



**Alaska  
Commission on  
Postsecondary  
Education**

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

*Winter Quarter Commission Meeting*

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*January 11, 2024*

## ALASKA COMMISSION ON POSTSECONDARY EDUCATION

[Zoom Link](#)

Meeting #: 854 3830 6097

Password: ACPE

Teleconference: 1 (888) 788-0099; Code: 854 3830 6097 #

**AGENDA****Thursday, January 11, 2024**

1. 10:00 a.m. Convene/Roll Call
- 2.\* Adoption of Agenda
  - *Suggested Motion: move to adopt the agenda of the January 11, 2024, Commission Meeting.*
3. Ethics Disclosure Relative to Adopted Agenda
- 4.\* Approval of Meeting Minutes from October 19 and October 20, 2023
  - *Suggested motion: move approval of the meeting minutes from the October 19, 2023, Commission meeting and the October 20, 2023 Commission Work Session.*
- 5.\* Determine January 2025 Meeting Date
  - *Suggested motion: move the Commission to hold its winter 2025 quarterly meeting on January 9, 2025.*
6. Public Testimony:
  - Individuals: 3-minute limit
  - Group Representatives: 5-minute limit
7. 10:20 a.m. Executive Director Report – Sana Efird
8. 10:30 a.m. Strategic Planning Project Update – Erin Sedor, Black Fox Strategy
- 9.\* 11:15 a.m. Approval of Professional Student Exchange Loan Program Fields of Study – Kerry Thomas, Director of Program Operations
  - *Suggested Motion: move to approve the Professional Exchange Loan Program Fields of Study as recommended by staff.*
10. 11:30 a.m. University of Alaska Update – Vice President Paul Layer
11. Noon Break
12. 1:00 p.m. Compliance Activities Report – Tyler Eggen, Institutional Authorization Program Coordinator

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- 12b.\* Institutional Standards and Evaluation – Tyler Eggen,  
Institutional Authorization Program Coordinator
13. 2:10 p.m. Management Team Reports:
- a. Finance – Julie Pierce
  - b. Program Operations – Kerry Thomas
  - c. Communications and Outreach – Kate Hillenbrand
  - d. Information Support Services – Jamie Oliphant
  - e. HR Update – Written Report
14. 2:20 p.m. Commissioner and Department Reports:
- a. Alaska Student Loan Corporation – Barbara Adams
  - b. Board of Education and Early Development – Lorri Van Diest
  - c. Board of Regents – Regent Paula Harrison and/or Regent Karen Perdue
  - d. Community Colleges – Vacant
  - e. Student Representative – Justina Hamlin
  - f. Alaska Workforce Investment Board – Trish Zugg
  - g. Alaska Postsecondary Access & Completion Network (AlaskaCAN) –  
Press Release
15. 2:45 p.m. Mission Moment
16. 2:50 p.m. Miscellaneous:
- a. Administrative Action Log
  - b. Commission Members’ Affiliations
  - c. Future Scheduled Meeting Dates
    1. April 17, 2024
    2. July 11, 2024
    3. October 24, 2024
  - d. ACPE Commonly Used Acronyms
17. 2:55 p.m. Commissioner Closing Comments
- 18.\* 3:00 p.m. Adjournment
- *Suggested Motion: move the Commission adjourn the January 11, 2024 meeting.*

**\*Action Required**

**ALASKA COMMISSION ON POSTSECONDARY EDUCATION**  
**Quarterly Meeting Summary of**  
**October 19, 2023**

A meeting of the Alaska Commission on Postsecondary Education (ACPE), conducted in-person and via distance delivery, originated from the Fireweed Business Center at 725 East Fireweed Lane, Anchorage, Alaska on Thursday, October 19, 2023. Chair John Brown called the meeting to order at approximately 10:00 a.m.

**ATTENDEES**

Commission members present for all or portions of the meeting: Chair John Brown, Vice Chair Josh Bicchinella, Dr. Barbara Adams, Trish Zugg, Senator Löki Tobin, Regent Paula Harrison, Justina Hamlin, Donald Handeland, Lorri Van Diest and Representative Julie Coulombe.

Commission members absent: Karla Head, Regent Karen Perdue, and Keith Hamilton.

Commission staff present for all or portions of the meeting: Sana Efird, Executive Director; Julie Pierce, CPA, Chief Finance Officer; Jackie Hall, Program Officer; Kate Hillenbrand, Director of Communications and Outreach; Jamie Oliphant Director of Information Support Services, Tyler Eggen, Institutional Authorization Program Coordinator; Kierstin Keller, Publications Specialist; Andrew Bocanamenth, Assistant Attorney General; and Dannielle Erickson, Executive Secretary.

Presenters in attendance: Vice President Paul Layer

Institutional representatives in attendance: Cynthia McMullen and LeeAnn Benko with the Alaska Institute of Oriental Medicine, Acupuncture and Massage Therapy; Krista Staveland with Generations Southeast Community Learning Center; Gayle Warner, Julia Ungrue, and Rachael Judd with Northern Industrial Training; and Heather Allen and Joel Nelson with Charter College.

**ADOPTION OF AGENDA**

**Senator Tobin moved to adopt the agenda of the October 19, 2023 Commission Meeting. Commissioner Zugg seconded the motion. By roll call vote, all members present voted aye. The motion carried.**

**ETHICS DISCLOSURE**

Vice Chair Bicchinella declared a conflict of interest for agenda item 14 involving Charter College. Vice Chair Bicchinella abstained from discussion and voting on the conflict.

**APPROVAL OF MINUTES**

**Vice Chair Bicchinella moved to approve the July 13, 2023 Meeting Minutes. Commissioner Adams seconded. By roll call vote, all members present voted aye. The motion carried.**

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**Discussion:** *None.*

**COMMITTEE APPOINTMENTS**

Chair Brown appointed Vice Chair Bicchinella, Commissioner Hamilton, Commissioner Handeland, Commissioner Zugg, and himself to the Institutional Standards and Evaluations Committee. He also appointed Commissioner Head to the Internal Audit Committee. Lastly, he appointed Commissioners Hamilton and Van Diest to the Executive Committee, these appointments required Commission approval.

**Vice Chair Bicchinella moved to approve Commissioners Keith Hamilton's and Lorri Van Diest's appointments to the Executive Committee. Commissioner Zugg seconded. By roll call vote, with Commissioner Van Diest abstaining, all other members voted aye. The motion carried.**

**MEETING DATE**

**Commissioner Van Diest moved to schedule the fall 2024 commission meeting on October 24, 2024. Commissioner Zugg seconded the motion. By roll call vote, all members present voted aye. The motion carried.**

*Discussion: None*

**PUBLIC TESTIMONY**

Chair Brown opened the public testimony period. There being no testifiers, Chair Brown closed the public testimony period.

**UNIVERSITY OF ALASKA UPDATE – VICE PRESIDENT DR. PAUL LAYER**

Dr. Paul Layer stated that President Pitney was unable to attend this meeting as she was presenting at the Alaska Federation of Natives Convention, but that she sent her well wishes with him. He added that the AFN Convention is a very important event for the University so it was crucial to have her there.

Next, he explained that there was a Board of Regents meeting coming up on November 8<sup>th</sup> and 9<sup>th</sup>, during which they would review online or phone public comments received on the Monday prior to the meetings. The main topic for the meeting included their budget, in which they would be asking for some compensation increases. He noted that they would be asking for a 2.5% increase across the board for all faculty, staff, etc. He added that deferred maintenance is a high priority on their list for this year and they would be presenting this to the Board at the November meeting for their approval, as they want to make sure the university's infrastructure is in good condition for students. Then he explained that they will not be going forward with any tuition increases for FY25 and added that this will be the fourth year that there has been no change in tuition for UA Southeast and UA Anchorage. He added that the University of Fairbanks did raise tuition for their baccalaureate and graduate programs a couple of years ago. They would like to try to keep costs down for students.

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He continued by explaining that they were projecting enrollment would be up 4% over last year, which is an improvement after so many years of declining enrollment. They were projecting a head count of over 21,000 students at their institutions for fall.

He then explained that their reauthorization was up that year, so they would be working very hard to ensure they had programs available for their workforce development programs and for their community and technical colleges and community campuses. It is very important for them and has been a very successful program over the years.

He noted that the University was looking forward to the FAFSA Summit, which they were hosting in partnership with ACPE. He then added that they were also hosting a virtual student success convening during which they would bring together advisors, faculty and staff from across the universities to talk about student success, including student mental health, and to seek best practices for supporting students going forward. They would also bring in some national experts.

Lastly, he wanted to note that they have been in discussions with the Board about entering a partnership with Outer Coast College. They have yet to come up with an adequate partnership agreement. They are hoping to find the best way forward in that endeavor because they are supportive of Outer Coast's curriculum development.

*Discussion: Commissioner Zugg asked Dr. Layer what peak enrollment was for the UA System and where it was at compared to that number. Dr. Layer stated that peak enrollment was in 2012 and they have seen a steady decrease since then. In 2012, they were close to a 30,000 head count but currently they are at about 20,000. He added it has been a big decline since 2012, but mimics what has been seen across the country. COVID hit the university pretty hard, but they are seeing some recovery from that in small increments. He added that they are not out of the woods yet, by any means. Commissioner Zugg thanked Dr. Layer for the information and then also wanted to note that the UA System participated in the Mat-Su College and Career Fair, which was a successful event. She thanked Dr. Layer for allowing them to come to those events and to engage directly with all stakeholders. Dr. Layer thanked Commissioner Zugg for mentioning that and stated that it was encouraging to hear the event went well.*

*Commissioner Hamlin asked Dr. Layer if he happened to know which campus has had the most increase in enrollment. Dr. Layer stated he did not have the numbers available, but he did know their community campuses are where they have seen the most increases. CTE Type classes took a big hit during COVID since they could not do face-to-face classes, but they are seeing enrollment for those programs come back in full force. He added that the Fairbanks Campus has also seen an increase in enrollment.*

*Executive Director Eford expressed her appreciation for the valuable information that Vice President Dr. Layer provides to the Commission and explained that both he and Vice President Michelle Rizk take the time to meet with her every couple of weeks. She added that this fosters a great connection and synergy between the Commission and the University.*

*Dr. Layer then stated he had some additional comments. He noted that this year marks the 25<sup>th</sup> anniversary of the University of Alaska's Scholar Program. He stated that they are very excited*

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*to celebrate that milestone and all of the students they have reached through it. He added that former UA President Mark Hamilton established the program to try to keep the best and the brightest in Alaska and that they are very proud of it. The other item he wanted to mention was that at their last Board of Regents Meeting, they brought on Bridget Weiss as their Education Liaison. Bridget was the former superintendent for Juneau Douglas School District. He added that they are very happy to have her join them as she is a link between the Department of Education and Early Development, ACPE and K-12 and will help facilitate communications and coordination between those entities.*

*Commissioner Bicchinella asked if Dr. Layer could provide an update on the Teacher Program and the Accreditation surrounding it. He also asked if there were any conversations surrounding changing the curriculum to meet the requirements for teachers. Dr. Layer stated that with regard to accreditation for the licensure programs, they just had a site visit about 2 weeks prior that went very well. He added that UAA continues to offer the Early Childhood Education Baccalaureate degree program and they are working with ACPE Staff as they move toward accreditation. He noted that accreditation is looking very strong, so they are excited about moving forward. Dr. Layer also added that they do have capacity in all of their programs for more students, and they are aggressively trying to recruit students into the programs, as they know they are not meeting the needs of the State with the workforce shortage. Their Deans of Education have been actively working with DEED on the Reads Act and other projects.*

*Commissioner Hamlin wanted to express her interest in connecting with President Pitney and Vice President Dr. Layer at some point to discuss ways she can be more helpful for the students at the University as a whole rather than just represent Kenai Peninsula. Dr. Layer said he would be happy to connect with her.*

**EXECUTIVE DIRECTOR REPORT**

Executive Director Efirm explained that she would highlight some of the work that ACPE had been involved in over the quarter. She explained that staff completed the two big outsourcing projects, which were outsourcing the loan originations with a third party contractor, and outsourcing the servicing of ACPE's loans. Commission staff have also tried to communicate with borrowers that the loans were not sold, and ACPE still owns the loans and will maintain relationships with customers, and help facilitate anything. She added that the decision to outsource loans was made years ago as it was found to be the most cost-efficient way to maintain the services ACPE provides. Staff are transitioning from being the ones doing the originations and the servicing to instead monitoring and providing oversight of the contractors for compliance on customer service and maintaining all the high standards that ACPE is dedicated to providing to borrowers.

Next, she explained that Senior Managers have begun working on budget proposals for the Governor's proposed budget for fiscal year 2025. They provided a presentation to the Governor's Office of Management and Budget. Since it is still deliberative and confidential under the Budget Act until the Governor releases his budget on December 15, she could not provide specific detail. She added that staff went through and successfully closed out ACPE's

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fiscal year 2023 budget and are finalizing the audit reports, which will be provided to the Corporation Board at its November meeting.

Continuing on, she added that staff have begun preparations for the upcoming legislative session and will be continuing to prioritize getting legislation passed that will update and remove barriers to the Alaska Performance Scholarship for as many students as possible to be eligible and contribute to increasing Alaska's workforce.

Additionally, she explained that outsourcing has had an impact on staffing levels, as ACPE in the last five or six years has gone from a staff of over 100 to now under 50 filled positions. She explained that one position, the Human Resource Officer was deleted and the Commission now pays for some support from the Department of Education's Human Resource Business Partner, Bobi Jo, in conjunction with ACPE's Administrative Assistant, Grace Newman. She added explained that Commission Staff had switched to two days in the office (Tuesdays and Wednesdays) and three days teleworking (Monday, Thursday and Friday).

Lastly, she touched on the FAFSA Summit, which ACPE, in partnership with the University of Alaska, was hosting and was planned to occur the following week on October 26 and 27.

*Discussion: Commissioner Van Diest asked how the outsourcing has impacted the staff as a whole and their workload as the staff has decreased from 110 to under 50. Executive Director Efird explained she will have each of her Senior Managers provide some details on what has changed in each of their areas due to the outsourcing. In general, she added, that while ACPE has lost staff, they have also outsourced programs, for instance the Alaska College and Career Guides, which had about 11 staff. With staffing and funding going away, those programs and the work that went with them do as well. However, she added there have been some programs, like the Success Center, that have stayed and fallen upon one or two staff members. She added that in previous years, the Success Center had 3 to 4 staff members, but now there is only 1, so it is taxing for staff working in those programs. She also added that the State as a whole is struggling to recruit and retain staff. She added that there were plans to try to recruit two of the 11 vacancies. Lastly, she stated that she is very proud of the commitment of the Staff at ACPE and that they continue maintaining everything, despite these changes.*

*Commissioner Adams stated she was in favor of teleworking and asked about the logistics of having staff telework 3 days and come in the office 2 days each week. Executive Director Efird stated that she and Senior Managers had determined that teleworking completely caused staff to lose some of the comradery and culture from a lack of team building and connection. Therefore, they decided to have staff come back into the office one day a week, which was really beneficial as staff were finalizing the outsourcing project. She added that in reading articles, and due to her desire to keep that solid culture and team building, she decided it was best to have staff come in to the office on Tuesdays and Wednesdays. Senior Managers are going to see how this schedule works and then decide if they want to keep it.*

*Commissioner Van Diest thanked Executive Director Efird for her detailed report.*

**PERSONNEL BYLAWS REVIEW/UPDATE – EXECUTIVE DIRECTOR SANA EFIRD**



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Executive Director Efird explained that she would provide a quick overview of some of the changes. She noted that the Personnel Bylaws follow all the best practices for personnel bylaws within the state of Alaska, but the bylaws are, ultimately, voted on and approved by the Commission. She then explained that the last time the bylaws had been updated was May of 2013, therefore it was well past time to get them updated and modernized. She noted that many of the updates were technical changes and language updates used in the whole personnel system that the State of Alaska uses. She explained that the State transitioned from an old online financial system, Access Alaska, to an automated system for personnel, IRIS. This was one of the more technical updates to the bylaws, in ensuring the correct system was noted. She also explained that since ACPE no longer has a Human Resources Officer, any mention of that position had to be removed from the bylaws. She explained that she wouldn't go through every single change as the bulk are simply terminology changes. She pointed out that the Affirmative Action section was modernized due to the Supreme Court Ruling.

Next, she explained that the one change she wanted to ensure she mentioned was a new section on flex time, which was an explanation of how the Commission Staff have been operating but including it in the bylaws was important. She explained that staff who are overtime ineligible have the ability to flex their time throughout the pay period.

Lastly, she explained that the Department of Education and Early Development's HR Business Partner, Bobi Jo Grimes, who assists the Commission with Human Resources issues, reviewed these changes.

*Discussion: Senator Tobin asked why they would update the Affirmative Action section when the Supreme Court ruling was specifically regarding college issues and not necessarily personnel. Executive Director Efird stated that the recommendation to update the section came from Bobi Jo, so she couldn't explain exactly why it was decided, but she would follow up. Senator Tobin then stated she is curious and interested in the ways to ensure comprehensive oversight of all the different ways people are qualified, but may not be able to take advantage of the benefits of Affirmative Action.*

*Representative Coulombe asked about the removal of some educational requirements in ACPE's recruitment process, since higher education is a specific mission of ACPE. Executive Director Efird explained that was in response to a recent Executive Order from the Governor that removed the requirement of a college degree for state positions that do not specifically require credentials, in order to help with hiring and recruitment. This would allow recruiters to review applicants not just based on college degree or credentials, but also based on their experience. She explained that this change was to incorporate the Governor's Executive Order into ACPE's recruitment process. She added that ACPE was experiencing difficulty finding qualified applicants and discovered that some of the minimum requirements were higher than the requirements for equivalent classified positions with the State of Alaska.*

**Commissioner Biccharella moved approval of the suggested amended Alaska Commission on Postsecondary Education's Personnel Bylaws. Commissioner Van Diest seconded. By roll call vote, all members voted aye. The motion carried.**

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**ALMANAC PRESENTATION – KIERSTIN KELLER, PUBLICATIONS SPECIALIST**

Kierstin Keller began her presentation by thanking all commissioners for having her. She explained that the purpose of the presentation wasn't to necessarily walk through exhibit by exhibit of the almanac, but to help people become more familiar with the publication itself. She added that some of the Commissioners might be familiar with it already, while others might be completely new to it. This was to give Commissioners an overview of what you can find in it and expect to see from year to year since it is an annual publication. She noted that ACPE would be happy to take recommendations from readers on additional information they think would be a good fit to include in the publication.

Next, she explained that she would highlight what the almanac is and why it is produced, what can be found in the almanac, where the data comes from and what kind of metrics it displays. Firstly, she noted some key findings that help paint the picture of higher education in Alaska. The Alaska Higher Education Almanac is an objective resource providing an overall view of higher education in Alaska. Importantly, it explores how Alaska compares to national data trends in order to assist education stakeholders, legislators and policymakers in making informed decisions on the future direction of higher education in Alaska. An important distinction with this resource is that it aims to report information rather than asserting causation. Currently, the goal isn't to actually analyze why those trends are occurring, but rather to provide the information. Additionally, it includes a lot of ACPE specific content, by highlighting outcome measures for programs like the Alaska Performance Scholarship and the Alaska Education Grant. New, as of this year, is information on the Alaska FAFSA Completion Initiative, as well as looking at ACPE loan benefits versus other private loan lenders.

Then she provided some background on the data sources used for the Almanac. She explained that they pull from a number of publicly available sources like the American Community Survey and the State of Higher Education Finance. Additionally, they include an amount of internal ACPE data related to APS, AEG and loan programs. The two sources primarily relied upon are the Integrated Postsecondary Education Data System (IPEDS) and the National Student Clearinghouse, which are both publicly available databases. IPEDS provides information on any postsecondary entity that takes part in federal financial aid programs and the National Student Clearinghouse is a nonprofit that provides college enrollment completions and degree data. She noted that all of the data in the report is cited. She added that another thing to note when reading the almanac is that they don't display information on just one cohort or class and that there will be multiples presented. This is because they are trying to provide the most current data available on each metric. She also added that the data is mostly current and available data, but may be a year behind in report cycle for some of the resources. For instance, the methodologies that IPEDS uses to check and make sure their data is accurate is about a year behind. She noted that for the next edition of the almanac that will be released in spring 2024, the IPEDS data will report on the class of 2022.

Next, she highlighted what each section achieves with the publication. The first section looks at higher education as it directly relates to Alaska. It reports standardized testing statistics and high school graduation rates as well as summarizes some distance education statistics related to the Western Undergraduate Exchange program and the National Council for State

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Authorization Reciprocity Agreement (NC-SARA). Additionally, there is a lengthy section devoted to enrollment trends, college completions and credentials, information, education, attainment and the consequence of education attainment as it relates to the economic impact of Alaska. She noted that she would highlight a few of the data points later in the presentation. The next section compares Alaska to national data trends and other specific states. This is also a very dense section of information. It contains comparative metrics on demographic breakdowns, college enrollments, college acceptance rates, education attainment, graduation rates, poverty rates, tuition and fees, debt, etc. She noted the national attendance metric is split 50/50 between full-time and part-time students and then added in Alaska, though, it is skewed towards part-time students with 8 out of 10 students attending part-time. She added that while it would be very interesting to explore why that is, it is outside the scope of this publication.

The next section she explained is the Financial Aid section of the report, in which they summarize federal and state financial aid options for students. The outcome measures for the APS and the AEG can also be found in this section, as well as information on the newly launched FAFSA Completion Initiative. Additionally, they included an article related to ACPE's outreach efforts on smart borrowing practices and cost savings that students gain from ACPE loans versus other private lenders.

The last section in the publication is devoted to school profiles. She explained that they provide a detailed statistical breakdown for each accredited Alaska Institution. This data is all pulled from the IPEDS database. This is a section that is reporting a year behind the current reporting sub goal. She added that there is a list of campus locations and a breakdown of their demographics, noting gender, age, race, ethnicity, etc. There is also a breakdown of enrollments, tuition and fees, graduation rates, etc. Additionally, there are some top programs for particular award type, usually the most prominent one. She provided the example for UAA, which is a bachelor's degree. Then they list out the total awards for each institution. They also include a list of Alaska Training providers as well. Either all of this data is gathered directly from the providers, from annual reporting in institutional authorization forms or ACPE will reach out and send surveys directly to the institution. The information is a bit more abbreviated than the full profiles for the accredited Alaska Institutions. However, they try to include graduation rates, top programs, tuition and fees, and financial aid data.

Next, she highlighted a few key data points that paint a good picture of the landscape of higher education in Alaska. The first related to education attainment, Alaska has one of the highest populations of students that have attended some college, but have not completed their program. Additionally, Alaska's rates of bachelor's degrees is similar to the national average, putting Alaska at 26<sup>th</sup> in the United States. In breaking those college attainment categories down further with some college, no degree, you actually see negligible difference between whites and Native Alaskans as well as men and women. She noted that they all kind of pan out about the same. However, it is not quite the case for bachelor's degrees, with 4 times more white residents having a bachelor's degree than Alaska Natives. Notably, there are 1.5 times fewer men with bachelor's degrees than women. She also added an interesting observation that Alaska Natives hold 1.5 times more certificates than the general Alaska population.

Next, she moved on to enrollments. She noted that there are a number of ways it is displayed in the full almanac publication. For 2021 across Alaska, enrollment was about 33,000

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undergraduates, about 2,600 graduates, and Alaska was following the national trend of decline. From 2012 to 2021, there was a 23% decrease in enrollments for both undergraduate and graduate students. She noted that another look at enrollments would be Alaska high school graduates and those high school graduates that went on to college within a year after graduating. She explained that the numbers are staggering with less than 4 in 10 graduates enrolled in postsecondary education. A large percentage of those that did attend postsecondary institutions were actually going to college outside of Alaska. Unfortunately, out-of-state enrollments are surpassing in-state enrollments. She then touched on a “Persistence Chart” included in the section. The chart is based on first time freshmen’s 6-year graduation rates. In following the 2015 cohort, about half of them entered college the fall after their high school graduation. Then of that cohort, a third went on from their first to their second year, so about a third retained. Then moving on to completing their program six years down the road, a quarter of the total original cohort completed their degree. She noted that that trend seems to have held true for the last five years or so. Alaska’s 4-year postsecondary graduation rate is the lowest in the nation. Alaska is at 33%, while the national rate is at 61%. However, Alaska is completely reversed with its 2-year postsecondary graduation rates as it sits close to the top. This past year, Alaska was at a 69% graduation rate for this type of degree, while the national average is sitting at 36%. The last data point she wanted to touch on was awards. She explained that 40% of the credentials awarded in Alaska are bachelor’s degrees which represents about 1,800 and then another half of the total awards are certificates and associates combined. Alaska has a smaller portion of masters and doctorates and all others related to the types of programs offered in Alaska institutions. An interesting data point is that women receive 1.5 times more of all of these types of awards, except for doctor and professional degrees, where it is split about 50/50.

She then turned the presentation over to Executive Director Efir for her closing comments. Executive Director Efir explained that ACPE used to have funding for a longitudinal database for education attainment within Alaska that would have provided an overlay into national data as well as more detail on Alaska’s data. She added that during the work session the following day, Commissioners will really delve into more information about ACPE’s strategic planning project and discuss the available data to analyze and determine how it should shift and what the priorities should be. The strategic planning project is looking at what ACPE needs to do in Alaska to get its population educated and skilled to meet its workforce needs and to better their own individual lives. She added that she is hoping this work session will help tie the new strategic priorities to some of the information and data provided in the Almanac.

*Discussion: Chair Brown asked if the 2-year graduation rate included two-year certificates as well as associates degrees. Kierstin stated that was an excellent question but she would have to follow up as she didn’t know at the moment if it did.*

*Regent Harrison asked if the 4-year graduation rate also tracked students who transferred out of Alaska to other out-of-state schools. Kierstin stated that she believes that rate does not include students who transfer out of Alaska as those rates are included in a different population. She added that she can double check and follow-up.*

*Commissioner Adams asked if the “Some College, No Degree” data included those in graduate programs or just encompassed undergraduate programs. Kierstin explained that she would have*

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*to go back and look at the data to confirm, but she believes it excludes Master's programs and would be limited to bachelor's programs.*

*Commissioner Zugg suggested including a "suggested usage" section in the almanac for the data. She noted she knows of many who are utilizing the information beyond just the Commission members. She then suggested including data on students reporting to college while not being college ready. Executive Director Efirm thanked her for the suggestion and noted that it would be a great addition. She added that if any Commissioners have any other data points they believe would be relevant or helpful for policy and decision makers then staff would gladly take them. She also noted that there are some good reports that look at some specific longitudinal data sets that have more recently been included in the Almanac publications and she plans on continuing that. Commissioner Zugg then asked if there was any data on the other portion of the cohort from 2015 with only a quarter of them actually finishing their program. She was curious if any data had been gathered on what the remaining 75% were doing. She also asked if the 1% of degrees and certificates awarded to Alaska Postsecondary Institutions at the Doctoral level included partner programs like WWAMI and the Idaho State Pharmacy Program. Commissioner Van Diest wanted to piggyback off of what Commissioner Zugg asked and wondered if the data includes alternatives to college like certificates or career training. Executive Director Efirm stated that in piecing together what is known about education attainment and public assistance and all the other social services pieces, you can see that Alaskans are doing other things, but aren't necessarily doing well. She stated that Alaska has to get its K-12 students on a pathway that will help them do well, but that pathway doesn't necessarily have to be toward a 4-year degree. The other 75% need to have access to opportunities to get retrained and to be able to pursue what is needed in our workforce. She added that ACPE is trying to work with the Department of Labor and Workforce Development in tying labor and education data together and figuring out what steps Alaska needs to take into the next 10 years. She noted that, ideally, it would be wonderful if we could simply state causation and then find the solution, however it will take creativity and Alaska working together as a whole in finding the best route toward helping Alaskans be successful. Senator Tobin wanted to touch on Executive Efirm's mention of the Department of Labor and brought up the Department's February edition of the Trends Magazine. This edition explored where the Class of 2005 has landed, and if they're still in the state and/or contributing to it. She also noted that the University Foundation has some really great data dashboards on their graduates and where they have landed. She added that while the information is out there and is incredibly helpful it is figuring out how to get our arms around it and having the staffing to help collate it all together. Commissioner Van Diest agreed with Senator Tobin and suggested ACPE get a staff member solely dedicated to gathering data and working with the Department of Labor and other entities closely related.*

*Representative Coulombe asked what the intended audience for the Almanac is and how it is distributed. Executive Director Efirm explained that the intended audience is any kind of educational stakeholder and they publish it on the ACPE website as well as send out hard copies to a certain list of stakeholders, which includes legislators.*

**MANAGEMENT TEAM REPORTS**

➤ Finance

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Julie Pierce, CPA, Chief Finance Officer, showed a table with the Commission's approved FY24 operating budget, and explained that there were only minor changes from the last time it was presented to the Commission. She then explained that the upcoming November Corporation meeting would revolve around the review of the audited financial statements and the annual dividend to the State.

*Discussion: None*

➤ Program Operations

Jackie Hall, Program Officer, highlighted a few points. She first explained that this year the Commission made higher loan amounts available to students and family members to supplement financial aid. A new annual loan limit of \$24,000 is available to students and family members to help meet unmet costs of attendance, which is a significant increase over the prior limit of \$12,500 in previous years for students enrolled full time. This increase has impacted loan volume this year, as loan volume is up compared to this time last year, as a result of students borrowing at higher levels. However, loan numbers have declined since last year. Additionally, the Alaska Performance Scholarship has seen a decrease in disbursements. She added that staff expect to get a better picture of what the APS disbursements will be in the next quarterly report. However, she stressed that fewer students are using the APS as the class of 2023 had the lowest eligibility rate, since inception of the program, which is concerning. She added that, as noted by Executive Director Efir, ACPE is taking steps to address some of the program challenges through pending legislation. Additionally, they are working with schools and families to ensure that program requirements are understood.

She then touched on some project updates with the outsourcing of the loan originations and servicing activities to third-party partners, CampusDoor, American Education Services, and Trans World Systems Incorporated. The Program Operations Team has been engaged in restructuring activities as staff transition from conducting the daily originations and servicing activities to now assuming the role of providing third party oversight and monitoring of the work that vendors are doing. As part of this work effort, leadership has reviewed position descriptions, titles and duties and even supervisor structures to realign the division to meet the changing business needs. While the team is close to wrapping those activities up, they are looking at finding a balance to ensure that the work they are doing in operations aligns appropriately with the positions they are reallocating. She added there are a few vacancies within Operations they will either be looking to fill or determining if they are necessary.

Additionally, she added, that staff are focused on implementing an agency wide oversight and monitoring program to ensure program compliance as well as customer satisfaction. It is vital that the service providers are caring for customers and those customers are receiving a quality service similar to the service that the operations team has provided in years past. This oversight program will include a high-level structure that supports key servicing topics, staff oversight roles and responsibilities, and then even specific tasks for monitoring the critical activities that staff identify in the program. This is a significant change for Operations staff and there is a great deal of documentation that needs to be developed, so they do expect the work in this area will continue through the end of the year as processes and procedures are developed.

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She added that they would, of course, be looking for efficiencies and process improvements as they implement this program.

*Discussion: Commissioner Zugg asked if there was any data on Alaskans that are applying for student loans based on the fact the anticipation that employers will pay back those loans. Jackie explained that she was unaware of any direct information. Executive Director Efird stated while there is no data, it would be something ACPE would like to explore and improve upon connections with businesses and industries across Alaska.*

*There was some discussion on Teacher retention and recruitment as well as testing requirements for the Alaska Performance Scholarship.*

➤ Communications and Outreach

Kate Hillenbrand, Director of Communications and Outreach, explained that during this quarter, Outreach staff connected with students, families, and education stakeholders in 257 service interactions; 56 in-person sessions, webinars, trainings; and connected with over 800 Alaskans.

She also explained that staffing levels have had an impact on the division since there is no longer multiple people supporting each of the programs and trying to do more and share more. Each project falls on the shoulders of one person. She noted that each staff member, however, is highly dedicated and connected to the mission and to supporting students and families.

She also touched on the FAFSA Summit and explained that at the time, they had over 100 Alaskans registered to participate; a tremendous representation of stakeholders from secondary, postsecondary institutions, Native Education Foundations; and then various State of Alaska departments and divisions from throughout the State. She added that the goal of the summit is to determine what Alaska's next steps can be when it comes to improving FAFSA completion rates. She also added that there will be a few incredible presenters coming, including Bill DeBaun, the Senior Director of Data and Strategic Initiatives from the National College Attainment Network and Ebony Holmes, Director of Public Information from the Louisiana Office of Student Financial Aid.

*Discussion: Kate discussed the impact of the downsizing on her team, how her employees have made a herculean effort to cover as much as they can and how dedicated, and passionate they are about the work they do.*

➤ Information Support Services

Jamie Oliphant, Director of Information Support Services (ISS), highlighted that ISS continues to embrace Lean and continuous improvement, efficiency and growth. They are dedicated to enhancing systems and everything that they do within their division, and, obviously, ACPE as a whole. She believes part of ACPE's stakeholders are the staff itself and leadership is there to make sure they do their job efficiently, especially with all of the staffing and resources changes.

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She added that with the outsourcing project slowing down, they have moved into this oversight and monitoring process. Part of what they do within ISS is help create those administrative procedures for that process. Therefore, a lot of this past quarter, they have been focusing their attention on the oversight and monitoring piece of it and then implementing new programs in general.

She then touched on the decommission of HELMS, the Higher Education Loan Management System, which was the core software used for servicing the loans and originating the loans that have now been outsourced. The decommission process is much more complex as you cannot just unplug it and be done. There is a ton of historical data that needs to be retained. The system is a 30-year-old system, so ACPE Staff are used to using it. Therefore, they are currently working on making sure that they are pulling the data that staff need day to day in a way that they can utilize it. The format is going to be different for them. This will be a cost saving change.

She touched on staff changes and explained that they have been a little lucky in their division. They have lost staff due to retirements. It was very difficult when they lost them, as they were with the agency over 25 years to 30 plus years. However, those retirements came in quite timely as it was somewhat of a good transition period and they were able to internally promote one of their staff, so they've been lucky in regards to that. They have the resources to help other people within ACPE, so that is where they have been focusing.

*Discussion: Chair Brown echoed Director Oliphant's gratitude for Jeff Wockenfuss' service to the state.*

➤ Human Resources - Written Report

**INSTITUTIONAL AUTHORIZATION COMPLIANCE REPORT**

Institutional Authorization Program Coordinator Tyler Eggen referenced his written report on recent compliance activities starting on page 68 of the meeting packet. Information in the report included:

- Institutional monitoring
  - The Accrediting Commission of Career Schools and Colleges (ACCSC) at their May 2023 meeting deferred final action of Alaska Career College's Renewal of Accreditation until the November 2023 meeting. The College had submitted their application for Renewal of Accreditation, application for Initial Distance Education, and an Employment Verification Report, however, ACCSC has requested additional information.
  - The Accredited Bureau of Health Education Schools (ABHES) approved the College to open its Sandy, Utah Separate Education Center, in which the College will offer three programs: Certificate in Medical Assistant, Associate of Applied Science in Diagnostic Medical Sonography, and Associate of Applied Science in Nursing. Classes are scheduled to begin on September 11,



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2023 for the Sonography program and January 2024 for the Nursing program. ABHES on-site verification will take place during Fall 2023 and the evaluation of the site visit will be considered at the Commission's January 2024 meeting. The College will also be receiving a virtual visit from ABHES regarding its Associate of Applied Science in Paralegal program in early October 2023. At the July 2023 Commission Meeting, Charter College's Authorization was modified due to the College being determined financially unsound. This included increasing the surety bond to \$3,500,000 within thirty days of Commission action. The College later requested an extension to obtain the new bond amount, which was granted via the Commission's Executive Committee. The College made an additional request for the Commission to remove the increased bonding requirement. At the special Commission meeting in August 2023, the Commission modified the College's Authorization to obtain a \$1,000,000 bond, which was a \$750,000 increase from the existing \$250,000 bond. The College met the deadline issued by the Commission at the August 2023 meeting, in which cash was deposited with the Commission. Additionally, the College is required to provide unaudited quarterly financial statements to the Commission no later than ten business days after the quarter has ended. Due to Commission staff providing this report more than 14 days in advance of the Commission meeting on October 19, 2023, Commission staff will make a verbal update at the Commission meeting.

- Institutional Authorization Activities
  - In August 2023, the U.S. Department of Education Gainful Employment and Financial Value Transparency rules from the 2021-Negotiated Rulemaking cycle were submitted to the U.S. Office of Management and Budget, Office of Information and Regulatory Affairs for final approval. In September 2023, the Office would later approve the proposed changes, and in late September, the U.S. Department of Education finalized the new rules.
- Complaints
  - There were two informal complaints this quarter, where the students were directed back to the Institution's Grievance Policy, and one request for the formal Complaint Form after attempting to complete the Institution's Grievance Policy.
  - As of the date of this report, there were no formal complaints this quarter.

**INSTITUTIONAL STANDARDS AND EVALUATION RECOMMENDATIONS:**

➤ Renewal of Authorization

- Alaska Institute of Oriental Medicine, Acupuncture, and Massage Therapy

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**Commissioner Zugg moved to approve a renewal of authorization through October 31, 2024. Commissioner Van Diest seconded the motion. By roll call vote, all members present voted aye on the amendment. By roll call vote, all members present voted aye on the motion. The motion carried.**

*Discussion: Commissioner Van Diest asked Tyler to explain Financial Soundness. Tyler explained that financial soundness is a statutory requirement and is based upon ACPE regulations. It requires the institution to have a positive operating income from their operations. He noted that ACPE contracts with a third party auditor that audits Alaska institutions' financial information and statements to determine financial soundness.*

- Generations Southeast Community Learning Center

**Vice Chair Bicchinella moved to approve a renewal of authorization through October 31, 2024. Commissioner Zugg seconded the motion. By roll call vote, all members present voted aye. The motion carried.**

*Discussion: Commissioner Van Diest asked the Institution what their plan was going forward to ensure the student record keeping system remains in compliance of required practices. Ms. Krista Staveland explained that they have decided to table going paperless and will continue to move forward with the practice of printing and filing in their fireproof safe.*

*Vice Chair Bicchinella pointed out a note in the staff report that stated there was a time where institutional response wasn't received. He asked the institution how they plan to ensure that Commission Staff are receiving timely and appropriate responses. Tyler explained that at that time, the Institution was experiencing a staff transition, so he didn't expect any issues with communication in the future and Ms. Staveland agreed.*

*Commissioner Van Diest asked about online courses that may require more hands on learning and how they are conducted. Ms. Staveland explained that they have a facilitator on hand that will help to assist and work with their local companies and businesses here in Juneau to make sure those hands on hours are met.*

- Northern Industrial Training

**Commissioner Van Diest moved authorization through October 31, 2026. Commissioner Zugg seconded the motion. By roll call vote, all members present voted aye. The motion carried.**

*Discussion: Representative Coulombe asked why the recommendation wasn't for five years. Tyler explained that historically, Commission staff have only recommended three years for unaccredited institutions.*

*Commissioner Zugg asked the institution about the decision to move away from an accredited body. Gail with NIT explained that their ability to create new programs and supply training was*

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*inhibited by the particular body and they found it was not as beneficial to them or their clients/students.*

*Commissioner Adams asked about the low placement rates for programs, like welding. Rachel with NIT explained that the rates are showing low due to the way they report and collect data in the timeframes they have internally. They follow up with graduates one-year post-graduation and this report showed half of 2021 and half of 2023, so they are still collecting data on their grads up until December 30, 2023. She added that before the meeting, she ran their numbers and the welding program placement rate is well above the 70% requirement. She added that the reporting data they provide to ACPE is a snapshot of their enrollment and the graduation rates for the program, so it is continuously being updated on their end.*

➤ Program Amendment

- Charter College

**Commissioner Hamlin moved to amend Charter College's Authorization to add the Diploma in Certified Nurse Aide Program. Commissioner Van Diest seconded the motion. By roll call vote, with Vice Chair Bicchinella abstaining, all other members present voted aye. The motion carried.**

*Discussion: Senator Tobin was curious about the anticipated enrollment and how the exact number was landed on. Joel Nelson explained that the number was based on the number of available starts within the year and their participated rate of enrollments based on the number of leads they projected to get.*

*Commissioner Van Diest asked if this program amendment is approved then would it be included in any future renewal of authorizations for Charter College. Tyler explained that institutions seeking changes to their authorization must get approval from the Commission before doing so. If approved, Charter College would be able to legally offer this program in Alaska and it would then be included in their authorization. However, the Commission may modify or amend the authorization at any time.*

*Commissioner Zugg asked if there is a minimum number of enrollments needed where they know they will meet their expenses for program instructors as well as facility costs. Joel Nelson explained that they wouldn't need additional space, since it would be offered on the weekends, so there is no additional facility requirements. They would use their current medical assisting and nursing lab space for the program. They would need additional instructors to offer this, which would definitely have a cost to it based on their projections. They would make a minimal amount of profit on the program with their current forecast, based on the tuition levels being \$1,500 per student. It wasn't necessarily a large profit generator for Charter College, however it was seen as a need in the community and other communities they operate underneath as Alaska is their main campus. It is also a program that gives Charter College the ability to bring in revenues*

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*under the money and 90/10 requirements of the Department of Education so it brings many benefits, besides potential profit.*

➤ Institution Closure

• Esthetics District

Tyler began this report by explaining that the Esthetics District, operating out of the midtown mall in Anchorage was first authorized in October 2016. It was later sold to Anissa and Scott Eastep, who purchased it from Heather Harvey. In addition to purchasing the institution, there was the purchase of the affiliated, *Brow Chica Brow Bar*, which generated additional revenue through services and sales of products. Anissa Eastep was licensed to instruct Esthetics, which was the only program of study at the Institution. The Board of Barbers and Hairdressers also regulated the Institution and affiliated business. Classes were kept to four students and the program cost was \$8,000 for the 350-hour program.

The Esthetics District was granted Initial Authorization under Eastep in April 2022 for one year. In February 2023, Commission staff conducted a site visit of the Institution as a part of its Renewal of Authorization Application. At the April 2023 Commission Meeting, the Institution was granted a two year Renewal of Authorization through April 2025.

On August 29, 2023, the Institution and affiliated business did not open for business at its regularly scheduled time. Commission staff met with currently enrolled students and provided them Commission staff contact information. Subsequently, the Institution was barred from entry by the Midtown Mall management company due to delinquent rent payments, as confirmed by the management company.

Commission staff spoke with the Institution, who expressed a desire to continue operations, if there was a possibility for the Institution to regain access to the facility. The Commission's Executive Director initiated a complaint on behalf of students who were enrolled at that time. As such, Commission staff began an investigation as to whether the Institution was meeting the minimum standards under AS 14.48.060.

On September 11, 2023, Commission staff received notice from the surety bonding company that the \$40,000 bond on file would be canceled due to a non-payment of premium as of October 21, 2023.

On September 19, 2023, the Institution gained access to facility to retrieve business assets and personal belongings. This included student records, both paper files and electronic on a computer.

On September 21, 2023, The Esthetics District voluntarily discontinued operations as an Authorized Institution. On September 25, 2023, student records were surrendered to Commission staff at the residence of the Easteps. The Institution indicated that at least one student file was missing, and several were water damaged, as they were being stored at an unapproved offsite storage facility. Of the records surrendered, upon initial visual inspection, 52 recent records were in good condition having come from the Midtown Mall location and 31 records were water damaged from being stored at the storage facility.

Commission staff also provided the Institution with copies of the Board of Barber and Hairdresser Monthly Grade Report Forms, the Completion of Training Affidavits, and Notice of

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Termination of Training forms to be completed for student training hours and practical operations to be completed and resubmitted for the missing files.

Upon closer inspection, Commission staff reviewed the 83 records and identified that a significant portion of the records were still missing, incomplete, and/or damaged. Commission staff requested a list of all students who had enrolled at the Institution from the Board of Barbers and Hairdressers, in which a list was provided. Commission staff identified thirty student files from students enrolled between 2020-2021 were missing, however, all students had either become licensed or have the ability to sit for the professional licensing examination.

Commission staff, with permission from the Midtown Mall management company and the Institution, entered the Institution's facility in the Midtown Mall to look for additional student records. No further records were found. Shortly thereafter, and as of the writing of this report, Commission staff have been unable to contact the Institution.

Since late August, Commission staff had inconsistent communication with the Institution; phone calls made to the Institution were not answered or returned, the Institution did not respond to any emails, and all certified mail sent to the Institution and the owner's residence was unclaimed and returned to the Commission. The only known phone number in use at the time of the Institution being barred from the facility was a prepaid phone number. Calls to this number have not been picked up.

Commission staff have been interviewing recent graduates, currently enrolled students, and future students regarding the Institution's closure. At the time of closure, and subsequently thereafter, Commission staff identified two cohorts of impacted students:

- Recent graduates needing official Board of Barber & Hairdresser Monthly Grade Report Forms or Completion of Training Affidavits in order to sit for professional licensure examination. A review of surrendered records with Commission staff provided no meaningful documentation to recreate the necessary documentation. Commission staff have been in communication with the Board of Barber & Hairdressers regarding this specific cohort to remedy the situation, as students completed their studies in mid-July 2023.
- Recently enrolled students, who began their training in early August 2023, are in need of a full refund of deposits and payments. Additionally, students who submitted a deposit to start training in November are entitled to a refund. Per regulations, a full refund can be provided when non-collegiate institutions do not provide 60 days formal notice of a pending closure.

He concluded this report by explaining that commission staff will obtain the necessary information for filing a claim on the surety bond to provide refunds to impacted students.

*Discussion: Commissioner Adams asked what the chance was of making sure all the students are protected. Assistant Attorney General Andrew Bocanumenth explained that they were waiting for the authorization to be canceled by operation of law, which was set to occur October 25, 2023. Until then they still have the opportunity to fix the situation. He noted that the Institution had been evicted from their space and that student records were missing. Students have been asking for their tuition back, and the Institution had until the 25<sup>th</sup> to refund them. If they don't, that is when Law will work with IA to send demand letters and file the bond claim that also requires staff to file a petition for injunction with the court. He added that these steps were several*

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*months down the road. He also noted that this was a difficult situation because the Commission has never had authorized institutions' owners just disappear. He also added that he would be informing the Attorney General of his and the Commission's recommendation as the authority to initiate the claim was with him. Commissioner Adams asked if there really was no other way to get the student records. AAG Bocanumenth explained that was his understanding. He added that either the institution did not create any records in the first place or they may have received damage. Student records is a very serious matter detailed in state law and there are civil and criminal penalties for failing to maintain proper student records. All of this information would be provided to the Attorney General and he would decide if it is best to go the Civil or criminal route. He noted that the payout was currently estimated at \$32,000 for eight students, but that did not include prepayment or any sort of deposit from the students who were anticipating starting training in November 2023.*

*There was some discussion on what was under the Commission's purview and what fell under the discretion of the Board of Barbers and Hairdressers, including student credentials.*

**COMMISSIONER REPORTS**

Alaska Student Loan Corporation – Commissioner Adams stated that there wasn't much to report, but noted that the next meeting was scheduled for November 2, 2023.

Board of Education and Early Development – Commissioner Van Diest explained that the Board had hired Dr. Deena Bishop as the Department of Education and Early Development's Commissioner and her first day was August 9, 2023. She added that the transition was going well. She also noted that there were two new members on the Board who were sworn in at the July meeting.

She then explained that they approved the disposal of the Stratton Library in Sitka that was connected to the Sheldon Jackson College. The Library was in need of a lot of renovations and had been used mostly for storage, she added that she believes it was being sold to the City of Sitka.

She also noted that the Board approved the continuation of the APU Education Preparation Program and just provisionally approved the Alaska Bible College Teacher Preparation Program. They also had regulations approved in the area of the Alaska Reads Act Early Education Program Standards, interscholastic activities, and limited teacher certificates and seal of literacy regulations.

She then gave a shout out to Commissioner Adams for her work on the recently published Teacher Retention and Recruitment Playbook, which is available online and is very user friendly. She added that it was the result of research survey data and an action plan created by the Governor's Teacher Retention and Recruitment Working Group.

UA Board of Regents – Regent Harrison explained that she had nothing to report.

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Community Colleges – This seat is vacant so no report was provided.

Student Representative – Commissioner Hamlin explained she was excited to be a part of the Commission and to be making vital connections so she can better represent and serve her fellow students.

Alaska Workforce Investment Board – Commissioner Zugg explained that the AWIB board has a new Executive Director, Dirk Craft. She noted that she is looking forward to working with him. Their next meeting was scheduled for November 1, 2023. She also noted that on October 30 and October 31, the AWIB would be hosting the Alaska Workforce Development Summit, which is a convening of those heavily invested in industry.

She touched on a recent Mat-Su College and Career Fair that Director of Communication and Outreach, Kate Hillenbrand, participated in. She thanked Director Hillenbrand for her presence.

Network Report – written report provided in the meeting packet.

**MISSION MOMENT**

Executive Director Efirm explained that she wanted to add this standing item to the Commission’s agenda to highlight situations that are meaningful to the mission of the Commission and show that staff are invested in it. She then called on Kate Hillenbrand to explain her “Mission Moment.” Kate explained that it was at a recent college and career fair that she was covering for her staff. She explained that she had probably half a dozen folks coming up and expressing how helpful ACPE has been in their journey. She heard stories from students, parents and other education stakeholders on how they received assistance from staff on the FAFSA, or got helpful information from the Almanac. She stated that there is so much negativity surrounding student loans and the barriers for FAFSA and postsecondary, that it was a day of unexpected positive feedback.

**CLOSING COMMENTS**

Commissioner Hamlin thanked everyone for the opportunity to be there and that she was looking forward to her time on the Commission.

Senator Tobin shared that she is a UA Scholar and paid for her Master’s Degree with an Alaska Advantage Loan. When she came back to Alaska from the Peace Corps, she got to be a career guide going out to help folks in the Bering Strait Region to finish their FAFSAs and apply for schools. She concluded by stating efforts like this are important because the people that receive the help end up contributing to the State.

Commissioner Van Diest noted that her journey was similar to Senator Tobin’s in that she has been impacted by education since she was a child. Her father was a teacher, so she became a teacher and she thinks that the work the Commission does is very important. She noted that she

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appreciates the Staff for allowing her to ask her “newbie” questions and explained that they would keep coming as she learns. She also noted that she appreciated the welcome she has received from staff and her fellow Commissioners.

Commissioner Zugg thanked the staff and the Executive Director for their work in organizing the meeting. She also noted her education journey and agreed that the work the Commission does helps to improve Alaska’s vitality by increasing Alaskans’ skills and abilities.

Commissioner Harrison echoed her fellow Commissioners’ thanks and appreciation for the staff and noted she appreciates that the conversation was action-oriented and focused on future solutions.

Commissioner Adams also thanked staff for their work and expressed her excitement for continuing to further the mission of the Commission in getting Alaskans the training and education they need.

Vice Chair Bicchinella expressed his admiration for the Higher Education Almanac and thanked those who had a hand in getting it published. He also noted his appreciation for the presentation on the Almanac and that he was looking forward to future editions. He noted that the commission is a wonderful organization to be associated with and he is grateful to be a part of it.

Chair Brown explained that he was impressed with the quality, commitment, energy and professionalism of the Executive Director. He also noted that he too went to school here in Alaska and knows just how important access to education and training is for the individual as well as the state as a whole. He values having the honor of being part of something that creates opportunities for Alaskans. He thanked staff and Commissioners for taking the time to gather and work toward finding solutions to mitigating barriers to those opportunities.

**ADJOURN**

**There being no further business to discuss, Commissioner Hamlin moved to adjourn. Commissioner Van Diest seconded the motion. By a roll call vote, with Senator Tobin absent, all members present voted aye. The motion carried.**

The meeting adjourned at approximately 3:19 p.m.

Approved by:

\_\_\_\_\_  
Chair

\_\_\_\_\_  
Date



**ALASKA COMMISSION ON POSTSECONDARY EDUCATION**  
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A meeting of the Alaska Commission on Postsecondary Education (ACPE), conducted in-person and via distance delivery, originated from the Fireweed Business Center at 725 East Fireweed Lane, Anchorage, Alaska on Friday, October 20, 2023. Chair John Brown called the meeting to order at approximately 9:45 a.m.

**ATTENDEES**

Commission members present for all or portions of the meeting: Chair John Brown, Vice Chair Josh Bicchinella, Dr. Barbara Adams, Trish Zugg, Senator Löki Tobin, Regent Paula Harrison, Justina Hamlin, Donald Handeland, Lorri Van Diest and Representative Julie Coulombe.

Commission members absent: Karla Head, Regent Karen Perdue, and Keith Hamilton.

Commission staff present for all or portions of the meeting: Sana Efird, Executive Director; Julie Pierce, CPA, Chief Finance Officer; Kate Hillenbrand, Director of Communications and Outreach; Jamie Oliphant Director of Information Support Services, Tyler Eggen, Institutional Authorization Program Coordinator; Julia Renfro, AKCIS Partnership Coordinator; Andrew Bocanamenth, Assistant Attorney General; and Dannielle Erickson, Executive Secretary.

**ADOPTION OF AGENDA**

**Vice Chair Bicchinella moved to adopt the agenda of the October 20, 2023 Commission Meeting. Commissioner Adams seconded the motion. By roll call vote, all members present voted aye. The motion carried.**

**THE ALASKA CAREER INFORMATION SYSTEM (AKCIS) PRESENTATION – JULIA RENFRO, AKCIS PARTNERSHIP COORDINATOR**

Julia began her presentation by inviting Commissioners to open their laptops or smartphones so they could follow along and learn how to navigate the system together. She then gave a brief history on the system. She explained that ACPE has been sponsoring AKCIS for everyone in the State of Alaska for the last 11 years. The system generally is available to as low as third grade, but some school districts use it for gifted younger students. It can also be used up through retirement. It has changed over time, and the current version has been utilized for the past 4 to 5 years. Programmers have been working to ensure it is exactly what users in the State need. The system has been updated to have single sign-on and be screen-reader compatible. Additionally, they are working on updating its responsive design, making it visually appealing, including card-based accordions, and allowing export to PDF, among other updates.

Next, she explained that there are four different site types: Junior/Middle School, High School, Postsecondary and Workforce. Each site type assists its users in exploring career types and learning more about themselves. The Postsecondary site also helps its users find scholarships and financial aid. She had the meeting participants sign in to the site so that they could follow along. She explained that

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each type provides a holistic approach to career counseling and helps users and their parents, teachers and/or counselors understand the variety of options available to them and what those options may entail. The design of the sites makes it easier for its users to compare and research a variety of career paths.

In showing the commissioners around the site, she explained how to navigate it and what useful tools it provides. Users have access to several self-surveys, a career cluster inventory, workplace employability skills, a career plan, and assessment results, among many other tools.

She explained that school districts, the university, job centers, and other community organizations can partner with AKCIS in order to give their students or clients access to the array of helpful tools that it offers. She reiterated how important access to the tools is in Alaskans' search for a prosperous career. Due to timing of the day, she had to end the presentation before completing, but her presentation is viewable on the Commission's [site](#).

**INSTITUTIONAL AUTHORIZATION PRESENTATION – TYLER EGGEN,**  
**INSTITUTIONAL AUTHORIZATION PROGRAM COORDINATOR**

Tyler began his presentation by explaining that institutional authorization is the recognition that an institution has met the standards needed to operate under Alaska law. Thusly, those institutions who award credentials have been validated to legally do so. Authorization is a commonly used term within the postsecondary education arena, and it comes in various pathways, for example, the University of Alaska has been granted the authorization to operate in the Alaska Constitution, while non-public institutions must apply for authorization.

He then explained that institutional authorization and its staff have changed over time. There's been notable changes between 2003 and 2007. This was due to the restructuring that happened in the agency including the administration of its financial aid programs and transition of the VA Program coordinator to the Department of Military and Veterans Affairs. Currently, there is one Institutional Authorization staff member, supervised by the Director of Communications and Outreach in Anchorage. The Commission and the staff have many roles and responsibilities as identified under Alaska statute and regulations. He added that he would get into more detail in regards to the statutes and regulations later in the presentation.

He explained that the standards regarding the operation of post-secondary education institutions can be found in Alaska Statute as well as regulations. Categorically, they can be placed in three groups, such as academic resources, licensure, and governance/consumer protection. These standards consider quality of education, ethical business practices, health and safety and financial responsibility to protect against substandard, unethical, deceptive or fraudulent institutions and practices.

Authorization from the Commission can come in various forms. As seen in Commission meetings, the agency has granted authorization for institutions as well as career and technical institutions. However, there are some institutions and programs that have been exempted through statute or regulations, for example, by statute, the Commission does not regulate instruction provided at a level from preschool through grade 12, including GED, or courses that are recreational in nature.

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Statutory exemptions do not require an application to the Commission, and are considered to be no purview by commission staff.

He added that there are 11 different regulatory exemptions covering a range of different programs. Regulatory exemptions require an institution to submit an application and obtain approval from the Commission. The most common exemption is a short course of study, which is courses that are no more than 15 days/120 hours or less. The Commission sees a high number of exemption applications regarding online and business delivered education. However, if institutions do not qualify for exemption, they must apply for initial authorization.

Lastly, the Commission may take special action to exempt institutions such as the UA system, which is more of a legal formality, as it was never the intent of the commission to oversee the university system as it reports to the State of Alaska through the Board of Regents. Additionally, another example would be AVTEC in Seward, which is operated by the Department of Labor and Workforce Development.

Next, he touched on the National Council State Authorization Reciprocity Agreement (NCSARA). He added that this was created in partnership with 4 regional compacts in the United States, including the Western Interstate Commission for Higher Education or WICHE, in which Alaska is a participating State member. Under this reciprocity agreement institutions must be accredited and meet other requirements. Prior to this agreement and due to US. Department of Education requirements, every degree granting institution had to seek authorization or exemption from each State in which it advertised and enrolled students. This created administrative and financial burdens for institutions as well as errors or confusion, as each State has unique laws in place regarding authorization. As of 2023, there are 52 States and Territories who participate in the agreement. There is only one State that does not, and that is California. He added that this means that all the institutions that operate out of California must seek authorization or exemption in all the other States. He noted that it is reported that SARA participating institutions save on average, nearly \$70,000 a year, just in authorization and licensing fees alone as the estimate does not account for staff time being spent as well.

Next, he explained the application process. He noted that applications and timelines can look different, depending upon what type of application. As defined in statute, authorized institutions are required to submit materials 90 days prior to the next regularly scheduled meeting. Meanwhile, exemption applications have no deadlines unless noted otherwise. He noted that each regulatory exemption type has its own unique application, defined by the regulation.

Next, he explained the review process. There are three types of reviews that take place prior to the Commission Meetings. The initial review accounts for all documentation being needed for the application. If all documentation is not provided, staff may issue a late fee and a new deadline, and then, if that deadline is not met, commission staff may defer the application to a subsequent quarter. The Compliance Review ensures that the institution is meeting Alaska statutes and regulations. Lastly, he noted, there is a site visit to evaluate the institution in-person, making sure that the documentation that has been submitted is matching in real time. This visit includes records, reviews, surveying students, interviewing senior managers, and financial officers, as well as inspecting the facilities. Occasionally, he noted, there are changes that are very minor in nature, and this is the administrative approval process. This could be due to commission meetings happening in every three months quarterly, to reduce the amount of changes coming before the Commission, staff have the ability to administer administratively

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approved changes, and these are reviewed and approved on again, so they could come in at any point. He added that for some of these instances, he defers the action contingent upon accrediting approval and that they cover a wide breadth of things, but considered to be minor in nature.

Then he explained how Commission Staff prepare a renewal or initial authorization report for Commission action, and what metrics are considered. Staff utilize historical metrics for the basis of those actions and all institutions must submit a renewal of authorization application. Their materials must meet these metrics. If the institution is accredited and meets the metrics, Commission staff may recommend an institution for a 5-year renewal, or up to a 5-year renewal.

By statute, renewals can go up to 5 years at the discretion of the Commission. Now Commission staff use those metrics to determine if it merits authorization. Institutions also have other oversight from other bodies. Therefore, there are many eyes and ears on what's being conducted at that institution.

He then explained some of the changes with the regulatory change from September 2022. He believes the regulatory change gives commission staff as well as the Commission a little bit more of a rationale to provide our non-accredited institutions a longer period.

He then explained that staff and the Commission have many possible actions in Commission meetings based upon the applications that are submitted. New institutions by regulation can receive up to 18 months by statute, but the Commission may deny an application, suspend, or remove authorization, if it is identified that the institution is in violation of Alaska statutes.

Next, he explained what the annual reporting requirements are. These include reviewing the institution's financial health, fire, life and safety requirements, student enrollment and outcome data. These are ongoing requirements that all institutions must abide by. There is some streamlining for institutions who have either previously or recently been renewed. Additionally, accredited institutions that report to IPEDS (Integrated Postsecondary Education Data System), which provides national education statistics, can have streamlined applications due to Commission Staff having access to that data.

Next, he explained that if an institution wishes to amend its authorization, such as adding a new program or adding a new location, they must obtain approval from the commission prior to implementing it. He noted that two additional consumer protection responsibilities include complaints and student records. When a student calls with a complaint, they are directed to follow the institution's grievance policy as outlined in their catalog. The requirements of the grievance policy in the catalog are regulatory requirements, however, if a resolution cannot be reached at that level, they would then be able to make a formal complaint with the Commission. Additionally, the Executive Director has the ability to initiate a complaint on behalf of an individual student or a group of students.

The Commission is also responsible for the preservation of closed school records, which is a valuable service for students to be able to access their records after an institution has closed, regardless if it was an abrupt closure, or one from long ago. Additionally, commission staff receive requests from various sources to validate student records, to ensure that the education was lawfully obtained, and accurately reflects the education that was earned. This is because students, employers, and other requesters can no longer access that information at the institutional level.

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Next, he explained that the record keeping is important for mitigating fraud. He showed 2 examples of when records were fraudulently used. The first image was one of many documents that Commission staff came into possession of when a hiring firm was validating a prospective employee's background. Noted on the document, the degree was conferred in July of 2018, which was over 10 years after Sheldon Jackson College last operated in Alaska. The second image was an example of when fraudulent records were used for employment, which included a Municipality of Anchorage employee.

Then he touched on the regulation change project and how it positioned the Commission and its staff to have increased oversight of institutions' financial health and other factors. The project spanned six years and a component of it was the fee change to generate more revenue, to closely align with the personnel cost to operate institutional authorization. However, the reality of that in present day is that Alaska does not have enough institutions to hit that mark, and the increase of fees passed on to the institutions would be prohibitive for most. As such, while there is an increase in revenue generated through institutional authorization, it is not at the level previously suggested in 2016. Looking ahead, Commission Staff are preparing for the next regulation change project, which will primarily focus on adequate protection through service bonding levels as well as examination of financial soundness, benchmarks. The regulations regarding the student complaint process, and other sections of regulation were last updated between eight to 22 years ago, so they could also use a fresh review.

Next, he explained that some applications can be denied for various reasons. If an application is denied, it can be appealed to the Executive Director, and, if needed, the institution can submit a written request to the commission for a hearing for an appeal. However, there has been no clear authority regarding suspending or revoking an exemption if a violation has occurred. With the next regulation change project there will be clarity updates throughout the entirety of the regulations, including this most recent project. There are many other projects staff would like to commence on including a credit card payment option and creating an annual alumni survey to gauge the student experience after they've completed their education.

He noted that commission staff are always embracing that there's room for improvement, which includes applications, the website, and other items that may not require commission action or regulatory changes. Early 2021 ACPE leadership made the decision to reorganize the IA Staff position that was previously directed under the Executive Director to be supervised by the Director of Communications and Outreach. As a result, IA Commission Staff moved under the outreach team located in the Anchorage office. This was a multi-purpose reorganization and from an institutional authorization oversight perspective, it made more sense to separate decision-making out of the Executive Office, because any institutional authorization appeals are directed to the Executive Director. Additionally from a cost perspective, IA staff being located in the Anchorage office decreased travel expenses associated with visiting institutions, which are primarily operating out of Anchorage and in the Mat-Su Valley. Lastly, the scope of work within the outreach team provides greater opportunities for access collaboration and relationship building with institutions across Alaska.

He concluded his presentation by noting that he would provide the statutes and regulations for Commissioner review and then he opened for questions.

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*Discussion: There was a request for the Statutes and Regulations regarding IA. Tyler said they could provide those to Commissioners, but also noted they were available on the Commission's website.*

*Some discussion ensued regarding the Sheldon Jackson fake diploma and how other fake diplomas are being created.*

**EXECUTIVE SESSION**

**Chair Brown, in accordance with the Open Meetings Act, moved that the Commission move into executive session to discuss the proposed budget for fiscal year 2025 and to receive background information from Commission staff on a federal investigation and indictment of an exempt institution. The first discussion item would involve budget documents and matters under AS 37.07.020(a) that are confidential. The second discussion item would involve the identification of individuals who are facing criminal allegations that have yet to be determined at trial. Therefore, executive session was appropriate, pursuant to Alaska Statute 44.62.310(c)(1), (2) and (4), as the subjects to be discussed involve information, the immediate knowledge of which would clearly have an adverse effect upon the finances of the Commission, the consideration of government records that by law are not subject to public disclosure, and information that may prejudice the reputation and character of a person. No decisions would be made in the executive session. Vice Chair Bicchinella seconded the motion. By roll call vote, all members present voted aye. The motion carried.**

**RECONVENE IN REGULAR MEETING**

**Once reconvened, Chair Brown noted that during the executive session, the Commission only discussed the items identified in the Motion to move into executive session. The Commission did not take any action while in executive session.**

**STRATEGIC PLANNING PROJECT WORK SESSION – ERIN SEDOR, BLACK FOX STRATEGY**

Erin began her presentation by providing some background on the approach and project timeline. In June of this year, Erin met with Sana and her team for an internal assessment and alignment. Then in July, they held employee engagement workshops, hosted an employee survey, and designed stakeholder sessions. In August, they held stakeholder listening sessions and hosted a Commission Survey. In September, they worked on compiling the data received and putting together a path and a performance blueprint, they also hosted an employee workshop to align employees with the plan. Their next steps were providing a plan preview to commissioners and then putting together the final strategic plan.

Next, Erin gave an overview of her essential “Quantum-Intelligent” strategy. She explained that there are four rules to this:

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1. Purpose must be internally compelling and contribute to a cause greater than the entity itself.
2. Growth is not Growth unless it can (also) be measured by the benefit provided to the stakeholders both in and outside the organization.
3. Evolution requires active anticipation of the changing needs and wants of both those who support and those who are served.
4. Purpose, Growth & Evolution are inherently connected and must exist in a state of Equilibrium for the health and sustainability of the organization.

She noted that, “everything is energy, everything is connected, and everything moves in response to something else.” She linked quantum physics to strategy and explained that organizations are not machines and must include its internal customers in its strategic plan.

Next, she explained that when the culture and environment inside an organization has operated a certain way for so long, it takes a tremendous amount of energy, effort, and vision to allow for growth and adaptability. It is also important to address unpredictability, because it is the natural kind of outcome of those organizations. You address unpredictability by setting the clear vision, mission and values and goals that people understand. They also need to understand how they are going to connect and contribute to these changes. In stepping back, you can allow the organization to do what it does best.

Then, she explained that leadership has to open communications and organize activities that drive purpose, support growth and anticipate evolution at all times, while maintaining some equilibrium. They have to set guideposts, the goals and the vision correctly and understand that the things around it will move around and evolve.

Next, she explained some of the big takeaways from the work that has already been done. First, she noted that ACPE needs greater visibility. The Commission needs to increase Alaskans’ awareness of who ACPE is and what it offers them. Next, she stated a critical piece is that the Commission needs to create relevant and responsive loan programs to compete with other lenders. She noted that with the Commission being a state agency, it has some constraints that its competition doesn’t have to live by, so it has to be extra smart about how it operates around those constraints. Lastly, she noted customer service, which is one of the things that could fail with outsourcing. Customer service has to be at the very top of the list of things the Commission puts its energy into.

She then explained some of the outcomes from the employee session. She noted that a big takeaway from that was that retaining an internal and external confidence is key for the whole program. Solutions require investment, which goes into the internal growth and building capabilities. She noted that it is about systems and programs and processes as much as it is about building the people on the inside. She added that the Commission needs to connect with adults seeking re-education, because there are some interesting statistics about who is actually going to college in Alaska. She noted that employees also stated there was an “image problem” for the Commission. They explained that many people do not know who ACPE is and what it offers.

Then she explained that management has identified a goal of making the organization sustainable and the steps surrounding that goal, while still providing the same level of service as in the past. An important part to making the organization sustainable is increasing internal confidence, which can fluctuate. Management and staff must maintain confidence in what they

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do and who the Commission is as it seeks to provide the products Alaskans need for higher education. Confidence was noted as a key focus area, and, especially, in a government department where there are external forces outside of its control, it can shrink and expand with programs coming and going. Employees want the confidence and to feel safe that they will continue to have a job. Some noted personal issues and concerns about the confidence of where they are working and how the organization is going to progress and change. Part of what management plans to do is improve the adaptability of the organization internally, so that when change comes, people are not afraid of it and, instead, feel supported by management and confident in their work.

Next, she explained some of the takeaways from the stakeholder sessions. She noted that the breadth of understanding of what ACPE is and does is not at the level management desires. She also noted that many expressed difficulty with the FAFSA. Several stakeholders expressed a desire for ACPE to provide financial literacy to those graduating high school as financial knowledge is lacking. This would help students make wise decisions in borrowing. She also noted some takeaways from the consumer surveys, which echoed the concerns noted in employee and stakeholder sessions. She did mention that many consumers were unaware of refinancing options, which commission staff have sent email and letter campaigns out about. She again noted how important customer service is.

Continuing on, she touched on how these goals and priorities can be implemented. She invited Executive Director Efirm to provide some comments on this first. Executive Director Efirm wanted to touch on the All-Staff Retreat that was hosted in September of that year. She explained that this provided an opportunity for staff to get to know their coworkers, the part each of them play in the project, and where the project is heading. The retreat was successful and helped staff know that they are contributing to a bigger and higher purpose than just putting a loan payment in a report. Erin explained some of the activities done at the retreat and noted that everybody was able to come together and collaborate. Staff were able to recognize that they were connected to many more pieces of the project than they originally thought, which helped to build their confidence in the work they are doing. Management was able to get a list of suggestions from staff on ways to foster connection within the organization and to improve its external communications with borrowers.

Executive Director Efirm explained that the plan to outsource began before she came into the picture, but noted that commission staff have experienced 4 to 5 years of nonstop change in their everyday work. Therefore, this project was a much needed step toward sustainability and engaging staff in the process. She also noted that the retreat allowed management and staff to look at how far they have come and where they plan to go.

Next, Erin and Sana explained some of the projects that management and staff are looking forward to commencing. These are the strategic goals and priorities spanning the next three to five years. These projects include marketing campaigns, revamping the commission's logo, and improving the state's FAFSA completion rates, among many others. The Senior Managers covered a few additional projects that staff have already started working on or will be gearing up for, including update automation, internal referral changes, updating database correspondence workflows, record retention, and more.



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Erin then explained that Sana and her Senior Managers would be taking a hard look at the top level pieces at least quarterly to ensure they are lining up to the whole project and goal. Sana then explained that she and staff were working on putting together a public facing document regarding the strategic plan to communicate with Alaskans about the path ACPE is taking, where it's been and where it is going. They were hoping to have the document ready for the upcoming legislative session in January 2024. Commissioners were provided a draft version of the document in their packets, and staff asked that they provide any feedback that they had.

Erin concluded the presentation by encouraging Commissioners to look at how far the Commission has come and to look forward to more progress over the next few years. Executive Director Efirid noted that Commissioners would continue to be included in the process and would get an update on the project at the next quarterly meeting.

*Discussion: There was some discussion about which divisions have the most employees and what they cover. There was also some discussion surrounding what makes an organization sustainable.*

**CLOSING COMMENTS**

Chair Brown went around the room and asked each Commissioner to share some closing comments. They each shared their appreciation for staff for putting on an organized meeting and their fellow Commissioners for the discussion. Chair Brown echoed each of their expressions of appreciation for their reports and also wanted to thank both Executive Director Efirid and Executive Secretary Erickson for their efforts in organizing a welcoming and focused meeting.

**ADJOURN**

**There being no further business to discuss, Commissioner Hamlin moved to adjourn. Commissioner Van Diest seconded the motion. By a roll call vote, with Senator Tobin absent, all members present voted aye. The motion carried.**

The meeting adjourned at approximately 3:19 p.m.

Approved by:

\_\_\_\_\_  
Chair

\_\_\_\_\_  
Date

# 2025 JANUARY

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

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## Alaska Commission on Postsecondary Education

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### MEMORANDUM

**TO:** Members, Alaska Commission on Postsecondary Education  
**FROM:** Sana Efird, Executive Director  
**DATE:** January 3, 2024  
**SUBJECT:** Executive Director Report

During this quarter, the Executive Director's Office worked with the Governor's Office to finalize our FY2025 Governor's Proposed Budget, began preparations for the upcoming legislative session; and attended numerous meetings with staff, partners, and stakeholders.

#### Budget Update:

Governor Dunleavy released his FY2025 Proposed Budget on December 15, 2023. Here is the link to the [Press Release](#) concerning the budget. This budget continues the Governor's priorities of public safety and education. It also prioritizes affordability for Alaskan families in housing, food, childcare, and energy. As it has every year since taking office, the Governor's proposed budget includes a full Permanent Fund Dividend according to the formula in statute.

The Alaska Commission on Postsecondary Education (ACPE) FY2025 Proposed Budget is basically a status quo request with a few technical changes in personal services calculations to accommodate increases in health insurance and PERS rate adjustments. Additionally, ACPE is deleting three vacant full-time positions located in Juneau:

- Administrative Officer
- Loan Services Supervisor
- Procedures and Training Specialist

#### IMPORTANT DATES

- Dec 15, 2023 – Governor's Proposed budget released
- Jan 16, 2024 – First day of session
- Jan 30, 2024 – 15th day of session, Supplemental bill introduced
- Feb 14, 2024 – 30th day of session, Governor's Amended budget introduced
- April 14, 2024 – 90th day of session, statutory end of session
- May 15, 2024 – 121st day of session, constitutional end of session if extended

Senior Managers continue to meet consistently to review and revise current operating budget to ensure oversight and control of expenditures.

**Legislative Planning:**

The second session of Alaska's 33rd Legislature will convene on January 16, 2024. All bills introduced during last session are carried into this session. January 9 is the first release of prefiled new legislation and January 12 is the second prefile release date for new legislation. ACPE does not have any Governor sponsored bills; however, we will be monitoring bills as they are filed for possible impact on higher education or ACPE operations and programs. We continue to work with legislators and legislative staff to pass legislation to improve the Alaska Performance Scholarship program to better meet the needs of Alaskans pursuing higher education and training. Currently, HB148 and SB56 have passed from their respective Education Committees and we are hopeful one of these bills will pass this session. APS eligibility as a percent of the total number of public high school graduates over the last five years shows the class of 2023 has the lowest eligibility rate of 15% since inception of the program in 2011, followed by 16% for the class of 2022. Initial data for 2024 continues to show a decline in eligibility and usage. We are concerned about this decline in eligibility and are working with schools and families to ensure the program requirements are understood, and are hopeful that the pending legislation is adopted to address some of the known program challenges. Another top priority will be continued support of the Higher Education Investment Fund. With the start of session, I will be meeting individually with each legislator to share information on ACPE's mission and programs and to advocate for support of higher education access and funding opportunities for all Alaskans.

I continue to meet regularly with University of Alaska leadership and am actively involved with legislative strategic planning with both DEED and UA. As during past sessions, Executive Secretary Dannielle Erickson will begin sending Commissioners a newsletter, which will include updates on legislative activities and bills of interest once session begins.

The 2024 Alaska Performance Scholarship (APS) Outcomes Report is due to the legislature in late January and will be shared with commission members and higher education stakeholders.

**Strategic Planning Project:**

Senior Managers met in person with Erin Sedor on January 3 to identify Key Performance Indicators (KPIs) that are most relevant for each strategic goal, identify success outcomes, and develop appropriate measurement tools and reports. Erin will provide an update to the Commission.

**Human Resources Update:**

Staff changes over the last quarter resulted in the separation of one employee, Accounting Technician, Buenafe Batac, who passed away unexpectedly on November 23, 2023. Three positions in the Operations division have been reclassified from Customer Service and Loan Specialists to Administrative Support Specialists. The reclassification of these positions serves to better align the job classifications to the assigned duties following the outsourcing of ACPE's

alternative education loans. One filled position, Internet Specialist, was relocated from Information Support Services to the Outreach division.

Currently, there are twelve vacant positions: one (1) in the Executive Office, three (3) in Finance, one (1) Outreach, one (1) in Information Support Services, and six (6) in Program Operations. Recruitment efforts are underway for an Administrative Assistant in Operations and a Program Coordinator in Operations. Three vacant positions are marked for deletion in the Fiscal Year 2025 Governor's Proposed Budget. These include an HR Officer in the Executive Office, and a Loan Services Supervisor and Procedures & Training Specialist in Operations. The functions of these positions have been absorbed by our contractors and/or consolidated with other positions. Management continues to review all vacant positions for future need including possible deletion or reclassification to retain the flexibility needed to provide support for agency initiatives.

At present, ACPE has 43 positions filled: 10 in Anchorage, 33 in Juneau. The breakdown of those positions by divisions is as follows: ISS-9, Finance-11, Program Operations-13, Outreach-7, and Executive Office-3. There are a total of seven (7) employees eligible to retire in calendar year 2024.

#### **Alaska Student Loan Corporation Meeting:**

The Alaska Student Loan Corporation (ASLC) Board held their regularly scheduled meeting on November 2, 2023 and moved their regularly scheduled February meeting up to December 14 to accommodate our new third party contractor's timelines for implementing changes. During the November meeting, Chief Finance Officer Julie Pierce and Karen Tarver and Adam Sycks of Elgee Rehfeld presented the annual financial statements of the Corporation to the board. The board reviewed and voted to accept the annual Financial Statements of the Corporation for the year ending June 30, 2023. During the December 14 meeting, the ASLC Board approved new loan interest rates and loan limits for the upcoming academic year.

#### **Professional Organization Meetings/Presentations:**

I attended regular monthly and semi-monthly meetings with the Education Finance Council, State Higher Education Officers Association, Western Interstate Commission for Higher Education (WICHE), Alaska Statewide Education Leaders Collaboration, Tribal Workforce Roundtable and the Alaska Business Education Compact.

In October, ACPE hosted our first Alaska FAFSA Summit with 125 Alaskans in attendance representing various Education Stakeholder groups across Alaska including Alaska school districts, postsecondary institutions, Alaska Native Organizations, State of Alaska Offices, and Alaska community-based organizations. We hosted two national speakers: Bill DeBaun from the National College Attainment Network, and Ebony Holmes with the Louisiana Office of Student Financial Aid and several in-state speakers, including, Department of Education and Early Development Commissioner, Dr. Deena Bishop; University of Alaska President Pat Pitney, Alaska State Senator, Lisa Murkowski (virtual) and others. The Summit helped in identifying the

challenges and barriers to statewide FAFSA completion, fostering a collective statewide FAFSA completion initiative, and establishing resources.

**Other Meetings:**

- November and December ASLC meetings
- Met with Department of Law on various Institutional Authorization topics
- Meetings with Lee Donner and Tim Webb from Hilltop Securities
- Check ins with ACPE Commission Chair and Vice Chair, ASLC Board Chair
- Default Management Team
- Career Guide discussions with DEED and DOLWD
- Virtual legislative meetings
- Marketing discussions with contractor and leadership
- Continued meetings with UA Vice Presidents Paul Layer and Michelle Rizk
- Attended Complete College America conference with UA staff. Will continue discussions with UA to determine if Alaska should join this organization and what benefits would be gained for Alaskans.
  - Complete College America (CCA) is a bold national advocate for dramatically increasing college completion rates and closing institutional performance gaps by working with states, systems, institutions, and partners to scale highly effective structural reforms and promote policies that improve student success.

As always, I am grateful for the opportunity to serve the Commission and lead this talented team of individuals to support Alaskans and their access to higher education opportunities. I could not be prouder of the dedication and expertise our staff demonstrates to meet the needs of our customers and constituents. I always want to highlight and emphasize the tremendous role they play in providing ACPE programs to Alaskans. I always invite your feedback and discussion and encourage you to reach out to me any time.



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### MEMORANDUM

**TO:** Members, Alaska Commission on Postsecondary Education  
**THROUGH:** Sana Efird, Executive Director  
**FROM:** Kerry Thomas, Director of Program Operations  
**DATE:** December 28, 2023  
**SUBJECT:** Commission Biennial Certification of WICHE PSEP Fields

Per 20 AAC 18.007, the Commission is required to biennially certify the fields of study for which PSEP loans are available, based on:

- Non-availability of that professional program of study in Alaska
- Documentation of an Alaska labor shortage in that profession; and
- Documentation that the salaries in the given professional field are sufficient for a PSEP graduate to repay the associated PSEP debt

The WICHE Professional Student Exchange Program (PSEP) makes qualifying professional education available to students when opportunities are not available in their home states.

Through the Alaska PSEP participation, students generally pay a reduced tuition rate to the school, as well as a PSEP support fee, in compensation for the school's reserving slots for PSEP students and any reduction in tuition cost. The Commission finances the support fee costs in the form of a PSEP loan which the student must repay upon completion of the program of study.

The table below lists the Alaska PSEP fields and summarizes the average Alaska wages and projected need in each of the currently supported fields:

PSEP Field of Study (Years of Study)	Total # of Participating Students from Alaska	Number of New Students in FY21	23/24 PSEP Support Fee	2022 Average Alaska Salary*	Forecasted Alaska Growth through 2030**
<b>Dentistry (4)</b>	0	0	\$28,625	\$174,240	14%
<b>Physical Therapy (3)</b>	0	0	\$16,500	\$104,470	15%
<b>Occupational Therapy (3)</b>	0	0	\$14,975	\$100,810	13%
<b>Optometry (4)</b>	0	0	\$19,700	\$180,470	16%
<b>Physician Assistant (2)</b>	0	0	\$19,525	\$144,460	15%

## 9. Approval of Professional Student Exchange Loan Program Fields of Study

<b>Pharmacy (varies)</b>	0	0	\$8,725	\$146,400	12%
<b>Podiatry (4)</b>	0	0	\$17,000	N/A	N/A

\*United States Bureau of Labor Statistics

\*\*State of Alaska Department of Labor and Workforce Development

**Staff Recommendation:**

Commission approval of continuing participation in the seven fields listed above.





THE STATE  
of ALASKA  
GOVERNOR MIKE DUNLEAVY

Alaska Commission on  
Postsecondary Education

INSTITUTIONAL AUTHORIZATION

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MEMORANDUM

**TO:** Alaska Commission on Postsecondary Education Members  
**THROUGH:** Sana Efird, Executive Director  
**FROM:** Tyler Eggen, Institutional Authorization Program Coordinator  
**DATE:** December 21, 2023  
**RE:** **Compliance and Activities Report for December 21, 2023**

Quarter Applications

Renewal of Authorization

MetrOasis Advanced Training Center  
Shear Fire Academy of Hair Design  
THE Beauty School (including Location Amendment)

Initial Authorization

Style Starts Here Hair Academy

Program Amendment

Alaska Pacific University  
Generations Southeast Community Learning Center (including Location Amendment)

Exemptions

Institutions qualifying for Exemption from Authorization in the quarter and current as of report.

Location	Certification this Quarter
Alaska	10
Out-of-State	6

**Administrative Approvals****Alaska Career College**

- Review and approve changes to Radiologic Technology Program.

**Alaska Pacific University**

- Review and approve changes to Alaska Rural Management Certificate Program.
- Review and approve changes to Health Occupations Certificate Program.
- Review and approve changes to BS in Health Sciences Program.

**Charter College**

- Review and approve changes to AAS in Radiologic Technology Program.
- Review and approve changes to AAS in Respiratory Therapy Program.
- Review and approve Change in Senior Manager, Charles Soule IV.

**Generations Southeast Community Learning Center**

- Review and approve short course exemption-Career 101.
- Review and approve short course exemption-Customer Service.
- Review and approve short course exemption-Business Writing.

**Institutional Monitoring**

Institutions have been submitting their Annual Report, due December 1<sup>st</sup> this year. Commission staff have been reviewing the delivered reports and evaluating their compliance with applicable statutes and regulations, and requesting additional documentation or responses from staff's questions. Commission staff will assist the ACPE Higher Education Almanac team in 2024 to deliver the student outcome data from the IA Annual Reports in the Almanac publication.

The Alaska State Board of Education and Early Development at its October 2023 quarterly meeting granted provisional approval of **Alaska Bible College's** Teacher Preparation Program. This will allow graduates of the Bachelor of Arts in Elementary Education program to obtain their teacher certification in Alaska, while the College pursues programmatic accreditation through the Council for the Accreditation of Educator Preparation.

**Alaska Career College:** At its November 2023 meeting, the Accrediting Commission of Career Schools and Colleges (ACCSC) renewed Alaska Career College's accreditation with additional reporting regarding employment verification. The Renewal of Accreditation is for five years, going forward from May 2022. The Commission also determined that the College had met the Commission's requirements for Initial Distance Education.

**Charter College:** Charter College has announced a planned closure of its Fife, Washington location due to the lease to the facility expiring in 2025 and property management not renewing the lease. This will be the fourth planned location closure, including Wasilla, AK, Lancaster, CA, and Missoula, MT, which are due to the school's hardship to recruit enough students to make those locations operationally feasible long term. The Alaska, California, and Montana closures were also verbally announced at the October 2023 Commission meeting by Commission staff.

**Outer Coast** and the **University of Alaska Southeast (UAS)** have announced that Outer Coast will be offering credited UAS courses in the 2024-2025 academic year. Outer Coast and UAS continue conversations regarding Outer Coast becoming a branch campus of UAS, in which discussions are still ongoing.

### **Institutional Authorization Activities**

Commission staff continue to monitor the potential impact of the **U.S. Department of Education** rules that were finalized in late October 2023. New Gainful Employment and Financial Value Transparency rules, which were mentioned in Commission staff's Compliance and Activities Report for the October 2023 meeting, were heavily discussed and well known in the higher education community prior to the rules becoming effective. However, updated language introduced under the **Certification Procedures** section caught the community by surprise regarding disclosure requirements.

Currently, if an education program is designed to meet education requirements for a specific professional license that is required for employment, or is advertised as meeting the requirements, information regarding whether completion of that program would be sufficient to meet licensure requirements in a State. Institutions would need to list all states, by program, and determined that its curriculum "meets" or "does not meet" the State's educational requirements for licensure. Institution's also had the ability to defer those two choices, by stating "no determination" had been made.

With the new regulations, effective July 1, 2024, the requirements remove the "no determination" option. Institutions will need to publically disclose to students the list of states where each program "meets" or "does not meet" the licensure requirements. Institutions will not be able to enroll students from "does not meet" licensure requirements, including states where it still may be under review or undetermined.

Commission staff have been and will continue to participate in various webinars and presentations from accrediting and regulatory bodies to understand its impact to institutions, students, and Commission staff. These new requirements will only affect accredited institutions that participate in Federal Student Aid funding, however, it is anticipated that it will

be administratively burdensome on institutions to comply with these new rules, as well as the new Financial Value Transparency rules.

For the **U.S. Department of Education** [2023-2024 Negotiated Rulemaking cycle](#), the Department in late November 2023 sought nominations for Negotiators for the Institutional Quality and Accounting committee, which could take up areas including State Authorization, Accreditation, and Distance Education. The committee, once selected, will meet in January, February, and March of 2024. Prior to the January meeting, the Department will provide an issue paper which summarizes the issues, provide additional background, and request feedback from committee members on a host of questions. Due to the topics that the Department has stated it was interested in, there is concern of how it may impact the State Authorization Reciprocity Agreement (SARA).

Commission staff will continue to monitor the 2023-24 Negotiated Rulemaking cycle and share information accordingly.

### **State Authorization Reciprocity Agreement**

The [State Authorization Reciprocity Agreement \(SARA\)](#) provides a streamlined, reciprocity based process for institutions to gain approval to offer interstate distance education without individually applying to each state for approval. SARA is operated by the National Council for State Authorization Reciprocity Agreement's (NC-SARA) in partnership with [four regional compacts](#). Alaska is a member of the Western Interstate Commission for Higher Education (WICHE), and Commission staff serve on the WICHE-SARA or W-SARA Regional Steering Committee RSC).

Alaska's State Renewal is scheduled to be heard at the February 2024 W-SARA meeting. If approved, Alaska's participation in SARA will be valid for two years.

This Commission quarter, Commission staff renewed **University of Alaska Anchorage's** and **Charter College's** Institutional SARA participation.

### **Board of Nursing Presentation**

Commission staff were invited to present at the 14<sup>th</sup> Annual Nurse Aide Instructor Conference regarding Alaska's laws and regulations as it relates to delivering postsecondary education.

### **Complaints**

When complaints arise, our regulatory complaint procedure requires that students attempt to resolve matters with their Institution through the Institution's Grievance Policy. Generally, there

is resolution at this point. However, if resolution cannot be reached, the student may file a formal written complaint with the Commission.

No Formal Complaints were submitted this quarter.



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**Staff Report  
MetrOasis Advanced Training Center  
Renewal of Authorization**

Summary

MetrOasis Advanced Training Center has been in operation for 28 years. The owners, Susan and Franz Sigel Shroy are the Instructors for the school. The programs lead towards professional licensure under the Board of Barbers and Hairdressers.

Chief Administrator	Susan B. Shroy (Sue)	Financial Statements	Financially Sound
Address	4450 Cordova Street #130 Anchorage, AK 99503	FY22 Tuition Revenues	\$126,117
Year Founded	1995	Enrollment Data	66
Authorized Since	1995	Complaints since last Authorization	0
		Surety Amount/Type	\$30,000/Bond

Program name	Program length	Cost
Hairdressing	1650 hrs	\$9,985
Esthetician*	350 hrs	\$7,145
Extended Esthetician**	650 hrs	\$9,990
Instructor	600 hrs	\$4,395
12 Hr. Sanitation	12 hrs	\$250
Hairbraiding	35 hrs	\$995

\*Hours meet licensure requirements for State of Alaska.

\*\* Offered for student who may want to transfer their license out of state or would like additional training.

Updates since Last Renewal of Authorization

MetrOasis Advanced Training Center (MetrOasis) was previously renewed for Authorization in January 2021 for three years. Since then there have been changes to the location, which was approved by the Commission at the April 2021 meeting.

MetrOasis is the only Board of Barber and Hairdresser institution in Alaska to offer the Extended Esthetician which is 650 hours in length. Estheticians in Alaska must complete a 350 hour program, while the national average is 650 hours according to the American Association of Cosmetology Schools.

Annual Report 2023 Data

Program Name	Number of Students	Completion Rate	Placement Rate
Hairdressing	3	66%*	100%
Esthetician*	30	100%	94%
Extended Esthetician**	3	100%	100%
12 Hr. Sanitation	40	100%	**

*Completion rate does not include students still enrolled.*

*\*Statistically insignificant to trigger additional follow up when an individual program withdrawal rate exceeds 25%.*

*\*\* Short course of study.*

Site Visit & Student Experience Survey

Commission staff conducted a Site Visit, which observed one violation or concern regarding life and safety matters and space, equipment, and resources. The one violation was related to expired fire extinguishers, which has since been serviced.

Commission staff conducted a Student Experience Survey with the 10 students participating. The students’ responses indicated themes regarding positive experiences with the educational environment and knowledgeable instructors. The survey responses also demonstrated the Institution’s compliance with enrollment contract and catalog regulations. The students’ survey results also indicated that the Institution could improve on the organization of the facility due to the existing floor plan.

Materials Review

Materials were submitted in a timely manner and follow up requests were responded to appropriately.

Evaluation

Minimum Standards Component - AS 14.48.060	Staff Evaluation/Comments
1. Program and courses meet stated objectives	Industry-recognized and approved curriculum preparatory for licensing exams
2. Adequacy of space, equipment, and resources	Approved by Board of Barbers and Hairdressers
3. Appropriateness of staff/faculty credentials	Compliant licenses
4. Catalog/brochure compliance	Compliant
5. Credential compliance	Certificate awarded
6. Adequacy of records	Compliant
7. Compliance with applicable laws	Correctable items found during physical site inspection
8. Financial soundness	Financially Sound
9. Advertising and sales	Compliant
10. Administrators are of good reputation	Background check-no adverse findings
11. Student housing, if any	N/A
12. Refund policy compliance	Reviewed and documented
13. Costs and charges compliance	Reviewed and documented

Recommendation:

Staff recommends an Authorization for three years for MetrOasis Advanced Training Center, through January 31, 2027.

Motion Needed:

*“Move to approve authorization for MetrOasis Advanced Training Center, through January 31, 2027, based upon staff recommendations.”*





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**Staff Report**  
**Shear Fire Academy of Hair Design**  
**Renewal of Authorization**

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Summary

Shear Fire Academy of Hair Design (Shear Fire) has operated as a cosmetology school in Palmer since 2008. The owner, Jana R.P. Drake, has been a licensed Hairdresser since 2000 and a licensed instructor since 2005. After only teaching Hairdressing for several years, the school added an Esthetics program in 2018, and a short course of study Braiding course in 2019, programs lead to professional licensure under the Board of Barbers and Hairdressers.

Chief Administrator	Jana R. P. Drake	Financial Statements	Not Determined
Address	1012 S Colony Way Palmer, AK 99645	FY22 Tuition Revenues	\$51,563.00
Year Founded	2005	Enrollment Data	17
Authorized Since	2008	Complaints since last Authorization	0
		Surety Amount/Type	\$30,000/Bond

Program name	Program length	Cost
Hairdressing	1650 hrs	\$7,500
Esthetics	350 hrs	\$5,000
Braiding	40 hrs	\$350

Updates since Last Renewal of Authorization

Shear Fire Academy of Hair Design (Shear Fire) was previously Renewed for Authorization in January 2023, which was for one year due to continued institutional monitoring of corrective action plans relating to the Institution's financial record keeping system and student outcome reporting. Shear Fire was scheduled for the October 2022 Commission meeting, however, was unable to deliver financial statements in accordance with regulations, as was given a three month Renewal of Authorization, and was subject to financial unsoundness requirements.

Shear Fire reported their Annual Report this year, which included the student outcome data as previously found. Commission's staff review indicates compliance with the student outcome data reporting.

Financial Soundness

Institutions are required to submit their material applications to Commission staff no later than 90 days for Commission Staff to review application materials. Historically it has been the most common item that arrives late during an institution's Renewal of Authorization application period.

Previously, Shear Fire's Renewal of Authorizations were held in the April quarter of Commission meetings. In the April 2014 meeting, the Institution requested to be moved to the October quarterly meeting, as it was difficult to close year-end books, complete taxes, and then have financial statements prepared in time for the April meeting. The Institution was renewed through October 31, 2016 in the April 2014 meeting, and was required to submit materials by July 31<sup>st</sup> prior to its October 31<sup>st</sup> expiration of Authorization. In 2016, the financial statements were submitted after the deadline, but were received mid-August 2016. As a result, the Institution was subject to a late fee, but received a three year Renewal of Authorization. During the 2019 Renewal of Authorization, financial statements were delivered to Commission staff in September 2019 and were subject to the late fee.

For Shear Fire's 2022 Renewal of Authorization, Commission staff received notice from Shear Fire, a month prior to the 90 day deadline, that the required financial statements would be submitted late. However, when the October 2022 Commission meeting occurred, no financial statements had been submitted to the Commission. Due to a lack of acceptable financial statements, a financial soundness review could not be performed. As a result, as no financial soundness can be determined, Shear Fire was considered to be financially unsound.

Shear Fire was given a three month Renewal of Authorization, which was contingent upon maintaining a teach out plan, providing disclosure notice for student signature, increasing surety bonding, submission of corrective action plans, and delivery of the required financial statements within 30 days. Shear Fire was able to complete all of the requirements and was Renewed for one year.

For this Renewal of Authorization, Commission staff received the Renewal of Authorization applicate late, and as of the writing of this report, the required financial statements have not been received. Shear Fire reported that the financial statements were in the accounting firm’s possession, but have not been released.

Annual Report 2022 Data

Program Name	Number of Students	Completion Rate	Placement Rate
Hairdressing	10	100%	100%
Esthetician	7	100%	100%

*Completion rate does not include students still enrolled.*

Site Visit & Student Experience Survey

Commission staff conducted a Site Visit, which observed one violation or concern regarding life and safety matters and space, equipment, and resources. The one violation was related to expired fire extinguishers, which have since been serviced.

Commission staff conducted a Student Experience Survey with the eight students participating. The students’ responses indicated themes regarding a welcoming environment and meeting new friends. The survey responses also demonstrated the Institution’s compliance with enrollment contract and catalog regulations. The students’ survey results also indicated no themes regarding what the Institution could do to improve the student experience.

Materials Review

Materials were submitted in a timely manner and follow up requests were responded to appropriately, absent the required financial statements.

Evaluation

Minimum Standards Component - AS 14.48.060	Staff Evaluation/Comments
1. Program and courses meet stated objectives	Industry-recognized and approved curriculum preparatory for licensing exams
2. Adequacy of space, equipment, and resources	Approved by Board of Barbers and Hairdressers
3. Appropriateness of staff/faculty credentials	Compliant licenses
4. Catalog/brochure compliance	Compliant
5. Credential compliance	Certificate awarded
6. Adequacy of records	Compliant
7. Compliance with applicable laws	Correctable items found during physical site inspection
8. Financial soundness	Not Determined
9. Advertising and sales	Compliant

10. Administrators are of good reputation	Background check-no adverse findings
11. Student housing, if any	N/A
12. Refund policy compliance	Reviewed and documented
13. Costs and charges compliance	Reviewed and documented

Recommendation:

Due to Commission staff providing this report more than 21 days in advance of the Commission meeting on January 11, 2024, Commission staff will make a verbal recommendation at the meeting as a result of Shear Fire’s financial soundness being undetermined.



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**Staff Report**  
**THE Beauty School**  
**Renewal of Authorization & Location Amendment**

Summary

THE Beauty School, formerly known as Glenda’s Training Center, has been an Authorized school for fourteen years. Autumn Pease purchased the Institution in 2022. Six programs offered by THE Beauty School are regulated by the Board of Barbers and Hairdressers and the Massage Therapy program is regulated by the Board of Massage Therapists.

Chief Administrator	Autumn Pease	Financial Statements	Not Determined
Address	2061 E. Palmer-Wasilla Hwy, Wasilla, AK 99654 2093 E. Palmer-Wasilla Hwy, Wasilla, AK 99654	FY22 Tuition Revenues Enrollment Data	\$399,690 73
Authorized Since	2009	Complaints since last Authorization	0
Authorized Under New Owner Since	2022	Surety Amount/Type	\$100,000/Bond

Program name	Program length	Cost
Hairdressing	1650 hrs	\$10,400
Barbering	1650 hrs	\$10,475
Non-Chemical Barbering	1350 hrs	\$9,450
Instructor	600 hrs	\$6,150
Esthetics	350 hrs	\$7,525
12-hour Manicurist	12 hrs	\$625
Massage Therapy	625 hrs	\$13,500

Updates since Last Renewal of Authorization

THE Beauty School received its Initial Authorization in January 2022 for two years. Since then THE Beauty School has undergone a name change, was approved for a second location (July 2022), and added the Massage Therapy program (January 2023).

Due to increased enrollments, THE Beauty School has identified a need for more space for students to spread out and study, and a part of this Renewal of Authorization, is a Location Amendment, which is a regulatory requirement under 20 AAC 17.040(a).

Financial Soundness

Institutions are required to submit their material applications to Commission staff no later than 90 days for Commission Staff to review application materials. Historically it is the most common item that arrives late during an institution’s Renewal of Authorization application period.

THE Beauty School contacted Commission staff in the Summer of 2023 describing a hardship in finding a Certified Public Accountant to conduct an Audit of the Institution’s financial statements, as regulatory required due to the Institution’s tuition revenues. Commission staff advised THE Beauty School to continue to identify an accounting firm to perform the required Audit and to provide Commission staff a list of accounting firms that they had contacted. When the Renewal of Authorization application arrived, there was the news that an accounting firm has agreed to perform the Audit as of September 2023. THE Beauty School, showing its due diligence, provided Commission staff with the list of 37 accounting firms and the other 36 which declined, included the following reasons:

- Doesn’t conduct Audits (8)
- No qualified staff (8)
- No new clients (5)
- No response (5)
- Other (10)

At the time of writing the report, THE Beauty School reported that the financial statements were in the accounting firm’s possession, but have not been released.

Annual Report 2022 Data

Program Name	Number of Students	Completion Rate	Placement Rate
Hairdressing	11	70%	100%
Esthetics	45	95%	100%
12-hour Manicurist	8	100%	100%

Massage Therapy	4	100%	100%
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*Number of Students includes students still studying.*

*Completion rate does not include students still enrolled.*

### Site Visit & Student Experience Survey

Commission staff conducted a Site Visit, which observed no violations or concerns regarding life and safety matters and space, equipment, and resources. Commission staff would get a tour of the new location that will be used as a classroom space for the Esthetician and Massage Therapy students. No practical operations or services will be performed in the new location, and will not need to be inspected by the Board of Barbers and Hairdressers.

Commission staff conducted a Student Experience Survey with the 18 students participating, primarily Hairdressing and Esthetician students. The students' responses indicated themes regarding positive experiences with classmates and making friends. The students' survey results also indicated that the Institution could improve their student kits issued to students. Commission staff then sought information from Institution regarding the student kits issued to students. Due to supply chain issues, students may have to borrow an Institution's piece of equipment while they wait for the new equipment to arrive. However, students are provided a complete student kit on the first day of study, which would not hinder academic progress. Additionally, the survey responses also demonstrated the Institution's compliance with enrollment contract and catalog regulations.

### Materials Review

Materials were submitted in a timely manner and follow up requests were responded to appropriately.

### Evaluation

Minimum Standards Component - AS 14.48.060	Staff Evaluation/Comments
1. Program and courses meet stated objectives	Industry-recognized and approved curriculum preparatory for licensing exams
2. Adequacy of space, equipment, and resources	Approved by Board of Barbers and Hairdressers, Board of Massage Therapists
3. Appropriateness of staff/faculty credentials	Compliant licenses
4. Catalog/brochure compliance	Compliant
5. Credential compliance	Certificate awarded
6. Adequacy of records	Compliant
7. Compliance with applicable laws	Compliant
8. Financial soundness	Not Determined
9. Advertising and sales	Compliant
10. Administrators are of good reputation	Background check-no adverse findings
11. Student housing, if any	N/A

12. Refund policy compliance	Reviewed and documented
13. Costs and charges compliance	Reviewed and documented

Recommendation:

Due to Commission staff providing this report more than 21 days in advance of the Commission meeting on January 11, 2024, Commission staff will make a verbal recommendation at the meeting as a result of THE Beauty School’s financial soundness being undetermined.





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**Staff Report  
Style Starts Here Hair Academy  
Initial Authorization**

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Summary

Created in 2023 by Dawn Fabanich, Style Starts Here Hair Academy (Style Starts Here) plans to offer a 1650 hour Hairdressing program. Fabanich has been the owner, instructor, and hairstylist at Style Starts Here Hair Salon in Wasilla since 2017, and has been over 23 years of industry experience. Over the last few years, she has had a desire to open a school.

Mission Statement

To provide our students with a quality education, uphold a high industry standard in cleanliness, technique, and customer service, for each student to display excellence in all services offered to our clients, maintain each student’s individuality, career independence, while fostering the pursuit of continued education.

Chief Administrator	Dawn Fabanich	Year Founded	2023
Address	1375 E Parks Hwy, Suite B Wasilla, AK 99654	Surety Amount/Type	\$20,000/Bond

Hairdressing Schedule

The Hairdressing program offered by Style Starts Here is a 1650 hour program which will allow graduates to apply for licensing examination as a Hairdresser. Students will complete a

minimum of 185 theoretical instruction hours, five hours including state law, and over 835 practical operations including, but not limited to: hair styling, cutting, and hair coloring. The Institution will be using the Milady curriculum for the program, which is one of the curricula approved by the Board of Barbers and Hairdressers. The Institution plans to enroll a cohort of five to nine students in the initial cohort of students.

Board of Barbers and Hairdressers Compliance

The Board of Barbers and Hairdressers govern the practice of barbering, hairdressing, esthetics tattoo and permanent cosmetic coloring, and body piercing. All three instructors at Style Starts Here are in good standing with the Board. For a School License to be issued, a member of the Board must inspect the school to ensure compliance with applicable statues and regulations.

Programs

Program name	Program length	Cost
Hairdressing	1650 hrs	\$10,650

Program Costs

Program costs of \$10,650 cover the total costs of tuition, student kit, books, and supplies. When students complete the program, students will bear the cost for the licensure examination (\$90) and professional licensure application (\$330 for initial licensure). Program costs are comparable in value to market demands.

Site Visit

Due to weather related travel challenges, Commission staff have not conducted a site visit prior to preparing this report. The site visit has been rescheduled to be conducted prior to the January 11, 2024 Commission meeting. Commission staff will be taking a facility tour, evaluating equipment, reviewing instructional materials in a mock setting to a prospective student, interviewing Senior Management, and evaluating the student record keeping practices that the Institution wishes to employ. If compliance issues arise, Commission staff will inform the Institution which items will need to be corrected. A verbal report will be given at the Commission meeting regarding the Institution’s compliance. Additionally, the Board of Barber and Hairdressers inspection can only take place after an Institution has received Authorization or Exemption from Authorization from the Commission, which should allow for adequate time for any issues to be resolved.

Materials Review

Materials were submitted in a timely manner and follow up requests were responded to appropriately.

Evaluation

Minimum Standards Component - AS 14.48.060	Staff Evaluation/Comments
1. Program and courses meet stated objectives	Industry-recognized and approved curriculum preparatory for licensing exams
2. Adequacy of space, equipment, and resources	To be determined and will require Board of Barber and Hairdresser approval
3. Appropriateness of staff/faculty credentials	Compliant licenses
4. Catalog/brochure compliance	Compliant
5. Credential compliance	Certificate awarded
6. Adequacy of records	N/A
7. Compliance with applicable laws	Compliant
8. Financial soundness	Compliant
9. Advertising and sales	Compliant
10. Administrators are of good reputation	Background check-no adverse findings
11. Student housing, if any	N/A
12. Refund policy compliance	Reviewed and documented
13. Costs and charges compliance	Reviewed and documented

Recommendation:

Staff recommends an authorization for 18 months for Style Starts Here Hair Academy, through July 31, 2025, contingent on Board of Barber and Hairdresser approval. The basis for this recommendation is due to the inspection by a Board member, which may take several months, and the first cohort of Hairdressing students will have completed their first year of studying. The 18 month recommendation is the longest an Initial Authorization can be in length, in accordance with 20 AAC 17.020 (f).

Motion Needed:

*“Move to approve authorization for Style Starts Here Hair Academy, through July 31, 2025, contingent on Board of Barber and Hairdresser approval.”*



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**Staff Report  
Alaska Pacific University  
Program Amendment**

Summary

Alaska Pacific University (APU) is a small, private, not-for-profit, liberal arts and sciences university regionally accredited by the Northwest Commission on Colleges and Universities (NWCCU). It has two campuses, in Anchorage and Palmer. Its mission is to “provide a world-class, hands-on, culturally responsive educational experience in collaboration with our students, communities, and Tribal partners. The institution continues progression to become a Tribal university.

The University offers associate, baccalaureate, master and doctoral degrees, as well as postgraduate certificates. APU is a member of the EcoLeague, a consortium of six liberal arts colleges dedicated to ecologically focused education, in which students may participate in semester-long exchanges.

Chief Administrator	Dr. Janelle Vanasse, President	Address	4101 University Dr. Anchorage AK 99508
Year Founded	1959	Authorized Since	1978

- New Programs

Program or degree name	Program length	Tuition/Fee Cost
Bachelors of Arts in Environmental Studies	128 credit hours	\$20, 350

Review

The Bachelors of Arts in Environmental Studies degree explores the natural world, built environment, and human’s place in both. The program aims to reveal positive solutions to environmental problems through exposure to quantitative, qualitative, creative, and dynamic interdisciplinary approaches to environmental understanding.

Due to several programs being offered currently by APU, such as Liberal Studies, Marines & Environmental Sciences, Outdoor Studies, and Sustainability Studies, the creation of this program will use existing courses and faculty to deliver this new program.

The required application and supporting materials were reviewed by Commission staff and comply with statutes and regulations.

Anticipated Enrollment:

The Institution anticipates starting enrollment with 10 students in its first year (Fall 2024) and growing in time.

Environmental Scientist & Specialist Job Outlook, State & National:

Alaska Department of Labor and Workforce Development Data:

Mean Wage	Wage by Percentile				
Mean	10 <sup>th</sup>	25 <sup>th</sup>	Median	75 <sup>th</sup>	90 <sup>th</sup>
\$42.43	\$28.16	\$30.89	\$38.11	\$48.53	\$66.13

Alaska Occupational Forecast							
2020	2030	Growth	Percent Change	Annual Labor force exits	Annual Transfers	Total Annual Separations	Total Annual Openings
598	644	46	7.69%	10	49	59	64

U.S. Bureau of Labor Statistics Data:

Mean Wage	Wage by Percentile				
Mean	10 <sup>th</sup>	25 <sup>th</sup>	Median	75 <sup>th</sup>	90 <sup>th</sup>

\$36.77	\$22.56	\$28.39	\$36.77	\$48.40	\$62.87
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National Occupational Forecast			
Employment, 2022	Projected Employment, 2032	Change, 2022-2032	
		Percent Change	Growth
80,500	85,300	6%	6,900

Comparative Programs

No other comparable program is found in Alaska. The University of Alaska Anchorage (UAA) offered a Bachelor of Science in Environment and Society until 2020 before discontinuing enrollment and teaching out remaining students due to budget cuts. At the time when the degree was offered, UAA averaged six to seven incoming students who declared Environment and Society as a major, but 11 to 12 students would graduate with this degree.

Staff Recommendation Action:

Staff recommends amending Alaska Pacific University’s Authorization to add the Bachelors of Arts in Environmental Studies degree, contingent upon approval from the Northwest Commission on Colleges and Universities.

Motion Needed:

*“Move to amend Alaska Pacific University’s Authorization to add the Bachelors of Arts in Environmental Studies degree, contingent upon approval from the Northwest Commission on Colleges and Universities”*



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**Staff Report**  
**Generations Southeast Community Learning Center**  
**Program & Location Amendment**

Summary

Generations Southeast Community Learning Center (GSCLC), formerly known as Vocational Training & Resource Center (VTRC) is a component of and operated by the Central Council of Tlingit & Haida Indian Tribes of Alaska (CCTHITA). Historically, GSCLC offered Commercial Driver’s License (CDL) Class “A” Training in Juneau and short courses of study in online vocational certifications (Flagger, HAZWOPER).

In July 2013, GSCLC expanded their offerings and was approved to deliver online training with local support using the programs of Penn Foster. Penn Foster is a Pennsylvania-based postsecondary institution, institutionally accredited by the Distance Education Accrediting Commission (DEAC) and authorized by the Pennsylvania Dept. of Education, Bureau of Postsecondary and Adult Education.

Chief Administrator	Krista Staveland, Generations Southeast Manager	Address	3239 Hospital Dr Juneau AK 99801
Year Founded	1996	Authorized Since	1997

- New Programs

Program or degree name	Program length	Tuition/Fee Cost
Early Childhood Leadership (certificate)	120 hrs	\$5,000

Review

The Early Childhood Leadership (ECL) certificate program is to be delivered through a blended learning environment that includes direct coaching instruction and online training. Successful students will know how to put leadership strategies into practice with understanding of how to influence positive contributions for children, the early childhood workforce, their communities and themselves. GSCLC currently offers a Child Development Associate certificate, and this program would allow graduates of that program to acquire leadership skills. This program would also be available to individuals who work at licensed childcare programs, Head Start programs, school districts, or other private agencies in the childcare business industry.

Per 20 AAC 17.020(h), *“in order to determine academic soundness, the commission may engage one or more third-party experts in each field for which the applicant is applying to instruct..”*

Commission staff have been in communication with GSCLC regarding this requirement, and identified that Alaska System for Education and Early Development (SEED), which is housed and managed by Thread, would be an appropriate third party expert to determine the academic soundness of this program. The program is scheduled to be delivered to Alaska SEED for review, having completed Commission compliance requirements. It is unknown when the review by Alaska SEED will be completed.

The required application and supporting materials were reviewed by Commission staff and comply with statutes and regulations.

Anticipated Enrollment:

GSCLC anticipates starting enrollment with five to ten students in its first year, due to the 14 students completing the Child Development Associate certificate program in 2022 and 15 students in 2021.

Childcare Workers Job Outlook, State & National:

Alaska Department of Labor and Workforce Development Data:

Mean Wage	Wage by Percentile				
Mean	10 <sup>th</sup>	25 <sup>th</sup>	Median	75 <sup>th</sup>	90 <sup>th</sup>
\$15.93	\$12.20	\$14.12	\$15.14	\$17.28	\$19.44

*Commission staff would also like to comment that the Governor’s Task Force on Child Care and HB 89 are on examining child care worker wages in Alaska.*



Alaska Occupational Forecast							
2020	2023	Growth	Percent Change	Annual Labor force exits	Annual Transfers	Total Annual Separations	Total Annual Openings
1700	1965	265	15.59%	123	128	251	278

U.S. Bureau of Labor Statistics Data:

Mean Wage	Wage by Percentile				
Mean	10 <sup>th</sup>	25 <sup>th</sup>	Median	75 <sup>th</sup>	90 <sup>th</sup>
\$13.71	\$10.22	\$11.31	\$13.71	\$16.28	\$18.79

National Occupational Forecast			
Employment, 2022	Projected Employment, 2032	Change, 2022-2032	
		Percent Change	Growth
945,000	927,400	-2%	153,100

Comparative Programs

There is no program that is directly comparative, but would be considered a credential between the Child Development Associate and Alaska SEED’s Alaska Early Childhood Administrator Credential.

- New Location

New Location	Address
Generations Southeast Prince of Wales Campus	6565 Boundary Road Klawock, AK 99925

Review

The City of Klawock constructed and owns the Prince of Wales Vocational Technical Education Center (Voc Tech Center) located in Klawock, AK. The Voc Tech Center was created to address career preparation, employment and the training needs of residents of Prince of Wales Island. The Central Council of Tlingit & Haida Indian Tribes of Alaska, which owns and operates GSCLC, has entered into a 21 year lease, for GSCLC to operate vocational and technical education programs.

GSCLC with the Amendment to Authorization plans to offer distance delivered programs to start, with the purpose to offer all programs at both locations, as demanded. The facility currently has a large classroom to accommodate up to 55 people, and a smaller classroom that can be set up as a computer teaching classroom for 12 students. There is also a wood shop, welding studio with five welding bays, and recreational non-hazardous use lab with sink stations.

Requirements

1. Site Information, adequacy of space, equipment, and resources	Noted during remote site visit, will require physical inspection if new program offerings at location warrant site visit.
2. Adequacy of records	To be housed at GSCLC-Juneau
3. Fire Inspection Report	Compliant
4. Floor Plan	Reviewed and documented
5. Lease Agreement	Reviewed and documented
6. Liability Insurance	Reviewed and documented
7. Surety	Compliant

Staff Recommendation Action:

Staff recommends amending Generation Southeast Community Learning Center’s Authorization to approve the location amendment, and approve the program amendment, contingent upon obtaining a positive academic soundness review by Alaska SEED.

Motion Needed:

*“Move to amend Generation Southeast Community Learning Center’s Authorization, contingent upon staff recommendations.”*



## Alaska Commission on Postsecondary Education

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### MEMORANDUM

**TO:** Members, Alaska Commission on Postsecondary Education

**THROUGH:** Sana Efird, Executive Director

**FROM:** Julie Pierce, Chief Finance Officer

**DATE:** January 11, 2024

**SUBJECT:** Finance Report

### FY2025 Operating Budget

Following is a summary of the Commission's FY2025 operating budget request included in the Governor's proposed budget released December 14, 2023.

Budget Line	Interagency (ASLC Receipts)	Designated General Fund - AHEIF	General Fund Program Receipts	Statutory Designated Program Receipts	Total
Personal Services	6,878.3	.0	27.2	.0	6,905.4
Travel	64.4	.0	3.5	.0	67.9
Contractual	3,149.3	516.1	30.2	150.1	3,845.7
Supplies	108.2	.0	.0	.0	108.2
WWAMI	.0	5,140.1	.0	.0	5,140.1
AEG	.0	5,841.8	.0	.0	5,841.8
APS	.0	11,750.0	.0	.0	11,750.0
<b>Total</b>	<b>10,200.1</b>	<b>23,248.0</b>	<b>60.9</b>	<b>150.1</b>	<b>33,659.1</b>
Positions	54.74	-	0.26	-	55

FY2025 Governors Proposed Operating Budget Changes from FY2024 Management Plan budget include the following:

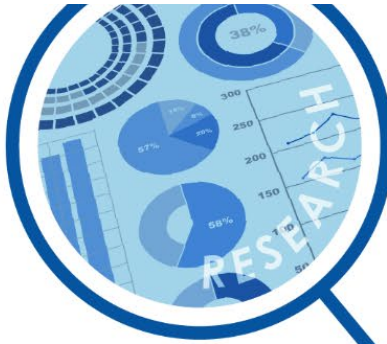
- **Interagency Receipts** (ASLC receipts)
  - Personal services line
    - A net decrease of \$149.3 due to a \$291.5 transfer of authority from personal services to cover anticipated service expenditures, offset with a \$142.2 increase for salary, health insurance and PERS rate adjustments.
    - A decrease of 3 PCN's.
  
- **Designated General Fund – AHEIF** – No Change. This category represents funding for WWAMI, AEG and APS programs funded by Alaska Higher Education Investment Fund (AHEIF).
  
- **General Fund Program Receipts** – This category represents funding received from institutional authorization fees.
  - Personal services line
    - An increase of \$0.6 for health insurance, PERS and other rate adjustments.
  
- **Statutory Designated Program Receipts** – No Change. These receipts represent private grants to support ACPE's Postsecondary Planning Activities programs.

### **Alaska Student Loan Corporation**

The Corporation Board met on November 2 to review and approve Annual Financial Statements presented by Elgee Rehfeld, Certified Public Accountants and again on December 14, 2023 to approve interest rates on fixed rate loans.

The next Corporation Board meeting is scheduled for May 9, 2024 to approve annual interest rates for variable rate loans and Investment policy.

If you have any questions or wish to discuss this report further, please do not hesitate to contact me at 907-465-6757 or at [julie.pierce@alaska.gov](mailto:julie.pierce@alaska.gov).



# PROGRAM OPERATIONS

## *Quarterly Report*

**Program Operations Report:  
September 2023 – November 2023**



## DIVISION OF PROGRAM OPERATIONS - QUARTER HIGHLIGHTS

### Financial Aid Summary

#### Education Loans

Starting this academic year, higher education loan amounts are available to students. The higher limit is \$24,000 per year for full time attendance, up to the amount of unmet need as certified by the financial aid office. Early loan data shows that less than 20% of students are taking out loans at the higher amount and over 40% are borrowing at the previous limit or below.

Overall loan volume is higher this year compared to the same time last year, but the number of loans issued has decreased. This change is due to the increase in loan limits and borrowing at higher levels than last year. Total loan volume for the Alaska Supplemental Education Loan is 25 percent higher this year compared to last year, while the number of loans has decreased 3 percent over the same period.

### Project Updates

#### Immediate Repayment Loans

The project to implement the new Alaska Supplemental Education Loan (ASEL) immediate repayment option continues, with implementation scheduled for late January 2024. ACPE's servicing partners, American Education Services (AES) and CampusDoor, have completed the loan program configuration and reporting requirements in the development region and project team members are currently testing the loan application and downstream servicing activities. The project is slightly behind schedule due to technical issues in the CampusDoor development region, pushing testing of the application process out a week. Additionally, AES is experiencing delays in advancing its test region to produce the required monthly reports for validation. At this time, these delays will not impact the current implementation schedule.

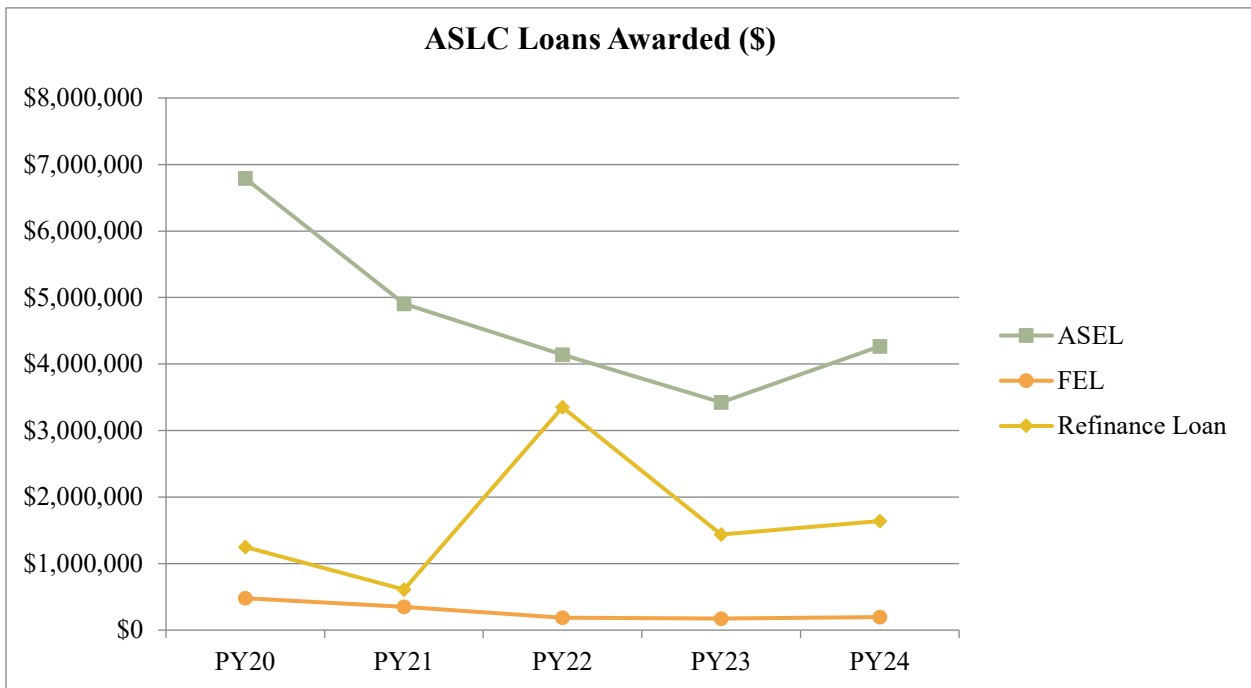
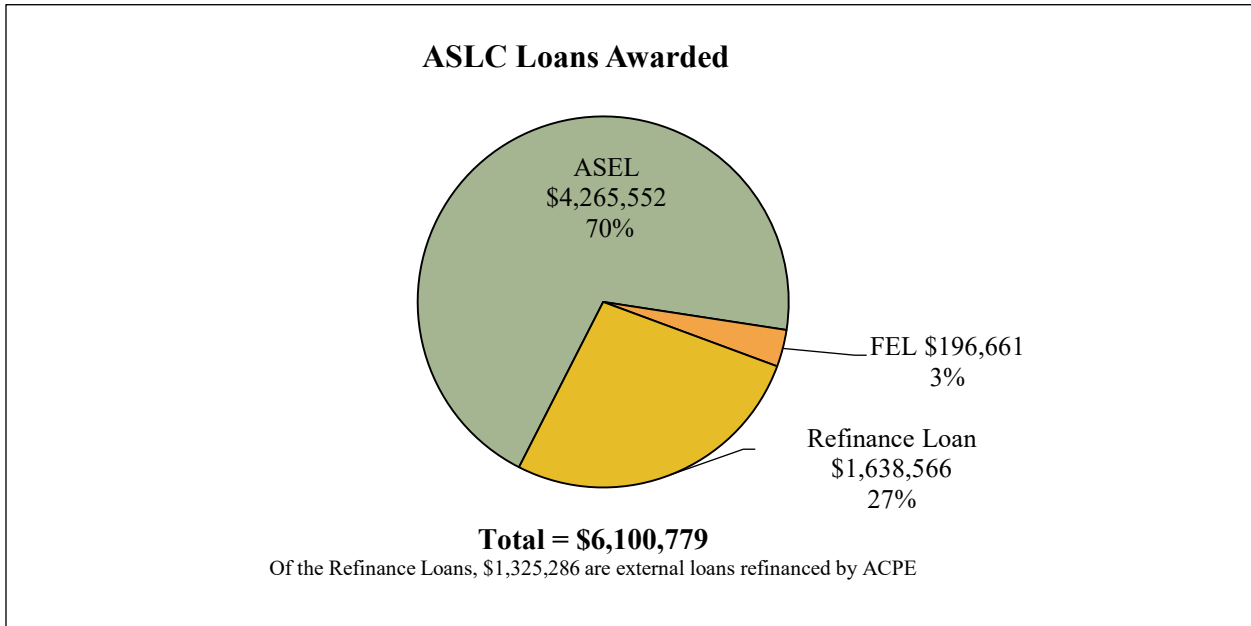
#### Publications

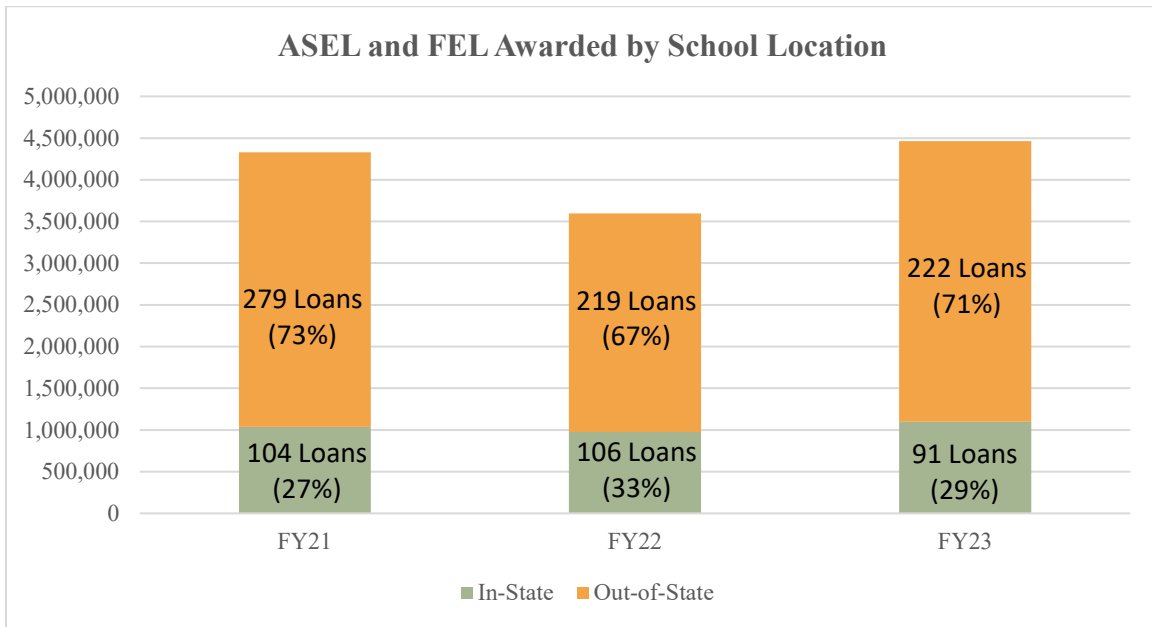
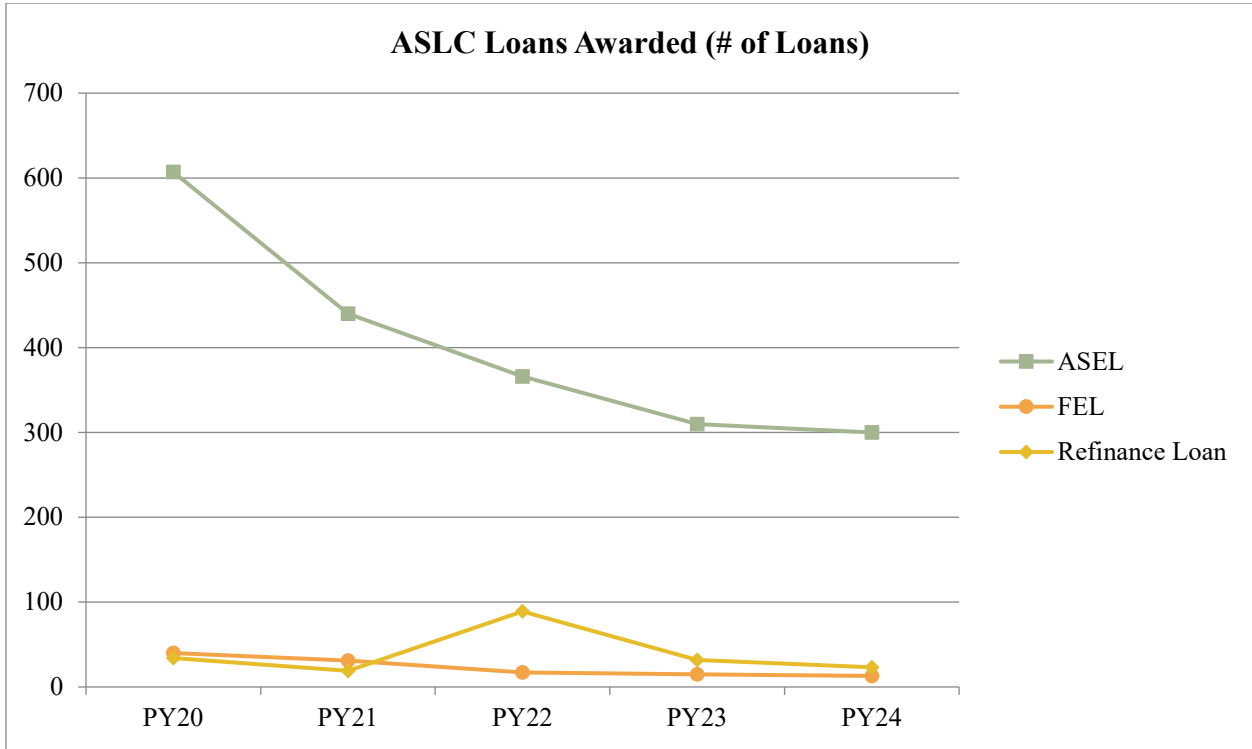
The 2024 Alaska Performance Scholarship Outcomes Report is scheduled to be transmitted to the legislature in late January. Commission members will receive a copy of the publication by mail and it will be posted to ACPE's website at [acpe.alaska.gov/reports](https://acpe.alaska.gov/reports).

The 2024 Alaska Higher Education Almanac is scheduled for release in early April 2024. The shift in publication timing is to ensure policymakers have timely access to the most current available data.

## LOAN ORIGINATIONS

**Program Year 23/24 through November 2023**







**Loans Awarded**

Loan Type	2023-2024		2022-2023		% Change	
	# of Loans	Amount Awarded	# of Loans	Amount Awarded	# of Loans	Amount Awarded
Family Education Loans	13	\$196,661	15	\$173,866	-13.33%	13.11%
AK Supplemental Loans	300	\$4,265,552	310	\$3,423,905	-3.23%	24.58%
Refinance Loans	23	\$1,638,566	32	\$1,436,490	-28.13%	14.07%
<b>Total:</b>	<b>336</b>	<b>\$6,100,779</b>	<b>357</b>	<b>\$5,034,261</b>	<b>-5.88%</b>	<b>21.19%</b>

**Loans Awarded – by Enrollment Intensity<sup>1</sup>**

Intensity Level	2023-2024		2022-2023		% Change
	# of Loans	Percentage	# of Loans	Percentage	
Full-Time	305	97.44%	190	92.23%	60.53%
Half-Time	8	2.56%	16	7.77%	-50.00%

**Special Programs**

Loan Type	2023-2024		2022-2023		% Change	
	# of Loans	Amount Awarded	# of Loans	Amount Awarded	# of Loans	Amount Awarded
Winn Brindle	2	\$39,827	2	\$71,017	0.00%	-43.92%
WWAMI Medical Education Loan	59	\$1,481,595	60	\$1,428,080	-1.67%	3.75%
WICHE PSEP Loan	0	\$0	2	\$45,125	-100.00%	-100.00%
<b>Total:</b>	<b>61</b>	<b>\$25,827</b>	<b>64</b>	<b>\$1,533,979</b>	<b>-4.69%</b>	<b>-98.32%</b>

<sup>1</sup> Enrollment intensity statistics reflect only ASEL and FEL loan programs.

**ACPE Loans Serviced by AES- FFELP**

	# of Loans	Principal Amount	Interest Amount	Total Loan Amount
In-School	5	\$34,422	\$17,795	\$52,217
Grace	4	\$16,708	\$10,228	\$26,937
Repay- Current	2,974	\$13,348,020	\$782,271	\$14,130,291
Repay- Past Due	441	\$1,864,829	\$83,648	\$1,948,478
Claim	57	\$347,973	\$24,730	\$372,703
Forbearance	399	\$1,741,576	\$166,203	\$1,907,779
Deferment	317	\$1,202,968	\$135,698	\$1,338,665
<b>Total</b>	<b>4,197</b>	<b>\$18,556,497</b>	<b>\$1,220,573</b>	<b>\$19,777,070</b>

**ACPE Loans Serviced by AES- Alternative Loans**

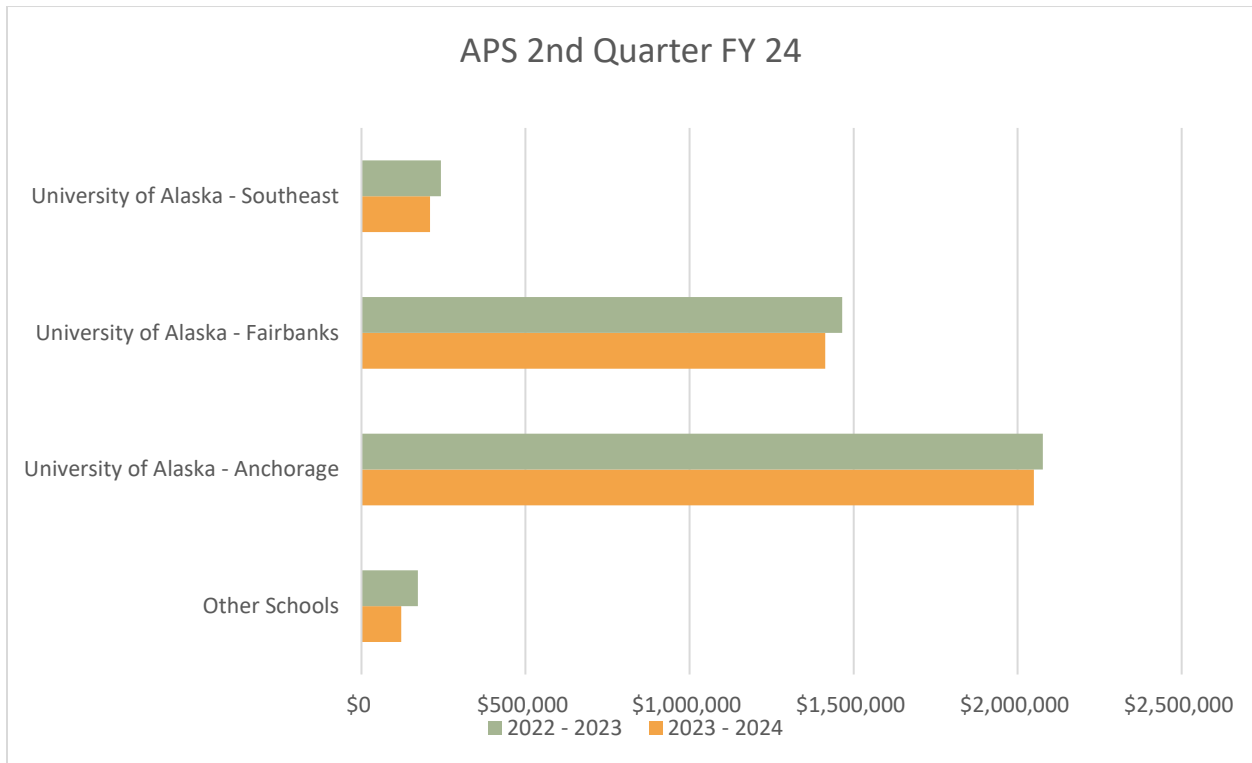
	# of Loans	Principal Amount	Interest Amount	Total Loan Amount
In-School	1,068	\$13,112,225	\$861,074	\$13,974,367
Grace	285	\$4,492,592	\$233,022	\$4,725,899
Repay- Current	4,638	\$43,300,438	\$207,192	\$43,512,268
Repay- Past Due	312	\$2,402,274	\$58,721	\$2,461,307
Forbearance	122	\$1,935,206	\$37,014	\$1,972,342
Deferment	565	\$5,202,626	\$439,474	\$5,642,665
<b>Total</b>	<b>6,990</b>	<b>\$70,445,361</b>	<b>\$1,836,497</b>	<b>\$72,288,848</b>

**Complaints**

# of AES Complaints	1
Complaint Descriptions	Customer service related to payment handling issues
# of TSI Complaints	1
Complaint Descriptions	Complaint regarding transfer to collections and associated fees
# of CampusDoor Complaints	2
Complaint Descriptions	Unable to qualify for loan due to citizenship status Denied for loan due to credit

## ALASKA PERFORMANCE SCHOLARSHIP

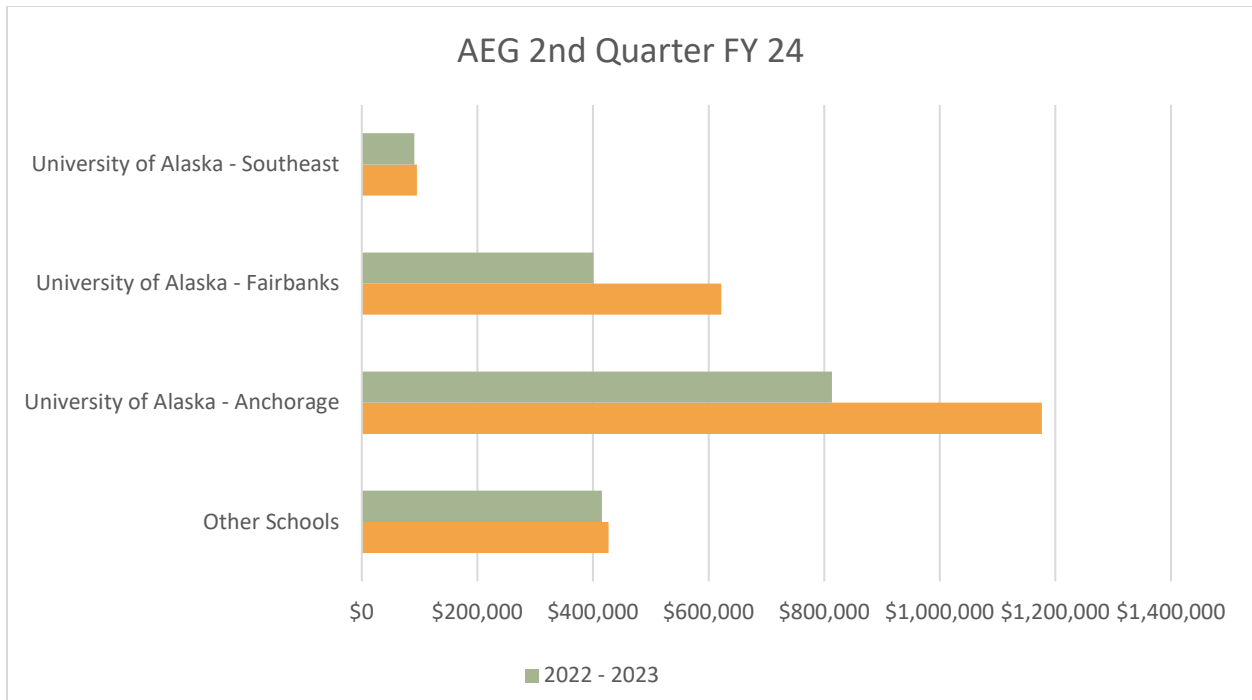
Program Year 23/24 through November 2023



Other Schools	2023-2024	2022 - 2023
Alaska Bible College	\$9,513	\$18,132
Alaska Christian College	\$1,783	\$5,944
Alaska Pacific University	\$0	\$63,013
AVTEC	\$52,312	\$33,884
Charter College	\$0	\$793
Ilisagvik College	\$0	\$4,755
Metroasis Advanced Training Center	\$0	\$2,378
Northern Industrial Training	\$0	\$1,189
Trendsetters	\$0	\$8,322
Wayland Baptist University - Anchorage/Fairbanks	\$0	\$221,137
<b>Total</b>	<b>\$63,608</b>	<b>\$359,547</b>
<b>Grand Total</b>	<b>\$3,283,851</b>	<b>\$4,052,724</b>

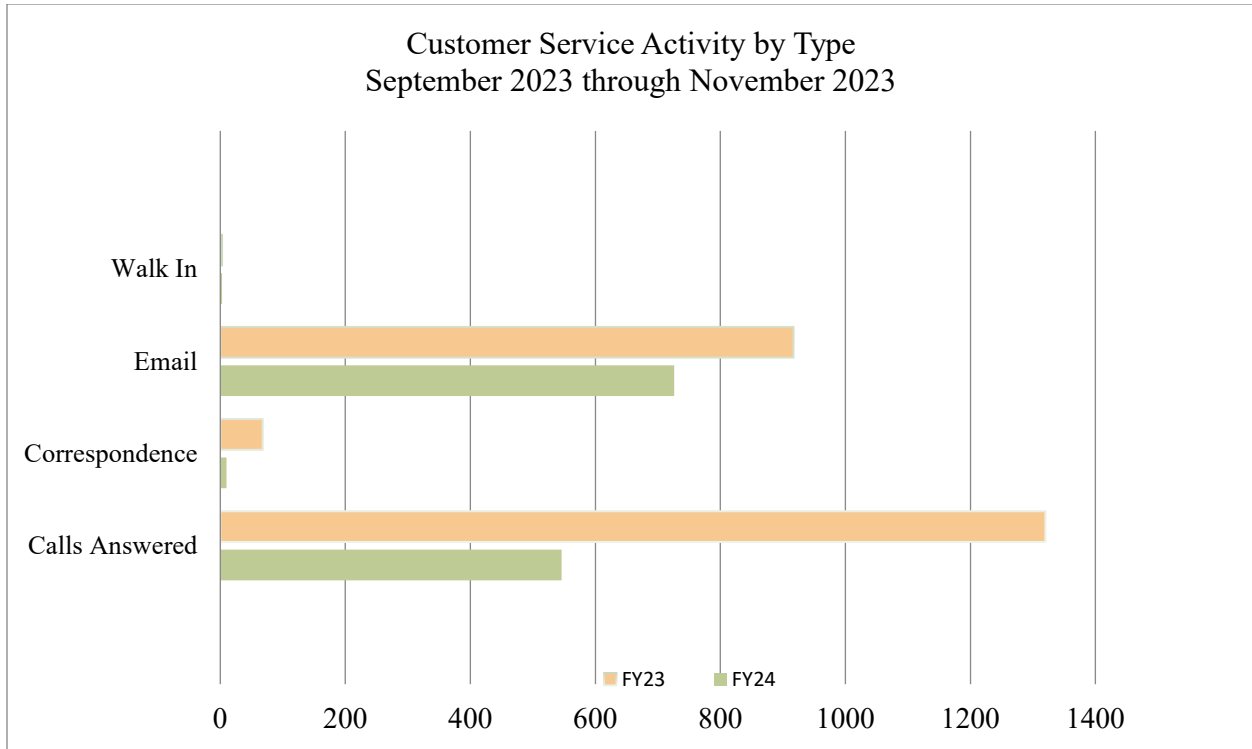
## ALASKA EDUCATION GRANT

**Program Year 23/24 through November 2023**



<b>Other Schools</b>	<b>2023-2024</b>	<b>2022 - 2023</b>
Alaska Bible College	\$12,000	\$8,250
Alaska Career College	\$143,555	\$83,000
Alaska Christian College	\$63,500	\$73,000
Alaska Pacific University	\$99,250	\$60,500
AVTEC	\$19,500	\$27,500
Charter College	\$58,352	\$154,703
Embry Riddle	\$2,000	\$0
Ilisagvik College	\$16,500	\$0
Wayland Baptist University - Anchorage/Fairbanks	\$12,500	\$8,500
<b>Total</b>	<b>\$427,157</b>	<b>\$415,453</b>
<b>Grand Total</b>	<b>\$2,320,956</b>	<b>\$1,720,942</b>

## CUSTOMER SERVICE



### Call Center Activity – September 2023 through November 2023

	2023 - 2024	2022 - 2023	% Change
Calls Received in CS Queue	609	1,433	-57.50%
Calls Answered by CS	546	1,320	-58.64%
Hold Time in CS Queue	1:51	3:21	-44.78%
Calls Received in IVR	1104	2651	-58.36%

### Payment Information – September 2023 through November 2023

#### Payments Processed

Method	Amount Received	% of Total Dollars
Borrower/Cosigner	\$4,744,321	80.37%
Garnishments (AWG, PFD)	\$911,948	15.45%
External Consolidation	\$247,041	4.18%
<b>Total</b>	<b>\$5,903,310</b>	



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### MEMORANDUM

**TO:** Members, Alaska Commission on Postsecondary Education  
**THROUGH:** Sana Efird, Executive Director  
**FROM:** Kate Hillenbrand, Director of Communications & Outreach  
**DATE:** December 20, 2023  
**SUBJECT:** Communications & Outreach Report

The ACPE Communications & Outreach division delivers postsecondary awareness and financial literacy resources in support of ACPE's mission. From October 2023 to the date of writing this report, ACPE Outreach connected with students, families, and ACPE stakeholders through 219 telephonic or virtual service sessions; organized and/or presented in 42 work sessions, trainings or webinars; and reached 2,074 Alaskans through these efforts.

### COMMUNICATIONS & OUTREACH ACTIVITIES

Service Interactions	Oct. – Dec. 2023
Telephonic & Virtual Service Interactions*	219
Virtual/In-Person Sessions, Webinars, Trainings**	42
Virtual/In-Person Session Attendees***	2,074

\*Includes Success Center phone calls, Zoom sessions (1:1 & group), AKCIS Helpdesk, etc.

\*\*Includes group/school presentations, FAFSA Time Alaska, AKCIS trainings & webinars, Kids2Careers, etc.

\*\*\*Total number of attendees in Virtual Sessions section – does not include Telephonic & Virtual Service

Top Reason for Service Interactions	Topic Distribution
FAFSA & Financial Aid	76%
APS/AEG/ACPE Loans	6%
Other/Not Sure	100%

#### *Interactions totals*

ACPE Outreach successfully hosted the first ever Alaska FAFSA Summit on October 26 & 27, 2023 at the Anchorage Downtown Marriott. Through support from the University of Alaska, Outreach brought together over 120 education stakeholders to develop strategies to increase FAFSA completion through statewide initiatives and/or policies. FAFSA Summit attendees Alaska-wide representation from: secondary administrators, teachers, and counselors; postsecondary administrators, Alaska Native Education Foundations, Alaska Native Corporations, and the State of Alaska. Below is a high-level summary of the FAFSA Summit:

- National Speakers: National College Attainment Network, Louisiana Office of Student Financial Aid, Federal Student Aid



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- In-State Speakers: DEED Commissioner Dr. Deena Bishop, Legislator Representative Rebecca Himschoot, UA President Pat Pitney, Alaska Postsecondary Financial Aid Officers (panel), Alaska state & community representatives (panel)
- Outcomes: Identifying challenges and barriers to FAFSA completion statewide, establishing resource for statewide distribution regarding student Special Circumstances leading to Independent Student Status, and identifying a collective statewide FAFSA completion initiative

For more information about the Summit as well as ongoing Alaska FAFSA Completion Initiative activities, please visit [acpe.alaska.gov/alaskafafsacompletion](http://acpe.alaska.gov/alaskafafsacompletion).

### **Alaska Career Information System (AKCIS)**

AKCIS is a cost-effective online platform for comprehensive career, education, and financial aid information. It is an interactive planning tool with a personal, portable online portfolio. ACPE makes AKCIS available across Alaska at no cost to sites through a single statewide license.

#### Quarter Highlights:

- Activation & Fee Waiver Agreements, submitted annually by AKCIS sites, 352 sites processed; 43/54 Alaska school districts have renewed.
  - For the 11 Alaska school districts not renewed for 2023-2024 school year (SY), there are 632 total high school students, and specifically 126 seniors. This equates to 1.3% of all Alaska High School Seniors.
- 25 AKCIS distance training activities for 308 Students/Families and 294 Educators/Service Providers for a total of 602 total individuals.
- AKCIS Partnership Coordinator gave presentations during the following events:
  - to the Alaska Association of Career & Technical Education Conference
  - ACPE Commissioners during the October Work Session
  - Fairbanks North Star Borough School District Secondary Counselors and CTE Teachers
  - Alaska School Counselors Association Conference
  - Alaska Military Youth Academy cadets
- AKCIS engagement has increased with 23,700+ Portfolio logins, 28,500+ login sessions, and 550,000+ page views.
- Participation in the Anchorage Academies Community Convening through the Anchorage School District. ASD's focus is on the College, Career, and Life Ready Guardrails initiative established by the school board, noting increasing AKCIS usage for district students as a data-driven goal.
- AKCIS Coordinator facilitated the District Level Staff Account Maintenance project between the Mat-Su Borough School District and intoCareers resulting in process improvement allowing district level staff to create, update, and delete AKCIS Staff Accounts across all schools in their district and ensuring student information privacy.



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### On the Horizon:

- The AKCIS Coordinator will present a break-out session at the Alaska Society for Technology in Education Conference.
- AKCIS Coordinator will continue partnering with the Anchorage School District to support the new College, Career, and Life Ready Academies initiative.
- New AKCIS 360 tutorial videos will be created and referenced on AKCIS.org for appropriate audiences
- AKCIS PLCP 360 training will continue and expand to targeted groups – including school board members, districts with lower usage up-to-date for the SY.
- Targeted messaging to school districts not yet renewed.

### EARLY COLLEGE & CAREER EXPLORATION PROGRAMS

#### **Kids2Careers (K2C) – 5<sup>th</sup>-12<sup>th</sup> grade Postsecondary Planning Resources**

- **19 schools** and at least **39 classrooms** signed up for Kids2Careers so far during the 2023-2024 school year, with more anticipated in the early part of 2024, including Project GRAD.
- A total of **1,528 students** from **12 school districts** and at least **14 communities** are scheduled to participate this year.
- **5 campus applications** received. Currently all events will be in-person.
- **12 panel events** scheduled

#### **Early Career Explorers (ECE) – PK-4<sup>th</sup> grade Career Exploration Resources**

- Classroom resources have been downloaded by **18 schools** (2 schools are outside of Alaska).
  - I Can Be Series: 9 schools, 70 classrooms, 863 students
  - Careers Build a Community: 11 schools, 61 classrooms, 897 students
  - Career Heroes: 13 schools, 72 classrooms, 1,124 students
  - All 3 resources: 7 schools, 54 classrooms, 733 students

#### **I Know I Can (IKIC) – 1<sup>st</sup>-3<sup>rd</sup> grade College and Career Exploration**

*I Know I Can is being phased out for the time being, however we are honoring requests for material until resources are exhausted. 15 I Know I Can applications and additional inquiries were received for the 2023-2024 school year, prior to removing I Know I Can from the website.*

### Alaska College & Career Advising Consortium (ACAC)

#### ***Alaska FAFSA Completion Initiative (AFCI) and ACPE's Master the FAFSA Training***

ACPE's FAFSA outreach is comprised of two ongoing components: *FAFSA Time Alaska* events and weekly assistance via [FAFSA Wednesdays](#). FAFSA completion assistance is also available via ACPE Success Center. We encourage students and families to participate in a *Funding Your Future* presentation





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delivered by ACPE Success Center Staff before utilizing our FAFSA completion pathways. We have been promoting a one-pager graphic – [ACPE Financial Aid Planning Guide](#) that lists and describes all these components for an easier and better understanding and utilization of ACPE’s offering.

This quarter the major focus has been to build on the momentum of the inaugural [Alaska FAFSA Summit](#) that took place in-person on October 26-27 at the Marriott Anchorage Downtown. The Alaska FAFSA Summit is one of key components of the ongoing [Alaska FAFSA Completion Initiative \(AFCI\)](#), and we hope to be able to offer this event on an annual basis. The overarching goal of the Alaska FAFSA Completion Initiative (AFCI) is to increase FAFSA completion rates in Alaska year over year through partnerships and statewide collaboration.

We strive to meet this goal through another key component of AFCI – the [ACPE’s Master the FAFSA Training](#). The Summit attendees agreed to participate in the ACPE’s Master the FAFSA Training, recognizing that the more professionals are capable of assisting students/families and adult learners with the FAFSA process, the more FAFSA’s are successfully completed year over year. The purpose of the ACPE’s Master the FAFSA Training is to empower education and workforce development stakeholders and provide them with the knowledge and deeper understanding of the FAFSA process so that they can independently assist their students/families and adult learners with successful FAFSA completion.

ACPE’s Master the FAFSA Training is available weekly, on every Monday and Thursday, from 2:00pm to 3:30pm, starting on January 8, 2024.

Within less than two weeks since announcing the 2024 Master the FAFSA training dates, over 110 registrations have been received.



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### MEMORANDUM

**TO:** Members, Alaska Commission on Postsecondary Education  
**THROUGH:** Sana Efird, Executive Director  
**FROM:** Jamie Oliphant, Director of Information Support Services (ISS)  
**DATE:** 12/27/23  
**SUBJECT:** ISS activities

This past quarter ISS continued to focus our attentions to post alternative loan servicing conversion activities. Much of the activity related to re-writing programs in a post Higher Education Loan Management System (HELMS) environment as well as finalizing the decommissioning of HELMS.

**HELMS Decommission** – immense work has taken place to ensure historical data and reports are maintained. As part of decommissioning we are required to delete all source code and structures of the systems, including all software, databases, servers, etc. Although the overall system must be deleted the underlying data of loan activity must remain. Only active loan data was transferred to American Education Services (AES) during the servicing conversion this past April. ACPE needs to guarantee that the loan data from HELMS over that past 28 years remains intact per our retention schedules. ISS has been working day and night confirming this data has been pulled from HELMS, stored and accessible. We are prepared and ready for full decommission of the system on December 29<sup>th</sup> 2023.

As part of this data storage it is important that staff have readily available access to certain loan information as they work with customers. Examples of data include but are not limited to administrative processing for historical default information, Administrative Wage Garnishment, PFD processing, credit disputes, bankruptcy review and processing incoming correspondence from borrowers. New staff administrative tools implemented this past quarter include:

- **Authentication Tool** – used to gather data from AES and old HELMS to authenticate a borrower who is calling in.
- **Administrative processing tool** – used to pull relevant data from both AES and old HELMS for administrative processing
- **Notes Tool** – used for writing and tracking notes from working incoming borrower correspondence and noting incoming calls
- **Correspondence Tool** – used for tracking and workflow processes of borrower incoming and outgoing mail.

In addition to HELMS decommission, ISS continues to work on agency-wide priorities and initiatives. The following projects are highlights of other ISS activities this past quarter:

- Alaska Wage Garnishments
- Cohort Default Rate reporting
- 2023 IRS reporting
- Immediate Repayment option
- Anchorage Office Success Center – to allow for in person appointments
- Technical equipment surplus and recycling
- Server updates and preparation for new FAFSA data
- Programmer and development processes and procedure updates

As part of the ISS and ACPE culture we continue to embrace Lean and enhance systems and processes. Every decision made is based on our continued effort to ensure the IT infrastructure, systems and processes are operating in an accurate, secure and efficient manner.

It is a pleasure and honor serving the commission. Please feel free to contact me if there are any questions or need for additional information.

**Winter Quarter Commission Meeting – January 11, 2024****Human Resources Update:**

Staff changes over the last quarter resulted in the separation of one employee, Accounting Technician, Buenafe Batac, who passed away unexpectedly on November 23, 2023. Three positions in the Operations division have been reclassified from Customer Service and Loan Specialists to Administrative Support Specialists. The reclassification of these positions serves to better align the job classifications to the assigned duties following the outsourcing of ACPE's alternative education loans. One filled position, Internet Specialist, was relocated from Information Support Services to the Outreach division.

Currently, there are twelve vacant positions: one (1) in the Executive Office, three (3) in Finance, one (1) Outreach, one (1) in Information Support Services, and six (6) in Program Operations. Recruitment efforts are underway for an Administrative Assistant in Operations and a Program Coordinator in Operations. Three vacant positions are marked for deletion in the Fiscal Year 2025 Governor's Proposed Budget. These include an HR Officer in the Executive Office, and a Loan Services Supervisor and Procedures & Training Specialist in Operations. The functions of these positions have been absorbed by our contractors and/or consolidated with other positions. Management continues to review all vacant positions for future need including possible deletion or reclassification to retain the flexibility needed to provide support for agency initiatives.

At present, ACPE has 43 positions filled: 10 in Anchorage, 33 in Juneau. The breakdown of those positions by divisions is as follows: ISS-9, Finance-11, Program Operations-13, Outreach-7, and Executive Office-3. There are a total of seven (7) employees eligible to retire in calendar year 2024.



*“Advocating for Alaskans to Pursue Postsecondary Workforce Development Pathways”*

**FOR IMMEDIATE RELEASE – December 13, 2023**

Subject: **AlaskaCAN Pauses Official External Activities**

Fellow Alaskans,

Since its inception, AlaskaCAN and its Board of Directors have worked diligently to develop strategic partnerships, build awareness, and be Alaska’s trusted and valued convener of education and workforce partnerships. We are proud of the progress we have made to bring together key stakeholders to reduce barriers to postsecondary education and advocate for a trained and educated Alaskan workforce.

AlaskaCAN’s efforts are conducted through monthly Board of Director meetings, robust committee work, seasonal convenings, annual conference, and ongoing outreach and advocacy by all members. This work is valuable and rewarding, but time-consuming. Our Board of Directors is comprised exclusively of volunteers with a passion and dedication for AlaskaCAN’s core purpose: **Advocating for Alaskans to pursue postsecondary workforce development pathways**. Though our progress has been significant, to better position AlaskaCAN towards reaching its goals, it is imperative to shift our organizational model from an all-volunteer Board to one that includes full-time staff.

This will be a multi-phase process, the first of which is for AlaskaCAN to pause all official external activities, including monthly Board of Director meetings, annual Board of Directors elections, as well as the Annual AlaskaCAN! Conference. During this time the AlaskaCAN Governance Committee, composed of AlaskaCAN Board Officers, will work on securing funding and creating a full-time AlaskaCAN staff position. We look forward to relaunching AlaskaCAN in 2024 with renewed energy and greater capacity.

Meanwhile, in an effort to maintain transparency, we will share progress updates with our members as they become available (both via email and on the [AlaskaCAN website](#)); however, we strongly encourage AlaskaCAN members to connect with us at [65by2025@gmail.com](mailto:65by2025@gmail.com) and remain engaged throughout this process.

We thank you for your continued support.  
AlaskaCAN Board of Directors

**Administrative Action Log**  
(2<sup>nd</sup> Quarter 2024)

**Appeals and Complaints**

<b>DATE</b>	<b>DESCRIPTION</b>	<b>ACTION TAKEN</b>
9/18/23	Appeal 2023 PFD Garnishment	Request for hearing approved. However, borrower withdrew request 9/21/23
9/27/23	Appeal 2023 PFD Garnishment	Request for hearing approved. Referred to Office of Administrative Hearing 9/28/23
10/03/23	Appeal 2023 PFD Garnishment	Request for hearing approved. However, PFD refunded before hearing referral sent due to account paid in full.
10/03/23	Appeal 2023 PFD Garnishment	Denied; No qualifying reason selected
10/03/23	Appeal 2023 PFD Garnishment	Request for hearing approved. Referred to Office of Administrative Hearing 10/05/23
10/09/23	Appeal 2023 PFD Garnishment	Request for hearing approved. Referred to Office of Administrative Hearing 10/10/23

**Executive Director Decisions**

<b>DATE</b>	<b>DESCRIPTION</b>	<b>ACTION TAKEN</b>
10/30/2023	Medical Cancellation	Denied, offered Special Payment Arrangement
9/14/2023	Settlement Offer	Countered
10/13/2023	Settlement Offer	Countered
10/30/2023	Settlement Offer	Countered
11/08/2023	Settlement Offer	Approved
7/25/2023	Exception Request	Approved request to amend terms of Special Payment Arrangement

16b. Commission Members' Affiliations

Member	Current	Former
Dr. Barbara Adams	Nenana City Public School – School Board, Advisory North Seat American Educational Research Association – Member American Evaluation Association – Member National Rural Education Association – Member National Council of Teachers of Mathematics – Member Mixed Methods International Research Association – Member Fairbanks Retriever Club – Member, Formerly Treasurer Nenana Community Church – Member	Board Member, Education Northwest Board of Directors, September 2009 – December 2016 Elected Secretary/Treasurer, 2012-13; Elected Vice Chairperson, 2013-14; Elected Chairperson, 2014-15; served as Ex-Officio Sep. 2015-Dec. 2016.
Joshua Bicchinella	Alaska Commission on Postsecondary Education- Chair Charter College- Program Manager Logans Janitorial- Owner Anchorage, Wasilla, Palmer, Big Lake Chamber of Commerce- former affiliation Wasilla Government Affairs Committee- former affiliation Alaska Postsecondary Access and Completion Network Director- former affiliation Pi Alpha Alpha & Golden Key Society Member- Walden Chapter Meadow Lakes Community Council Member- former affiliation Special Olympics of Alaska- Volunteer	
John Brown	Alaska School Administrative Certificate Alaskans for Palmer Hayflats (APH) Alaska School Teaching Certificate BodhiAK Consulting (owner/operator)_ Building Design Committee of Mat-Su Central School	Academic Advisory Council of Mat-Su Central (AAC) Alaska Council of School Administrators (ACSA) Alaska Association of Elementary School Principals (AAESP) Alaska Association of Secondary School Principals (AASSP) Mat-Su Principal Association (MSPA) Wasilla Chamber of Commerce (WCC)
Justina Hamlin	Student Union President of Kenai Peninsula College Member - Coalition of Student Leaders	

16b. Commission Members' Affiliations

Member	Current	Former
Karla Head		
Representative Julie Coulombe	Alaska State House of Representatives	
Trish Zugg	Association for Career & Technical Education – Region V Policy Committee Alaska Workforce Investment Board Alaska Commission on Post-Secondary Education Alaska Teaching Certificate/CTE Program Administrator CTE Consultant	Alaska Association for Career & Technical Education (Past-President)
Senator Löki Tobin	Alaska State Senate	
Paula Harrison		
Karen Perdue		
Lorri Van Diest	Alaska Licensed Professional Counselor Alaska School Teaching Certificate Alaska School Counselor Certificate Alaska Commission of Post-Secondary Education Member ACPE Executive Committee Member First Vice-Chair of Alaska State Board of Education (remove this from Hamilton’s current affiliations) CTE & Cultural Education Committee Chair (State Board) Health & Safety Committee Member (State Board) Lazy Mountain Community Council Secretary & Treasurer (Past President) Mendeltna Community Church Member	
Donald Handeland	American Society of Civil Engineers Alaska Professional Civil Engineer	Alaska State Board of Education and Early Development Alaska Association of Student Governments State Officers Compensation Commission



16b. Commission Members' Affiliations

Member	Current	Former
Keith Hamilton	Alaska Christian College, President Alaska Commission on Postsecondary Education, Commissioner Board of Education and Early Development, First Vice Chair Certified-Christian Non-Profit Leader, Azusa Pacific University Evangelical Covenant Church Ministerium, Member Kenai Peninsula Alaska Ministerial Association, Member Kenai Peninsula Executive Directors Association, Chair North Park University, Board of Trustees Alaska State Personnel Board, Member Soldotna Chamber of Commerce Seattle Pacific University, Board of Trustees Cascades Camp and Conference Center, Board of Directors, Board Treasurer	Alaska Children’s Trust Steering Committee; Alaska Juvenile Justice Advisory Council; Arctic Barnabas Ministry, Board Member; Covenant Bible College Midwest, Board Vice Chair; Evangelical Covenant Church, National Board of Christian Formation; Faith Based and Community Initiatives Advisory Council, Member; Mission Springs Conference Center, Scotts Valley, CA, Board Member; New Hope Counseling Center, Ex-Officio Board Member; Sexual Abstinence Curriculum Task Force, Rocklin Unified School District, Member; Task Force on Postsecondary Education, Member

## ACPE 2024 MEETING SCHEDULE

Spring Quarterly Meeting	April 17, 2024
Summer Quarterly Meeting	July 11, 2024
Fall Quarterly Meeting	October 24, 2024

2023

# Alaska Commission on Postsecondary Education Acronyms

Sana Efir  
Executive Director

Updated 03-2022

## ACRONYMS AND TERMS FOR ALASKA COMMISSION ON POSTSECONDARY EDUCATION (ACPE)

65 by 2025	Initiative of the Alaska Postsecondary Access & Completion Network, funded by a Lumina grant, to increase the percentage of working-age Alaskans who will have a postsecondary credential to 65% by the year 2025.
Accreditation	Accreditation is a peer review process that examines competency, authority, or credibility of a higher education institution. Alaska requires that colleges and universities operating in the state be accredited by a body recognized by the Secretary of Education. The goal of accreditation is to ensure that education provided by institutions of higher education meets acceptable levels of quality and that credits are transferrable.
Alaska Education and Workforce Outcomes Database (Outcomes)	Statewide Longitudinal Data System (SLDS) developed to manage, analyze and evaluate outcomes of educational programs and services. Outcomes is a partnership between the University of Alaska, Alaska Department of Education & Early Development, Alaska Department of Labor & Workforce Development and ACPE. Outcomes replaces the ANSWERS system.
American Education Services (AES)	American Education Services. (AES) is a Federal Family Education Loan Program (FFELP) and private (alternative) student loan national servicer, owned by the Pennsylvania Higher Education Assistance Agency (PHEAA). AES services ACPE's legacy FFELP portfolio.
Alaska Career Information System (AKCIS)	AKCIS is a web-based statewide service offered by ACPE to provide comprehensive, interactive and user-friendly career and postsecondary education/training information to help youth and adult users explore and plan for careers, with emphasis on careers within Alaska. AKCIS is offered in all 54 school districts.
Alaska College and Career Advising Corps (ACAC)	Designed under a federal College Access Challenge Grant (CACG), ACAC provides training and information resources to partners and volunteers across the state who are committed to developing a postsecondary education culture and helping Alaska's students access and benefit from postsecondary education and career training. The program includes mentoring through the FAFSA Time Alaska, Apply Now Alaska and Decision Day Alaska programs
AlaskAdvantage	The trademarked name of a now-discontinued suite of ACPE education loan programs and services that offered benefits or outreach to Alaskans and to the organizations that serve Alaska's students. This program ended when the Department of Education

	discontinued the Federal Family Education Loan Program (FFELP).
Alaska Education Grant (AEG)	A state need-based grant ranging from \$500 to \$2,000 per academic year for qualifying Alaska residents attending participating Alaska postsecondary institution. AEG awards are funded by the Alaska Higher Education Investment Fund (HEIF), and operating costs are absorbed by ACPE.
Alaska Navigator: Statewide Workforce and Education-Related Statistics (ANSWERS)	ANSWERS is the State of Alaska's P-20W Statewide Longitudinal Data System. ANSWERS was developed to link existing Alaska K-12, higher education and employment data to deliver critical information to Alaska's policymakers, educators, and general public about the state's education continuum. In 2012, the state received a \$4 million federal grant over 3 years to develop the system. The system has been rebranded and is now known as the Alaska Education and Workforce Outcomes Database (Outcomes)
Alaska Performance Scholarship (APS)	Alaska's state performance-based scholarship to incent Alaska's students, parents and educators to strive for excellence in education. Awards may be used at participating colleges, universities or approved career and technical education programs in Alaska.
Alaska Postsecondary Access and Completion Network (Alaska CAN or The Network)	The Network, is a non-profit organization originally created by ACPE under a federal College Access Challenge Grant (CACG). The Network focuses on increasing postsecondary access and success in Alaska and promulgated the state's 65 by 2025 attainment goal. Board members represent secondary and postsecondary education, business, rural and urban areas, and community nonprofits. It establishes a network for members to share best practices, tools and resources relating to college access and success.
Alaska Presence Benefit	A legacy annual credit to qualifying borrowers' loan principal balances to reduce their costs. Borrowers qualify while living in Alaska. The ASLC Board approves the offering of benefits annually based on cash flows and costs estimates. This benefit is not offered on new loans.
Alaska Student Aid Portal (ASAP)	ACPE web portal to provide students with secure access to real-time grant and scholarship account information regarding their eligibility, award level, remaining terms available, remaining years in which to use available terms, and ability to change record of school of attendance.
Alaska Student Loan Corporation (ASLC)	The state corporation that funds the student loan programs and ACPE's operating budget. Created in 1987 to provide a means of alternative financing in the form of tax-exempt bonds. ASLC is governed by a board of directors appointed by the governor (two

	from ACPE and the Commissioners of Revenue, Administration and Community & Economic Development).
Alaska Supplemental Education Loan (ASEL)	Alaska's state education loan program to provide supplemental financial assistance if the federal loan program is insufficient to cover the costs of attendance or if the borrower does not qualify for financial aid under the federal student loan program.
Annual Percentage Rate (APR)	The Annual Percentage Rate (APR) is the yearly cost of borrowing a loan, shown as a percentage of the amount borrowed. Because APR is calculated the same way on different loans from different lenders, the APR also allows applicants to compare loans with different terms and conditions.
Apply Now Alaska	An initiative coordinated statewide by ACPE and based on the American College Application Campaign model, to assist first-generation and low-income high school students as they navigate the complexities of the admissions process to postsecondary institutions. The event season runs from November to February.
Ascendium Education Group (AEG)	ACPE's federal loan guarantor, located in Madison, Wisconsin. Formerly known as Great Lakes Higher Education Guarantee Corporation.
Award Letter	An official document issued by a school's financial aid office that lists the financial aid offered to the student through the school. It provides details of a borrower's financial need and the breakdown of the financial aid package according to amount, source and type of aid. The award letter (also called a Financial Aid Notification/FAN) includes the terms and conditions for the financial aid and cost of attendance.
Administrative Wage Garnishment (AWG)	State statutes and regulations provide ACPE the authority to garnish wages of a borrower who has defaulted on their state loan, without the need for a court order. Limitations are structured in state and federal law.
Award Year	The academic year for which financial aid is requested (or received).
A.W. "Winn" Brindle Education Loan (WB)	This program, which is no longer funded, was funded by private donations and offered forgivable loans to full-time students in a fisheries-related degree or certificate program.
Borrower Benefits	Interest rate reductions and account credits that reduce the overall cost of borrowing. ASLC benefits are variable and are evaluated and approved annually based on cash flows and costs estimates.

Campus-Based Aid	Financial aid programs administered by the student's school. The federal government provides the school with a fixed annual allocation, which is awarded by the financial aid administrator to qualifying students. Programs include the Perkins Loan, Supplemental Education Opportunity Grant, and Federal Work-Study. Note that there is no guarantee that every eligible student will receive financial aid through these programs because the awards are made from a fixed pool of money.
Capitalized Interest	Unpaid interest charges added to the principal balance of an educational loan thereby increasing the size of the loan. Interest is then charged on the new balance, including both the unpaid principal and the accrued interest. Capitalizing the interest increases the monthly payment and the amount of money ultimately repaid. Interest is generally capitalized when there is a change in the status of the loan at a time when there is unpaid interest outstanding, such as going from deferment to repayment status. Borrowers can significantly reduce their costs by paying interest each month, even if a payment is not due.
Clearinghouse (or National Student Clearinghouse (NSC))	A non-profit association that maintains a comprehensive electronic registry of postsecondary student records provided by the participating schools. Over 2,700 colleges, 91% of the nation's enrollment, participate. The Clearinghouse process identifies those borrowers who withdraw from school and need to begin repayment; transfer from one school to another; return to school and may be eligible for a deferment; continue in school and are eligible for deferment or in-school extension.
Cohort Default Rate (CDR)	<p data-bbox="574 1381 1414 1703">A measurement of loan cohort performance that identifies the percent of the cohort that is in default at a given time. Cohorts may include schools, states, or calendar groups. Alaska loan cohort rates are calculated annually based on loans entering repayment between January 1 and December 31 of the cohort year, which are greater than six months (180 days) past due at the end of the first 12 months of repayment and have not previously defaulted. These calculations differ from the federal cohort default rate calculations.</p> <p data-bbox="574 1728 1414 1902">The US Department of Education cohort default rate is calculated as the percentage of borrowers who entered repayment on Federal Family Education Loan (FFEL) Program or William D. Ford Federal Direct Loan (Direct Loan) Program loans between Oct. 1<sup>st</sup> and Sept. 30<sup>th</sup> of a given year and subsequently defaulted prior</p>

	to Sept. 30 <sup>th</sup> two years later (for example, the 2016 CDR is calculated on student loans entering repayment between Oct 1, 2015 and Sept 30, 2016 and subsequently default prior to Sept 30, 2018).
College Access Challenge Grant (CACG)	A federal grant program to foster partnerships among federal, state, and local governments and philanthropic organizations through matching challenge grants aimed at increasing the number of low-income students who are prepared to enter and succeed in postsecondary education.
Consolidation Loan	A loan that combines several student loans into one bigger loan from a single lender. The consolidation loan pays off the balances on the other loans. ACPE no longer offers a consolidation loan; however, federal consolidation loans are still available.
Cosigner	A cosigner is responsible for loan repayment if the borrower fails to repay it. Borrowers who do not meet ACPE's credit requirements must provide a cosigner who meets those requirements. Also called an endorser.
Cost Of Attendance (COA)	Also known as the cost of education or budget. The total cost for the student to attend school, including tuition and fees, room and board, allowances for books and supplies, transportation, and personal and incidental expenses. Loan fees, if applicable, may also be included in the COA. Childcare and expenses for disabilities may also be included. Schools establish standard budgets for students: living on-campus and off-campus, married and unmarried, and residents and nonresidents.
Credit Rating or Credit Score	Credit ratings or scores are calculated by credit bureaus based on an individual's past debt and repayment history. Credit bureaus and credit reporting agencies provide this information to banks and businesses to determine if an applicant meets the applicable underwriting standard to qualify for a loan. Credit scores generally range from 300 to 850, with the 2019 Alaska average score being 675.
Credit Reporting	ACPE reports the current status of all accounts to national credit bureaus monthly, which impacts the borrower's credit rating. Accounts that are 60 or more days delinquent are reported past due.
Dear Colleague Letter (DCL)	An official communication to schools and lenders that explains and clarifies the federal Department's guidance regarding federal regulations and statutes. Also known as a Dear Partner Letter.
Decision Day Alaska	An initiative, derived from the national College Decision Day, to recognize high school seniors for their postsecondary educational plans and encourage younger students and families to prepare



	early for postsecondary education. The event season runs from May to June.
Default	Failure to make monthly payments on the loan as agreed, or failure to abide by terms and conditions of a loan promissory note (PN). ACPE borrowers who default may be subject to wage and PFD garnishment and transferred to a collection agency, among other consequences.
Default Rate	The general definition of default rate is the measure as a percentage of borrowers who failed to make scheduled payments in a specified date range. See also Cohort Default Rate CDR.
Deferment	A period of time during which a borrower is allowed to postpone repaying the loan. With the exception of federal subsidized loans, interest continues to accrue during deferment periods. A borrower can postpone paying the interest charges by capitalizing the interest, which increases the size of the loan. Most loan programs allow students to defer their loans while they are in school at least half-time. A borrower who defaults on a loan loses eligibility for a deferment on that loan.
Dependent	For purposes of completing the FAFSA, a dependent student is generally one who is unmarried and under 24 years old. Federal need-based aid to dependent students is awarded based on their parents' income.
Direct Loans (DL)	The William D. Ford Federal Direct Loan Program (AKA the Direct Loan Program) is a federal program through which the federal government makes student loans. Loans may be subsidized for students considered high need under the FAFSA formula, meaning that the loans have very low rates and the federal government pays the interest during the in-school period and during certain other deferments.  Generally, ACPE's interest rates are the next lowest option for Alaska students, after subsidized loans.
Direct Payment (ACH)	Automatic electronic debit from borrower's bank account each month for loan repayment. Borrowers making direct payment at ACPE receive a 0.25% interest rate reduction. The benefit is reviewed annually by the ASLC Board.
Disclosure	A written statement of the repayment terms of the loan sent to the borrower at the time the loan is scheduled for repayment. It identifies the principal balance, the estimated interest to be paid over the life of the loan, annual interest rate, annual percentage rate, the number of payments to be made and the monthly payment amount. A new disclosure is sent to the borrower if the repayment schedule changes, for example if the student receives a deferment. A disclosure may also be called a truth-in-lending statement or a statement of loan terms.

Due Diligence	The process of exercising a servicer's responsibility for collecting on a loan.
(ED) U.S. Department of Education	An acronym sometimes used for the Department of Education. Executive Branch of the federal government that establishes policy for, administers, and coordinates most federal assistance to education.
Electronic Signature (E-SIGN)	An electronic symbol or process attached to, or logically associated with, a record and used by a person with the intent to sign the document or record. Established under the Electronic Signatures in Global and National Commerce Act on 6/8/2000.
Education Finance Council	The Education Finance Council is an association representing the nation's nonprofit and state-based student loan and finance organizations. These public purpose organizations are dedicated to the single purpose of making college more affordable.
Education Loan Management Resources (ELM)	Education Loan Management Resources created a uniform data exchange network for student loan processing. This technology platform allows lenders to exchange critical loan data with schools efficiently.
Expected Family Contribution (EFC)	The amount the family is expected to contribute to paying for a student's education, as determined by the FAFSA Federal Methodology. The EFC includes parent and student contributions, and varies according to the student's dependency status, family size, number of family members in school, taxable and nontaxable income and assets. The difference between the student's costs and the EFC is the student's financial need, and is used in determining the student's eligibility for need-based financial aid.
Fair and Accurate Credit Transactions Act 2003 (FACTA)	Federal act allowing consumers to obtain each year, free of charge, a personal credit history report, requiring that merchants omit from sales receipts all but the last five digits of a customer's credit card number, and requiring that procedures for government oversight and financial institution notification of ID theft and fraud be implemented. Amended the Fair Credit Reporting Act (FCRA).
Fair Credit Reporting Act (FCRA)	The Fair Credit Reporting Act, 15 U.S.C. § 1681, is U.S. federal law enacted to promote the accuracy, fairness, and privacy of consumer information contained in the files of consumer reporting agencies.
Fair Debt Collection Practices Act (FDCPA)	The Fair Debt Collection Practices Act, Pub. L. 95-109; 91 Stat. 874, codified as 15 U.S.C. § 1692 –1692p, designed to eliminate abusive practices in the collection of consumer debts, to promote fair debt collection, and to provide consumers with an avenue for

	disputing and obtaining validation of debt information in order to ensure the information's accuracy
Fair Isaac Credit Score (FICO)	A statistical model developed by the Fair Isaac Corporation, which is used by credit bureaus, and banking institutions to calculate and determine an individual's credit score.
Family Education Loan (FEL)	ACPE's FEL program provides low interest loans to families to assist in paying the costs of education for family members. Borrowers may be parents, grandparents, foster parents, or spouses.
Federal Family Education Loan Program (FFELP)	FFELP was terminated in 2009. Through FFELP, ACPE offered federally-guaranteed low-cost loans to students and parents. FFELP loans included Stafford, PLUS, Consolidated, all of which are now offered directly by the federal government.
Federal Methodology	The need analysis formula used on the FAFSA to determine the EFC. The federal methodology takes family size, the number of family members in college, taxable and nontaxable income and assets into account.
Federal Work-Study (FWS)	Program providing undergraduate and graduate students with part-time employment, usually at the school of attendance, during the school year. The federal government pays a portion of the student's salary, making it cheaper for departments and businesses to hire the student. For this reason, work-study students often find it easier to get a part-time job. Eligibility for FWS is based on need. Money earned from a FWS job is not counted as income for the subsequent year's need analysis process.
Finance Charge	The estimated amount of interest that will be paid over the life of the loan.
Financial Aid	Money provided to the student and the family to help them pay for the student's education. Major forms of financial aid include gift aid (grants and scholarships) and self-help aid (loans and work).
Financial Aid Administrator (FAA)	A staff member at an eligible school who is charged with the administration of financial aid programs.
Financial Aid Counseling	Students with federal loans are required to meet with a financial aid administrator or participate in a distance education-counseling program before they receive their first loan disbursement and again before they graduate or otherwise leave school. During these counseling sessions, called entrance and exit interviews, the FAA reviews the repayment terms of the loan and the repayment schedule with the student.

Financial Aid Office (FAO)	The college or university office that is responsible for the determination of student financial need and the awarding of financial aid.
Financial Aid Package	The complete collection of grants, scholarships, loans, and work-study employment from all sources (federal, state, institutional and private) offered to a student to enable them to attend the college or university.
Financial Literacy	The ability to understand and effectively apply various financial skills, including personal financial management, budgeting, and investing. Financial literacy helps individuals become self-sufficient so they can achieve financial stability. ACPE incorporates financial literacy education into the loan application process.
Forbearance	During a forbearance period, the lender allows the borrower to temporarily postpone repaying the principal, but the interest charges continue to accrue, even on subsidized loans. Forbearances are granted at the lender's discretion, usually in cases of extreme financial hardship or other unusual circumstances when the borrower does not qualify for a deferment. Typically, accrued interest is capitalized.
Free Application For Federal Student Aid (FAFSA)	Form used to apply for a broad category of federal and state student aid programs. No fee is charged.
FAFSA Time Alaska	FAFSA Time Alaska provides FAFSA-specific resources and training to site coordinators volunteering to host FAFSA completion events around the state. The event season runs from October to April. (Previously known as College Goal Alaska)
Federal Student Aid (FSA)	Aid offered to postsecondary education students by the federal government in the form of grants, loans, work-study programs, and other forms of assistance.
Generally Accepted Accounting Principles (GAAP)	A widely accepted set of rules, conventions, standards, and procedures for reporting financial information, as established by the Financial Accounting Standards Board.
Gift Aid	Financial aid, such as grants and scholarships, which does not need to be repaid.
Grace Period	The time that begins when a borrower leaves school (whether because of graduation or withdrawal) or drops below the required enrollment level, and ends the day before the repayment period starts. The length of the grace period is stipulated in the promissory note that the borrower signed. Payments are not due during the grace period.

Graduate PLUS Loan	A federal loan made to a graduate or professional student, defined as a student enrolled in a program or course above the baccalaureate level or enrolled in a program leading to a professional degree at an eligible school.
Graduated Repayment	A repayment schedule where monthly payments are smaller at the start of the repayment period and gradually become larger.
Grant	A type of financial aid based on financial need that the student does not have to repay.
Great Lakes Higher Education Guaranty Corporation (Great Lakes)	ACPE's former federal loan guarantor from 2018 through early 2019 when it transitioned to Ascendium Education Group AEG as part of corporate restructuring.
Guaranty Agency or Guarantor	A state or private nonprofit organization that has an agreement with the U.S. Secretary of Education to administer a loan guarantee program under the Higher Education Act, and enforces federal and state law regarding student loans. It is responsible for overseeing the student loan process, and insures them against default for the lender.
Health Education Assistance Loan (HEAL)	A low interest loan administered by the US Department of Health and Human Services (HHS). It is available to medical school students pursuing medicine, osteopathy, dentistry, veterinary medicine, optometry, podiatry, clinical psychology, health administration and public health. Undergraduate pharmacology students are also eligible.
Higher Ed Loan Mgt System (HELMS)	Loan servicing software used by ACPE since 1996.
Higher Education Investment Fund (HEIF)	Fund established in statute for the purpose of making grants and scholarships. This fund was established to endow the Alaska Performance Scholarship (APS) and the Alaska Education Grant (AEG).
Income-Based Repayment (IBR)	IBR is a federal loan repayment option with payment caps based on income and family size. After 25 years of qualifying payments and/or economic hardship deferments, the US Department of Education repays the outstanding balance and accrued interest on eligible loans. IBR is available for all federal student loans, except parent PLUS loans.
Income-Sensitive Repayment	A repayment plan for federal loan programs available to borrowers whose standard monthly loan payment (10-year repayment term) exceeds a percentage of their discretionary income. The monthly payment amount is based on a percentage of gross monthly income, and must at least satisfy monthly

	interest accrual. The plan is designed for borrowers who have a low initial income but anticipate it to increase over time.
Independent	A student is considered independent for purposes of not including parent income on the FAFSA if the student is at least 24 years old as of January 1 of the academic year, is married, is a graduate or professional student, has a legal dependent other than a spouse, is a veteran of the US Armed Forces, or is an orphan or ward of the court (or was a ward of the court until age 18), homeless or at risk of being homeless. A parent refusing to provide support for their child's education is not sufficient for the child to be declared independent.
Institutional Authorization	All postsecondary educational providers in Alaska, and the programs they offer, must be authorized in accordance with law as set forth in AS 14.48, or be formally determined by ACPE to be exempt from authorization. ACPE's authorization process is designed to ensure postsecondary education providers and programs meet minimum standards set out in law, relative to: <ul style="list-style-type: none"> <li>• Institutional financial soundness</li> <li>• Ethical business practices</li> <li>• Educational program</li> <li>• Administrative capacity</li> </ul> <p>Authorization is a separate process from accreditation.</p>
Institutional Student Information Report (ISIR)	The electronic version of the Student Aid Report (SAR) delivered to schools. It is sent by the US Department of Education to provide information about students who completed a FAFSA and indicated they might attend that school. This report includes the EFC and is used by the school to determine eligibility for financial aid.
Interest	Amount charged to the borrower for the benefit of using the lender's money. Interest is usually calculated as a percentage of the principal balance of the loan. The percentage rate may be fixed for the life of the loan, or it may be variable, depending on the terms of the loan.
Interest Cap	The maximum interest rate that can be charged on a loan. Not to be confused with capitalized interest.
Institutional Standards & Evaluation Committee (ISEC)	Five commissioners appointed by the Chair to meet at the call of the Chair to consider matters of initial authorization, program changes, and institutional compliance, and make recommendations for final action to the full Commission.
Lender's Interest and Special Allowance	An accounting mechanism that a lender uses to report to the Department the loans that it has made and to request from the

Request and Report (LaRS)	Department interest benefits and special allowance that it has earned, or to report payments the lender owes to the Department.
Lumina Foundation	An independent private philanthropic foundation focused on increasing success in higher education.
Master Promissory Note (MPN)	A promissory note that authorizes the lender to disburse multiple loans during multi-year terms upon request and the school's certification of loan eligibility.
Medical Cancellation	In the event the borrower is permanently disabled, and therefore unable to be gainfully employed, a loan may be eligible for medical cancellation. Cancellation eligibility is, in part, determined by the loan contract the borrower signed. Alaska statute does not entitle a borrower to medical cancellation; therefore, contract law and Alaska Education Loan Regulations govern this process.
Missouri Higher Education Loan Authority (MOHELA)	Missouri Higher Education Loan Authority is one of several Direct Loan Servicers in the country. The ASLC is a signatory sub-contractor of MOHELA for federal Direct Loan Servicing. MOHELA services Direct Loans allocated to the ASLC, and the ASLC receives a share of the servicing fees paid by the US Department of Education.
National Center for Higher Education Management Systems (NCHEMS)	A private nonprofit organization whose expertise is assisting higher education policymakers and administrators bridge the gap between research and practice.
National College Access Network (NCAN)	National non-profit organization that assists local communities initiate, develop and sustain college access programs designed to increase the number of students who pursue education beyond high school through advising and financial assistance.
National Council of Higher Education Resources (NCHER)	An organization which represents a nationwide network of guaranty agencies, secondary markets, lenders, loan servicers, collection agencies, schools, and other organizations involved in the administration of FFEL portfolios.
National Disbursement Network (NDN)	A central disbursing agent affiliated with Education Loan Management Resources (ELM) that ACPE uses to disburse loan funds to schools that request this method of receiving disbursements. NDN electronically debits an ACPE account and disburses the funds to the school either by electronic fund transfer or by check, depending on the school's preference.
National Student Loan Data System (NSLDS)	The U.S. Department of Education's central database for information about a student's financial aid.

Need Analysis	The process for determining a student's financial need using financial information provided by the student and his or her parents (and spouse, if any) on the FAFSA.
Need-Based	Financial aid based on student's ability to pay. Most government sources of financial aid are need-based.
Northwest Ed Loan Association (NELA)	ACPE's former federal loan guarantor. NELA became affiliated with USAFunds in 2004.
Non-Subsidized Interest	Interest that accrues and is to be paid by the borrower.
Office of Management & Budget (OMB)	Budget office in the Governor's office.
Origination Fee	Administrative fee paid to the lender and charged as a percentage of the loan amount as it is disbursed.
P-20W Statewide Longitudinal Data System (SLDS)	Abbreviation and acronym for the statewide longitudinal data system, which links K-12 education data to postsecondary education and workforce information.
Parent Loans For Undergraduate Students (PLUS)	Federal loans available to parents of dependent undergraduate students to help finance the child's education. Parents may borrow up to the full cost of their children's education, less the amount of any other financial aid received. PLUS Loans may be used to pay the EFC. There is a minimal credit check required for the PLUS loan, so a good credit history is required.
Pell Grant	A federal grant to undergraduates that provides funds based on the student's financial need. The amount of the grant for 2020-21 is \$6,345.
Perkins Loan	Formerly the National Direct Student Loan Program, the Perkins Loan allows students to borrow up to \$5,500/year maximum of \$27,500 for undergraduate school and \$8,500/year maximum of \$60,000 for graduate school. The Perkins Loan has one of the lowest interest rates and is awarded by the financial aid administrator to students with exceptional financial need. The student must have applied for a Pell Grant to be eligible. The interest on the Perkins Loan is subsidized while the student is in school.
Pennsylvania Higher Education Assistance Agency (PHEAA)	Pennsylvania Higher Education Assistance Agency (PHEAA) is a national provider of student financial aid services, including loan guaranty, loan servicing, financial aid processing, outreach, and other student aid programs. It conducts its student loan servicing operations nationally as FedLoan Servicing and American Education Services (AES).



Premiere Credit of North America, LLC (PCNA)	Premiere Credit of North America, LLC (PCNA) is the collection agency contracted to collect on defaulted state education loans.
Professional Student Exchange Program (PSEP)	A WICHE program that provides access for Alaska students to enroll full-time in eligible health-related degree programs that are not available in this state. Alaska pays a support fee to reserve seats in these programs, and the Alaska program participants are required to repay the support fee paid on their behalf.
Promissory Note (PN)	Legal contract between borrower and ACPE describing terms and conditions of loan.
Program Participation Application (PPA)	An institution must enter into a program participation agreement with ACPE in order to be eligible to offer state financial aid programs. The agreement sets out the requirements for compliance with state statutes and regulations governing these programs.
Public Service Loan Forgiveness (PSLF)	The Public Service Loan Forgiveness program forgives the remaining balance on federal student loans after borrowers have made 120 qualifying monthly payments under a qualifying repayment plan while working full-time for a qualifying employer. Qualifying employers include a US federal, state, or tribal government or not-for-profit organization.
Refinance Loan	A loan that combines several student loans into one loan from a single lender. The refinance loan is used to pay off the balances on the other loans.
Skip Tracing	Skip Tracing is the process by which a lender attempts to obtain corrected borrower address or telephone information when the current address and/or phone is no longer valid.
Satisfactory Academic Progress (SAP)	Institutional requirements for satisfactory academic progress to continue receiving federal or state aid.
Student Aid Report (SAR)	Record of information from a student's FAFSA provided to the student by the U.S. Dept. of Education (DOE), which includes the calculation of the student's expected family contribution (EFC). The electronic version sent to schools and ACPE is called an Institutional Student Information Record (ISIR).
Servicer	An organization that collects payments on a loan and performs other administrative tasks associated with maintaining a loan portfolio. Loan servicers disburse loan funds, monitor loans while the borrowers are in school, collect payments, process deferments and forbearances, respond to borrower inquiries and ensure that the loans are administered in compliance with all applicable state and federal requirements.

Special Allowance Payment (SAP)	A percentage of the daily average unpaid principal balance, paid to a lender by the Department on an eligible Federal Stafford, PLUS, Supplemental Loans for Students (SLS), or Consolidation loan. The special allowance rate is set by statutory formula. Currently the rates paid by borrowers on the loans are higher than the relevant market index and lenders are required to rebate the difference back to the federal government.
Stafford Loans	Federal loans that come in two forms, subsidized and unsubsidized. Subsidized loans are based on need; unsubsidized loans are not. The federal government pays the interest on the subsidized Stafford Loan while the student is in school and in certain deferment periods. The Subsidized Stafford Loan was formerly known as the Guaranteed Student Loan (GSL).
State Higher Education Executive Officers (SHEEO)	The national association of higher education leaders of statewide coordinating and governing boards and other state policy agencies for higher education. SHEEO serves its members as an advocate for state policy leadership, as a liaison between states and the federal government, as a vehicle for peer collaboration, and as a source of information and analysis on educational and public policy issues. In Alaska, the SHEEO role is shared between the Executive Director of ACPE and the President of the University of Alaska.
Success Center	Located in ACPE's Anchorage office, Success Center staff assist students and parents through the financial aid process and postsecondary education or career training preparation.
Subsidized Loan	With a subsidized loan, such as the Perkins Loan or the Subsidized Stafford Loan, the government pays the interest on the loan while the student is in school, during the six-month grace period following qualifying enrollment and the beginning of repayment, and during any deferment periods. Subsidized loans are awarded based on financial need and may not be used to finance the family contribution.
Supplemental Education Opportunity Grant (SEOG)	Federal grant program for undergraduate students with exceptional need. SEOG grants are awarded by the school's financial aid office, and provide up to \$4,000 per year. To qualify, a student must also be a recipient of a Pell Grant.
Teacher Education Loan (TEL)	The TEL was created to provide an incentive for rural high school graduates to pursue teaching careers and return to teach in rural communities; school boards award teacher education loans with preference given to applicants from rural schools, to attend a bachelor's degree program in elementary or secondary education or a teacher certification program. Borrowers who teach in a qualifying school may be eligible for forgiveness benefits.

	Legislation passed in 2014 made the awarding of TELs to new borrowers subject to the availability of funding from the State. Absent such funding, effective fall of 2014, only continuing borrowers will receive additional loans, which are funded by ASLC.
Truth-In-Lending (TIL)	See Disclosure
Truth in Lending Act (TILA)	The Truth in Lending Act (TILA) of 1968 is United States federal law designed to promote the informed use of consumer credit, by requiring disclosures about its terms and cost to standardize the manner in which costs associated with borrowing are calculated and disclosed. It requires publication of the Annual Percentage Rate (APR) on a loan.
Unmet Need	Any negative difference between the amount a student/family has the capacity to pay and the cost of education as certified by the institution's Financial Aid Office is considered to be their "unmet need".
Unsubsidized Loan	A loan for which the borrower is responsible for the interest on an unsubsidized loan from the date the loan is disbursed, even while the student is still in school. Students may avoid paying the interest while they are in school by capitalizing the interest, which increases the loan amount.
Variable Interest Rate (VIR)	In a variable interest loan, the interest rate changes periodically. For example, the interest rate might be pegged to the cost of US Treasury Bills (e.g., T-Bill rate plus 3.1%) and be updated monthly, quarterly, semi-annually or annually. ACPE does not currently offer any variable rate loans.
Western Interstate Commission for Higher Education (WICHE)	WICHE is a regional organization created by the Western Regional Education Compact, adopted by the Western states. WICHE was created to facilitate resource sharing among the higher education systems of the West. It implements a number of activities to accomplish its objectives. Alaska participates in three WICHE student exchange programs administered by ACPE. Alaska has participated in the WICHE compact since 1955.
Western Undergraduate Exchange Program (WUE)	A WICHE program, WUE allows Alaska residents to enroll at two-year and four-year institutions in participating states at reduced tuition level applicable only to WUE students. Over 100 colleges and universities participate in this exchange program.
Western Regional Graduate Program (WRGP)	A WICHE program that enables Alaska residents to enroll at reduced tuition rates in certain graduate programs in other western states.

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The Washington, Wyoming Alaska, Montana, Idaho Program (WWAMI)	Provides access to graduate medical education not otherwise available in Alaska. State residents compete only with other Alaska residents for 20 positions reserved at the University of Washington School of Medicine (UWSM) for Alaska students. Alaska pays to UWSM the contractual costs of the program not covered by tuition, but fifty percent of that cost is a loan for the participant if they fail to return to the state and become employed in the medical field for which support was provided. After acceptance by UWSM, the student attends the first year of school at University of Alaska Anchorage.
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