

***Alaska Education
Leadership Survey***

Prepared for:

**Alaska Commission on
Postsecondary Education**

September 2017



Alaska Education Leadership Survey

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Postsecondary Education**

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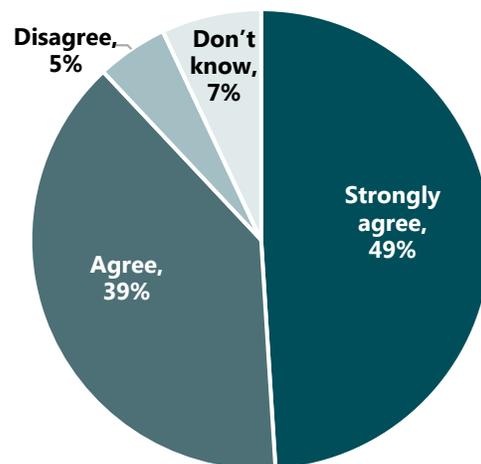
Executive Summary

The Alaska Commission on Postsecondary Education (ACPE) contracted with McDowell Group to conduct an online survey of Alaska education leaders. As part of strategic planning, ACPE regularly reviews programs and services, including seeking stakeholder feedback. The specific goal of this survey was to solicit policy-maker and leadership stakeholder input on the importance of and support for the Alaska education loan programs and specific loan terms and conditions. A total of 220 Alaska education leaders were invited to participate in the survey, including legislators, members of various education-related boards and commissions, school superintendents, and postsecondary education leaders. Eighty-two surveys were completed, for a response rate of 37 percent. Survey results are not statistically representative of any particular group, but they do show the perspective of a large number of Alaska leaders invested in ensuring that Alaska students have access to the best possible loan services and programs. Following are key findings from the survey.

Support for State Education Loan Program

Eighty-eight percent of respondents agreed with the statement “A state education loan program is essential for Alaska,” including 49 percent that strongly agreed and 39 percent that agreed. Just 5 percent disagreed, and zero respondents strongly disagreed.

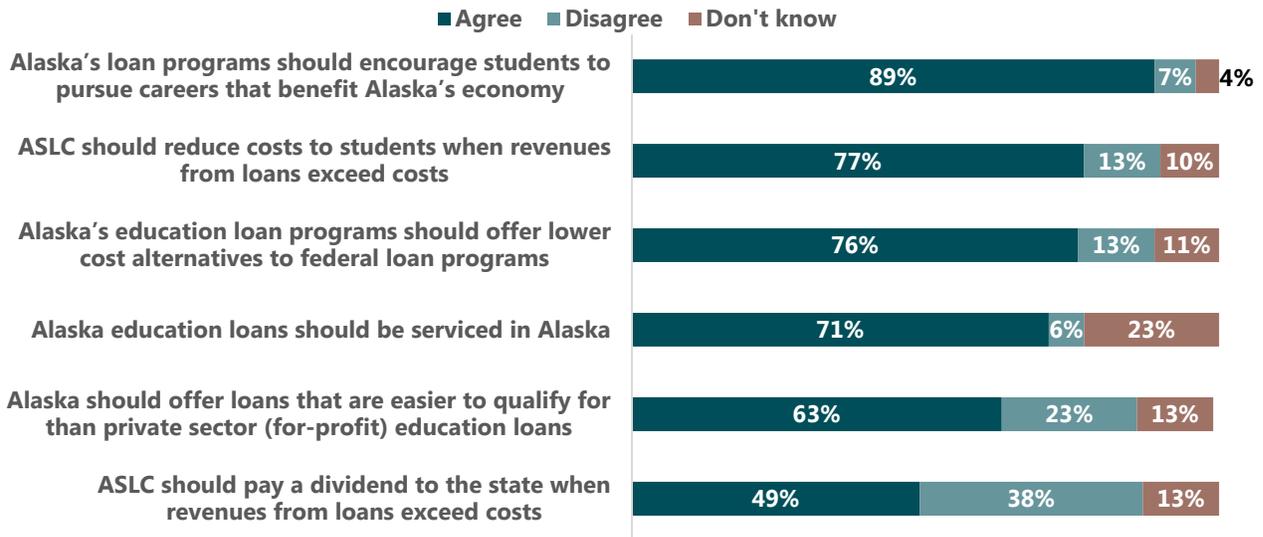
Agree/Disagree: “A state education loan program is essential for Alaska.”



Agreement with Student Loan Statements

Respondents were asked to rate their level of agreement with six statements regarding Alaska student loan policy. The statement with the strongest agreement was *Alaska's loan programs should encourage students to pursue careers that benefit Alaska's economy*, with 89 percent agreeing and 7 percent disagreeing. The statement with the lowest level of agreement was *ASLC [Alaska Student Loan Corporation] should pay a dividend to the state when revenues from loans exceed costs*, with 49 percent agreeing and 38 percent disagreeing. The statement with the highest number of "don't know" responses was *Alaska education loans should be serviced in Alaska* (23 percent didn't know).

Do you agree or disagree with the following statements?

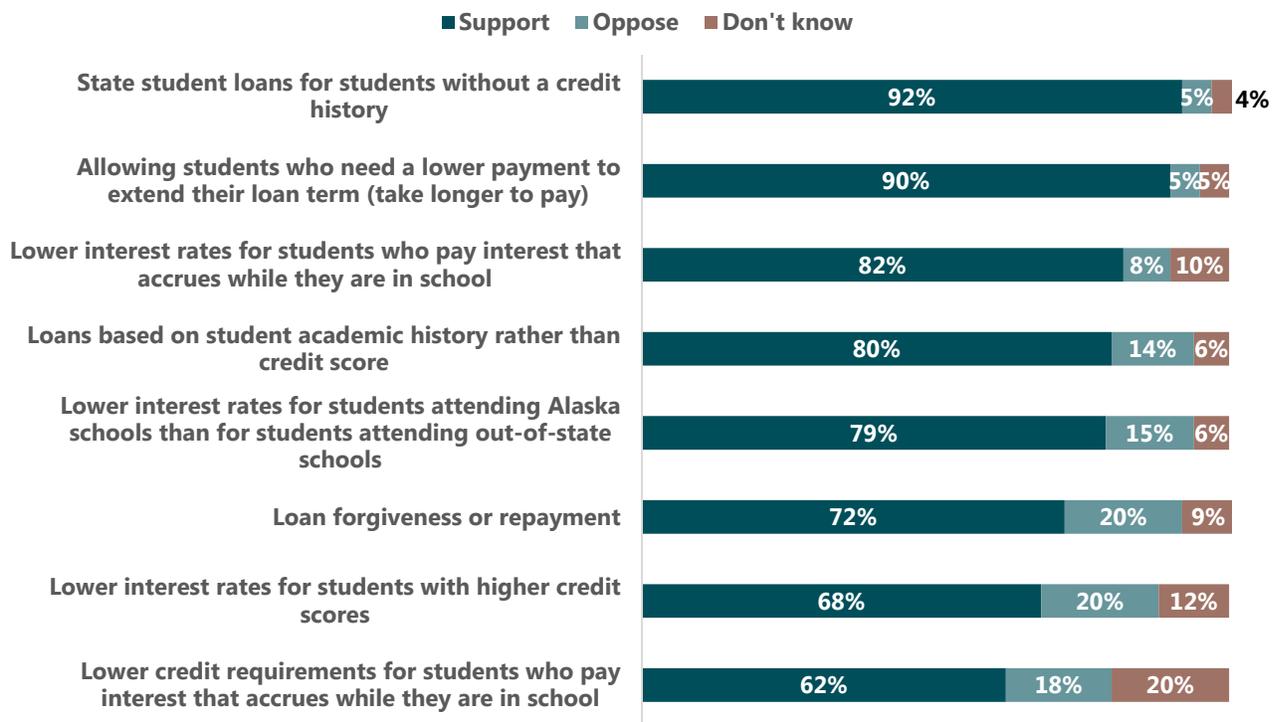


Note: "Agree" includes "Strongly agree" responses; "Disagree" includes "Strongly disagree" responses. Rows may not add to 100 percent due to rounding.

Support for Various Student Loan Conditions

Respondents were asked to indicate support or opposition to various student loan conditions. Each condition was supported by a majority of respondents. The strongest support was for *State student loans for students without a credit history* (92 percent supported), while the weakest support was for *Lower credit requirements for students who pay interest that accrues while they are in school* (62 percent). This last condition also had the highest percentage of “don’t know” responses (20 percent).

Please indicate whether you support or oppose the following loan conditions.



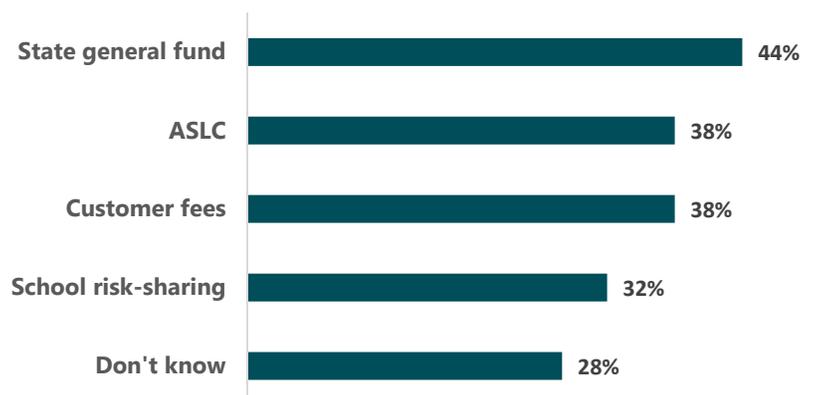
Note: “Support” includes “Strongly support” responses; “Oppose” includes “Strongly oppose” responses. Rows may not add to 100 percent due to “Don’t know” answers.

Funding Sources

When asked for appropriate methods of funding a new education loan program, the most popular sources was the State general fund (44 percent), followed by ASLC (38 percent), customer fees (38 percent), and school risk-sharing (32 percent). Over one-quarter of respondents said they didn’t know.

If a new education loan program is introduced, what would be appropriate ways to fund it?

Multiple answers allowed



Introduction and Methodology

The Alaska Commission on Postsecondary Education (ACPE) contracted with McDowell Group to survey postsecondary education leaders involved in forming Alaska's education loan policy. Topics covered by the survey included familiarity with ACPE programs and services, importance of these programs and services, and support for a variety of funding options. The survey instrument is included as Appendix B.

A total of 220 Alaska education leaders were invited to participate in the survey, including members of the following groups of individuals:

- Alaska State Legislators
- Governor Walker's cabinet
- University of Alaska Board of Regents
- Alaska Student Loan Corporation leadership
- Alaska Commission on Postsecondary Education commissioners
- Alaska State Board of Education
- Alaska school district superintendents
- ANCSA (Alaska Native Claims Settlement Act) Education Consortium
- Alaska Process Industry Careers Consortium Board of Directors
- Leadership of other Alaska postsecondary institutions, including Alaska Pacific University, Alaska Career College, Illisagvik College, Alaska Vocational and Technical Center (AVTEC), and Alaska Christian College.

A personalized email with a link to the online survey was sent by ACPE Executive Director Stephanie Butler on July 20, 2017. A series of three email reminders was sent to non-respondents, and the survey was closed on August 15, 2017. A total of 82 surveys were completed, for a response rate of 37 percent.

The completed sample included 21 school district superintendents, 18 members of a board or commission, 14 legislators, 13 leaders at postsecondary or workforce training institutions, 10 state government officials, three individuals identifying as business/industry representatives, and three other respondents.

The results presented on the following pages are not intended to be representative of any particular population. The survey was not conducted on a random basis, and there may have been self-selection bias. (That is, those who responded might be different from non-respondents; they might have a higher interest in education loans, for example.) However, the results do illustrate the opinions of a particular group of leaders and policy-makers with the power to effect change in the state's loan practices.

This survey is similar to one conducted by McDowell Group in 2013, also of education leaders. The results are not directly comparable, however, because the composition of respondents changed for the 2017 survey. For example, school superintendents were included in the 2017 sample, and represented the largest percentage of respondents; they were not included in the 2013 sample. The 2013 sample's largest respondent group was postsecondary institution leaders/administrators at 30 percent, while they represented only 13 percent of the 2017 sample. Because responses tended to differ depending on the role of the respondent, this report does not compare the results of the two studies.

Leadership Type

Respondents were asked to place themselves within one of eight leadership categories. The most common response was school superintendent (26 percent), followed by member of a board or commission (22 percent), legislator (17 percent), leader/administrator at a postsecondary institution (13 percent), and government official (12 percent). Relatively few respondents identified as a business/industry representative (4 percent) or leader/administrator at a workforce training organization (2 percent).

Some differences in responses among these groups are pointed out in the subsequent analysis. Because of the small sample size of each group, these differences should be viewed with caution.

Table 1. Which of the following best describes you?

n=82	Respondents	% of Total
School superintendent	21	26
Member of a board or commission	18	22
Legislator	14	17
Leader or administrator at a postsecondary institution	11	13
Government official	10	12
Business/Industry representative	3	4
Leader or administrator at workforce training organization	2	2
Other	3	4

Familiarity with ACPE Programs

Over two-thirds of respondents (68 percent) reported being very familiar with the Alaska Performance Scholarship. Another 27 percent were somewhat familiar with APS, and only 5 percent were unfamiliar with the scholarship program.

Other ACPE programs and services with high levels of familiarity included the Alaska Career Information System (35 percent very familiar and 45 percent somewhat familiar) and Alaska Supplemental Education Loans (23 percent very familiar and 60 percent somewhat familiar).

Programs and services that were least familiar to Alaska education leaders surveyed included Family Education Loans (51 percent unfamiliar) and Education Consumer Protection (48 percent unfamiliar).

Familiarity with ACPE programs and services varied by type of education leader. Legislators were less likely than others to be familiar with the Alaska Career Information System, whereas school superintendents were less likely than other groups to be familiar with Alaska Education Grants, Alaska Supplemental Education Loans, and Education Consumer Protection.

Table 2. How familiar are you with the following ACPE-administered programs and services? (%)

n=82	Very Familiar	Somewhat Familiar	Unfamiliar	Don't know
Alaska Performance Scholarships (APS)	68	27	5	-
Alaska Career Information System (AKCIS)	35	45	20	-
Alaska Education Grants (AEG)	26	39	35	-
Alaska Supplemental Education Loan (student loan)	23	60	16	1
Alaska College and Career Advising Corps	16	41	41	1
Education Consumer Protection (institutional authorization)	15	33	48	5
Education Research and Policy Analysis	15	48	35	2
Family Education Loan (loan to parents, grandparents or spouses of students)	7	39	51	2
Alaska Refi (education loan refinancing)	6	50	43	1

Importance of ACPE Programs

Respondents clearly considered ACPE’s program and services important. Each of ACPE’s programs and services was rated as very important or somewhat important by over 85 percent of respondents.

The programs most likely to be rated as very important included the Alaska Performance Scholarship (73 percent), Alaska Supplemental Education Loan (71 percent) and Alaska Education Grants (66 percent). Over half of respondents rated Education Consumer Protection, Education Research and Policy Analysis, Alaska Refi, and Family Education Loans as very important.

It should be noted that respondents were provided a one sentence description of each program. Compared to the previous question, much lower percentages of those surveyed reported “Don’t Know” responses to this question – presumably because of these descriptions.

Government officials and leaders at Alaska postsecondary institutions tended to rate ACPE programs the highest. Legislators and school superintendents also rated the programs highly, though not at as high as others.

Table 3. How important do you feel these programs and services are for Alaska residents? (%)

n=82	Very Important	Somewhat Important	Not Important	Don’t know
Alaska Performance Scholarships (APS)	73	21	2	4
Alaska Supplemental Education Loan (student loan)	71	24	-	5
Alaska Education Grants (AEG)	66	27	2	5
Education Consumer Protection (institutional authorization)	61	27	2	10
Education Research and Policy Analysis	59	33	5	4
Alaska Refi (education loan refinancing)	56	34	1	9
Family Education Loan (loan to parents, grandparents or spouses of students)	50	37	2	11
Alaska Career Information System (AKCIS)	46	48	4	2
Alaska College and Career Advising Corps	44	48	4	5

State of Alaska Loan Program

Following questions about specific ACPE programs, respondents were asked about the importance of a state education loan program in general. Eighty-eight percent of respondents agreed with the statement “A state education loan program is essential for Alaska,” including 49 percent that strongly agreed and 39 percent that agreed.

Table 4. Do you agree or disagree with the following statement? (%)

n=82	Strongly Agree	Agree	Disagree	Strongly Disagree	Don't know
A state education loan program is essential for Alaska	49	39	5	-	7

Furthermore, respondents were asked about potential components of an Alaska state loan program, and asked to what degree they agreed or disagreed that these components should be included in such a program.

All components mentioned received high levels of support for inclusion, including over 70 percent net agreement (agree and strongly agree combined). Areas with the highest levels of strong agreement were “a loan to students to pay for their higher education” (61 percent strongly agreed) and “A subsidized loan program to support student in postsecondary programs that fill high-need jobs in Alaska” (51 percent strongly agreed).

Legislators were more likely than other respondents to disagree that an Alaska state loan program should include a loan program for students going into high-need jobs (43 percent disagreed with inclusion of this program, compared to less than 5 percent of other respondents).

Table 5. An Alaska state loan program should include the following: (%)

n=82	Strongly Agree	Agree	NET AGREE	Disagree	Strongly Disagree	Don't know
A loan to students to pay for their higher education	61	38	99	-	-	1
A subsidized loan program to support students in postsecondary programs that fill high-need jobs in Alaska	51	34	85	10	-	5
A loan to refinance federal, state, and private loads into one loan, serviced in Alaska	38	45	83	6	1	10
A loan for family members paying for a student's higher education	33	50	83	9	-	9
A credit-builder loan for students with little or no credit history	32	38	70	17	1	12

Respondents were also asked if there are additional loan programs or program features they would support or recommend other than those listed. Fifteen percent of respondents said yes and were then asked to describe the additional program feature they would recommend or support. By far the most frequently mentioned addition was loan forgiveness for students working/living in Alaska. A full list of open-ended responses to this question are included in Appendix A.

FUNDING FOR STATE EDUCATION LOAN PROGRAM

When asked about appropriate ways to fund a state education loan program, if a new one is introduced, the most common funding source identified was state general fund (44 percent), followed by Alaska Student Loan Corporation or ASLC (38 percent), customer fees (38 percent), and school risk-sharing (32 percent). Results total to more than 100 percent, as multiple answers were allowed.

School superintendents were less likely to have an opinion on this question, with 48 percent of them answering “Don’t know” compared to 30 percent or less of other respondents.

Table 6. If a new education loan program is introduced, what would be appropriate ways to fund it?
multiple answers allowed

n=82	% of Total
State general fund	44
ASLC	38
Customer fees	38
School risk-sharing	32
Don't know	28

Levels of Agreement Regarding Education Loan Program Statements

Among various statements regarding Alaska education loan programs, the one with the highest levels of agreement was “Alaska’s loan programs should encourage students to pursue careers that benefit Alaska’s economy.” Eighty-nine percent of respondents agreed or strongly agreed with this statement.

Roughly two-thirds or more of respondents agreed or strongly agreed with other statements, with the exception of “ASLC should pay a dividend to the state when revenues from loans exceed costs.” Only 15 percent of respondents strongly agreed with this statement, 34 percent agreed, and 27 percent disagreed.

Table 7. Do you agree or disagree with the following statements? (%)

n=82	Strongly Agree	Agree	Disagree	Strongly Disagree	Don't know
Alaska’s loan programs should encourage students to pursue careers that benefit Alaska’s economy	45	44	6	1	4
Alaska education loans should be serviced in Alaska	45	26	6	-	23
ASLC should reduce costs to students when revenues from loans exceed costs	38	39	11	2	10
Alaska’s education loan programs should offer lower cost alternatives to federal loan programs	38	38	12	1	11
Alaska should offer loans that are easier to qualify for than private sector (for-profit) education loans	33	30	22	1	13
ASLC should pay a dividend to the state when revenues from loans exceed costs	15	34	27	11	13

Perception of ASLC Loans

ASLC loan interest rates were perceived as about the same compared to other education loans by 27 percent of respondents. Slightly more thought they were better (17 percent) compared to worse (11 percent). Nearly half chose the “Don’t know” option for this question.

Table 8. Do you believe interest rates for ASLC loans are better, worse, or about the same compared to other education loans?

n=82	% of Total
Better	17
About the same	27
Worse	11
Don't know	45

Respondents were more likely to say ASLC loans are easier to qualify for than other education loans. Eighteen percent said they were easier, 35 percent said about the same, and only 2 percent said harder. There was also a high percentage (44 percent) of don’t know responses for this question.

Table 9. Do you believe interest rates for ASLC loans are easier or harder to qualify for than other education loans?

n=82	% of Total
Easier	18
About the same	35
Harder	2
Don't know	44

Support for Specific Loan Conditions

The survey included a section gauging support for various specific loan conditions. More than three in five respondents supported or strongly supported all of the conditions. The highest levels of support were found for “State student loans for students without a credit history” (92 percent net support) and “Allowing students who need a lower payment to extend their loan term” (90 percent net support).

Between 14 and 20 percent of respondents opposed five of the loan conditions, with the highest levels of opposition for loan forgiveness and lower interest rates for students with higher credit scores (20 percent oppose or strongly oppose).

Table 10. Please indicate whether you support or oppose the following loan conditions. (%)

n=82	Strongly Support	Support	NET SUPPORT	Oppose	Strongly Oppose	Don't know
State student loans for students without a credit history	27	65	92	4	1	4
Allowing students who need a lower payment to extend their loan term (take longer to pay)	24	66	90	5	-	5
Lower interest rates for students who pay interest that accrues while they are in school	28	54	82	7	1	10
Loans based on student academic history rather than credit score	23	57	80	10	4	6
Lower interest rates for students attending Alaska schools than for students attending out-of-state schools	38	41	79	10	5	6
Loan forgiveness or repayment	37	35	72	15	5	9
Lower interest rates for students with higher credit scores	22	46	68	16	4	12
Lower credit requirements for students who pay interest that accrues while they are in school	23	39	62	13	5	20

Funding for Specific Loan Conditions

Those that supported specific loan conditions were asked to identify appropriate ways to fund these conditions. Alaska Student Loan Corporation was consistently the most identified source, followed by State General Funds and then by School Risk-Sharing.

For two loan conditions, the option of passing costs on to students was listed as an option. This option was selected by fewer respondents than ALSC and State General Funds, but was selected at comparable rates to School Risk-Sharing.

Responses add to more than 100 percent because multiple answers were allowed.

Table 11. What would be appropriate ways to fund these conditions? (%)

*Base: indicated support for specific loan condition
(multiple answers allowed)*

	ALSC	School Risk-Sharing	State General Funds	Student Should Bear Cost	Other/Don't Know
Lower interest rates for students attending Alaska schools than for students attending out-of-state schools (n=64)	64	23	47	not an option	20
Loan forgiveness or repayment (n=59)*	51	20	46	not an option	31
Lower interest rates for students who pay interest that accrues while they are in school (n=66)	77	18	36	not an option	18
Loans based on student academic history rather than credit score (n=66)	71	33	32	not an option	18
Lower interest rates for students with higher credit scores (n=56)	75	21	34	not an option	21
State student loans for students without a credit history (n=75)	59	27	28	27	24
Lower credit requirements for students who pay interest that accrues while they are in school (n=51)	75	20	37	20	14

Note: For last two conditions only, the option of students bearing the cost (such as through a higher interest rate or loan insurance fee) was asked.

*ALSC is not able to fund loan forgiveness.

Funding for Specific ACPE Program Costs

When asked about appropriate funding sources to cover all or part of a series of specific program-related costs, respondents were generally most likely to choose the Alaska Student Loan Corporation, followed by State General Funds. The exception was funding for the Alaska Career Information Center: a higher proportion of respondents considered State General Funds appropriate for this program, followed by ASLC.

Alaska Higher Education Investment Fund (AHEIF) and Customer Fees or Payments were less likely to be considered appropriate than the sources described above, but were still considered appropriated by 14 to 30 percent of respondents, depending on the program.

Respondents were also provided the option to say a specific program should be defunded/discontinued rather than choosing a funding source. However, less than 10 percent of respondents chose this option for any specific program or program-related cost.

Responses add to more than 100 percent because multiple answers were allowed.

As with previous questions on funding, school superintendents were more likely to answer “Don’t know” than other respondents to these questions.

Table 12. What funding sources would you consider appropriate to cover all or part of the program-related costs? (%)
(multiple answers allowed)

n=81	ASLC	State General Fund	AHEIF	Customer Fees or Payments	Defund/Discontinue	Don't Know
APS administration (awards to students funded by AHEIF)	38	36	30	21	2	30
AEG administration (awards to students funded by AHEIF)	41	26	30	14	6	31
Education Research and Policy Analysis	37	35	18	20	5	29
Alaska College and Career Advising Corps	38	26	21	24	9	31
Alaska Career Information System (AKCIS)	29	40	15	16	4	32
Education Consumer Protection (institutional authorization)	34	29	15	22	2	32

Learning from Survey

Lastly, respondents were asked if they learned anything about the Alaska Student Loan Corporation from the survey. The vast majority (70 percent) indicated that they did.

Table 13. Did you learn anything new about the Alaska Student Loan Corporation in this survey?

n=82	% of Total
Yes	70
No	30

Appendix A: Open-Ended Survey Responses

Do you have any comments to add? [after the question "Do you agree or disagree with the following statement? A state education loan program is essential for Alaska."]

- A loan program to support Alaska students receive a cost effective education helps the economy in the long term. While the program may have costs, those likely are small compared to the dividends in improved economic condition of those who receive loans - especially if those graduates stay/return.
- A student loan program is a benefit to Alaska's students, parents and communities.
- A well-educated populous, whether it be via college, voc-ed, or other continuing education after high school, benefits the state. A state education loan program is truly essential!
- Education and training, post high school, is critical for economic success in today's world - and it's expensive. A state education loan program helps more citizens the education and training necessary to get and keep a high paying job.
- Forgiveness element available in 1980's should be reconsidered. Perhaps not as generous but at a level that would incent students to live/work in Alaska after attain degree.
- Higher ed is extremely expensive and Alaska needs well educated citizens.
- I agree, but also would make sure that the program that the student is borrowing for is appropriately priced so they can actually pay back the loan once employed in the field of study.
- I feel it's important but is it essential? Difficult to know.
- Keeping students engaged in their education is critical to Alaska's future.
- Perhaps a better policy stance would be: Alaskans agree that the financial sector is best suited to provide loan programs, including education loans. The state reserves the right to temporarily address any gaps in education loan programs with its own program while it works with the financial sector to close the gaps.
- Secondary education should be affordable for families.
- Since the legislators can't figure out a budget, it seems adding something to it would confuse them even more. Loans aren't the best way for young people to pay for education. Loan pay backs don't do well in the United States.
- Students should have access to a variety of sources to help fund a post-secondary education - their own savings, help from family, scholarships and loans. A state education loan - especially one that offers state residents benefits (i.e. - lower rates or other incentives) should be one of those options.
- The Alaska Performance Scholarship was a great tool to keep students in state to attend our Universities, i do not understand why the legislature has abandoned this program simply because they could not work on a revenue source for the state as grown adults, and come to some sort of a compromise, but rather the party lines were more important! Very disheartening. Perhaps we might have to reduce funding for the program etc. I get that cuts have to be made but how the legislature handled the budget was simply not acceptable to me as an Alaskan citizen.
- The UA system does not provide degrees in all areas, and a number of high achieving students desire to attend school either with a specific specialty area (e.g., music) or I have noticed that a number of students attend a college/university that their parents attended. Consequently, a number of Alaskans will need to travel to attend school, which is a costly proposition. For example, I attended a doctoral program out of state and had to fly five times a year to LA, Boston, London, or Washington, D.C. Another person in my doctoral cohort was flying in from Germany and it always cost me more money and time to get to our class location than my cohort member. We want our students to feel connected to Alaska even if they leave for higher education, and the Alaska education loan program helps to keep students connected and hopefully return to Alaska with their degree to help us keep Alaska growing strong.
- Until the question of tuition-free post-secondary education is resolved, states need to support higher education candidates.
- While student scholarship programs are far more effective and much preferable, state education loans are an important stopgap.
- With the cost of college education rising across the country, resources to fund education is critical

Please describe any other education loan program(s) you would support or recommend.

- Alaska Performance Scholarship
- Forgiveness programs for students who stay in Alaska and fulfill an obligation to the state.
- I am aware that loan forgiveness programs, in specific fields, has been less than successful - but I wish some kind of forgiveness program - perhaps with different parameters - would be explored. Some fields in Alaska are desperate for qualified employees and I would love to see Alaskans get these jobs.
- I believe it is important to have loan forgiveness programs for students going into high-demand fields, such as education or medicine.
- I believe the current APS is extremely important, and don't see it listed. I understand the corporation does not pay for this, and it is from other state funds, but this program is a way to help all students who strive to perform at different levels in high schools, and keeps students in Alaska, improving the economic condition of the state.
- I received my Bachelors in Education using the Alaska Teacher Scholarship-Loan. This was extremely important part of making my journey into education possible. Any loans that are tied to a service/repayment model increasing how many professionals we have in high-need areas would benefit the state of Alaska.
- Loan forgiveness program; Comprehensive loans - that cover all costs of some one-year certificate programs - this might encourage students to seek one-year certificates in areas that full Alaska workforce needs.
- Loan forgiveness feature (see prior note) should be reconsidered to incent bright minds with completed degrees to live/work in Alaska.
- Loan forgiveness for teachers accepting positions in rural Alaska for three consecutive years.
- Special grants to reduce cost of 'community college' awards
- Teacher training needs additional assistance.
- While it is not specifically a loan program, I would like to see loans tied to programs such as "copilot" where students are monitored by counselors - a missed class or poor grade triggers a personal contact. We are doing a lot to get kids to post-secondary, but are we doing enough to keep them there?

Please share any other comments you would like to offer regarding Alaska education loans.

- It's crucial that Alaska have a well-educated population.
- My concern is that young people have been pushed into college these past 10-20 years, incurred massive debt, then been unable to secure jobs to adequately repay debt. Meanwhile, trades have suffered from a lack of qualified workers. A better method is needed for establishing if a student is a candidate for a higher level degree, or if a trades based education is a better fit for that individual student. Ability to repay should always be a top priority, and that means there needs to be jobs in the pipeline for that particular career/education choice.
- Obviously based on what was asked I have a great deal to learn. Some of the options presented can't be answered without more information.
- Part of my concern includes those folks that do not complete their studies nor do they repay their loans. Where is the conversation regarding any degree of accountability?
- Thank you for the opportunity to participate.
- There should be significant effort made to close gaps for first generation post-secondary students. A concerted FAFSA effort should be made statewide, then programs put in place to support last dollar needs for first generation students, including increased effort to guide them through graduation.
- When I finished school, my Alaska student loan rate (which I could not consolidate) was far higher than my federal consolidated loan rate. I also hated how it was variable every year, which was difficult to handle financially. Truthfully, I was disappointed in the state program, and do hope that improvements are made to make it more fair for students. I also think we do a disservice to students when we emphasize loans for college, and do not emphasize/encourage loans for CTE and other postsecondary education programs- which often have higher wages and better outcomes than college programs.
- Without seeing an analysis of how successful ASLC is in balancing the budget, how successful students are (dropouts etc) and how many default on their loans it is hard to answer these questions or support this and additional loan programs.

Appendix B: Survey Instrument

NOTE: Survey was conducted online. Instrument below is provided for reference.

1. Which of the following best describes you?

- Legislator
- Government official
- Leader or administrator at a postsecondary institution
- Leader or administrator at a workforce training organization
- Member of a board or commission
- Business/Industry representative
- School superintendent
- Other

2. How familiar are you with the following ACPE-administered programs and services?

	Very familiar	Somewhat familiar	Unfamiliar	Don't know
Alaska Supplemental Education Loan (Student loan)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Family Education Loan (Loan to parents, grandparents or spouses of students)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Alaska Refi (Education loan refinancing)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Alaska Performance Scholarship (APS)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Alaska Education Grant (AEG)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Education Research and Policy Analysis	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Alaska College and Career Advising Corps	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Alaska Career Information System (AKCIS)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Education Consumer Protection (Institutional authorization)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

3. How important do you feel these programs and services are for Alaska residents?

	Very important	Somewhat important	Unimportant	Don't know

<p>Alaska Supplemental Education Loan Student loans to cover higher education costs not met by grants, scholarships, and federal aid.</p>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<p>Family Education Loan Loans taken out by a student's family members on behalf of the student to help cover education costs</p>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<p>Alaska Refi Loans available to Alaska residents to refinance their student loan debt, regardless of lender.</p>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<p>Alaska Performance Scholarships (APS) Merit-based aid for Alaska high school graduates who meet certain academic criteria and enroll in Alaska institutions.</p>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<p>Alaska Education Grants (AEG) Grants to Alaskans based on financial need and enrollment in Alaska institutions.</p>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<p>Education Research and Policy Analysis Reports on program outcomes and information to inform policy-maker and stakeholder decision-making.</p>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<p>Alaska College and Career Advising Corps Recent college graduates placed in high schools to support students' postsecondary planning and preparation.</p>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<p>Alaska Career Information System (AKCIS) Online, interactive career and education planning tools customized to Alaska.</p>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<p>Education Consumer Protection (institutional authorization) Administration of Alaska law to ensure postsecondary education programs meet minimum standards for financial soundness, ethical business practices, education program quality, and administrative capacity.</p>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

4. Do you agree or disagree with the following statement? A state education loan program is essential for Alaska.

- Strongly agree Agree Disagree Strongly disagree Don't know

4a. Do you have any comments to add? _____

5. An Alaska state loan program should include the following:

	Strongly Agree	Agree	Disagree	Strongly Disagree	Don't Know
A loan to students to pay for their higher education	<input type="radio"/>				
A loan for family members paying for a student's higher education	<input type="radio"/>				
A loan to refinance federal, state and private loans into one loan, serviced in Alaska	<input type="radio"/>				
A credit-builder loan for students with little or no credit history	<input type="radio"/>				
A subsidized loan program to support students in postsecondary programs that fill high-need jobs in Alaska.	<input type="radio"/>				

6. Are there additional education loan programs or program features you would support or recommend that are not listed?

- Yes Not at this time

[If "Yes" to Question 6, move to Question 7. If "Not at this time" to Question 6, move to Question 8.]

7. Please describe other education loan program(s) you would support or recommend.

8. If a new education loan program is introduced, what would be appropriate ways to fund it? (Check all that apply)

- State General Fund
- ASLC
- School risk-sharing (Schools would cover the costs of higher risk investments in student success)
- Customer fees
- Don't know

9. Do you agree or disagree with the following statements?

	Strongly Agree	Agree	Disagree	Strongly Disagree	Don't Know
Alaska's education loan programs should offer lower cost alternatives to federal loan programs.	<input type="radio"/>				
Alaska should offer loans that are easier to qualify for than private sector (for-profit) education loans.	<input type="radio"/>				
Alaska's loan programs should encourage students to pursue careers that benefit Alaska's economy.	<input type="radio"/>				
Alaska education loans should be serviced in Alaska.	<input type="radio"/>				
ASLC should reduce costs to students when revenues from loans exceed costs.	<input type="radio"/>				
ASLC should pay a dividend to the state when revenues from loans exceed costs.	<input type="radio"/>				

10. Do you believe interest rates for ASLC loans are better, worse, or about the same compared to other education loans?

- Better Worse About the same Don't know

11. Do you believe ASLC loans are easier or harder to qualify for than other education loans?

- Easier Harder About the same Don't know

12. Please indicate whether you support or oppose the following loan conditions.

	Strongly Support	Support	Oppose	Strongly Oppose	Don't know
State student loans for students without a credit history	<input type="radio"/>				
Loans based on student academic history rather than credit score	<input type="radio"/>				
Lower interest rates for students attending Alaska schools than for students attending out-of-state schools	<input type="radio"/>				
Lower interest rates for students with higher credit scores	<input type="radio"/>				
Allowing students who need a lower payment to extend their loan term (take longer to repay)	<input type="radio"/>				
Lower interest rates for students who pay interest that accrues while they are in school	<input type="radio"/>				
Lower credit requirements for students who pay interest that accrues while they are in school	<input type="radio"/>				
Loan forgiveness or repayment	<input type="radio"/>				

[If indicated "Support" to Question 12 for any option, ask Question 13. If not, ask 14.]

13. You indicated your support for the following loan program conditions. What would be appropriate ways to fund these conditions? Please check all that apply.

	State General Funds	ASLC	School risk-sharing	Student should bear cost (higher interest rate or loan insurance fee)	Other/Don't know
12 b-f	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>		<input type="radio"/>
12 a,g	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
12h	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>		<input type="radio"/>

*Please note that ASLC does not have the ability to absorb the costs of loan forgiveness.

ACPE is funded by the Alaska Student Loan Corporation (ASLC), a public corporation, which finances Alaska education loan programs through the issuance of debt. ASLC also finances the costs associated with loan servicing, APS and AEG administration, and institutional authorization among other services not fully covered by ACPE’s other funding sources. Changes in federal programs and financial markets since 2010 have resulted in a decline in loan origination, prompting ASLC to take steps to increase loan volume and reprioritize programs. Please note that due to lack of a funding source, Alaska loan forgiveness is no longer available.

14. What funding sources would you consider appropriate to cover all or part of the program-related costs? (Check all that apply.)

Note: The Alaska Higher Education Investment Fund (AHEIF) was established in the state General Fund in 2012 to make appropriations for postsecondary grants and scholarships.

	State General Fund	ASLC	Customer fees or payments	AHEIF	Defund/Discontinue	Don't know
APS administration (awards to students funded by AHEIF)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
AEG administration (awards to students funded by AHEIF)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Education Research and Policy Analysis	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Alaska College and Career Advising Corps	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Alaska Career Information System (AKCIS)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Education Consumer Protection (institutional authorization)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

15. Please share any other comments you would like to offer regarding Alaska education loans:

16. Did you learn anything new about the Alaska Student Loan Corporation in this survey?

- Yes
- No