent quality assurance as a consumer" says Stephanie

Butler, Director of Operations for the Alaska Commission on Postsecondary Education (ACPE) "but Alaskans will now have more educational options online that may make the difference for them to graduate on time and become part of the Alaskan workforce sooner".

To participate in SARA, all accredited, degree-granting institutions must first be authorized to operate in their home state. Currently, as Alaska's higher education agency, ACPE authorizes all postsecondary institutions in Alaska to operate. The exception is the University of Alaska, which is also state-run and, according to Butler, "receives its own complaints which are then handled by its own regulatory board". With SARA, authorization of UA will be modified slightly to include an appropriate level of oversight from ACPE.

Standard operating procedures and adequate common standards for authorization and other key requirements for SARA will be established through the combined effort of state authorizing organizations and the national and regional postsecondary organizations joining SARA in the coming months.

Over time, Butler expects that improved access to online education through SARA will help increase the college-going rate in Alaska, creating a better-educated workforce and new efficiencies in postsecondary education delivery in the process. ●

For more info visit:  
[wiche.edu/SARA](http://wiche.edu/SARA)



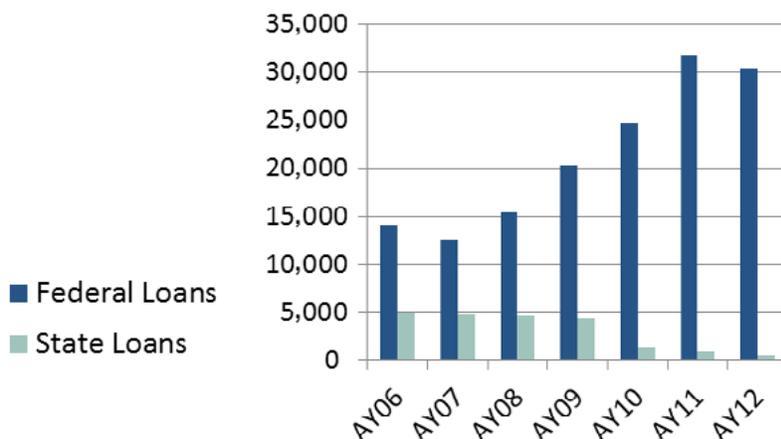
BACK TO  
MAIN PAGE

## FEDERAL STUDENT LOAN RATE RESET

THE SMARTER SOLUTIONS  
FOR STUDENTS ACT

On August 9, 2013, President Barack Obama signed H.R. 1911, the Smarter Solutions for Students Act, into law. This legislation ties all new federal student loans (except Perkins loans) to market-based interest rates, reducing year-to-year volatility and stabilizing federal student loan rates. Both the House and Senate showed bipartisan support for the final version of H.R. 1911 with identical bills. The change in rate formula will be retroactive to loans borrowed on or after July 1, 2013, and lowers Federal Stafford loan interest rates for undergraduates for this academic year (2013-14) from 6.8% to 3.86%, for graduates from 7.9% to 5.41%, and for parents' PLUS loans from 7.9% to 6.41%. These rates will be fixed for the life of the loans. Loans originated in future years will be tied to the 10-year treasury bill yield. Caps have been set for each loan to prevent student loans from becoming too expensive in the future. ●

Graph: HISTORICAL BORROWING – FEDERAL AND STATE STUDENT LOANS



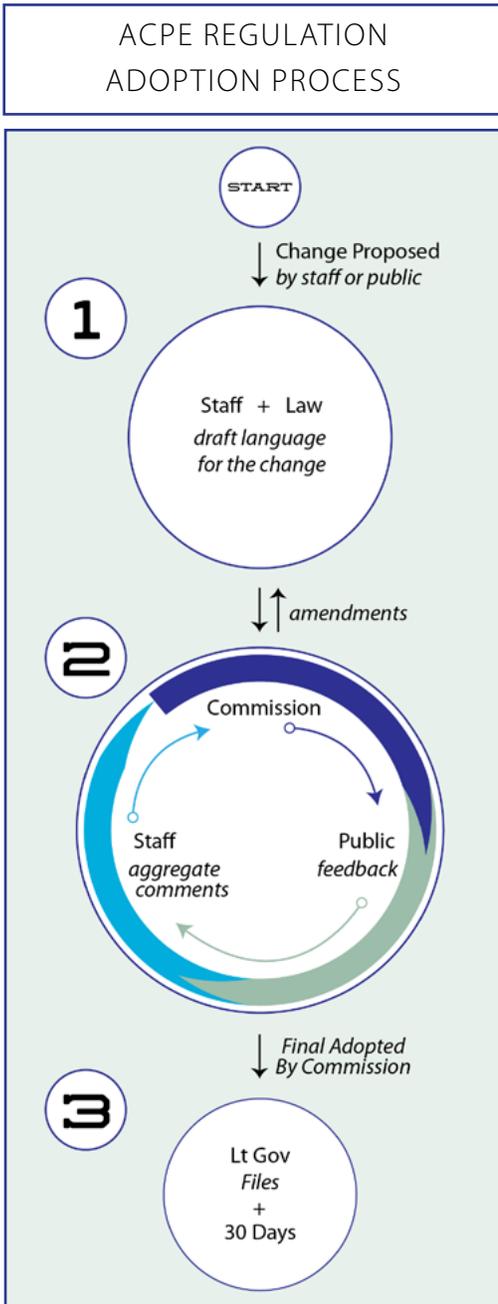
### WHAT FACTORS ARE IMPORTANT IN AN EDUCATION LOAN?

ALASKA'S LEADERSHIP AND STUDENTS GIVE THEIR OPINION ON ALASKA STUDENT LOANS

ACPE has commissioned the McDowell Group to perform a market survey in which students and state leaders respond to questions about factors that are important to them in an education loan program. Initial results from the student survey provides several interesting insights, including that the majority of students decide to attend college before entering high school, but generally apply for student loans no more than five months before classes begin; that interest rate, repayment option, and loan fees are the top three factors when selecting loans; and that there is significant confusion regarding differences between variable and fixed rate loans. ACPE management will use the results of the surveys to inform redesign discussion on the state loan program, including options to make programs more attractive and accessible to students, while also promoting student success. ●



BACK TO  
MAIN PAGE



## ACPE REGULATION CHANGES

### OUT-OF-STATE COLLEGES WITH AK CAMPUSES PREPARE FOR CHANGES

Institutional Authorization regulation changes approved by the Alaska Commission on Postsecondary on October 25th will bring changes to out-of-state colleges with campuses in Alaska. Previously, the three institutions affected - Wayland Baptist University, Embry Riddle Aeronautical University, and Central Texas College - have been exempt from authorization because of their status as branches of nationally or regionally-accredited out-of-state institutions. With the approved regulatory changes, all institutions are now required to seek authorization from the State of Alaska. The new authorization will protect students and consumers when complaints of violations are made, or in the event of an institution or branch closure. ●

### GRANT FUNDING FOR SMALL DISTRICT'S GRADS CLARIFIED

In October ACPE amended AlaskAdvantage Education Grant regulations clarifying the distribution of grant funds reserved for graduates from small districts under Alaska Statute 14.43.915(d). In order to benefit from the set-aside funds, eligible high school graduates applying for the grant must indicate eligibility by June 30th of the first year in which they apply for the grant. After July 1st of each year, any amount of reserved money remaining after grant awards have been made to all eligible applicants will be made available to other applicants who are eligible for the grant but not for the reserved funds. ●

### STUDENTS TO RECEIVE CLEAR DISCLOSURES ABOUT DISTANCE EDUCATION

In other action, the Commission also approved regulation changes to provide for additional clarity for students navigating among distance, in-person, and blended delivery programs. In the past, only programs wholly offered via distance had to be disclosed as such – now, institutions offering a program in which more than 20% of credit or clock hours are delivered through distance education must clearly disclose to students in program materials that it qualifies as a distance-delivered program. ●

NEWS

FEATURES

BRIEFS

PEOPLE

BACK TO  
MAIN PAGE

## THE ACPE SUCCESS CENTER – EXPANDING OUR (OUT)REACH

Greg Monrad, Alaska College & Career Advising Corps & Success Center Manager, cut the ribbon Friday, Nov. 8th

A SECOND LOCATION, A NEW LOOK AND A FRESH TAKE

**GIVEN ASD'S BUDGETARY CONTRACTION, WE RECOGNIZED THE NEED FOR MORE INVOLVEMENT TO SERVE THESE URBAN, LARGE POPULATION HIGH SCHOOLS THAT DO NOT HAVE ... CAREER GUIDES.**

– MISTY KLODT

The ACPE Success Center has officially opened the doors to its new service location at the UAA One Stop in Anchorage's University Mall. At an open house on November 8th – complete with a ribbon-cutting ceremony by the Anchorage Chamber of Commerce – students and advising staff from UAA and other institutions learned about the many services available to students at both Success Center locations.

The number of students served at the ACPE Success Center has increased gradually over the past years. Opening a second location, as well as other changes over the second half of 2013, are expected to have a more dramatic effect

on the number of students receiving help with career exploration, career training research, financial aid applications, scholarship searches, and college enrollment coaching. Coinciding with the opening of new location, ACPE kicked off an advertising campaign complete with new branding, new signage, and new promotional and informational materials. In an office restructure, the Completions & Transitions Supervisor, Misty Klodt, took on oversight of the Success Center at both locations and is already implementing positive change. By reserving early morning hours at the Dimond Mall location for appointments, the Success Center is reallocating



**BACK TO  
MAIN PAGE**



TOP: The new Success Center location inside the UAA One Stop. LEFT: Jessica Kronen, Rebekah Matrosova, Greg Monrad, Eric Pedersen of UAA, Esther Esbenshade, and Krystal Garrison cut the official ribbon. RIGHT: Greg Monrad mingles with the crowd at the official open house.

resources to provide more community workshops throughout the greater Anchorage area – an effective method to raise awareness of the walk-in one-on-one advising that is still available from 12 pm to 5 pm. “By having time in the mornings to better provide outreach, the Success Center will have a larger impact on the community and a stronger influence on PSE rates” says Klodt. Klodt added that the Success Center restructuring was timely after the Anchorage School District announced last year that they would no longer be able to provide Career Resource Centers (CRCs) in Anchorage high schools. “Given ASD’s budgetary contraction, we recognized the need for more involvement to serve these urban, large population high schools that do not have CRCs or Career Guides. This gives us the opportunity to reach out to those schools and provide the necessary workshops and advising needed.”

According to the ASD website, there are currently more than 30 schools in Anchorage with high school enrollment, including public, alternative, and charter schools. Through the grant-funded Alaska College & Career Advising Corps (ACAC), ACPE provides College and Career Guides who are placed in three of those Anchorage high schools - Bartlett, Service, and East. This leaves a large number of students without any assistance specific to college and career counseling. What’s most exciting for Klodt is that students will not have to go far for the help. “Staff now are able to get out of the office and go to the students, rather than just asking them to come to us. We now have time to ... provide events during the school day for students who would otherwise not have access”.

While the new strategies for the ACPE Success Center offer many benefits to traditional high school and college students, Klodt points out that the Success Center services are also available to adult learners, and welcomes all who need assistance navigating the college and career training process to stop in and visit one of the two locations now available. ●

**“STAFF NOW ARE ABLE TO GET OUT OF THE OFFICE AND GO TO THE STUDENTS, RATHER THAN JUST ASKING THEM TO COME TO US. WE NOW HAVE TIME TO ... PROVIDE EVENTS DURING THE SCHOOL DAY FOR STUDENTS WHO WOULD OTHERWISE NOT HAVE ACCESS”**

**– MISTY KLODT**

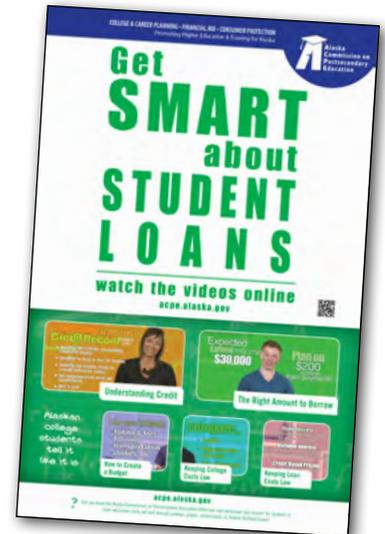


BACK TO MAIN PAGE

## MAKING FINANCIAL EDUCATION ACCESSIBLE

EDUCATING ALASKA STUDENTS TO MAKE SMARTER FINANCIAL DECISIONS FOR THEIR FUTURE

Rising college costs – and education debt loads - have made it essential for college- or training-bound students to become better informed about personal finance, and to make wise financial decisions relative to individual education goals. To promote this outcome, ACPE has developed a series of Financial Literacy videos. The five short videos: How to Create a Budget, Keeping College Costs Low, The Right Amount to Borrow, Knowing Your Credit, and Keeping Loan Costs Low are targeted to aspiring and current college students. The topics were selected with input from Alaska’s financial aid and student services professionals, who provided insights on students’ top financial questions and concerns. The video scripts were also vetted by and feature Alaska students. The ultimate goal of the videos is for students to help their peers make financial decisions before - not after - they are faced with big choices at the start of their adult lives. ●



Schools across Alaska received promotional posters to hang in the halls.



Anchorage student Ryan Haskins volunteered his time to help with the financial literacy video series. Haskins is pictured here in the video “The Right Amount to Borrow”.



NEWS

FEATURES

BRIEFS

PEOPLE

BACK TO  
MAIN PAGE**PROGRESS WITH THE ALASKA PERFORMANCE SCHOLARSHIP**

LATEST NUMBERS OFFER A LOOK TO THE FUTURE OF APS

An early glimpse of Alaska Performance Scholarship (APS) data is now available for the 2013 high school graduating class. According to the latest data, the graduating class of AY13 has the highest percentage of APS-eligible graduates in the scholarship's short history. Additionally these graduates earned higher award levels, and students at all levels are using the award more consistently. This reverses the pattern of the first two years when students eligible for the lower award levels were the ones most likely to make use of the APS. Overall APS usage by newly-eligible students for the fall semester of 2013 decreased compared to prior years. This is likely to increase marginally as ACPE receives more complete enrollment data from participating postsecondary institutions. ●



*The 2013 APS outcomes report is scheduled to be released in January of 2014. Visit [aps.alaska.gov](http://aps.alaska.gov) for the latest information.*

**PAPERLESS BILLING**

SAVING ONE TREE AT A TIME

On September 30, 2013, borrowers/cosigners received new billing statements with an improved layout and expanded account information. In addition, ACPE is now offers an option for paperless billing notification.

Borrowers and cosigners can elect to stop paper statements and instead receive an email alert that their statement is ready to view in their online account. To date, 1,318 borrowers have opted to receive statements electronically. ●

*Want to sign up for paperless billing? Visit [acpe.alaska.gov](http://acpe.alaska.gov)*

**APS INTER-AGENCY COMMUNICATIONS MEETING**

At the third annual inter-agency APS Communication meeting, leadership from the Alaska Dept. of Education and Early Development, UA Statewide, UAA, and UAS (which has recently taken on the Alaska Learning Network or AKLN, which makes APS-qualifying high school courses available statewide), the Governor's office and ACPE re-affirmed their commitment to continue to enhance effectiveness and sustainability of APS outreach and communication. Strategies identified at the meeting for further follow-up and development include: investigating methods (WorkKeys, SAT, ACT, or pre-tests scores) for early identification of and outreach to students on track for the APS; messaging to parents regarding Alaska institutions as quality options; and outreach to eligible students not taking advantage of the award, particularly those not known to be attending any postsecondary institution. ●

NEWS

FEATURES

BRIEFS

PEOPLE

BACK TO  
MAIN PAGE

## NEW COMMISSIONERS

ACPE ADDS NEW FACES



### **Jerry COVEY**

*Representative of the General Public*

Jerry Covey was appointed to the Commission by Governor Parnell in June 2013 as a representative of the general public. Mr. Covey is currently a managing partner for JSC Consulting, LLC. His extensive experience in K-12 education, both in teaching and administration, led to his appointment as Alaska's Commissioner of Education & Early Development from 1991-1995. His professional history includes tenures as teacher, counselor, principal and superintendent for various K-12 schools in both Michigan and the Northwest Arctic Borough School District in Alaska, and several years as Visiting Associate Professor of Education/Practitioner in Residence at the University of Alaska Southeast. He graduated from Central Michigan University with a baccalaureate in social studies and history and master's degree in guidance and counseling. He is active in a variety of community and professional organizations, leadership education, strategic plan development, facilitation for governing boards and organizations, leadership team development, collective bargaining, conflict resolution and communication training.

Term Expires March 2017



### **Ray DEPRIEST**

*Representative of Community College Advisory Bodies*

Ray DePriest was appointed to the Commission by Governor Parnell in July 2013 as a representative of community college advisory bodies for his service on the Mat Su College Advisory Council. Mr. DePriest is currently the Director of Career and Technical Education for the Matanuska Susitna Borough School District. His previous employment includes twenty years of various K-12 positions as an educator in the Matanuska Susitna Borough School District. He is also a small business owner of Rosenray's Alaskan Cuisine & Catering Company and DePriest Farms in Palmer. Mr. DePriest earned his baccalaureate in agricultural education from the Montana State University, and his master's in public school administration from the University of Alaska Anchorage.

Term Expires March 2017



### **Andrew LESSIG**

*Student Representative*

Andrew Lessig was appointed to the Commission by Governor Parnell in June 2013 to serve as the Student Representative. Mr. Lessig graduated from Poway High School in Poway, California, and enrolled in the University of Alaska Anchorage in 2012 to pursue a bachelor's degree in history.

Term Expires May 2015

### **Spotlight on New Commission Chair**

ACPE is pleased to welcome Jim Johnsen to his new role as Commission Chair. Johnsen, who was elected unanimously to the Chair role by the Commission, has demonstrated strong commitment to higher education policy and student success. The Commission looks forward to his leadership and expresses gratitude for his willingness to step up and follow outgoing chair Rebecca Huggins. Huggins' exemplary leadership of the Commission was met with resounding appreciation by the Commission and ACPE staff, who look forward to her continued service as Commissioner.



# Alaska Commission on Postsecondary Education

## Alaska Student Loan Corporation

# UPDATE

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



**Diane Barrans**  
*Executive Director/  
Executive Officer*  
ACPE/ASLC

### EDITOR

**Christina Campbell**  
*Marketing Specialist*

### LAYOUT/DESIGN

**Gretchen Weiss**  
*Publication Specialist*

### CONTRIBUTING STAFF

**Stephanie Butler**  
*Director of Operations*

**Cindee Brown-Mills**  
*Assistant Director, Financial Aid*

**Misty Klodt**  
*Transition & Completions  
Supervisor*

**Rebekah Matrosova**  
*Director of Outreach &  
Early Awareness*

**Rochelle Rogers**  
*Executive Assistant*

### IMPORTANT DATES:

#### Commission Meetings

- Thursday, January 9, 2014 - Anchorage
- Monday, March 31, 2014 - Juneau
- Tuesday, July 22, 2014 - Anchorage
- Thursday, October 23, 2014 - Anchorage

THE ALASKA COMMISSION ON POSTSECONDARY EDUCATION, FUNDED BY THE ALASKA STUDENT LOAN CORPORATION, PROMOTES ACCESS TO AND SUCCESS IN EDUCATION AND CAREER TRAINING BEYOND HIGH SCHOOL.

THE COMMISSION PROVIDES:

- programs creating early awareness of the importance of preparing for higher education success
- education planning tools and resources
- advocacy and support for postsecondary participation in Alaska
- financial aid for college and career training
- education consumer protection through institutional authorization and complaint investigation

## ACPE.alaska.gov

PO Box 110505 Juneau, Alaska 99811-0505 | Executive Offices: (907) 465-6740 | Customer Call Center: (800) 441-2962

While primarily distributed electronically, ACPE Update is available in paper format upon request.

Auxiliary aids and services available upon request to individuals with disabilities