



# Default Prevention and Management Plan

## 06/30/2018

### Introduction and Background

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Carl Albert State College (CASC) is ranked in the top 10 percent of all community colleges nationwide and has one of the lowest tuition rates in Oklahoma. CASC classes are available in Poteau, Sallisaw, and online.

We offer a number of associate's degrees and certificate programs for students in planning their course of study. For all our students, including the working adult with other commitments, CASC offers day, evening, and online courses to fit busy schedules. With online courses, CASC is accessible for students from any location.

Students and their parents are realizing more than ever that CASC is a great choice. We have administration, faculty, and staff who make student success a priority. Whether planning to live on campus, commute, or take online courses, CASC meets students' needs in an efficient, effective and economical manner. We provide excellent educational opportunities, and continue to achieve the highest graduation rates in the state.

### Mission Statement

To provide affordable, accessible and exceptional education that fosters student success.

### 2016-2017 Financial Aid (IPEDS Data)

*Data includes beginning students who are entering postsecondary education for the first time.*

Type of Aid	Percentage Receiving Aid	Average Amount of Aid Received
Federal grant aid	69%	5,259
State/local grant aid	31%	2,026
Institutional grant aid	29%	2,372
Loan	18%	4,239



## 2014 Graduation Rates (IPEDS Data)

*Data includes full-time, first-time and degree/certificate-seeking undergraduates.  
Overall graduate rate: 42%*

Graduation rates within 150% of normal time to program completion beginning Fall 2014.

Men	36
Women	45
White, non-Hispanic	44
Black, non-Hispanic	42
Hispanic	40
Asian or Pacific Islander	40
American Indian or Alaska Native	36
Race/ethnicity unknown	0
Nonresident alien	63

## Historical Default Rates (/Three-Year CDR's)

OPE ID	School	Type	Control	PRGMS		FY 2014	FY 2013	FY 2012
003176	Carl Albert State College 1507 South McKenna Poteau, OK 74953-5208	Associate's Degree	Public	Both (FFEL/FDL)	Default Rate	14.6	23.5	23.3
					No. in Default	58	95	80
					No. in Repay	397	404	343
					Enrollment figures	3311	3522	3540
					Percentage Calculation	11.9	11.4	9.6



## Default Prevention Efforts

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### Default Prevention Task Force

Suzanne Pruitt, Director of Financial Aid (Chair)  
Crystal Armstrong, Assistant Director of Financial Aid  
Cara Comer, EOC Coordinator  
Dee Ann Dickerson, Registrar  
Bill Nowlin, Dean of Enrollment Management  
Amanda Wilson, Business Office Manager

### Entrance Counseling

Students who are first time borrowers with CASC must complete entrance counseling online at <https://studentloans.gov> before their loan will be disbursed.

### Loan Agreement (MPN)

Students are required to sign a loan agreement (formerly referred to as a Master Promissory Note) at <https://studentloans.gov> before their loan will be disbursed.

### Loan Request Form

All student borrowers are required to submit the following CASC Student Loan Request Form before a loan will be awarded. The student must fill out the form **completely** to be accepted. This is to help ensure that all student borrowers are aware of how much debt they have accumulated during their college career and how much their estimated monthly payment will be.

(Attached for review)



Return this form to:  
Carl Albert State College  
Financial Aid Office  
Hemphill Hall – HH102  
P: 918-647-1343

## 2018-2019 Student Loan Request Form

Student Name:	SSN or ID:
Phone Number:	Date of Birth:

Use the chart below to see what you may be eligible for.

	Freshman (0-30 hours)			Sophomore (31+ hours)		
	Base Amount (sub or unsub)	Additional Amount (unsub only)	Max Loan Amount (per year)	Base Amount (sub or unsub)	Additional Amount (unsub only)	Max Loan Amount (per year)
Dependent Student	\$3,500	\$2,000	\$5,500	\$4,500	\$2,000	\$6,500
Independent Student	\$3,500	\$6,000	\$9,500	\$4,500	\$6,000	\$10,500

\*Do not circle the amount you want or write in "Maximum." You must write down a dollar amount.\*

You must be degree seeking and enrolled in at least (6) credit hours each semester to be eligible for a student loan.

- I am currently enrolled in \_\_\_\_\_ credit hours.

According to [www.NSLDS.ed.gov](http://www.NSLDS.ed.gov)

- I currently owe: \$ \_\_\_\_\_ in student loans.

Amount of loan

- I am requesting: \$ \_\_\_\_\_ for the:  YEAR  SEMESTER (only mark one)
  - IF only requesting for one semester, which one?  FALL  SPRING (only mark one)

If you do not qualify for a Subsidized Loan, should we process this amount as an Unsubsidized Loan?

- You must check one:  YES  NO

According to the <https://studentloans.gov> payment estimator, my monthly payment will be: \$ \_\_\_\_\_

- Federal Regulations require that all Federal Direct Loans be issued in two equal disbursements.
  - If the loan covers two semesters within the academic year, loan funds will be disbursed in equal amounts each semester.
  - If the loan covers one semester only, loan funds will be disbursed in two separate and equal amounts in the same semester.
- If this is your first loan at CASC, you must complete Loan Entrance Counseling (EC) and a Loan Agreement (aka Master Promissory Note (MPN)) at <https://studentloans.gov> before the loan can be disbursed.
- All students receiving a student loan are bound by the Financial Aid Satisfactory Academic Progress Policy (SAP).
- Requesting a Direct Student Loan does NOT guarantee that the loan will be awarded. Awards are based on federal eligibility.

**DEADLINE:** The Financial Aid Office must receive the Student Loan Request Form, EC, Loan Agreement (MPN), and loan acceptance by the Wednesday before finals week for the loan to be processed.

Fall 2018: December 5<sup>th</sup>      Spring 2019: May 8<sup>th</sup>

Student's Signature \_\_\_\_\_

Date \_\_\_\_\_

OFFICE USE ONLY:	Loan Form Type:	Dependency Status:	Student Classification:	Loan Profile Code:
	<input type="checkbox"/> New	<input type="checkbox"/> Dependent	<input type="checkbox"/> Freshman	<input type="checkbox"/> FSF <input type="checkbox"/> FOF <input type="checkbox"/> SOF
	<input type="checkbox"/> Increase	<input type="checkbox"/> Independent	<input type="checkbox"/> Sophomore	<input type="checkbox"/> FS <input type="checkbox"/> FO <input type="checkbox"/> SO



## **Early Identification and Counseling for Students at-Risk**

Students who wish to continue receiving Financial Aid and are failing to meet CASC's Satisfactory Academic Progress (SAP) Policy may be placed on an Academic Plan or Maximum Timeframe if approved by the Financial Aid Committee.

The Academic Plan process is as follows:

- Each Academic Plan will be developed on a case-by-case basis with the individual student and CASC.
- After the Financial Aid Committee meets, a Financial Aid Representative will contact all potential Academic Plan students notifying them of their eligibility and to contact the Enrollment/Retention Specialist.
- Financial Aid Representative will notify the Enrollment/Retention Specialist of potential Academic Plan Students.
- Enrollment/Retention Specialist will obtain a completed degree check from the Financial Aid Office. The degree check is given to FA by the Admissions Office as part of the paperwork for the student appeal.
- Student must contact the Enrollment/Retention Specialist to develop an initial Academic Plan.
- Enrollment/Retention Specialist will send a copy of the developed Academic Plan to the Financial Aid Representative to be placed in student file.
- Financial Aid will place an SAP hold on the student after enrollment is complete.
- At the end of each semester, the Enrollment/Retention Specialist will submit an Academic Plan Student Progress Report to the Financial Aid Representative to be placed in student file.
- The Academic Plan will stay in effect until the student meets the minimum SAP requirements.
- Failure to follow the Academic Plan will result in Financial Aid Suspension for the student.
- Student may appeal the Financial Aid Suspension for extenuating circumstances.

The Maximum Timeframe process is as follows:

- Students who have attempted 96 credit hours or more will be placed on Financial Aid Suspension.
- Students may appeal the Maximum Timeframe Suspension by submitting the Satisfactory Academic Progress Maximum Timeframe Suspension Appeal Form.
- A Financial Aid Representative will check appeal for auto denial. Student must be meeting the GPA/Pace requirements of the SAP Policy or the appeal will be automatically denied.
- If student is auto denied, Financial Aid Representative will notify student.



- If student is not auto denied, but is not on track to graduate, Financial Aid Representative will notify Enrollment/Retention Specialist.
- Enrollment/Retention Specialist will look over degree check and make suggestions to get student on track for graduation before taking to the Financial Aid Committee.
- If student is not auto denied and seems to be on track to graduate, the student appeal will be taken to the Financial Aid Committee.
- After Financial Aid Committee Meeting, Financial Aid Representative will notify student of denial or eligibility.
- At the end of each semester, the Financial Aid Representative will check the student's academic progress. The student must show progression using the financial aid GPA and PACE to continue receiving financial aid.
- Failure to show progression will result in Financial Aid Suspension for the student.
- Student may appeal the Financial Aid Suspension for extenuating circumstances.

## **Communication across Campus**

CASC purchased the Early Alert system through ESP to help track withdrawals.

The process for financial aid purposes is as follows:

- Financial Aid Office receives emails from Faculty placing students on alert.
- Financial Aid Office places a hold on student record until Faculty notifies the Financial Aid Office that the student is attending and to remove the alert.

The process for enrollment/retention is as follows:

- The Enrollment/Retention Office receives emails from Faculty on students that are not attending class or have other academic issues that are affecting his/her performance in class.
- The Enrollment/Retention Office will contact the student by phone and/or email to follow up on their alert status.

## **Retention Staff**

CASC has an Enrollment/Retention staff member that will visit with students wanting to withdraw to see if anything can be done to help keep the student in college. Individual assistance will be provided to each student.



## Exit Counseling

Students who have received a student loan and are not planning to return the following semester must complete exit counseling online at <https://studentloans.gov>. CASC's current exit counseling process is as follows:

- Exit letters are sent after the drop/add period, but before the first 30 days of the Fall semester to any student that received a loan during the previous Spring and Summer semesters that is not enrolled at least half-time for the current Fall semester. Holds are placed on these students' files until their completed exit counseling is received. Once the exit counseling is received, the hold is removed.
- At the end of the Fall semester (usually around the end of November), letters are sent to any student that was awarded a loan for Fall reminding them if they are not planning to attend at least half-time the following Spring semester that they must complete their exit counseling.
- Exit letters are sent after the drop/add period, but before the first 30 days of the Spring semester to any student that received a loan during the previous Fall semester that is not enrolled at least half-time for the Spring semester. Holds are placed on these students' files until their completed exit counseling is received. Once the exit counseling is received, the hold is removed.
- At the end of the Spring semester (usually around the end of April) letters are sent to any student that was awarded a loan for Spring semester reminding them if they are not planning to attend at least half-time the following Summer or Fall semester that they must complete their exit counseling.

## Withdrawals

A Financial Aid Office staff member signs off on all complete withdrawal forms. In addition, there is a bi-weekly report that is run to identify students who have completely withdrawn. CASC's current withdrawal process is as follows:

- Any student who is requesting to completely withdraw from all classes at CASC will be directed to start with the Enrollment/Retention Center employees who will visit with the student and find out what obstacles/challenges he/she may be facing and if there is anything that can be done to keep the student in college.
- Staff in the Enrollment/Retention Center will contact the other offices for the necessary withdrawing student information, take the student across the hall to the Financial Aid Office for personal assistance, and then the student will be taken to the Admissions Office for the final step in the complete withdraw process.
- Administrative withdrawals will only be given for the following three reasons: 1) Disciplinary; 2) Financial; 3) Health Issues. All three reasons must be documented and should be determined by the VP of Academic Affairs or the VP of Student Affairs. Faculty



will give students a grade of "F" if they stop attending classes and/or will advise the students to go and withdraw themselves.

## **Enrollment Reporting**

CASC's Registrar Office handles enrollment reporting and uses the National Student Clearinghouse. The schedule for reporting is once shortly after the drop/add period ends, once around the midterm point of the semester, and once shortly after the semester ends.

CASC Financial Aid staff manually updates the enrollment status for all completely withdrawn students on NSLDS.

It has been suggested from the Oklahoma College Assistance Program (OCAP), auditors, and at our Federal Student Aid meeting that enrollment reporting should become a monthly process.

## **Delinquency Assistance**

CASC uses Student Connections and NSLDS reporting to monitor delinquency and send letters to delinquent borrowers on a monthly basis.

## **Maintaining Contact with Former Students**

The Financial Aid Office communicates through letters and emails if the student is delinquent. **We would like to purchase some type of software program or develop an in-house reporting system that could help track current contact information for students who are no longer enrolled.** (The information in bold are plans we will continue to work on.)

## **Default Prevention and Management Plan Evaluation**

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CASC will review and update the default prevention and management plan annually. The review will include measuring stated objectives and noted successes or failures.