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| **WHY DO A PROGRAM REVIEW?** |

As a part of accreditation, the Higher Learning Commission (HLC) requires institutions to have an established process to regularly review all programs. Every institution is allowed the latitude to develop and administer a review process that is suited to the institution’s unique circumstances and needs.

The ICCB requires all instructional programs and all student and academic support services to conduct a program review at least once every five years. The program review process should…

* Examine the need for the program, its quality, and its cost of operation.
* Involve employees of the unit as well as individuals not employed in the unit.
* Examine current information and data.
* Produce results that are considered in campus planning, quality improvements, and budget allocation decisions.

The College’s annual program review report to the ICCB comes from the approved program reviews.

The purpose of Sauk’s program review process is to promote continuous improvement and to link those improvements to other internal processes, including curriculum development, assessment, budgeting, facility planning, and to the strategic plan through operational plans.

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| **TIMELINE** |
| April/May | Units informed that they are scheduled to conduct a program review in the fall |
| Beginning of the fall semester | Program review orientation sessions conducted |
| Fall semester | Units conduct their program reviews |
| **December 1** | **Program reviews are due** |
| Early Spring semester | Unit’s administrator and the Program Review Committee will consider program reviews, request revisions, and approve final reviews |
| April 1 | Equipment Requests, Personnel Change Requests, and Major Project Requests from *approved* program reviews, will be forwarded for consideration in the budget allocation process |
| End of spring semester | Instructional units submit next year’s operational plans, including all activities identified in the program review |
| Early July | Student and academic support services submit next year’s operational plans, including all activities identified in the program review |

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| **INSTRUCTIONS** |

* The program review is to be conducted by a team of 5 to 10 individuals consisting of the following:
	+ Department/unit staff
	+ Department/unit administrator
	+ 1 or 2 employees not part of the department
	+ 1 or 2 students
	+ 1 or 2 community members/non-SVCC employees
* Use this document as a template. Do not use alternate formats.
* Complete all items on all pages
* The ICCB Best Practices Report may describe the entire unit or a specific practice. *This is the only optional component* of the program review
* Insert the names of the program review team on the Signatures and Approval page
* Complete any appropriate request forms:
	+ Equipment Request
	+ Personnel Change Request
	+ Major Project Request
	+ Request forms are available in *FAST* under *Documents and Forms*
	+ Requests will be forwarded to the budget allocation process, *after all program review revisions have been submitted and the review has been approved by the Program Review Committee*. The requests will not be forwarded to the budgeting process until the Committee informs the unit that the review has been approved.
* The approval process:
	+ Submission of the review alone does not constitute approval
	+ The Program Review Committee may request additional analysis, clarification, or information, and will not approve the review until it is satisfied that its requests have been addressed
		- Reviews must be *approved by April 1* for requests to be forwarded for budgetary consideration
	+ The program administrator may request a meeting to discuss the review and/or request modifications, and approves the review after the Committee approves it
	+ The President provides the final approval of every review

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| **HOW to SUBMIT the PROGRAM REVIEW** |

* Program reviews are due on December 1
* The program review, appropriate request documents, and any other support documents should be submitted as an e-mail attachment to:
	+ The program’s immediate administrative supervisor (dean or vice president), *and*
	+ The chair of the Program Review Committee, Janet Lynch.
* A printed copy of the review *is not required*, and is discouraged.
* A printed copy of the Signatures and Approval page, with signatures from all team members, should be sent to the Program Review Committee chair, Janet Lynch.

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| **ALIGNMENT WITH THE COLLEGE MISSION** |

**College Mission**

Sauk Valley Community College is an institution of higher education that provides quality learning opportunities to meet the diverse needs of its students and community.

**College Vision**

Sauk Valley Community College will be recognized as a benchmark institution of higher education that provides exceptional learning opportunities in response to the diverse needs of its students and community.

**Unit Mission**

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| The SVCC Office of Student Financial Assistance enhances learning by educating and assisting our students and community with their academically related expenses thereby helping them achieve their educational goals. |

**List the major functions carried out by this Unit** (list as many are appropriate):

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| 1. Educate community and students about Financial Assistance for higher education.
2. Counsel students individually about Financial Assistance opportunities.
3. Award Federal, State, Veteran Benefits, Local and Foundation Financial Assistance.
4. Complete Federal, State and Campus reporting for audit compliance and fiscal responsibility.
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| **SECTION A: FINANCES** |

1. Describe the *results* of the Unit’s efforts to improve its financial viability that were implemented since the last program review. (Note: refer to past operational plans.)

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| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| The Office of Student Financial Assistance has implemented a variety of changes to help improve financial viability since the last program review which include cost reduction, high school visits and loan counseling. In an effort to reduce expenses, imaging, use of webinars, and communication sent via e-mail (vs. paper mail) has been implemented. We estimate the savings in the FY09 to be approximately $5,600 between supplies and travel. These efforts have allowed the office to stay within its budget, despite rising costs of supplies and travel and steady or decreasing budget allotments. To insure viability, the Office of Student Financial Assistance has increased visits to local middle and high schools and offered a variety of workshops related to financial aid. Visits to local middle and high schools educate both students and parents about the process of financial assistance and provide an opportunity to become familiar with SVCC. Since FY05, the Office of Student Financial Assistance has doubled the number of visits to local schools. The data below shows a correlation between the number of high school visits and an increase in the amount of applications completed. With that you can also see an increase in the amount of grant dollars awarded. This is not the only contributing factor but it does seem to have an impact.**High School Visits:**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| FY05 | FY06 | FY07 | FY08 | FY09 |
| 5 | 7 | 9 | 10 | 10 |

Application & Grant Recipient Data:

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | FY05 | FY06 | FY07 | FY08 | FY09 |
| Number of Applications | 2,126 | 2,192 | 2,248 | 2,156 | 2,436 |
| % Change from Previous Year | -- | 3.10% | 2.55% | (4.09%) | 12.98% |
| Unduplicated Recipients | 1,342 | 1,298 | 1,391 | 1,329 | 1,408 |
| Pell Grant  | 953 | 868 | 953 | 910 | 995 |
| SEOG  | 232 | 212 | 238 | 207 | 176 |
| MAP Grant | 731 | 686 | 700 | 605 | 651 |

Grant Dollars:

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | FY05 | FY06 | FY07 | FY08 | FY09 |
| Pell Grant Dollars | 1,755,813 | 1,659,386 | 1,827,100 | 1,887,548 | 2,330,316 |
| SEOG Dollars | 65,574 | 65,574 | 78,835 | 65,574 | 65,574 |
| MAP Dollars | 579,202 | 579,356 | 663,711 | 578,145 | 619,256 |

Due to new laws that will impose changes in the calculation of default rates, the Office of Student Financial Assistance has also implemented several changes to the loan process. These changes in the law are expected to increase schools default rates significantly.Beginning March 2008, individual loan counseling was instituted as a requirement at SVCC, to replace the previously used Mapping Your Future. Mapping Your Future is ISAC’s online loan counseling and, while convenient, does not appear to benefit our students. Students read a page, then answer a question that is fail-proof (the student cannot continue if they answer incorrectly). The general observation was that students did not read the information and therefore did not fully understand their responsibilities. With the current individual counseling, students come in for one-on-one appointments and are informed of the important aspects of borrowing student loans, including SVCC’s loan policy, borrowing requirements, repayment and consequences of delinquency and default. This initiative was put in place to attempt to prevent future defaults. As this change was made only one year ago, the results will not be seen until the students have gone into repayment. We expect to review those results as they are received and include them in our next program review. Also in Fall 2008, the Office of Student Financial Assistance began using a new guarantee company for student loans, ScholarNet. The company is known for better default prevention with students. Again these results will not be available until students go into repayment and will be reviewed at that time.The chart below illustrates our default rates since the last program review, as compared with several area community colleges. Data for FY08 is not available yet.Default Rates:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | FY04 | FY05 | FY06 | FY07 |
| **Sauk Valley** | **15.7%** | **12.8%** | **18.0%** | **13.2%** |
| Rock Valley | 12.0% | 10.6% | 14.0% | 15.4% |
| Illinois Valley | 3.4% | 8.1% | 7.2% | 10.7% |
| Black Hawk | 11.5% | 14.4% | 16.9% | 17.9% |
| Highland | 12.1% | 14.8% | 18.1% | 17.3% |

 |

1. Describe the *results* of the Unit’s efforts to “go green” that were implemented since the last program review; ***OR*** indicate “None.” (Note: refer to past operational plans.)

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| The financial assistance office has implemented a new imaging process using the Filebound software to store, analyze and share data on current and archived student files. This will be a process that will be implemented in stages. The efforts to go green by using the imaging process will save on space, supplies plus increase efficiency and accuracy of all financial assistance data.During the 2008-09 academic year, we started staff training, implementing the setup for our office and started scanning documents. Researched other options such as workflow and verification process. Workflow is a process of moving new incoming ISIR’s (financial aid files) through the office eliminating files being moved manually reducing paperwork and increasing efficiency. Verification process will be changed to a paperless process by imaging all documents that need verified then using a program to compare the documents to the ISIR improving the efficiency and accuracy of the process. |

1. Describe how the Unit’s financial viability may be improved.

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| As stated in A-1 and A-2, the Financial Assistance Office has implemented many cost saving programs and procedures. Future viability of the office will be increased by implementing additional features of these programs and procedures. By doing so, the financial assistance office will achieve a minimum savings of $10,000 over the next 5 years, as well as increasing efficiency and accuracy, allowing the office to continue to work within its allotted budget.The two main sources of development will be within the Filebound program and e-fax service. Filebound and its anticipated execution over the next five years are as follows:During the 2009-10 academic year, the staff will continue to train and start testing the workflow and verification process. The goal will be to implement these two processes. The first step of eliminating paper files will start with the 2009-10 student files. Veteran’s file will be imaged and ready for the Veteran Counselor to use Filebound to review their files for counseling.During the 2010-11 academic year, the staff will image all new 2010-11 files plus continue to work on eliminating old files A-F and start imaging other areas of the office such as foundation files.During the 2011-12 academic year, the staff will image all new 2011-12 files plus continue to work on eliminating old files G-M.During the 2012-13 academic year, the staff will image all new 2012-13 files plus continue to work on eliminating old files N-S.And finally, during the 2013-14 academic year, the staff will image all new 2013-14 files plus continue to work on eliminating old files T-Z. E-fax is an on-line faxing service provided by T6. It allows for faxes to be sent and received directly from a staff person’s pc. The Filebound and E-fax programs will work hand in hand, as items faxed in will be directly uploaded into Filebound, reducing the amount of time spent on scanning, ensuring proper placement in students file and reducing misplaced paperwork. Furthermore, E-fax will also reduce the amount of paper and toner used, as faxes will not need to be printed. |

1. Summarize activities to improve the Unit’s financial viability or to “go green” in the operational plan and code as PA. Indicate below if activities will be included in the operational plan.

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|  X Activities will be included in the operational plan. Activities will not be included in the operational plan. |

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| **SECTION B: STAFF** |

1. Describe any recommended changes in staffing; ***OR*** indicate “None.”

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| The Student Financial Assistance Office has had to keep up with the changes in technology, federal regulations and increase of student applications. Our increase in student applications has created additional work due to the processing of these applications even if the student chooses not to attend. The decrease in time we have to counsel/advise our students on financial assistance becomes a hardship for our students to receive adequate financial aid for their education. Attached is a job description for a part-time administrative assistance (Appendix A) to help relieve some of the burden of the increased work load. |

1. What percent of the Unit’s staff have participated in professional development activities during the past five years? (Note: refer to Annual Review, Item 1.)

|  |  |  |
| --- | --- | --- |
| **Year** | **Number of Employees** | **Percent in Professional Development** |
| **FY09** | 4 | 100% |
| **FY08** | 4 | 100% |
| **FY07** | 4 | 100% |
| **FY06** | 4 | 100% |
| **FY05** | 4 | 100% |

1. Describe any *specialized* professional development that may be required during the next five years, why it may be required, and how many may be affected; ***OR*** indicate “None.”

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| The Office of Student Financial Assistance will be continuing to cross-train positions to keep the office running efficiently during vacations and/or illnesses. During the next 6 years we will have 2 positions retire, so it is essential that we cross-train in all aspects of the Financial Advisor’s position. During the next 5 years an estimated $5,000 extra in travel monies will be needed to train staff in the State, Direct loans and Veteran areas.The office needs to be able to continue to process State Grants, Direct Loans and Veteran’s benefits accurately and meet all deadlines required. If this training is not completed it will delay all aid which will create a hardship to our students. |

1. Describe any anticipated changes in the need for staff during the next five years, ***OR*** indicate “None.”

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| John Brown (Financial Advisor) is planning to retire in 2014 and Deb Stiefel (Coordinator Financial Assistance) is planning to retire in 2015. These two will be leaving with 50 years combined experience. John‘s position includes loans, state grants, verification along with being our technical staff that works with Instructional Staff for programming our reports. Recommendation will be to do cross-training in John’s area to help prepare transition for that position. The Coordinator’s position will be reviewed at a later date. |

1. Summarize activities that the Unit will perform related to this section in the operational plan and code as PB. Indicate below if activities will be included in the operational plan ***AND/OR*** submit a completed *Personnel Change Request Form.* Indicate below if activities will be included in the operational plan, and if a *Personnel Change Request Form* is attached.

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|  Activities will be included in the operational plan. Activities will not be included in the operational plan. X A *Personnel Change Request Form* is attached. |

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| **SECTION C: FACILITIES** |

1. Identify facility deficiencies that negatively impact the Unit, ***OR*** indicate “None.”

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| In 2003-2004, the office received new desks and centralized the students’ files to improve efficiency. It was stated at that time the two cubical areas needed to be converted into offices, providing privacy while counseling students and a private waiting area so students feel comfortable asking questions. The two computers in the student area at the front of the office need to be moved into to a private area for students to be able to process their FAFSA and online student loans without other students being able to read their information. These are all violations of the “Red Flag Rules” and FERPA. At this time none of the above recommended changes have been completed. Attached is the proposed floor plan (Appendix B) and it is estimated at $15,000 for remodeling.We need two more scanners to continue to utilize the imaging program. Two more scanners will improve efficiency on imaging files plus improve the processing time for files. The additional cost for two scanners is estimated at $5,732. (Appendix C)We need four more monitors to utilize the filebound and banner at the same time while working with students and for staff members to be able to use for verification. The additional cost for four monitors is estimated at $1,112. (Appendix C) |

1. Identify anticipated facility improvements and/or additional facilities that will be required during the next five years on-campus, ***OR*** indicate “None.”

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| Attached is the proposed floor plan to show the changes to our office. |

1. Summarize activities to initiate on-campus facility improvements and/or additions in the operational plan and code as PC ***AND/OR*** submit a completed *Major Project Request Form.* Indicate below if activities will be included in the operational plan, and if a *Major Project Request Form* is attached.

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|  Activities will be included in the operational plan. Activities will not be included in the operational plan. X A completed *Major Project Request Form* accompanies this program review. |

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| **SECTION D: SERVICES** |

1. Describe the efforts used by the Unit to evaluate the quality of services, the findings of those efforts, and how the Unit responded to the findings (include Unit surveys and graduate follow-up surveys); ***OR*** indicate “None.”

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| The Office of Student Financial Assistance regularly surveys its students, in order to evaluate services. Surveys are given at all PSY100 presentations, high school nights, and workshops. Surveys are also sent out periodically to random students receiving various types of financial aid. Survey questions have varied slightly from year to year however a sample of the questions is listed below:* Did the financial assistance presentation increase your understanding of the financial aid process?
* Was the information presented in an understandable format?
* How well did the staff at the Office of Student Financial Assistance meet your expectations?
* Are the Office of Student Financial Assistance staff members readily available?
* Overall, how satisfied are you with the service you received from the Office of Student Financial Assistance?

Students are also given space to make comments. Once surveys are collected, the data is reviewed and any comments or suggestions are taken into consideration. Actual statistical data for the 2004-05 and 2005-06 years was not recorded, however, operational reports for those years stated that students were “generally satisfied” with our services. We have included year to date data for 2009-10 to balance the lack of data from the first two years. Rates of satisfaction were determined as those who answered “Very Satisfied” or “Satisfied” vs. “Not Very Satisfied” or “Not At All Satisfied”. Overall satisfaction data is shown below, by year:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | 2006-07 | 2007-08 | 2008-09 | 2009-10 YTD\* |
| Number of Surveys Completed | 632 | 547 | 563 | 409 |
| Percent of Satisfaction | 97.38% | 98.41% | 99.11% | 95.84% |

A few suggestions that we were able to implement were a PowerPoint presentation for the PSY100 courses (to make it easier for students to follow along), adjusting presentation times to meet the needs of the students/parents and implemented a sign-in sheet in order to better assist our students.\*Year to date data for 2009-10 shows a decrease in student satisfaction. This result is not surprising due to the fact that the surveys were sent immediately after the busiest time of the year. The 2009-10 year has almost a 20% increase in FAFSA applications at SVCC. This increased work load, along with changes to direct loans, individual loan counseling and implementing imaging have caused the overall wait time, availability of staff and processing time to increase for students. The backup caused by the start of the fall term is usually caught up by mid-September. As of the second week of October, file processing is still 2-3 weeks behind. A few of the related student comments are listed below:* Always busy. Overall I think all staff try very hard to keep up with the fast pace.
* Financial aid staff seems to be in very high demand. Maybe more part time help?
* I had to wait a long time in line.
* I had to wait in line for a very long time and it took 3 months to complete my file.

A request for an Administrative Assistant is being included with this program review. If approved, the additional staff person will help to alleviate some of the increasing work load by performing front end duties and allowing staff more time to complete files and perform other needed work. |

1. Describe the results of the Unit’s efforts to improve the quality of services or expand functions, ***OR*** indicate “None.” (Note: refer to past operational plans.)

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| Since the last program review we have incorporated many changes to improve our services. During 2004-05 academic year paper loan checks were stopped and replaced with Electronic File Transfer. This decreased the time to process loans. We stopped students from picking up loan checks and started mailing them. The loan process was changed to an online process making it easier for the students to process their loan application at home.The PSY 100 presentations were improved by using a power point. The power point is included in the presentation due to the suggestions from the prior student surveys. The students are more attentive with this type of presentation. We have streamlined the process for students to get books through our short term loan program. The students do not have to go to the business office now. This saves the time for the student and business office plus the frustration of students standing in long lines.As stated A-2, in 2008-09 academic year we started scanning files to improve availability of student files. This reduces time when trying to locate a file during the busier times which will in return be able to serve students better. The financial assistance office has improved its services by utilizing a sign in sheet to better identify the students needs. Now the student will see the appropriate staff member according to the students request/needs. The data from the sign in sheets was also used to analyze what coverage we need to better serve our students.  |

1. Describe the results of the Unit’s efforts to improve efficiencies, ***OR*** indicate “None.” (Note: refer to past operational plans.)

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| As stated in C-14, in 2004-05 academic year paper loan checks were stopped and replaced with Electronic File Transfer. Electronic File Transfer is the process electronically moving money from the bank to Sauk Valley Community College. This process replaced paper loan checks. This was a great savings of time for the Financial Assistance Office and Business Office.We have streamlined the process for students to get books through our short term loan program as stated above. This improves this process for students and both Financial Assistance and Business Office.We have increased our TELNET programs for faster processing time for STATE Grants, Federal Academic Competiveness Grant, balancing federal grants, verification and audit reports. TELNET programs are created by our IT staff to compare data from our software system (banner) to state and federal program data to produce reports to use in selecting, balancing and verifying financial assistance funds.As stated in A-2, in 2008-09 academic year we started scanning files to improve availability of student files. |

1. Describe any recommended changes to improve efficiencies or services; ***OR*** indicate “None.”

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| As stated in A-3, we have in place a 5-year plan to scan files and improve our verification processes. We also are working on a workflow with using filebound.It is highly recommended to implement the proposed floor plan to improve our efficiency and be in compliance with the “Red Flag Regulation” and FERPA”.  |

1. Summarize changes that will be made to improve efficiencies in the operational plan and code as PD.

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|  X Activities will be included in the operational plan. Activities will not be included in the operational plan. |

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| **SECTION E: FUTURE DIRECTION** |

1. Describe possible changes that may be imposed on the college that could impact the Unit, such as changing laws, regulations, demographic or environmental changes; ***OR*** indicate “None.”

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| In order to prepare for the upcoming HLC accreditation there has been an intense review of data surrounding state funding, changing demographics, enrollment in remedial courses, and apportionment. Many of the findings from that data will have an impact on the Financial Assistance Office and can be found in detail in the enclosed attachments. (Appendix D & E)In summary, there is an obvious shortage in state funding which has already potentially affected the amount of aid that is available for students living in Illinois. Initially, with the state having such a large deficit, it was decided to cut funding for the state MAP grant program by 50 percent for the 2009-10 year. The state has since reapproved the spring state grants but it is still unknown what the cuts will be for the future years, it seems apparent that we can anticipate cuts in State and potentially Federal aid programs.From Sauk’s perspective, the demographics of the area are also taking a turn for the worse. Data shows that our target population is decreasing. There is an increase in the amount of the local population who is non English speaking Hispanic families and/or not graduated high school. These students require ESL and remedial classes to be ready for college level courses. This is not the only point of concern regarding remedial courses. Sauk has also seen an influx of high school graduates requiring remedial courses to prepare for college level courses as well. The attached data findings show that 45% of all financial aid students are enrolled in remedial courses. One of the biggest issues/problems surrounding this is that the apportionment given for these remedial classes is not the same as other college level courses, so while the need is increasing, the funds are decreasing. Furthermore, the completion rate for remedial classes has declined resulting in many students not progressing or finishing their education, affecting the retention rate of students at Sauk. |

1. Describe the future vision of the Unit.

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| Provide students the maximum financial aid resources available to further their education while maintaining current with Federal and State laws. |

1. List the top five priorities to strengthen the Unit during the next five years.

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| --- |
| 1. Educate students on applying early for financial aid resources including the FAFSA
2. Continue successful completion of Federal and State Audits
3. Maintain technical currency to ensure efficient and accurate programs
4. Financial Assistance office needs remodeled to ensure compliance with “Red Flag Regulation“
5. Cross train in the processes of the loans, state grants and veterans to help prepare for the future retirement of John Brown, Financial Assistance Advisor and Debra Stiefel, Financial Assistance Coordinator
 |
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| **SECTION F: KEY QUESTIONS** |

1. List two key questions that the Unit will research and answer for this program review.

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| 1 | How can we improve the efficiency and accuracy of the verification process? |
| 2 | What are we doing to maintain a reasonable default rate, is it working effectively and is there anything we should be doing differently? |

1. For each question, discuss why the question is important to answer, the data that was collected, conclusions drawn, and actions that will be taken in response to the conclusions. Limit discussion to one page or less per question.

**How can we improve the efficiency and accuracy of the verification process?**

Verification is a time-consuming process and we verify over 30% of our student’s files. This process is an important part of our audits so in making this process more efficient and accurate will only benefit our office and Sauk Valley Community College.

We researched three other college’s verification processes to find out if they had better solutions for verification to help improve our procedures. The verification processes from BlackHawk, Highland, Illinois Valley Community College and Sauk Valley Community College are listed below:

* Highland is a manual process verifying the required documents such as Federal Taxes, verification worksheet and the 5 major elements plus W2’s. If corrections are made they are changed in Banner.
* Illinois Valley is using FAAccess and use the Verification Tool. They also verify verification worksheet, Federal Taxes and W2’s along with the 5 major elements. If corrections are made they are changed in FAAccess then enter in Datatel.
* BlackHawk prints screen prints of RNANA10 to compare the verification documents such as Federal Taxes, verification worksheet and W2’s along with the 5 major elements. If corrections are made they are changed in Banner.
* Sauk Valley has a worksheet that shows all verification items that are required with the student’s information from their ISIR. The worksheet is compared to required documents such as verification worksheet, federal taxes, W2’s along with the 5 major elements. This comparison is a manual process. If corrections are made they are changed in Banner.

After reviewing these 4 processes Sauk Valley’s worksheet it is comparable to Illinois Valley using FAAccess Verification Tool. We save steps by making corrections in our Banner system while they use online. BlackHawk and Highland seem to have a complete manual process in verifying their documents. We came to the conclusion that our process was slightly better than most.

Actions to improve the efficiency and accuracy of the verification process will be to have our worksheet compare the ISIR student’s information to the actual imaged documents and only show the items that don’t match so those items can be verified. This step will save time and improve accuracy in verification.

**Student loan default rates are expected to increase due to changes in the law. What are we doing to maintain a reasonable default rate, is it working effectively and is there anything we should be doing differently?**

There are several main aspects to default prevention; loan entrance counseling, skip tracing and loan exit counseling. Entrance and exit counseling are federally mandated and give students information about borrowing and repayment, and the consequences of failure to repay.

**What are we doing?**

As stated in A1, loan entrance and exit counseling were previously completed through the state’s Mapping Your Future website. Skip tracing is a way of monitoring students who should be in repayment however are not making payments. Once a month, the Department of Education sends a list of students that are in delinquency or default and requests that the school provide them with the most current information available. The school also sends the student a letter regarding their status and instructing them to contact their lender to resolve the problem.

Sauk Valley Community College’s loan default rate increased in 2007-08 and all schools expect to see an increase in their default rates when the calculation is changed for the 2011-12 year. As a result of this, several changes were made to our default prevention procedures.

* Switched to one-on-one loan entrance/exit counseling in March 2008. Prior to processing a loan, the student must come in, sit down with a staff person and view a power point. Students and staff are able to discuss specific questions the student has, while covering all federally required information. Students are also provided a packet with information on everything from borrowing to repayment.
* When processing Skip-Trace reports, staff is providing more information and attempting to contact students directly, including parent information if available. Students who are registered are contacted in class. Letters mailed to students contain additional information, including a listing of all outstanding loans they have.

**Is it effective?**

At this time, aside from seeing default rates (which will not show any sort of reliable trend for several years) we do not have any definitive measure of effectiveness in place. Since changed, staff have noticed an increased awareness in students, more questions, unnecessary loans canceled and more un-needed funds being returned. This indicates that it must be effective to some degree; however we need to have other ways to monitor its effectiveness and make adjustments over time.

Questions monitoring should address:

* **Has one-on-one Loan Counseling improved our Default Rate?**

Our yearly statistical report will answer this question, however, it will take several years to indicate a trend.

* **Would a change to group counseling have an adverse affect on our default rate?**

Without simply trying it, we are unsure how to determine this. We are not going to implement group counseling until the effects of one-on-one counseling are known. Target date FY13

* **Would a marginal increase in default rate be worth the decreased amount of time spent one-on-one?**

One-on-one loan counseling takes about 30 minutes and in Fall 2009 required about 190 loan counseling meetings. Until we see how the default rate changes with the new calculation, it will be difficult to decide if an increase in default rate is worth the decrease in time spent. If our default rate is at a low or acceptable, the answer may be yes. If it increases significantly, the answer will be no. Under current regulation our default rate is 13%. The default rate is expected to increase because of the new computation from 13% to 19.3%. An acceptable increase from 12 to 18% would suggest implementing group counseling would be warranted, 18 to 24% default rate would suggest we remain at the current level of one-on-one counseling, and anything above 24% would indicate our current procedures are not satisfying the requirement for default management. Once you have reached 30% for three years, SVCC will lose the loan program.

* **How is the one-on-one loan counseling perceived by our Loan Student population?**

We will begin to give students a questionnaire (Appendix F) at the end of the loan counseling to determine whether students are gaining the knowledge that they need, and if they feel that it was beneficial to them.

Data collected: The data collected would be the yearly statistical data report that has been in used for the past several years. A current version of the statistical data would need to be compiled. A questionnaire, completed by Student Loan borrowers will be used to evaluate the effectiveness of the process.

* **Why are these questions important to answer?**

These questions could alter the present way that Loan Counseling is accomplished. It will determine the time management implications versus the affect on our default rate. It should also provide feedback from the student Loan population pertaining to possible improvements or deletions from the Loan Counseling process.

* **Should we be doing anything differently?**

At this time the only changes we will make to the process will be to add a questionnaire to the loan counseling. Actions will be taken to improve the Loan Counseling process based on the information gathered.

**STUDENT & ACADEMIC SUPPORT SERVICES REVIEW**

**SUMMARY REPORT**

**Required ICCB Report**

**Sauk Valley Community College Academic Year 2009 – 2010**

|  |  |
| --- | --- |
| **Service Area** (Unit) | Student Financial Assistance |

**Major Findings and Improvements/Modifications**

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| --- |
| Office of Student Financial Assistance is a vital service for students at Sauk Valley Community College. A variety of changes have been made since the last program review these are listed below:* Implemented imaging
* Improved loan processing
* Initiated Direct Loans
* Initiated Individual loan counseling
* Made appropriate forms available on the web
* Increased Financial Assistance Information Outreach Events

The major finding is that the office needs remodeled to meet the requirements for “RED FLAG” Regulations and FERPA.During the next 5 years, it is proposed by this Program Review Committee that the Office of Student Financial Assistance continues to implement the imaging workflow and verification process. Also, we need to continue to use technology to ease the process for students in completing financial assistance applications. |

**Statewide Program Issues (if applicable)**

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| --- |
| As documented in the attachment our state funding has decreased for the students as well as the college. This decrease will affect students and colleges statewide. This will increase the risk for our students academically as well as financially. |

**BEST PRACTICES REPORT**

**Optional ICCB Report**

**Sauk Valley Community College Academic Year 2009 – 2010**

**Title of Best Practice**

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| --- |
|  |

**Programmatic Area**

⁭ Academic Discipline

⁭ Career and Technical Education

⁭ Cross-Disciplinary

X Student & Academic Support Services

**Description of the innovation/best practice (150 word limit)**

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| --- |
|  |

**What are the results/measurable outcomes?**

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**Contact Information**

|  |
| --- |
| Sauk Valley Community CollegeName & Title: Phone Number: E-mail Address:  |

|  |
| --- |
| **SIGNATURES and APPROVALS** |

|  |
| --- |
| **Names and Signatures of the Program Review Team** Add lines if neededSignatures indicate that team members concur with the findings of the program review. |
| **Names** (Indicate chair/co-chairs) | **Signatures** |
| Debra Stiefel Chair |  |
| Al Pfeifer |  |
| Pam Medema |  |
| Alicia Hungerford |  |
| John Brown |  |
| Kristina Forydce |  |
| Jennifer Schultz |  |
| Luis Moreno |  |
| **Program Review Committee** |
| This Program Review is complete and acceptable. |  |
| This Program Review is complete but the conclusions ***are not*** fully substantiated. |  |
| This Program Review is incomplete and unacceptable. |  |
| Comments are attached (optional) |  |
| Program Review Committee Chair/Co-Chair |  |
| Date | February 8, 2010 |
| Program Review Committee Co-Chair |  |
| Date |  |
| **Administrative Approvals** Administrative signatures indicate an acceptance of the program review |
| Program Administrator |  |
| Academic Vice President (if appropriate) |  |
| President |  |