

**STUDENT FINANCIAL SERVICES**

**2007**

**INSTITUTIONAL PROGRAM REVIEW**

**PROGRAM OVERVIEW / ANALYSIS**

## **STUDENT FINANCIAL SERVICES PROGRAM DESCRIPTION**

Student Financial Services (SFS) was established at Monterey Peninsula College to coordinate all financial assistance offered to students at the College. The Office was charged with the responsibility of assuring sound stewardship of federal funds, state funds and local scholarships.

The philosophy of student aid is to provide access and choice for students, who, without such assistance, would not be able to attend an institution of higher learning. The purpose of MPC's financial aid is to provide monetary assistance for students to further their education, but who cannot do so without such assistance. All students must apply for financial assistance by submitting appropriate application forms to SFS.

MPC has federal, state and private funds to assist their students. Federal funds are Federal Pell Grant, Federal Supplemental Educational Opportunity Grant (SEOG), Federal Work Study, and three types of Federal Family Educational Loan Programs, (Stafford Subsidized Loan, Stafford Unsubsidized Loan, and the Parent's Loan for Undergraduate Students (PLUS)). State funds are Board of Governors Fee Waivers A, B, and C, and the Cal Grant Program. Private funds include, MPC District Grant in Aid, Orr Estate Grant, several scholarships that are donated to the school and three short term emergency loan programs.

All funds available to the College for student financial assistance shall be tracked through SFS. The selection of students to receive certain designated scholarships and athletic awards shall be submitted by the responsible department to SFS for processing. When funds or awards for students are received by other MPC offices from outside sources, (such as the Fiscal Services) that office is required, by MPC Board policy, to notify SFS.

SFS shall maintain adequate records to ensure proper administration of aid funds. This includes:

- reviewing each student to insure that the student meets eligibility requirements
- monitoring student need to ensure that aid given is not in excess of need and/or the cost of attendance.
- monitoring student enrollment and progress,
- coordinating the delivery of aid to students with Fiscal Services,
- insuring aggregate awards do not exceed total expenditures of funds under each program
- Accurate annual reporting of expenditures to federal, state and private donors.

## STUDENT FINANCIAL SERVICES PROGRAM DATA

Student Financial Services is responsible for 17 different federal, state, and college financial aid programs. Over the last six years the programs have seen a 29% increase in the overall financial aid funds disbursed. This increase began with the Board of Financial Assistance Program augmentation in 2003-2004\*. In 2004-2005 there was a 29% increase in financial aid funds disbursed, although there was an 11% decline in enrollment. The financial aid disbursement growth was much smaller in 2005-2006, a .02% growth while the enrollment was still declining by -0.04%.

Year	Total Financial Aid Disbursed	Per Cent of Increase In FA 2000 -01	Per Cent of Increase In FA each year	Per Cent of Decrease Enrollment
2000-01	\$2,612,446.00			
2001-02	\$2,147,475.00	-17%	-17%	
2002-03	\$2,379,969.00	-8%	9%	
2003-04	\$2,932,592.00	12%	19%	- 6%
2004-05	\$3,367,125.00	28%	29%	- 11%
2005-06	\$3,374,618.00	29%	.02%	-.04%

The augmentation allowed Student Financial Services to hire additional staff to coordinate outreach efforts and to process the additional number of applicants. In 2003-2004 our largest program, Board of Governor's Fee Waiver, increased by 320 students, while Pell Grant, our second largest program increased by 95 students. This growth continued for one more year. In 2005-06 there was a decrease in both of these programs, BOGFW dropped to 2062 students from 2004-05 level of 2193 students and Pell Grant dropped to 757 students from the 2004-05 level of 822 students. This program leveling can be contributed to the continuing drop in enrollment.

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\*<sup>cc</sup> In 2003-2004 the State of California augmented the Board of Financial Assistance Program (BFAP) an additional \$34.2 million funding for Community College Financial Aid Offices to conduct outreach to students and to the community, in order to maximize the amount of financial aid to students.

- Increase awareness and participation in student financial aid programs through direct contact with students, potential students and their families.
- Increase low income and disadvantage student participation in post-secondary education through access to financial aid information, application assistance and funding.
- Assist students, prospective students and their families to overcome financial barriers in accessing postsecondary education."

-Tim Bonnell

**STUDENT FINANCIAL SERVICES  
2005-2006 STUDENT DEMOGRAPHICS**

**Comparison of Ethnic Diversity of Enrolled Students and Monterey County Racial/Ethnicity Profile to Students Awarded by Program**

The financial aid population consist of the lowest income students attending MPC. The tables below indicate the percent of people receiving financial aid by ethnicity, compared to the percent of people attending classes. There was a greater number of minority students receiving financial aid, suggesting that these populations are the lowest income on campus. This is not proportionate to enrollment or Monterey County Race/Ethnicity profile for 2005, among different ethnic groups. There is a greater use of financial aid among African-American and Hispanic students than White Non-Hispanic students.

This first chart shows how BOGFW and Federal Programs compare to enrollment and the Monterey County Race/Ethnicity Profile.

Ethnicity	Monterey County	Enrolled	BOGFW	Pell	SEOG	FWS	Stafford Subsidized	Stafford Unsub	Plus
African-American	4.2%	4%	11%	16%	18%	10%	16%	18%	100%
American Indian/Alaskan Native	0.5%	1%	1%	1%	1%	0%	1%	1%	0%
Asian	5.8%	6%	6%	8%	9%	6%	8%	9%	0%
Filipino		3%	4%	5%	5%	3%	5%	5%	0%
Hispanic	51.2%	12%	17%	19%	17%	33%	19%	17%	0%
Other Non-White		2%	3%	3%	4%	0%	3%	4%	0%
Pacific Islander	0.4%	1%	1%	1%	1%	0.1%	1%	1%	0.0%
Un-enrolled		0%	3%	0%	0.3%	0%	0%	0%	0%
Unknown		13%	21%	10%	8%	18%	10%	7%	0%
White Non-Hispanic	35.7%	58%	33%	37%	37%	30%	37%	37%	0%

The second chart shows how Cal Grant, Institutional and Non-Institutional Grants and Scholarships compare to enrollment and the Monterey County Race/Ethnicity Profile. In reviewing the data, several anomalies occurred in Federal Work Study, Cal Grant C and Non-Institutional Grants and Scholarships.

- Federal Work Study is utilized mostly by Hispanic and White-Non Hispanic; there is a greater need to recruit students who are African-American, Asian, Filipino, and Pacific Islander.

- Cal Grant C is a very specific grant which is awarded by the state to students who are enrolled in a vocational program. The numbers of students using this program are considerably fewer than other financial aid programs because of the vocational education specification. If MPC increases the availability of vocational programs, the amount of money received in this grant would increase.
- Non-Institutional Grants column in the report below is the Orr Estate Grant that is, reported on the MIS report in Summer Session of 2005; this was due to a change in software during the 2005-06 school year. To look at this one semester and not combine it with other semesters of Orr Estate Grant does not accurately define what is happening with the awarding during the year. Looking at the one semester awarding of the Orr Estate Grant suggests that during Summer Term, greater outreach and coaching needs to be targeted to African- American students on campus. Without comparing this figure to enrollment for summer term, a valid conclusion cannot be reached. In the future, Orr Estate Grant, will be included in the Institutional Grant category.
- The majority of scholarships were not awarded by MPC, but were processed by SFS in order to comply with Federal Need Regulations. Monterey Peninsula College does not have institutional scholarships, all scholarships are from individuals, community organizations or from the Monterey Peninsula College Foundation.

Ethnicity	Monterey County	Enrolled	Cal Grant B	Cal Grant C	Institutional Grants	Non-Institutional Grants	Institutional Scholarship	Non-Institutional Scholarship
African-American	4.2%	4%	12%	9%	18%	5%	8%	5%
American Indian/Alaskan Native	0.5%	1%	2%	0%	2%	2%	0%	0%
Asian	5.8%	6%	15%	5%	8%	11%	4%	4%
Filipino		3%	3%	9%	4%	5%	14%	5%
Hispanic	51.2%	12%	25%	9%	22%	23%	16%	14%
Other Non-White		1%	5%	5%	3%	5%	0%	5%
Pacific Islander	.04%	1%	2%	0%	2%	2%	0%	2%
Un-enrolled		0%	0.0%	0%	1.1%	0%	0%	0%
Unknown		14%	1.5%	8%	5.7%	4.2%	10%	11%
White Non-Hispanic	35.8%	58%	35%	55%	34%	43.1%	48%	54%

- Although, California Community College Chancellor's Data Mart does not look at semester statistics, a more finite look at enrollment and financial aid applicants, by semester, would allow the SFS office to look at where there is a need in order to assist specific ethnicities to apply early. Looking at these specific trends would

allow SFS to plan staffing and outreach activities to specific communities.

## STUDENT FINANCIAL SERVICES – 2007-2008 STUDENT LEARNING OUTCOMES

Learning Outcome	Activities to Impact Responsibility	Assessment Measure
<p>Students will know when to complete their financial aid file and will enroll prior to the Financial Aid Enrollment Deadline for 2nd Day Disbursement</p>	<ol style="list-style-type: none"> <li>1. Emphasize early enrollment on student award letters.</li> <li>2. Mass mailing to remind students to enroll.</li> <li>3. Visible reminder on electronic board.</li> <li>4. Verbal reminder to all students when they come in the office.</li> </ol>	<p>Compare number of students receiving a disbursement at the beginning of each term</p>
<p>Students will have an understanding of the Satisfactory Academic Progress Policy and know how to complete their probation contracts and apply for a dismissal appeal.</p>	<ol style="list-style-type: none"> <li>1. A signed copy of the Satisfactory Academic Progress Policy in each student file.</li> <li>2. A completed Orientation which emphasizes Satisfactory Academic Progress.</li> <li>3. A completed Probation Contract signed by the student's academic counselor.</li> <li>4. An appeal which is prepared properly.</li> <li>5. The student regains Satisfactory Academic Progress Status.</li> </ol>	<ol style="list-style-type: none"> <li>1. The number of students who regain Satisfactory Academic Progress after visiting a counselor.</li> <li>2. The number of students who regain Satisfactory Progress and maintain progress after going through a dismissal appeal</li> </ol>

## STUDENT FINANCIAL SERVICES PROGRAM COSTS

In 2005-2006 SFS spent \$525,991 in general fund money and \$222,194 in BFAP funds for a total of \$748,185. This assisted approximately 2062 students receive \$4,214,692 which is an average of \$2044/student.

Type of Expenditure	General Fund Expenditures	BFAP Expenditures
Salaries and Benefits	\$354,857.00	\$111,827.00
Supplies	\$5,047.00	\$17,733.00
Training	\$0.00	\$19,817.00
Software Maintenance	\$15,563.00	\$4,013.00
Advertising	\$0.00	\$26,193.00
District Grant in Aid	\$25,000.00	
Health and Welfare	\$119,740.00	\$42,611.00
	<b>\$520,207.00</b>	<b>\$222,194.00</b>

- \$629,035 was spent on salaries and benefits.
- \$26,193 in advertising, promoted Monterey Peninsula College and encouraged financial aid students to apply for financial aid early. The ads focused on Financial Aid workshops and financial assistance for students attending MPC:
  - The theater ads shown at the local theaters were posted from January through May,
  - Monterey County Herald and Coast Weekly ads ran during the months of January, February and May.
- The District, since 2003-2004, has not had to pay for financial aid training. The augmented portion of the BFAP budget now pays for all the training workshops that financial aid staff is required to attend. Most training opportunities are located in San Francisco, Sacramento, Los Angeles Area, and San Diego; occasionally, there is a need to travel out of state for Department of Education Electronic Access Conferences and Regent Education software

training. Traveling to distant locations is expensive. There are four major conferences per year and several small one day drive in workshops that we attend:

- California Community College Student Financial Aid Administrators Association (CCCSFAAA), all financial aid staff attends.
  - California Association of Student Financial Aid Administrators (CASFAA), each year three staff members and the Director attend.
  - Department of Education Electronic Access Conference (EAC), three staff members and the Director attend.
  - Regent Education Users Conference (FAMS, three staff members and the Director attend.
  - Approximately five to ten one day drive in workshops through out the year that are conducted at centralized cities throughout California.
- \$22,780 was spent in supplies.
    - A major portion of that expenditure was for upgrading computers to install the latest technology. This allows the office to be compatible with the electronic requirements of the Department of Education. Each year the office purchases four new computer towers.
    - The next biggest purchase is for paper and ink for the mass of documents that are copied and letters mailed to students each year. In 2005-2006, 37,915 documents were received from students by SFS which required communicating several times during the school year with 3737 financial aid applicants
    - SFS is responsible for organizing four major events during the school year. All promotional material at these events is paid for by BFAP dollars.
      - January and February are dedicated to promoting early filing of financial aid applications in the community and on campus. The office conducts on 21 major workshops: two in Seaside, two in Marina, one in Pacific Grove and sixteen at MPC
      - May is Community College Financial Aid Month. SFS staffs a one-day event that welcomes new students on campus and invites students who have not applied for financial aid to start their application
      - May is also Scholarship Month. SFS, along with the Monterey Peninsula Foundation, presents and afternoon awards ceremony to honor all scholarship recipients.

- August is Fair Month. To welcome people attending the fair, SFS has partnered with the Monterey County Fair to staff the booth at the entrance to the Fairgrounds. We assist by giving out wagons to carry children around the fair, selling fair t-shirts, and handing out fair programs, and MPC brochures.

## STUDENT FINANCIAL SERVICES STAFFING PATTERNS

- *The ratio of number of students served to staff members is 498 students served to one staff member*
- *The ratio of staff to student awarded to staff members is 275 students awarded to one staff member.*

### **Ethnic Representation:**

SFS is very proud that we are an ethnically, multilingual and culturally diverse office. English, German, Spanish and Vietnamese are the four languages represented in the office, as well as many cultures. The ethnic composite of the staff that serves MPC students is: African-American, Filipino, German, Hispanic, Native American, Samoan, Mexican/American, Vietnamese, and those that have no ethnic identity (they have already been melted in the pot).

### **Classified Staffing by Salary Level:**

The SFS staff is comprised of:

- 1- Full time Financial Aid Advisor - Classified Level 4
- 1- Part time hourly Financial Aid Advisor – Classified Level 4
- 6- Full time Financial Aid Coordinators – Classified Level 5
- 1- ½ time Financial Aid Coordinator – Classified Level 5
- 3- Federal Work Study students
- 1 Director of Student Financial Services – Classified Manager Level 52

Since 2003-2004 the staff has grown by 2-1/2 positions. This is due to the BFAP augmentation that was discussed earlier. This increase in staff can be tied directly to the increase in students receiving financial aid (1581 students in 2001-02 to 2062 students in 2005-06). The augmentation allowed SFS to reach out and assist students who had never thought about applying for financial aid. It also increased the ability to do early outreach to high school seniors and begin talking to parent organizations and promote early application for students who were already enrolled.

## **Position Description Summary:**

The staffing pattern at MPC is very unique. Each classified level is crossed trained by rotating responsibilities every three years. This cross training has allowed each FA Coordinator to not only learn the regulations governing a certain area, but to bring their own creative style to the position. The positions are as follows:

- Outreach:
  - Maintain a liaison with the area high schools and community based organizations
  - Provide applications workshops
  - Planning and implementing Cash for College, Financial Aid Month, and the Monterey County Fair.
  - Maintain the SFS website
  - Financial aid coordinator for remote sites.
  
- Front Counter:
  - The responsibilities of the Coordinator in charge of front counter the include:
    - Balancing BOGFW and the MIS report
    - Training and staffing the staff who works the front counter
    - Maintaining all forms needed for students at the front counter
    - Planning and interfacing with the Intake Coordinator
  - Advisor
    - Assists the Coordinator maintaining and staffing the front counter
    - Design and order all forms that are used by the SFS
    - Assist with the planning and interfacing with the Intake Team
    - Plan and staff weekly application workshops
    - Assist with outside presentations, when necessary
  
- Intake:
  - The Coordinator is responsible for insuring that student's documents are received, as soon as possible, with few inquiries by the student.
    - Tracking 3700+ student financial aid applicants and 37,000+ student financial aid supporting documents.

- Insuring the student is notified within 24 hours if additional information is needed.
    - Verifying student and parent's tax returns with the information that was reported on the Student aid Report (ISAR).
    - Drawing down ISARs in batch, matching them to received documents, reviewing the documents, reconciling any differences in the documents, making changes in the documents, when needed.
    - Monitors enrollment status and SAP for all students applying for aid.
  - The ½ time Advisor assists the Coordinator with the duties that are listed above.
- Disbursement:
  - The Coordinator is responsible for insuring that 750+ students are disbursed in a timely manner.
    - There are four major disbursements a year and weekly disbursements of newly qualified students.
    - Reporting to the federal government with each disbursement, the student names and the amount each student is eligible to receive, and how much MPC is disbursing to the student. This allows Fiscal Services to draw down money for the disbursement
    - Preparing all required documents to be sent to fiscal for each disbursement
    - Tracking enrollment and Satisfactory Academic Progress (SAP) on all students that receive money.
    - Balancing Pell, SEOG, DGIA, and Orr Estate Grant at the end of each semester so that they agree with Fiscal Services and COD.
- Stafford Loan, Short Term Loan and Cal Grant:
  - This Coordinator is responsible for maintaining our loan portfolio and Cal Grant Awards.
    - Schedules Loan Entrance workshops for students
    - Certifies 260+ Stafford loans for students each year
    - Partners with Fiscal Services to insure the loan timeline is closely monitored
    - Checks enrollment status on all students receiving loans

- Checks enrollment at previous schools to insure that the student is receiving the correct amount of loan.
  - Schedules four major loan disbursements each year
  - Maintains a low cohort default rate
  - Maintains three short term loan programs,
  - Schedules, monitors and reports all Cal Grant Awards and expenditures for 150+ students
  - Checks all Cal Grant recipients' eligibility and reports it to California Student Aid Commission (CSAC).
  - Trouble shoots loans and Cal Grants for students.
  
- Scholarships and Special Funding:
  - This Coordinator is responsible for coordinating and delivery of aid to 140+ scholarship students and 450+ special funding program students.
    - Partners with EOPS to produce book awards and schedule EOPS grants checks for students.
    - Partners with the Nursing Program to deliver CHOMP scholarships to nursing students.
    - Tracks all scholarships and awards given to students from on campus departments and outside organizations
    - Fund raises annually, notifying donors and prospective donors of the opportunity to assist students attending MPC
    - Designs and produces the annual scholarship booklet.
    - Intakes all scholarship applications and prepares scholarship review manuals for the scholarship committee's review.
    - Partners with MPC Foundation to produce the Scholarship Awards Ceremony
    - Notifies Public Information of the names of each scholarship recipient so that his/her name can be listed in the graduation program and published in the Monterey County Herald.
  
- SFS has three Federal Work Study students: Two of the students conquer the massive amounts of filing that is needed in the office and the third assists students at the front counter.

## STUDENT SATISFACTION SURVEY

A Student Satisfaction Survey was sent out from Research and Development in Spring Semester 2007. Student Financial Services has annually collected student satisfaction surveys. In the past, the surveys were sent out with award letters. To make the survey anonymous Research and Development sent out the surveys and compiled the results.

The survey was sent to all students who were enrolled and had applied for financial aid. 1963 e-mails were sent to students. After the first week, Research and Development found out that the survey could not be conducted electronically because students would need to use the MPC e-mail system. A mass mailing was sent to the same students. 385 responses were received, which is 5.09% return. A normal return on a mail out survey is normally under 5%, while the ideal response is around 10%.

The survey asked 10 questions. Students were asked to rate the SFS performance on a scale of 1-5. The responses were between 3.38 and 3.83. The lowest response was to the following questions:

- Av.= 3.38 How would you judge the waiting time in line to served in Student Financial Services?  
And
- Av.= 3.42 In your opinion, how would you rate the timeliness of receiving your financial aid award?

Although, these are the lowest rated questions on the survey, the reply was higher than 2.5 which would suggest that the majority of students who replied felt that the delivery of aid was in a timely manner and the SFS lines were not long. SFS will continue to send out surveys through the Class Climate Evaluation process to review our customer satisfaction and delivery trends.

## **STUDENT FINANCIAL SERVICES PROGRAM COMPLIANCE**

Student Financial Services participated in two program compliance reviews in 2005-2006. The first, conducted by EdFund in January 2006, was due to the Cohort Default rate increase to 20.8% in 2002. The primary focus of the program review was the 2004-2005 Stafford Loan Portfolio. The second program compliance review was conducted by the California Student Aid Commission in May 2006. This review specifically looked at the Cal Grant Program and is mandatory every third year. A copy of both reviews are in the appendix.

### **Federal Family Education Loan (FFEL) Program:**

The EdFund program review covered six areas of loan processing: General Eligibility, Loan Certification, Cash Management, Enrollment Reporting, File Maintenance/Record Retention, and Default Reduction Measures. They looked at a sample of 30 students. The following is an overview of the findings:

1. General Eligibility – no significant findings
2. Loan Certification
  - a. There was a failure to use the last day of school as posted in the schedule of classes for loan certification.
    - i. A loan portfolio review was conducted and corrections were made to the reporting agency
    - ii. Quality Assurance provisions were implemented in which each semester 3% of the loan portfolio is reviewed for correct reporting of last day of school
  - b. There was a failure to review transcripts from other schools before loans were certified.
    - i. Transcripts are required of all students transferring in from other schools
    - ii. Loans are prorated based on the number of units the student has left in their program of study
    - iii. Quality Assurance provisions were implemented in which each semester 3% of the loan portfolio is reviewed for proration.
3. Cash Management
  - a. Untimely processing of loan funds to borrower
    - i. Late disbursing to borrower
    - ii. Late returning funds to lender
  - b. Better coordination with Fiscal Services to insure timely disbursement and return of funds
    - i. Loan funds are returned to the lender within 45 days.
4. Enrollment Reporting

- a. Enrollment status was reported in error to NSLDS for all students in the portfolio.
  - i. Last date of attendance for students when they were reported to the Clearinghouse.
    1. Portfolio review was conducted on 450 students and last day of attendance was corrected.
  - ii. Better coordination with Registration to make sure that all student enrollments are reported correctly.
5. Back dating enrollment drops
  - a. A portfolio review was conducted to see how many students were back dated and then a dollar amount was assessed and the school had to pay the dollar amount back with interest.
6. File Maintenance and Retention – no findings
7. Default Reduction Measures
  - a. Exit loan counseling was performed too early in the semester
  - b. Exit loan counseling cannot be performed prior to 30 days before the end of the semester.
  - c. Exit loan counseling information is now sent to the student by return receipt .
8. All findings were corrected and then brought into compliance. The \$3259.25 liability was repaid. Additionally, a procedure was put into place where instructors could no longer back the student drops after a specific date.

### **Cal Grant Program Compliance Review**

The Cal Grant Program Review was to cover 2004-05 for 40 students. The review focused on:

- General Eligibility,
- Applicant Eligibility,
- Fund Disbursements and Refunds,
- Roster and Reports,
- File Maintenance and Records Retention,
- Fiscal Responsibility.

The objectives were to determine:

- Administration systems had adequate controls to ensure that grant funds received by the institution were secure
- Administration systems had adequate controls to ensure that grant payments were accurate, legal and proper.
- Accounting requirements were being followed

In addition the program review looked at 36 students from 2002-2003, 33 students from 2003-2004, and 40 students from 2004-2005. The review found that MPC was non-compliant in the following areas:

- General Eligibility
  - Cancellation of access to the Grant Delivery System within 5 days
  - Satisfactory Progress needed to be changed to comply with Federal Regulations
- Applicant eligibility
  - Need was calculated incorrectly
  - Change in Satisfactory Academic Progress
- Fiscal Responsibility
  - Reconciliation Discrepancies
    - this finding forced SFS and Fiscal Services to review all disbursements back to 2003-2004 and reconcile with CSAC
  - Accounting System Needed Strengthening
    - Fiscal was using Quick Reports and was not distinguishing from one year to the next.
  - Stale dated checks were not being canceled
  - Money that was not disbursed was not being returned to CSAC at the end of each year.

All findings were reconciled and corrected. Electronic Security was addressed by implementing a policy to remove electronic access to the Web Grant when they are no longer employee within SFS. The Satisfactory Progress policy was updated and implemented to reflect transfer units for incoming transfer students. A liability of \$13,384 was repaid to the California Student Aid Commission with interest.

**STUDENT FINANCIAL SERVICES**

**2007**

**INSTITUTIONAL PROGRAM REVIEW**

**PLANNING**

## **STUDENT FINANCIAL SERVICES PRIOR PROGRAM REVIEW IMPACT**

The last Institutional Program Review was conducted in 1997. The review was a comprehensive study of the entire department. The largest change that occurred was the move into the Student Center. This gave the department the ability to meet with students more openly. A front counter was in place which gave the ability to serve two or more students at a time. The lines between SFS and Admissions and Records were separated and students were no longer confused about which line to stand in for service. The entire staff became accessible to students by the use of work stations and partitions which gives the illusion of privacy in the work space. The staff began to know the students and the students knew who worked in financial aid. This has been beneficial for all.

## **STUDENT FINANCIAL SERVICES PLANNING ASSUMPTIONS/TRENDS**

The 2003-04 BFAP augmentation gave SFS the money and staff to assist the college with planning for growth and expansion. Areas that are included in the growth are: Main Campus, Fort Ord (Post, Marina Educational Center, Fire Academy), Distance Education, Study Abroad and electronic access.

### **Main Campus, Fort Ord:**

As MPC becomes a multi-campus college it is important that financial aid services are considered in the opening of new college campuses. Student financial aid eligibility, program eligibility design, and financial aid delivery must be addressed as a campus wide issue; as mechanism must be designed to insure that knowledge of important federal and state requirements reach the administrative level and program compliance is supported. It is imperative that administrative knowledge, support, and compliance of federal and state regulations are considered before programs are implemented and new campuses are opened.

### **Distance Education, Study Abroad:**

As the college increases it's Distance Education choices, students all over the world can access our courses; it is feasible that a student is in the armed forces in Iraq. How will MPC assist students with financial aid access and deliver financial aid?

### **Program Compliance:**

There is still difficulty in sharing the compliance responsibility with all campus departments. Financial aid is looked upon as being only an office of the institution. Greater recognition by the MPC administration is needed to make the campus aware of compliance. Financial aid is one of several contracts that the school has with the Federal Department of Education and compliance is multifaceted, involving the entire campus. An annual review of how the college integrates the manual and electronic systems that share student information by using the financial aid self study. This self study must involve more than just SFS.

### **Electronic Access:**

The FAM system by Regent Education has a student portal, and also has capability to be linked to all campus locations. Within three years, Regent Education will be enhancing FAMS, to include a document scanner system to enable each financial aid office to be paperless. In addition, Free Federal Application for Student Financial Aid (FAFSA) is a web based application and CCCApply has a web based BOGFW application which gives each campus

the capability to assist students with their application for financial aid and the ability to access their financial aid file from a remote computer location.

**Hispanic Population:**

The increase in the Spanish speaking population makes this imperative that at least one person in the office is Spanish speaking. As an ethnic population increases on campus it is important to encourage the staff to take conversational Spanish and to have an understanding of the Latino culture.

**Student Learning Outcomes:**

Student learning on campus is holistic. From the time students apply for admission to the time they graduate, they learn from each office that they utilize. Accreditation requires each Student Services office must design Student Learning Outcomes.

**Web Design:**

MPC will have a new website that uses Share Point technology. All departments have been asked to update their information and make use of the new technology. SFS will be converting all of the web information on their current private site and the SFS Orientation to the Share Point technology.

**Increases in Salary/Benefits:**

The bulk of the expenditures for the office are in salaries and benefits. If there is growth due to the off campus sites there will be need for additional employees. There also will be a continued increase in both salaries and benefits. This has been at least 5% + each year. Money needs to be continually allocated to maintain the current level of service to students.

## **PLANNING CONSTRAINTS**

### **Representation on the multi-campus planning process:**

At this time there has been no direct financial aid input into the planning process. Additional planning will be needed to coordinate documentation collection and delivery of financial aid. Considerations that need to be taken into consideration:

- Is the entire program housed at the site?
  - If an entire program is housed at the site, additional accreditation of that site is necessary.
  - Will some of the courses in the program be at main campus also
  - Will some of the courses be taught electronically?
- Will there be programs that are less than one year in length?
  - If a program is less than a year and is not contained within an associate degree program, the program will need approval as a clock hour program by the U.S. Department of Education.
  - Who will be notifying the main campus departments of start dates of traditional programs?
- What departments are actively involved with financial aid students at these sites?
- How will those departments interact in the delivery of financial aid?
- How will students be informed that financial aid is available?
- How will SFS collect, review and verify student documentation?
- How will students receive a BOGFW?
- How will student's aid be processed?
- How will student's probation, dismissal, excessive units and appeals be conducted?
- How will student's aid be delivered?

### **Decline in Enrollment:**

2005-2006 saw a decline in enrollment for MPC. That decline in enrollment was also accompanied by a decline in financial aid applicants. If this trend continues, there will be a measurable decrease in BFAP funds to assist SFS outreach activities which reduces the ability to train financial aid staff and buy advertising time.

### **Restrictions on BFAP Funds:**

In a recent training with the California Community College Chancellor's Office the following restrictions were placed on BFAP funds:

- There has been no cola increase to the initial state outlay of funds, therefore salaries and benefits are beginning to take up the bulk of the expenditure. If no new money is allocated to this categorical funding there will be a decrease in the people we are able to hire and a decrease in training activities.
- The BFAP augmentation is allocated by fair share dollars. The state compares our enrollment and BOGFW use with the rest of the state. Then MPC is awarded the percent of the money that the legislature has allotted towards the BFAP augmentation. The following is an account of the money we have received from the Chancellor's office compared to our enrollment and BOGFW. The expectation would be that in 2008-09 there would be a slight increase in the fair share amount because of the increase in enrollment and BOGFW in 06-07. While this is what might happen, if the FTES enrollment is increasing across the state the amount would still be a percentage of the entire state community college FTES enrollment and not necessarily an increase in dollars.

<b>YEAR</b>	<b>ENROLLMENT Credit FTES</b>	<b>BOGFW</b>	<b>BFAP \$</b>
02-03	5860	1621	
03-04	5828	1901	\$245,785*
04-05	5562	2193	\$219,644
05-06	5206	2062	\$222,194
06-07	5339	2104	\$219,510
07-08			\$205,058**

\*\$30,000 reallocation of funds late in the year.

\*\*reduction caused by drop in FTES and BOGFW in 2005-06

- Funds may not be used for capitol outlay or office supplies
  - Paper for photocopying outreach handouts is permissible
  - Printed materials must be for financial aid outreach
- Funds are expended solely for financial aid professional, technical, clerical and/or temporary staff who report directly to the financial aid director.
- Money used to pay counselors salaries must be for counselors who see only financial aid students. Additional approval must be in place before this expenditure is allowed.
- General fund spending will be reevaluated this year to establish a new threshold for following years.
- Cannot use money for retroactive pay that is from a different fiscal year. All pay must be for the current award year.
- Can no longer use BFAP funds to buy new computers for the office that are put in the college rotation.
- Funds may not supplant on going college expenditures for administration of financial aid.

- Items that were in the original 2003-2004 budget must be maintained. If they have been taken out of the budget it is considered supplanting. (i.e. travel budget was removed from the SFS budget)

**Inability to retain an Outreach Coordinator:**

The Outreach Coordinator will be the person in SFS that will meet with the students at remote sites. This is an upward mobile position. Until this time the persons that have filled this position have been people who had just completed their bachelor's degree. They have stayed no longer than two years. It is also difficult finding the right fit for this position because the person must have the combination of technical and outreach skills.

## **ANNUAL BUDGET ADJUSTMENTS**

### **1425 Budget:**

Annual budget adjustments have been limited to the increase in Computer Software Maintenance, Salaries and Benefits. In 2004-2005 the travel budget of \$2363.00 was transferred into Computer Software Maintenance. There is a need to restore the travel budget, increase the supply budget, and provide money for the annual rotation of three computer towers each year.

### **1426 Budget:**

This budget has been supplementing the staffing and expenses of the SFS office since 2003-2004. The additional \$224,785.00 has allowed the better service to students both electronically and in staffing. As the number of students increase, the number of staff and the dollars to support the supplies it takes to service those students increase.

The adjustments made in this budget have been for staffing, printing and advertising. Currently the adjustment has been to spend more money on staffing and less on supplies, training and local advertising. This trend will continue as salary and benefits continue to rise.