

Comprehensive Program Review Report



Program Review - Financial Aid

Program Summary

2020-2021

Prepared by: David Loverin

What are the strengths of your area?: STAFF: The Financial Aid Team consists of 15 staff who serve students at the 3 COS campus locations.

5 Clerical Assistants (3.5 FTE) – (Vacant Hanford Position) who are the front line of the Financial Aid Office. They work the walk up counters and are the student's primary contact with the Financial Aid Office. Good customer service is important. A Clerical Assistant must be prepared to accurately answer all student questions related to the financial aid process. They must collect documents from students, review them to make sure they have been completed correctly, and scan them into the document system.

5 FA Specialists (5 FTE) who process over 17,000 FAFSA applications each year. They review all student documentation including; tax transcripts, special circumstance forms, dependency override requests, high school diplomas, and loan applications. They must verify that all information is accurate and the student financial aid file is complete according to Federal and State policy. Once that is done they disburse financial aid awards to the students. In addition to reviewing and funding student applications, FA Specialists have additional specialized responsibilities, such as; enrollment reporting, return of Title 4 calculations, reporting to Californian Student Aid Commission, maintenance of FA Webpage, foster youth support, loan entrance counseling, and helping with financial aid workshops.

1 Federal Work Study Specialist (1 FTE) who keeps track of all student employees. Duties include, interviews, placement, tracking student hours, tracking student and department budget, and making sure payroll and HR forms are completed.

1 Student Support Services Specialist (1 FTE) – Financial Aid Outreach / Welcome Center Support. The Student Support Services Specialist (4S) provides financial aid related support to students, staff, community groups, and feeder high schools. Our outreach program continues to grow in scope of service to students. The 4S performs several FAFSA / Dream Act application workshops to parents and students at high school locations within the COS District. The 4S maintains positive working relationships with high school counselors and community partners. The Student Support Services Specialist also supports the Welcome Center. This person helps organize and present at the College's orientation event called Giant Days. The 4S with organizing and planning the STEPS event to help incoming freshmen apply to the College, see an academic counselor, and register for classes. The 4S works the Welcome Center floor helping students with financial aid questions regarding FAFSA, Dream Act, Bank Mobile, Appeals, etc.

1 FA Resource Specialist (1 FTE) who processes academic progress appeals and unusual enrollment history verifications. Students who have been disqualified from receiving financial aid can appeal to have aid reinstated under certain extenuating circumstances such as; serious illness, accident, death of immediate family member, victim of violent crime, or diagnosis of learning disability.

- 2016-17 Appeals = 936
- 2017-18 Appeals = 1280
- 2018-19 Appeals = 1486
- 2019-20 Appeals = 1442

1 FA Technical Specialist (1 FTE) who keeps Banner software system processes working, provides support to ensure compliance with financial aid policy, and performs database analysis of financial aid related data. The Technical Specialist manages the

systems and processes used in the disbursement of financial aid funds to students. The position assists with monitoring program budget allocations for Cal Grants, Federal SEOG, and Federal Work Study funds. The Technical Specialist helps create annual calendars with award cycles and disbursements for each year in compliance with regulations.

1 Part-Time Senior Secretary (0.5 FTE) – (Vacant) to support office operations, process check requests, make sure financial aid forms are stocked, and order supplies. The Senior Secretary also monitors the schedules and work of student employees working in the financial aid office. During peak student traffic times, the Senior Secretary helps students with their financial aid questions.

1 Director (1 FTE) responsible for management and administration of the Financial Aid Program. The Director is responsible for the accounting of 7 Categorical budgets and 1 General Fund Maintenance of Effort budget that are the funding source for financial aid operations. The Director is responsible for the timely completion of federal, state, and local reports such as; FISAP, Gainful Employment, MIS Reporting, SSARCC Expenditure Reporting, and Program Review. The Director maintains compliance with all federal, state, and local regulations governing student financial aid programs. Most importantly the Director serves the students to help them; receive financial support toward their education, maintain satisfactory academic progress, grow in their financial literacy, and complete their academic goals.

Providing Financial Support for Students

40 MILLION DOLLARS WAS DISBURSED TO 11,235 COS STUDENTS IN 2019-20!

Financial Aid Specialists processed applications, verified identity, reviewed tax transcripts, and verified high school graduation documents. Eligible students are awarded grants, works study, and loans.

- 60% of COS students received the Board of Governors Fee Waiver
- 36% of COS students received the Federal Pell Grant
- 13% of COS students received a Cal Grant

Attached to the Document Repository is a complete breakdown of Financial Aid Student Awards for the 2019-20 Academic Year.

Providing Outreach Support and Financial Aid Training

Last year the Outreach Specialist coordinated over 90 events.

2019-20 Outreach & Workshops = 91 Events

- 30 COS Presentations and Workshops
- 1 Counselor Trainings
- 10 COS/Financial Aid promotion events on and off campus
- 56 High School Workshops and Presentations at 32 schools

The COS Financial Aid office also takes a proactive approach to making students aware of the policies and procedures of financial aid. We give presentations and parent meetings and student orientations. Students receive information about applying for financial aid, maintaining satisfactory academic progress, and planning for financial aid disbursements.

What improvements are needed?: Financial Aid Office service is not equitable at all three campus locations as it pertains to FA Specialists and Clerical Assistants.

- Visalia – 4 FTE FA Specialists, and 2.5 FTE Clerical Assistants
- Tulare – 1 FTE FA Specialist, and 0.5 FTE Clerical Assistant
- Hanford – 0 FTE FA Specialist, and 0.5 FTE Clerical Assistant

Student traffic in Tulare and Hanford locations has been increasing. Walk up business and phone calls are increasing as student enrollment increase at the sites. There should be at least 1 FTE FA Specialist and 1 FTE Clerical Assistant at Tulare and Hanford.

Describe any external opportunities or challenges.: FINANCIAL AID OUTREACH

Many of the outreach events take place in the evening hours. The Outreach Specialist is struggling to keep up with daily work duties and facilitating evening presentations. Some financial aid staff volunteer to help with evening workshops. Without their help, much of the high school outreach would not be possible. During the 2020 outreach season, staff were working all day on financial aid disbursements, and then helping at evening events 2-3 nights per week. Staff begin to show signs of burn out after months of 12 long workdays trying to support the outreach mission.

BUDGET CONSTRAINTS

Categorical budget constraints are becoming a concern of the FA Director. California has enjoyed positive economic conditions over the past few years. As a result community college administrations have received cost of living adjustments that have been passed on as salary increases to staff. There has also been additional funding passed down to community colleges to improve

student success programs. New financial aid grants have been created for community college students; the Student Success Completion Grant, AB19 Sequoias College Promise, Cal Grants for students with dependent children, and CARES Emergency Financial Aid Grants.

Additional funding has not been passed down to financial aid offices to keep up with growth happening at community colleges in other service areas. Categorical BFAP funding to community college financial aid offices does not allow for COLA increase. There have been salary increases at COS over the last 5 years. 40% of the financial aid program is categorically funded. 60% is MOE from general fund. Salary increases have pushed general fund budgets beyond the state required MOE. Discretionary funding in categorical budgets used for consulting, staff development, and outreach support have been greatly reduced to cover salary costs. Consultant costs are a necessary to keep the \$40 Million financial aid program running smoothly for students.

The State has not increased financial aid administrative funding for several years. Under the new Student Centered Funding Formula, MIS data shows that financial aid offices contribute 28% (2B) of revenue to their colleges. Yet only 4.2% of that revenue is reinvested into financial aid programs on campus. Administrative burden has significantly increased. Financial aid (and other student services) programs are being asked to implement additional grants, provide additional outreach, provide financial literacy training, support student success programs, support DACA/Dreamers, support foster youth students, support homeless students, and other new initiatives coming from the Chancellor's Office. Staff are already stressed to accomplish all that is being asked of them.

If salaries continue to increase, it is a concern of the Financial Aid Director that there will not be enough budget to administer the financial aid program as expected by federal, state, and local policy. A primary concern is in the area of staffing. Seven (7) of the fifteen (15) financial aid staff are paid from categorical financial aid funding. Categorical financial aid funding has not increased with State COLA's over the past 4 years. As a result, staff salaries are starting to exceed the categorical budgets. One position has been lost. The Senior Secretary resigned in March 2018. There is no longer room to fund the position in categorical funding. In addition, a part-time Senior Secretary was not adequate for the needs of the Financial Aid Office. 60% of the Financial Aid funding source is General Fund. The Financial Aid Office needs to be allowed to grow through General Fund if the State will not let it grow through categorical BFAP funding.

COVID-19 CAMPUS DISRUPTIONS

In March 2020, the COS campus was shut down due to Coronavirus Pandemic. Students were transitioned to online learning. Staff transitioned to working remotely from home. Services and workload did not stop for the Financial Aid Office. As long as classes are in session, students are eligible to receive financial aid payments. The work from home transition was difficult for the financial aid office. We were not technologically prepared for this transition. There were not enough working laptops for staff to take home. Staff did not know how to use VPN, Remote Access, Google Voice, Teams, or SharePoint.

When campus is open, students can visit the financial aid office, turn in documents, and have all their questions answered in one visit. With campus closed, students turned to phones and email as their only way to ask questions.

Email:

- May-June 2020 emails submitted to help line = 3,176
- July-September 2020 email submitted to help line = 5,931

Phones

- May-June 2020 phone calls to help line = 1,607
- July-September 2020 phone calls to help line = 3,280

With campus closed, students could only submit forms via mail, fax, or by using an electronic drop-box upload.

- May-June 2020 form submittals to drop box = 1,894
- July-September 2020 form submittals to drop box = 4,608

Overall SAO Achievement: The Financial Aid Office continues to maximize available resources and employee talent to best serve and support students.

Student Support: It is good that the COVID-19 related campus closures did not happen until late March 2020. By that time, most of the financial aid for the 2019-20 year had been disbursed to students. It gave the financial aid office time to adjust to working from home without causing major delays to student awards.

Changes Based on SAO Achievement: Funding: With the release of the 2018-19 State Budget, Financial Aid Offices received funding to be used specifically for enhancing technology related operations. The Financial Aid Office will be able to use these funds to pay for technology consultants. This solves one problem where salary increases have reduced discretionary spending in

categorical financial aid budgets. The College also increased financial aid general fund budgets in the areas of printing, staff development, and new equipment to help offset shrinking discretionary spending in categorical financial aid budgets.

Outcome cycle evaluation: Year over year, the Financial Aid office continues to operate effectively and efficiently considering the number of students served and the amount of funds disbursed. FA staff processed 17,091 FAFSA applications during the 2019-20 year. Total financial aid recipients were 11,235 and total financial aid disbursements were \$40.0M. The 2019-20 year student loan default rate increased from 18% to 23%.

Related Documents:

[2019-20 FA 10-Year Summary.pdf](#)

[2019-20 FA Detail.pdf](#)

Action: Hire Full-Time Financial Aid Senior Secretary

Currently, there is no secretary in the financial aid office. With the size and scope of financial aid office and operations, secretarial support is greatly needed to help administer the financial aid program.

Leave Blank: Essential for Operation

Implementation Timeline: 2019 - 2020

Leave Blank:

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Identify related course/program outcomes: Objective 1.1: The District will increase FTES 1.75% over 3 years.

Goal #2: COS will improve the rate at which its students complete degrees, certificates, and transfer objectives.

Person(s) Responsible (Name and Position): David Loverin, Director, Financial Aid

Rationale (With supporting data): The addition of a full-time Senior Secretary will help strengthen the backbone of the Financial Aid Office. Currently the director is trying to keep up with the daily functions normally covered by a secretary. Time spent on clerical work keeps the Director away from more important aspects of financial aid administration. What can be done with a Full-Time Senior Secretary?

- There would be a "go-to" person when the Director is away from the office
- Unlock doors-FA Office doors could be unlocked knowing there is someone to greet students.
- Phones-a frequent complaint of the Visalia FA office is that no one ever answers phones.
- Budgets – the director is responsible for 9 Funds. A secretary is needed to help track expenses, process purchase orders, process budget adjustments, process Cal Card statements, process check requests, order supplies, and keep documentation required for year-end close.
- FA Materials-creation of in-house and ordering of external financial aid publications.
- Help maintain current financial aid policies and procedures manual as required
- Help keep consumer information up to date on FA Website
- Funding Model-Help collect data on Pell eligible students and help increase the number of students who receive Pell Grant.
- Default Rates-Help reduce student loan default rates through communication with at risk students that helps them avoid default.
- Outreach-help with scheduling and coordination of outreach events.

Federal Work Study: The Work Study Specialist is moving her office and operations into the Financial Aid Office. She does not have clerical support. The addition of a Senior Secretary in the Financial Aid Office will also support Federal Work Study. The secretary will be able to assist students coming in the office to meet with the Work Study Specialist. The secretary will be able to help process all the student employment and payroll packets that are given to student employees.

The state has not increased financial aid administrative funding in several years. Yet, the financial aid program is being asked to implement additional grants, provide additional outreach, provide financial literacy training, support student success programs, support DACA/Dreamers, support foster youth students, support homeless students, implement AB19, and other new initiatives coming from the Chancellor's Office. Staff are already stressed to accomplish all that is being asked of them. The addition of a Senior Secretary would support the Office and the Director in the multi-faceted endeavors of the Financial Aid Program.

Priority: Medium

Safety Issue: No

External Mandate: No

Program Review - Financial Aid

Safety/Mandate Explanation:

Update on Action
Updates Update Year: 2020 - 2021 Status: Action Discontinued Senior Secretary is no longer relevant to the Financial Aid Office based on job description. Impact on District Objectives/Unit Outcomes (Not Required):

10/15/2020

Link Actions to District Objectives

District Objectives: 2018-2021
District Objective 1.1 - The District will increase FTES by 1.75% over the three years
District Objective 2.1 - Increase the percentage of students who earn an associate degree or certificate (CTE and Non-CTE) by 5 percentage points over three years
District Objective 2.2 - Increase the number of students who transfer to a four-year institution by 10 percent over three years
District Objective 2.4 - By 2021, Increase the percentage of CTE students who achieve their employment objectives by 5 percentage points
District Objective 4.2 - Improve organizational effectiveness by strengthening operations of and communication between District departments, divisions, and constituents

Action: Financial Aid Clerical Assistant - Tulare Center

Financial Aid Office service is not equitable at all three campus locations as it pertains to FA Clerical Assistants. This action would increase the current .5 FTE Part-Time FA Clerical Assistant to 1.0 FTE Full-Time. Or, add an additional .5 FTE FA Clerical Assistant to provide adequate financial aid service at the Tulare Center.

Leave Blank:

Implementation Timeline: 2019 - 2020

Leave Blank:

Leave Blank:

Identify related course/program outcomes: Objective 1.1: The District will increase FTES 1.75% over 3 years.

Goal #2: COS will improve the rate at which its students complete degrees, certificates, and transfer objectives.

District Objective 4.2: Improve organizational effectiveness by strengthening operations of and communication between District departments, divisions, and constituents

Person(s) Responsible (Name and Position): David Loverin, Financial Aid Director

Rationale (With supporting data): Financial Aid Office service is not equitable at all three campus locations as it pertains to FA Clerical Assistants.

- Visalia – 2.5 FTE Clerical Assistants
- Hanford – 1.0 FTE Clerical Assistant
- Tulare – 0.5 FTE Clerical Assistant

The work of the Financial Aid Office has a direct correlation with how the college receives its funding. The Equity Component of the new Student Centered Funding Formula is based entirely on the number of students who receive a Pell Grant and/or a California College Promise Grant. Now, more than ever, financial aid offices are under pressure to maximize student financial aid awards.

The work of the Financial Aid Office has a direct correlation with District Objective 1.1 to increase FTES by 1.75% over three years. The COS Financial Aid Office processed over 17,000 financial aid applications from incoming and continuing students last year. The Financial Aid Office provides FAFSA application support to 35 feeder high schools in the College service area. Through financial aid outreach services to these high schools, the Financial Aid Office helps generate FTE's for the College. Through continued receipt of financial aid awards, students are able to remain at the College until completion of their academic goal.

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The work of the Financial Aid Office has a direct correlation with District Goal #2. Many students are able to complete their degree, certificate, and transfer objectives because of the financial aid they receive. Over 60% of COS students depend on financial aid to make it possible to attend college. Last year, \$37 Million worth of aid was awarded to over 10,000 COS students.

The work of the Financial Aid Office has a direct correlation with District Objective 4.2 through reliable operational procedures and good communication with District departments. Efficient operational procedures mean students receive aid in a timely manner and are able to attend school with less financial worry.

Priority: Medium

Safety Issue: No

External Mandate: No

Safety/Mandate Explanation:

Update on Action

Updates

Update Year: 2020 - 2021

10/15/2020

Status: Action Discontinued

There was not enough interest or support amongst other stakeholders for this request.

Impact on District Objectives/Unit Outcomes (Not Required):

Link Actions to District Objectives

District Objectives: 2018-2021

District Objective 1.1 - The District will increase FTES by 1.75% over the three years

District Objective 2.1 - Increase the percentage of students who earn an associate degree or certificate (CTE and Non-CTE) by 5 percentage points over three years

District Objective 2.2 - Increase the number of students who transfer to a four-year institution by 10 percent over three years

District Objective 4.2 - Improve organizational effectiveness by strengthening operations of and communication between District departments, divisions, and constituents

Action: Using Better Customer Service to Increase Financial Aid Awards

Financial Aid Department staff will contact and assist students who have not turned in necessary paperwork to complete the financial aid file. Taking this extra step with students improves customer service and increases the percentage of students receiving a financial aid award.

Leave Blank:

Implementation Timeline: 2019 - 2020, 2020 - 2021

Leave Blank:

Leave Blank:

Identify related course/program outcomes:

Person(s) Responsible (Name and Position): David Loverin, Financial Aid Director

Rationale (With supporting data): There has always been a percentage of students who are eligible to receive a financial aid award, but do not receive an award. These are students who have completed a FAFSA or Dream Act application and are in good standing, but for some reason never complete their financial aid file. With the implementation of the Student Centered Funding Formula and the creation of California Community College Chancellor's Office Vision for Success, more attention has been focused on student financial aid awards. Community College Financial Aid Offices throughout the state have been brainstorming ways to close the gap on students who miss out on financial aid. How can we catch those students who fall through the cracks?

The COS Financial Aid Office is a busy place. Annually, we serve over 10,000 financial aid eligible students. There are only 14 financial aid employees across three campus locations. At those student ratios, it is impossible to offer one on one personalized

Program Review - Financial Aid

service. We have to do the best we can to answer all student questions, package their financial aid, and disburse their awards in a timely manner. It has always been the responsibility of the student to complete applications and turn in required documents to the financial aid office. It has always been the responsibility of the student to self-advocate and ask questions when they need help. The reality is that many of our students are not there yet. They need help.

Our Goal for 2019-20:

We are going to find those financial aid eligible students that have completed a financial aid application, but were not paid at the beginning of the semester. We are going to reach out to those students and offer one on one customer service. We are going to help them complete their financial aid documentation. Through these actions, we will improve customer service. We will increase the number of students receiving a financial aid award.

Priority: Medium

Safety Issue: No

External Mandate: No

Safety/Mandate Explanation:

Update on Action

Updates

Update Year: 2020 - 2021

10/15/2020

Status: Continue Action Next Year

Due to COVID-19 Campus Disruptions, more time is needed to fully develop work flow for this action. We have made some progress in creating the reports that identify the students that are not submitting all paperwork and possible missing out on a financial aid award. As of Fall 2020 semester we have already had success in reaching out to several hundred students in an attempt to help them receive financial aid awards.

Impact on District Objectives/Unit Outcomes (Not Required):

Link Actions to District Objectives

District Objectives: 2018-2021

District Objective 1.1 - The District will increase FTES by 1.75% over the three years

District Objective 2.1 - Increase the percentage of students who earn an associate degree or certificate (CTE and Non-CTE) by 5 percentage points over three years

District Objective 2.2 - Increase the number of students who transfer to a four-year institution by 10 percent over three years

Action: COS College Reimbursement-AB19

This is an assessment to collect data on the College's reimbursement program and use of AB19 funding.

Leave Blank:

Implementation Timeline: 2019 - 2020, 2020 - 2021

Leave Blank:

Leave Blank:

Identify related course/program outcomes:

Person(s) Responsible (Name and Position): David Loverin, Director, Financial Aid

Rationale (With supporting data): This is an assessment to collect data on the College's reimbursement program and use of AB19 funding. COS received AB19 funding for the 2018-19 year. First year students who are not eligible for financial aid can have their enrollment fees reimbursed if they attempt and complete at least 15 units per semester. I plan to evaluate the success of the reimbursement program and how AB19 funds are expended. I hope to be able to answer the following questions. Are enough students being awarded reimbursement funding? Are the students who receive reimbursement funding successful? Are they completing their program in 2 years? Is the State consistent in awarding funding each year? Is the college using AB19 funds for other student success oriented purposes if the funding is not being used for reimbursement awards?

Priority: Low

Safety Issue: No

Program Review - Financial Aid

External Mandate: No

Safety/Mandate Explanation:

Update on Action	
Updates	
Update Year: 2020 - 2021	10/15/2020
Status: Continue Action Next Year	
For the 2019-20 school year, we reimbursed students who were able to complete 12 units.	
<ul style="list-style-type: none">Fall Semester: 220 students reimbursed.Spring Semester: 164 students reimbursed	
Proposed changes for the 2020-21 year:	
The College was able to reimburse 384 students in 2019-20. This is an improvement over the 157 students paid in 2018-19. However, it still wasn't the growth we were hoping for. For the 2020-21 year, the promise program will be changed again. The College will automatically pay the fees for all eligible students enrolled in 12 units at census date each semester. The students will not be penalized if they do not complete at least 12 units with a C grade or better.	
The Financial Aid Office will continue to track the progress of the Sequoias Promise Program as it changes each year.	
Impact on District Objectives/Unit Outcomes (Not Required):	

Link Actions to District Objectives

District Objectives: 2018-2021
District Objective 1.1 - The District will increase FTES by 1.75% over the three years
District Objective 2.1 - Increase the percentage of students who earn an associate degree or certificate (CTE and Non-CTE) by 5 percentage points over three years
District Objective 2.2 - Increase the number of students who transfer to a four-year institution by 10 percent over three years
District Objective 2.3 - By 2021, increase the percentage of students who complete transfer-level English by 15 percentage points and transfer-level math by 10 percentage point with their first year.
District Objective 2.4 - By 2021, Increase the percentage of CTE students who achieve their employment objectives by 5 percentage points
District Objective 4.1 - Increase the use of data for decision-making at the District and department/unit level