



CONCURRENT SESSIONS II:

Complying with Standard 12.6: Student Debt

1:30 pm – 3:00 pm

Presenters:



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Part I: Learning Outcomes

- Recognize the need for compliance
- Understand the student learning & development outcome
- Appraise mixed-data
- Articulate improvements to the process

Part II: Brief Description of Program

The U.S. Sports Academy implemented an online student orientation program. We included modules to meet federal requirements, including Title IX/VAWA, Alcohol & Drug Awareness, and Financial Aid Literacy. For each module we implemented, we added a module pre-test and a module post-test. For all but the Financial Aid Literacy module, post test scores were significantly higher than the pretest scores. However, for the Financial Aid Literacy module, the post test scores actually dropped, and were significantly lower than the pre test scores. We wanted to do two things (at least) when we assessed the module:

- First, we wanted to ensure that student learning was occurring, and it wasn't. Why?
- Second, we wanted to improve the module in order to demonstrate learning outcomes were met for our SACSCOC Re-affirmation report, and the Principles of Accreditation new Standard 12.6.

Unit 2-Financial Aid: Pretest Quiz

1. Which website provides the best resource for Federal Student Financial Aid information ?

- A. <https://studentaid.ed.gov>
- B. <https://fafsa.ed.gov/>
- C. <https://studentloans.gov>
- D. All of the above

(Correct Answer is D.)

2. What information is not required for a student to complete a FAFSA?

- A. FSA User ID
- B. Personal Identification Number
- C. School Code
- D. Federal Tax Return Information or W-2s

(Correct Answer is B. The FSA User ID replaced the PIN effective May 2015.)

3. What factor does not determine the amount of the financial aid award package?

- A. Expected Family Contribution (EFC)
- B. Cost of Attendance Budget
- C. Undergraduate or Graduate Enrollment Status
- D. Dependent or Independent Student
- E. All are important

(Correct Answer is E.)

4. Who is eligible to receive a Pell Grant?

- A. First time undergraduate student enrolled in 13th semester
- B. Undergraduate student enrolled less than half-time
- C. Second time undergraduate student
- D. A and B
- E. None of the above

(Correct Answer is B.)

5. Which one criterion is not required to receive Federal Financial Aid?

- A. Be a U.S. Citizen or Eligible Non-Citizen
- B. Enrolled at least half-time toward a degree seeking program
- C. Maintain Satisfactory Academic Progress
- D. All are required

(Correct Answer is D.)

Unit 2-Financial Aid: Posttest Quiz

1. Which website should a student utilize to find out more about a school?

- A. College Scorecard
- B. FAFSA4caster
- C. College Navigator
- D. FAFSA.gov
- E. All of the above

(Correct Answer is E.)

2. Which statement is not a characteristic of a Subsidized Loan?

- A. A Subsidized Loan usually has a lower interest rate and is based on need.
- B. Subsidized Loan interest payments are made while a student is in school.
- C. Subsidized Loans are offered to graduate students effective July 2012.
- D. Subsidized Loan limits are lower than Unsubsidized Loan limits.

(Correct Answer is C.)

3. Which statement is not a characteristic of an Un-Subsidized Loan?

- A. Only graduate students can use Un-Subsidized Loans.
- B. Un-Subsidized Loan limits are higher than Subsidized Loan limits.
- C. Un-Subsidized Loans usually have a higher interest rate at the graduate level.

D. Un-Subsidized Loans generally are not need-based.

(Correct Answer is A. Undergraduate and Graduate students utilize UnSub loans)

4. What is a Master Promissory Note?

A. The MPN can be used to make one or more loans for one or more academic years, not to exceed 10 years.

B. The MPN is a legal document that is signed by a student who promises to repay the student loan(s), accrued interest, and fees to the lender.

C. There are two types: one for Subsidized/UnSubsidized and PLUS loans.

D. All of the above

(Correct Answer is D.)

5. What are the undergraduate loan limits per Federal Student Aid guidelines?

A. \$23,000 for Subsidized Loans

B. \$23,000 for Unsubsidized Loans

C. \$34,500 for Subsidized Loans

D. \$34,500 for Unsubsidized Loans

E. A and D

F. B and C

(Correct Answer is E.)

6. Which situations qualify a student for loan deferment?

A. Enrollment at least half-time

B. Period of economic hardship

C. Active Military Service

D. Any of the above

(Correct Answer is D.)

Activity I: Coding (Group A)

Students were asked two questions that allowed qualitative text as answers.

- 1. Which part of the financial aid module was unclear?*
- 2. List something interesting you did not know before.*

Some students numbered their answers, others did not. We have pasted verbatim answers here for this exercise in coding.

1. Question number 5 is not clear on the test. The question asked about loan limits but was not clear with the answer choices. According to <https://studentaid.ed.gov/sa/types/loans/subsidizedunsubsidized> (<https://studentaid.ed.gov/sa/types/loans/subsidized-unsubsidized>) section, how much can I borrow? An undergraduate that is a dependent aggregate loan limit is \$31,000 but only \$23,000 is subsidized and an independent student undergraduate or graduate student can borrow up to either \$57,500 (\$23,000 subsidized) or \$138,5000 (\$65,000 unsubsidized).

2. Again, I have to say that this unit mentioned key terms but did not really define them. There were great resources listed, such as the FAFSA website, to look into and explore more, but the video and resources were not enough to go over specific qualifications/prices that were required to know for the quiz. I actually did not know the definitions well enough between the subsidized and unsubsidized loans. This did help clear up some confusion there for me.

1. The financial aid module could have better resources or reference material besides the website.

2. I found it interesting that the undergraduate cap was discussed but not the graduate cap on loans.

I really did not like the fact we were required to apply for an FSA User ID. I don't have any use for that and because I had to submit my email and home address I will probably now receive unwanted materials. My information did not need to be sent to the social security office in regards to financial aid. I think this would be an extremely beneficial unit for someone

who needs/uses financial aid. I do not think this should be a requirement if it does not apply to an individual.

I found nothing interesting in this module. This module would be better BEFORE someone enters graduate or undergraduate programs than during.

1. How can we know the answers to the questions if we are not introduced to the question before we are given a test?

1. I receive graduate plus loans and undergraduate specifics on subsidized and unsubsidized have changed since my undergraduate studies many years ago. There were not any questions on graduate plus loans. Also, a few of the questions I missed were correct and had another answer correct, also. For example, those whom are not eligible for federal loans are those in default was my prior knowledge; however, the only other option was those in bankruptcy might possibly be an answer. Also, MPN I defined correctly; however, the answers

Activity II: Findings (Group A)

Evaluation

Your feedback is important to us. Please complete the following, then tear off this page and return to the presenters.



THANK YOU!

1. My overall perception of this workshop (please circle one):

Awful Bad Good Great

2. The information presented today will help me professionally (please circle one):

Strongly Disagree Disagree Agree Strongly Agree

3. The information presented today will benefit my organization (please circle one):

Strongly Disagree Disagree Agree Strongly Agree

4. What might we have done better?

5. What do you still need to know?

6. Any additional comments/suggestions?

Recommendations