



## 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 C)**

**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.**

*The Financial Aid Module of this orientation course explained the different avenues and opportunities to secure funds for school. I thought that the Financial Aid Module information was clearly presented through an easy understand and follow format. This lesson detailed the process of applying for subsidized/unsubsidized student loans. As a member of the United States Air Force, military TA covers 100% of my school tuition up to \$250 per credit hour. If you apply for military TA, members may also qualify for the FASFA Pell grants. One thing I did find interesting is that students may receive funds from the U.S. Department of Education's Teacher Education Assistance for College and Higher Education Grant (TEACH GRANT) if they plan on pursuing a career in education. My current degree plan is in Sports Coaching and many school districts or educational institutions require that sports coaches also be paid employee educators. Teaching has been something that definitely interests me so this may be something that I will look into deeper upon completion of my degree in Sports Coaching. I think the main concept that I pulled from this module was that there are many avenues to find funds to better myself through the completion of my educational goals.*

*The Financial Aid was clear however one can definitely use a counselor to aid in explaining the different type of loans.*

*I never knew FAFSA had a teacher grant. Interesting and helpful to know*

*2. An interesting piece of information is that a student who is in default in loan payments will not be eligible for Federal Student Aid. In order to continue education, all loans must be paid back according to the loan type. There are serious*

*consequences to defaulting on loans such as not being able to purchase or sell assets such as real estate and suffering from a poor credit record.*

*The entire orientation course was very well organized and administrated. As an employee of higher education, I have completed similar training programs and orientations.*

*1. The difference between the student loan sign in page and the FAFSA sign in page. It was a bit confusing and at one point I was locked out of my account; however, after creating a new password, I was able to get in. I did not see information on the college sites that were listed on the quiz; however, I recognized them from the past.*

*2. I was able to complete my 2018-19 FAFSA in less than 10 minutes. Surfing the links and reading helped me to understand more about the financial aid process; however, I still was not able to get a perfect score on the quiz.*

*2. I did not know that subsidized loans did not accrue interest until after graduation*

## **Activity II: Findings (Group C)**

## 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**