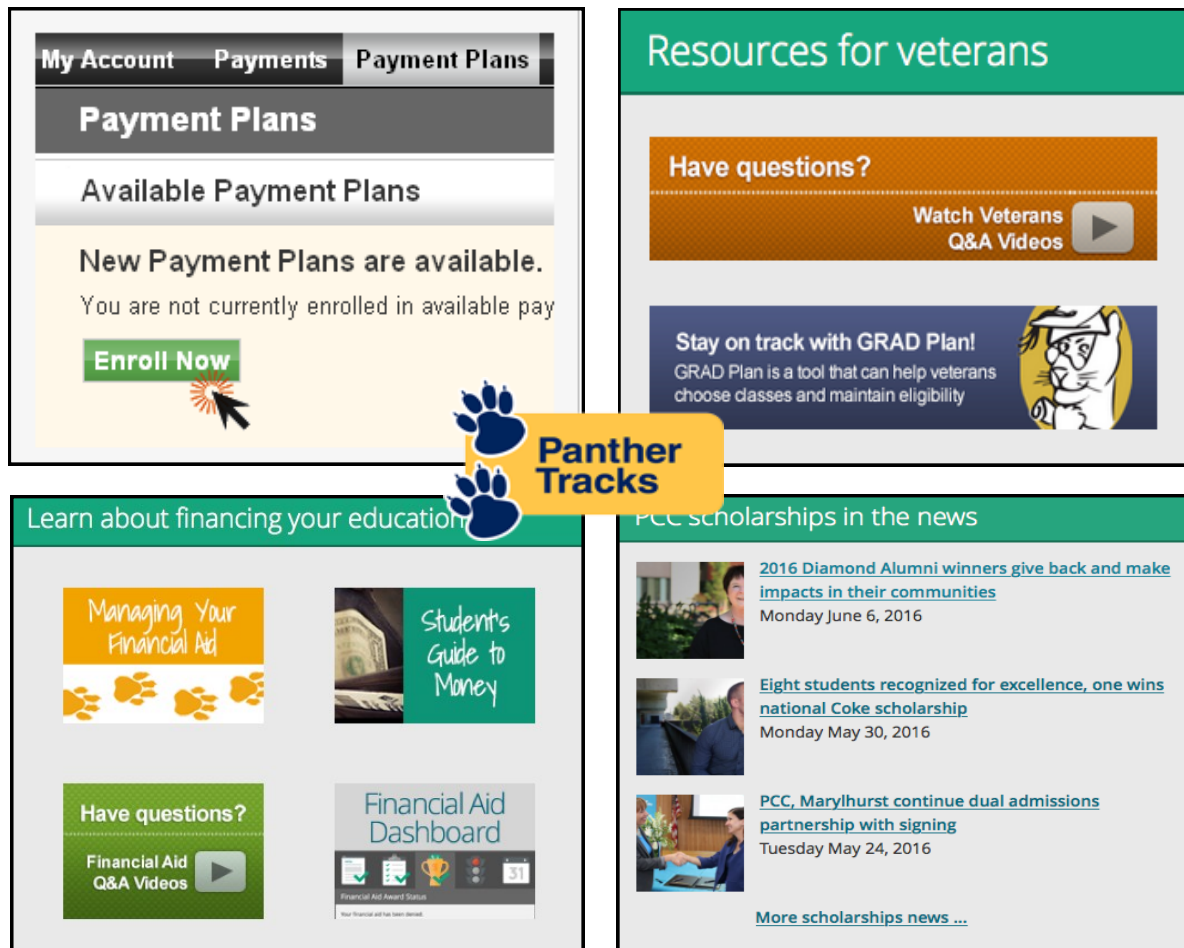


Title III Grant

FLAIR

Financial Literacy and Access to Improved Resources

October 2010—September 2016



Program Review

September 2016

What is your plan to pay for College?



Here are some resources to help

New Payment Requirement Deletion for Non-Payment

In order to stay registered for classes, students need to pay in full or have college approved financial arrangements in place **two (2) Mondays PRIOR to the start of the term.** Visit www.pcc.edu/pay.

PAYMENT DEADLINE

Summer

Monday, June 11, 2012

Fall

Monday, September 10, 2012

Payment Plans/ PCC-Pay

PCC now has college account payment plans. Sign up online from the MyPCC College Business tab. Visit www.pcc.edu/payplan.

Financial Aid Priority Timelines

For financial aid priority consideration students need to follow the Priority Timelines posted online at www.pcc.edu/fa. Check the MyPCC Financial Aid channel often for additional financial aid requirements.

Financial Education

In debt? Stuck with loans? Need information about credit scores? Check out PCC's first student Financial Learning Center starting summer term.

Important!

Check your MyPCC announcements and emails often for more information. If you have questions, contact the **PCC Helpline at 971-722-8888.**

Table of Contents

Section 1: Introduction	1
Section 2: Executive Summary of Outcomes &	4
District Title III Steering Committee: <i>Internal Review & FLAIR Program Objectives</i>	
Section 3: Comprehensive Financial Services Reform	13
• Student Account Services	13
• Veteran Benefit Services	28
• Financial Aid	37
• PCC Foundation	59
Section 4: Financial Literacy Access & Education	67
Section 5: Conclusions & Recommendations	80

Appendices

Appendix A –Evaluation of Expected Results

Appendix B –Sustainability Plan

Appendix C – Budget Summary and Internal Financial Audit

Appendix D– PCC Foundation Endowment Agreement

Appendix E – Special Recognitions

Introduction

In 2010, Portland Community College was awarded a Title III Strengthening Institutions Program grant: *Financial Literacy and Access to Improved Resources (FLAIR)*. This five-year grant from the US Department of Education provided funding of \$1,988,107 from October 2010 through September 2015. The grant was designed to address major institutional weaknesses at PCC, with a focus on developing and improving student services, **specifically student financial services.**

“PCC’s Title III goal is to improve student success by reducing institutional barriers to access and management of education-related finances.”

(Title III FLAIR Objectives & Institutional Goal, p.10)

Student success at PCC was “being jeopardized by inefficiencies, poor coordination, and lack of capacity among support services” (Title III FLAIR Analysis, p.4). In addition, the availability of financial aid and students’ abilities to effectively manage their financial affairs were major determinants of students’ success and persistence at PCC. “Analyses revealed that inadequate capacity existed to connect students with appropriate sources of financial aid and that business practices employed by the College unnecessarily limited students’ abilities to access and manage the funds they so critically needed” (Title III FLAIR Analysis, p.4).

Poor Coordination

- *Disconnected silos of student experience; many, many silos within college departments*
- *Frustrated students due to late FA awarding*
- *Thousands of checks printed for FA refunds; students standing in line for FA refund checks*
- *Scholarships awarded 2 times a year, different timelines, not coordinated with FA Department*
- *Students were unable to find services on PCC website*
- *Communication from departments to students was problematic*
- *Staff were unable to benefit from the expertise of staff outside of their area*
- *Work study job openings were not found by students through PCC website*
- *Students could not find on-campus jobs on PCC website*
- *Most Veterans were not accessing Vet. Services; lacked knowledge about their benefits*
- *Employers could not find out how to post jobs for students on PCC website*
- *We didn’t understand how departments impacted one another*

Inefficiencies

- *Scholarship fund agreements (out-of-date, some non-existent)*
- *Multiple transactions, redundancies, restricted authority by staff classification*
- *Inefficient FA organizational structure*
- *Students were holding seats in class while waiting on finances (\$) or waiting for midterm grades before they would register*
- *No process to move off of the waitlist for a class smoothly after the start of term*
- *Lots of rigid processes – “questions such as - why are we doing things this way?”*
- *Piles and piles of FA documents; forms were frequently lost in FA*
- *Staff doing manual calculations of tuition and fees for each Veteran student. No reports for staff to pull Veteran data, such as graduation – staff pulling manual information.*
- *Student Account phone staff were “place-bound” at Sylvania campus*
- *Long lines for FA refunds – “I remember the lines!” Lines! Lines! Lines!*
- *Applying for scholarships, more pain than reward*
- *Panther Tracks format and purpose was undefined. Panther Tracks had lots of useful information but unknown to many (most) students. Online orientation separate from other student training information.*

Lack of Capacity among Services

- *Online students – “the forgotten group”*
- *No resources for Veteran students at (outlying campuses). Veterans turning in a paper form each term and only accepted at SY campus.*
- *Weeks and weeks of waiting for students to get FA*
- *Panther Tracks (from college’s previous Title III) needed to be remembered and revised*
- *Lack of training and process for fund-raising regarding prospects*
- *Financial aid website - not helpful*
- *Overwhelmed FA staff*
- *Restricted authority to information and transactions by classification in FA*
- *Financial Aid and Student Accounts did not have phone queues and Enrollment Services was not user-friendly. Prior to VOiP, if calls dropped – no way to call a student back*
- *A PDF form needed to be submitted for payment plan*
- *IT did not know how business processes in Financial Aid were incorporated in the IT systems*
- *Wait time on phones and in lobbies were high during peak times, sometimes approaching an hour or more.*

Availability of Funds to Attend College

- *Students who qualify for Work Study (years in a row) never got it*
- *Too many students going to collections*
- *More than \$500,000 in late fees (each Fall Term)*
- *Work Study jobs went unfilled, work study \$\$\$ went unspent, while departments spent general fund dollars on student help*
- *Old payment deadlines resulted in a lot of late charges and unpaid accounts*
- *Only in-person scholarship workshops*
- *No alumni outreach on a massive scale*
- *More students sent to collections than graduated each academic year*

Students' Abilities to Manage their Financial Affairs

- *Students were largely unaware of their amount of debt*
- *No financial planner available to students*
- *Veterans not knowing where to submit their Tuition Assistance forms*
- *Not knowing who to contact for tuition assistance*
- *Students were using FA as a social support program*
- *High Default Rate*
- *Veteran students changing their enrollment, impacting their aid without knowing how it would affect them*
- *High collection accounts*
- *Veteran re-certification process was SLOOOOW*
- *Students had no idea how the FA process worked*
- *Financial Aid website needed help*
- *There were no self-service options available in FA*
- *No education for Veterans about how their benefits work*

“In 2009, there was resistance at the college to ensuring students were financially prepared to enter college successfully. Before the Title III FLAIR program, the college encouraged access over success. Students and staff feared impacts of any change, and PCC lacked cross-department negotiation on processes and policy” (*Internal Review, Title III District Steering Committee and FLAIR Leadership, Nov. 12, 2015*).

Executive Summary of Outcomes

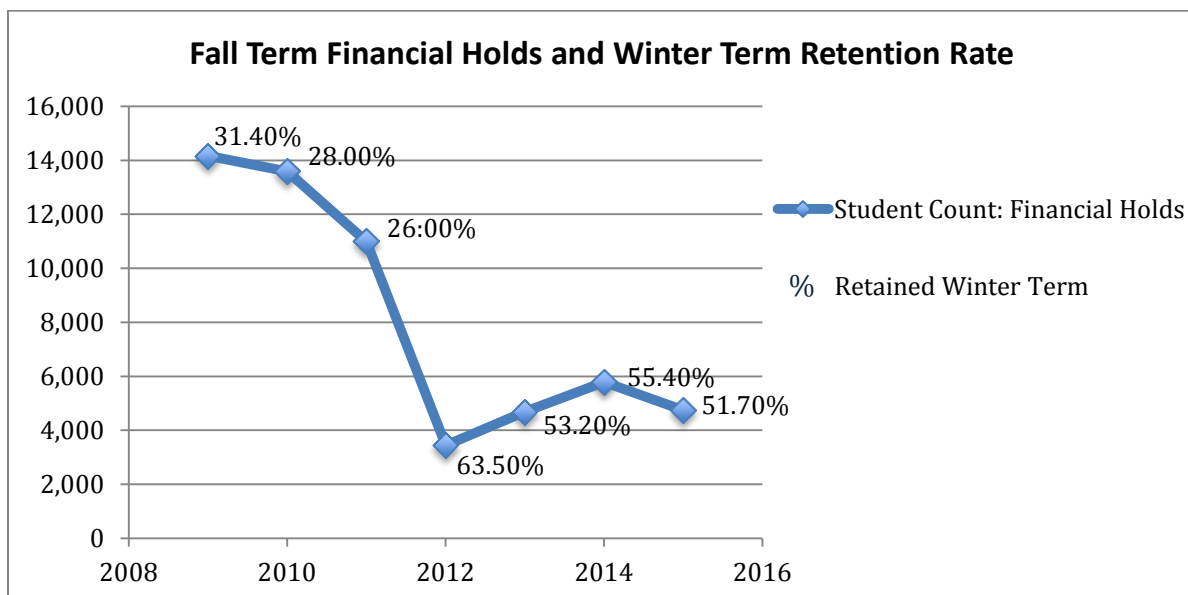
Student Services Outcomes

Increase institution's retention rate.

Portland Community College Retention Cohorts	Full-time, first-time	Part-time, first-time
Fall 2009 still enrolled in Fall 2010	57%	40%
Fall 2010 still enrolled in Fall 2011	60%	45%
Fall 2011 still enrolled in Fall 2012	58%	45%
Fall 2012 still enrolled in Fall 2013	58%	45%
Fall 2013 still enrolled in Fall 2014	60%	44%
Fall 2014 still enrolled in Fall 2015		

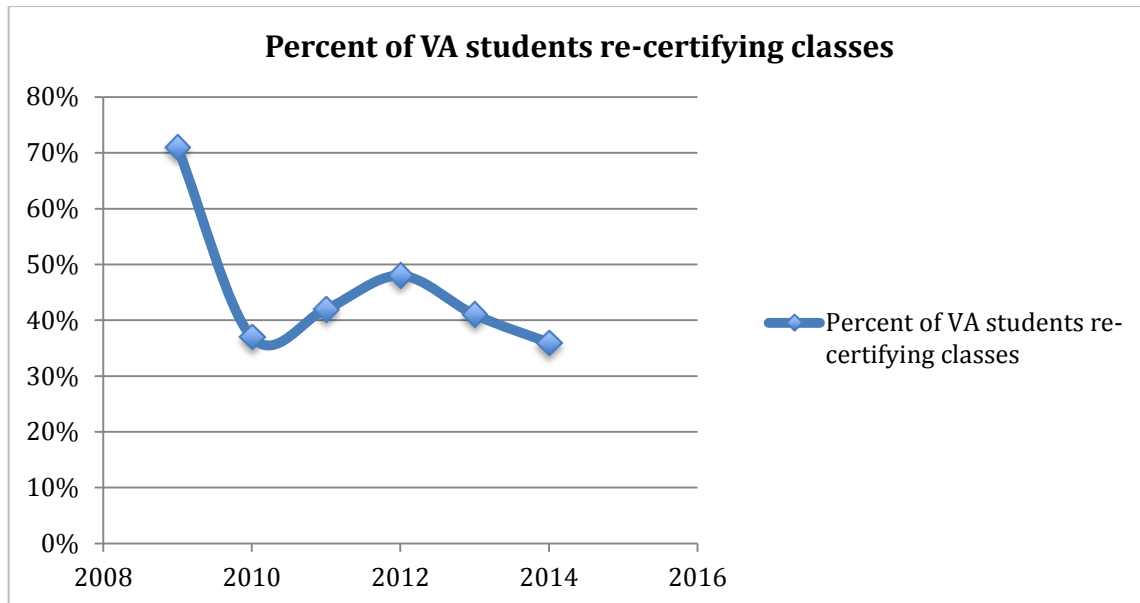
Increase retention rate for students on financial hold, fall to winter term *(the percent of students on financial hold in Fall Term who subsequently enroll in at least one class for credit and are still enrolled by the 4th week of Winter Term). A financial hold prevents registration for a subsequent term.*

Goal by 2015 – from **31.4%** of Fall Term students retained (with a financial hold) to **37.4%**



Reduce the percent of VA benefit applicants who have to re-certify (*reduce re-certification, reduce barriers for enrollment by aligning long-term academic advising with the requirements of each student's VA benefit chapter*).

Goal by 2015 – from **71%** of VA benefit applicants who re-certify to **45%**



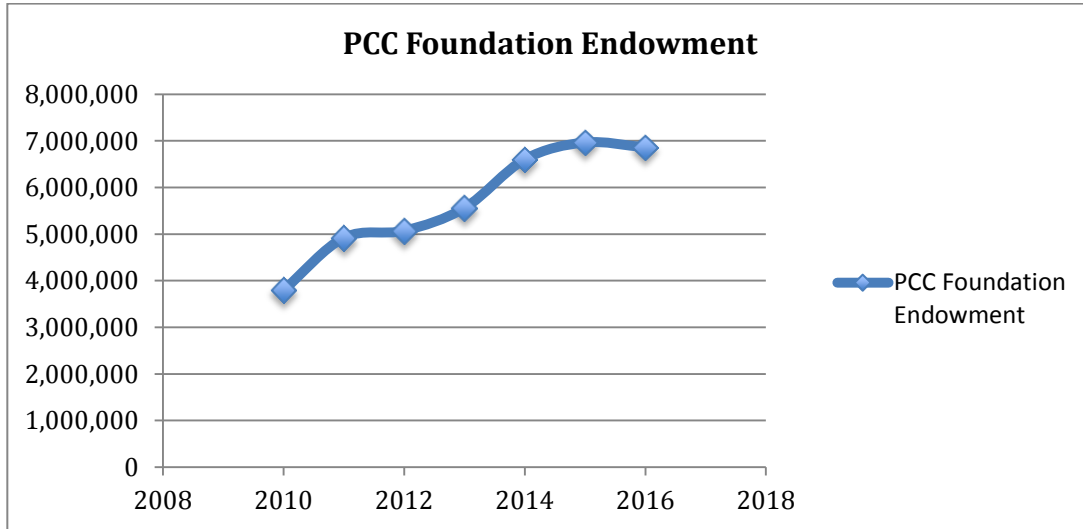
The Veterans Benefit Office validated pre- and post- re-certifications via the Veterans Administration, using VA-Once data, from 2010 to 2015. For VA benefit applicants attending PCC, re-certifications by Veterans Administration officials changed from 24.36% in 2010 to 17.0% in 2015. The total number of changes that had to be processed by the VA changed from 308 (2010) to 200 (2015).

Expected Results – *Student Services Outcomes*

<i>Title III FLAIR Grant – Table 8 Institutionalization, Table 10 Implementation Strategy & Activities</i>
Staffing:
Maintain Military Billing Specialist (1.0 FTE) - new position resulting in students, military sponsors and college departments having a central contract for all military billing needs.
Student Account Services:
Modify payment deadlines and implement purge for non-payment - PCC procedures and policies will be modified: payment deadline moved up, non-paying students automatically dropped so they are not charged for classes they don't attend. Reduction in the number of students on financial hold and number of students sent to collections.
Accelerate the delivery of FA refunds - increase proportion of refunds electronically delivered. Decrease the average time between disbursement and receipt of refunds. Students will receive FA awards earlier than they do now. FA delivery options will change to maximize efficiency. Refunds will be issued electronically.
Expand the number and type of payment plans - self-paying students will have a wider variety of options to meet their budgetary needs. Student participation in payment programs will increase. The number of students on financial hold will decrease. Bursar's office will continue to manage all PCC payment plans, including new options added under the grant. Increased workload will be offset by efficiencies created via technology enhancements and policy changes impacting payment processes.
Implement online forms for student payment processes - accuracy and processing speed will improve through reduction of paper-based systems and the end of manual data entry.
Improved Self-service Access:
Integrate registration and payment functions of online portal – student participation in payment programs will increase. Proportion of late payments will decrease. Number of students on financial hold will decrease.
Veterans Benefit Office
Assessment of VA student population to incorporate data-driven decision-making structure to better align available resources with students' needs. PCC Institutional Effectiveness will incorporate assessment of target students into the College's regular survey calendar. Veteran students' satisfaction and feedback will be assessed using an instrument developed under the grant.
Develop an intrusive advising system for Veterans - increased retention rate for Veterans. Increased degree completion for Veterans. Addition of Military Billing Specialist and technology upgrades will free-up Veteran's Services staff for additional advising.
Implement online VA forms - streamlined certification of benefits. Accuracy and processing speed will improve through integration with student information system. Reduction of paper processing and the end of manual data entry.
Implement automated exception processing for Veterans - reduction in Veterans' re-certifications and/or disqualifications.

Fiscal Stability Outcomes

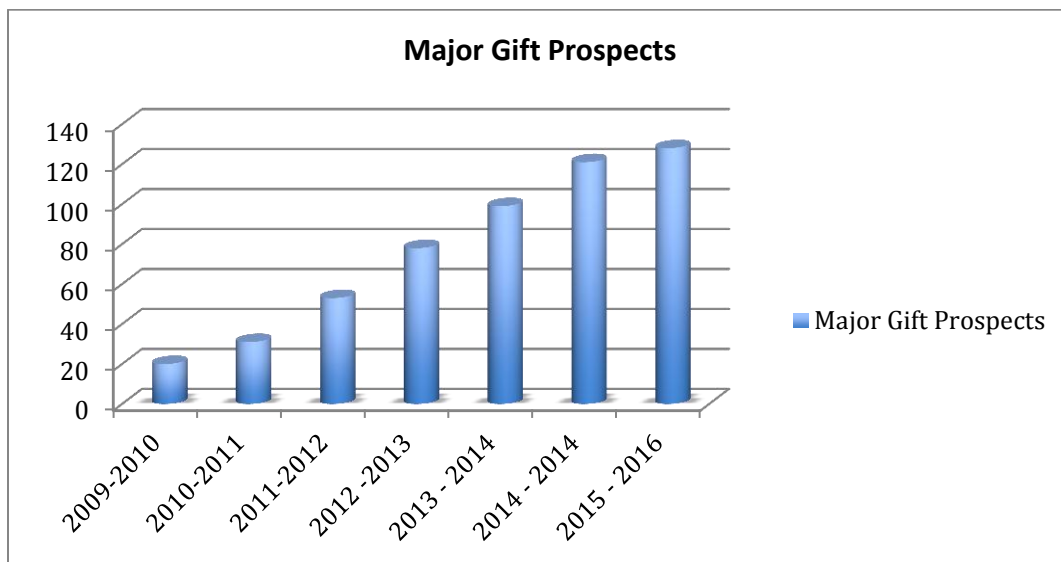
Increase the institution's endowment.



**In 2015, the PCC Foundation and the Title III FLAIR grant funded a twenty-year endowment of \$316,000.00*

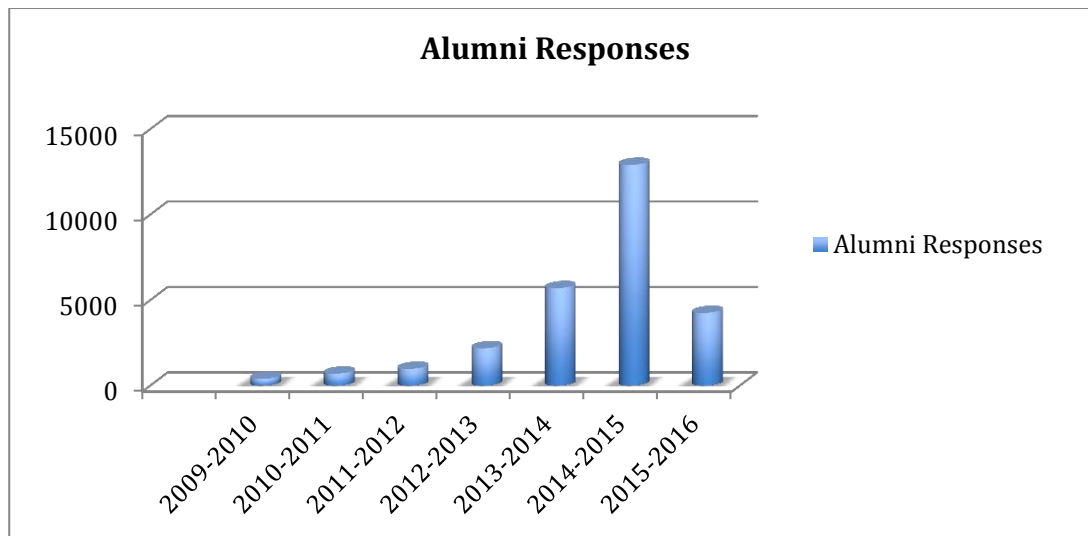
Increase the number of major gift prospects (*major gift prospects are those donors qualified to make a gift of \$50,000.00 or greater to the PCC Foundation*).

Goal by 2015 – from 20 major gift prospects to a total of 60



Increase alumni engagement (responses via phone, email, social media, and in-person).

Goal by 2015 – from **400** annual alumni responses to **1,500** responses annually



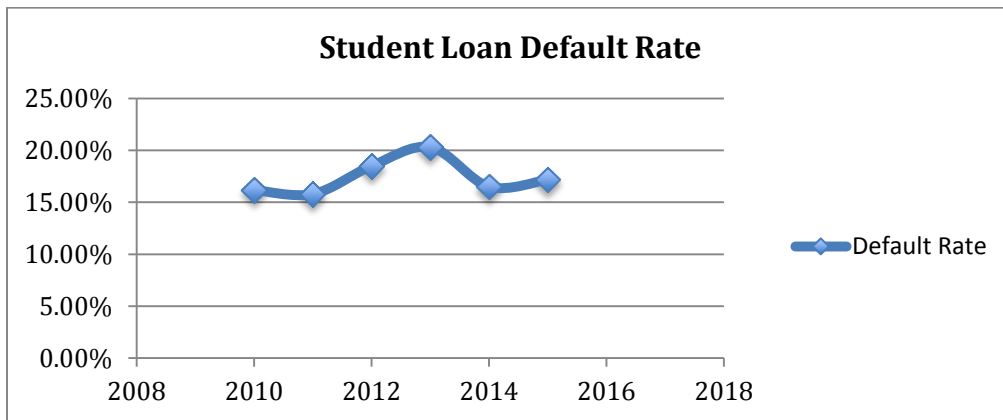
Expected Results – *Fiscal Stability Outcomes*

<i>Title III FLAIR Grant – Table 8 Institutionalization, Table 10 Implementation Strategy & Activities</i>
Staffing:
Maintain PCC Foundation Development Associate (0.5FTE) - new position to support donor cultivation and Foundation infrastructure improvements.
PCC Foundation:
Revise Foundation scholarship fund structure - new fund management policies, new gift agreement templates and agreements. Activity will be completed within the grant period and replace existing Foundation fund structure. New structure will create operational efficiencies and maximize future giving.
Prospect research training -increased capacity to identify and qualify major gift prospects.
Send direct mail appeals -communication with approximately 50,000 alumni. Updating, verifying, and expanding the alumni database will be completed within the grant period.
Identify Major Gift Prospects - alumni and donors with major gift capacity will be identified; cultivation strategies developed.
Improved Self-service Access:
Integrate registration and payment functions of online portal – student participation in payment programs will increase. Proportion of late payments will decrease. Number of students on financial hold will decrease.

Institutional Management Outcomes

Decrease institution's loan default rate (PCC's three year Cohort Default Rate or CDR is calculated by the Federal government and averages CDR over the prior three academic years).

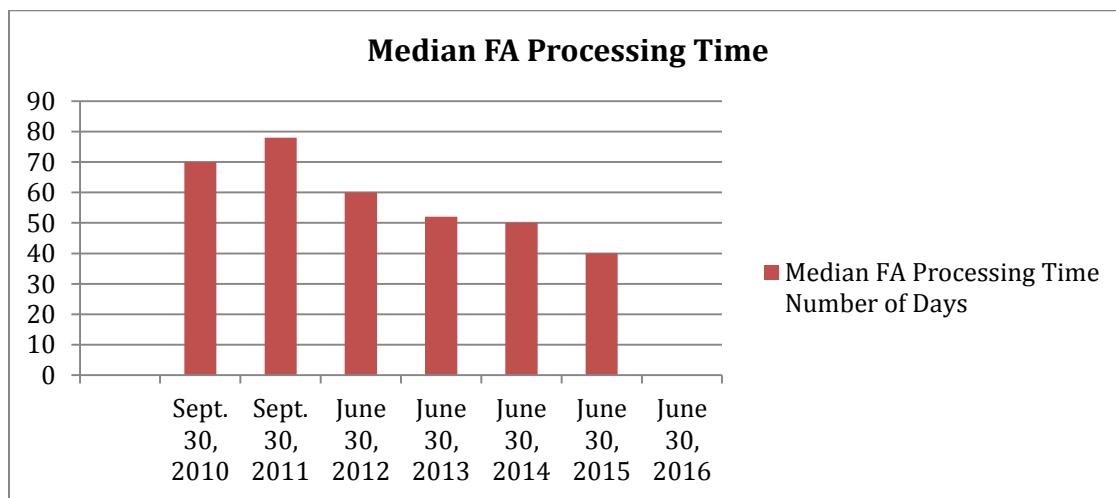
Goal by 2015 – from **16.2% CDR** to **12.2%**



**The official use of 3-year student loan default rates began in 2012 by USDE, prior rates were considered “trial rates” in order to prepare institutions for changes concerning Title IV CDR guidelines and sanctions.*

Decrease median financial aid processing time (Financial Aid department operations streamlined and automated to expedite eligible funding to PCC students, thus reducing institutional barriers for student enrollment, registration, and payment deadlines).

Goal by 2015 – from a median of **70** days to **35**



**In 2012, the Financial Aid awarding year was adjusted to a “summer start”, meaning FA awards (for an entire academic year) were provided to students prior to summer terms.*

Expected Results – *Institutional Management Outcomes*

<i>Title III FLAIR Grant – Table 8 Institutionalization, Table 10 Implementation Strategy & Activities</i>
Staffing:
Maintain Systems Analyst (1.0 FTE) - new position to implement and assist with technology regarding Title III tasks (position assigned in IT as a Financial Aid Systems Analyst). As part of PCC's technology plan, the College will assume all ongoing costs associated with upgrade and maintenance of software and technical contracts purchased with Title III funds. Personnel from PCC's IT Department will provide necessary support, utilizing capacity provided by addition of Systems Analyst.
Maintain Financial Aid Cohort Default Coordinator (1.0 FTE) - new position to implement comprehensive default management plan resulting in a reduction of PCC's current cohort default rate. FA Cohort Default Coordinator will assume ongoing responsibility for cohort default management program and deliver financial literacy class to loan recipients, using curriculum and materials developed during the grant.
Financial Aid:
Implement online FA forms package to overhaul and increase integration with Student Information System - increased number of FA forms available online to shorten time for FA processing.
Implement FA call center - call center operational and staff trained on new technology. Routine and specialized FA inquiries handled more effectively, responses more timely and utilization of on-campus service is reduced. Improved online functions will reduce the volume of in-person transactions. Redesigned call routing system will streamline phone traffic, freeing up existing financial aid staff to manage the call center.
Implement active cohort default management strategy - reduction in PCC's cohort default rate. Decrease in disbursements to ineligible students. Design and installation of automated tracking and processing system.
Continue assessment of FA student population – PCC Institutional Effectiveness will incorporate assessment of target students into the College's regular survey calendar. Financial aid recipients' satisfaction and feedback will be assessed using an instrument developed under the grant.
Improved Self-service Access:
Enhance Financial Aid function of online portal - improved self-service access to FA information will reduce the volume of inquiries to FA office.
Assessment of FA student abilities to navigate automated business processes that includes data-driven decision-making structure to better align available resources with student needs.
Financial Literacy:
Implement financial literacy program - improved financial literacy amongst students. Decrease in cohort default rate and proportion of students referred to collections. Decrease in number of students dropping out due to financial issues. Decrease in number of students on financial hold. It is anticipated that classroom activities will be incorporated into PCC's

First-Year Experience (FYE) program. On-line materials will be hosted on PCC's website and receive technical support through IT. Additional activities, such as peer education programs, workshops, or financial literacy fairs will utilize student and staff volunteers, access free materials, and leverage community partnerships to minimize and/or offset costs. Programs can be sustained after the grant through existing resources, with no additional costs to the college.

Title III District Steering Committee *Internal Review & FLAIR Objectives*

The District Title III Steering Committee established an overarching vision to address the college's Title III FLAIR goal and objectives at a retreat on July 27, 2011. This committee drafted a "vision" of a future state (based on the grant outcomes and expected results submitted to USDE). PCC's overarching *vision*...**"to create a balance of student empowerment (responsibility for more engagement and self-sufficiency by students) with equitable access supports from the college, creating every transaction with students as a teaching and learning experience"** (Title III District Steering Committee, July 2011).

A *future state* for PCC's finance-related services needed to result in "cohesive (not "siloeed"), district-wide services and support that reflected proactive financial management, as the financial practices and expectations at PCC did not mirror the skills that students needed to promote proactive life management of their finances (i.e. planning ahead, paying on time, meeting a payment deadline, knowing how to access resources to fund your education, having a plan to pay before you purchase).

The District Title III Steering Committee also defined *expected outcomes and results* with a focus on financially proactive student engagement with the college:

- 1) college procedures that model how financial management actually occurs in life, with students being more accountable;
- 2) students having resources or tools that augment and highlight personal responsibilities;
- 3) access improvements that promote proactive support from college staff and departments;
- 4) access improvements that are transparent and clear for students.

The Title III District Steering Committee also established *Guiding Principles* in order to critique our collective work activities and frame subsequent decisions.

- Support the dignity of each student.
- Ensure equal and equitable treatment for all students.
- Ensure equal and equitable access to resources for all students.
- Empower students to become engaged and self-sufficient.
- Ensure that every transaction with a student is presented as an opportunity for a teaching and learning experience.

Comprehensive Financial Services Reform

Student Account Services

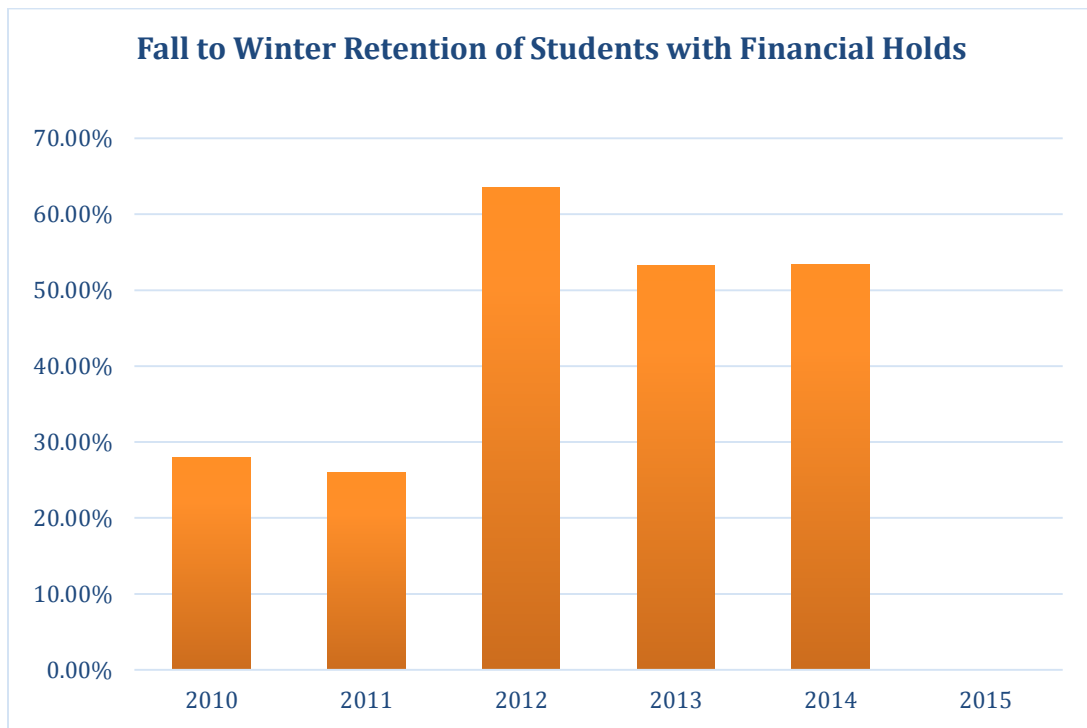
Institutional goals for Student Account Services (SAS) were designed to “improve retention of financially at-risk students, an outcome that is directly related to the goal of student success” (Title III FLAIR grant, p. 10).

“...re-engineering PCC’s student financial service includes upgrading business processes and technology, revision of college policies, training and staffing, assessment of needs and outcomes, and implementing a comprehensive communication strategy to facilitate change management. This inclusive approach will produce results that meet students’ financial needs and service expectations while strengthening infrastructure and supporting staff through the change process”
(Title III FLAIR grant, p.21).

Institutional Goal:

Objective 1 – By Sept. 30, 2015, increase the fall to winter retention rate for students on financial hold, from 31.4% (2009 baseline) to 37.4%.

Portland Community College exceeded this goal with 55.4% of students (with financial holds) retained in Winter Term 2015.

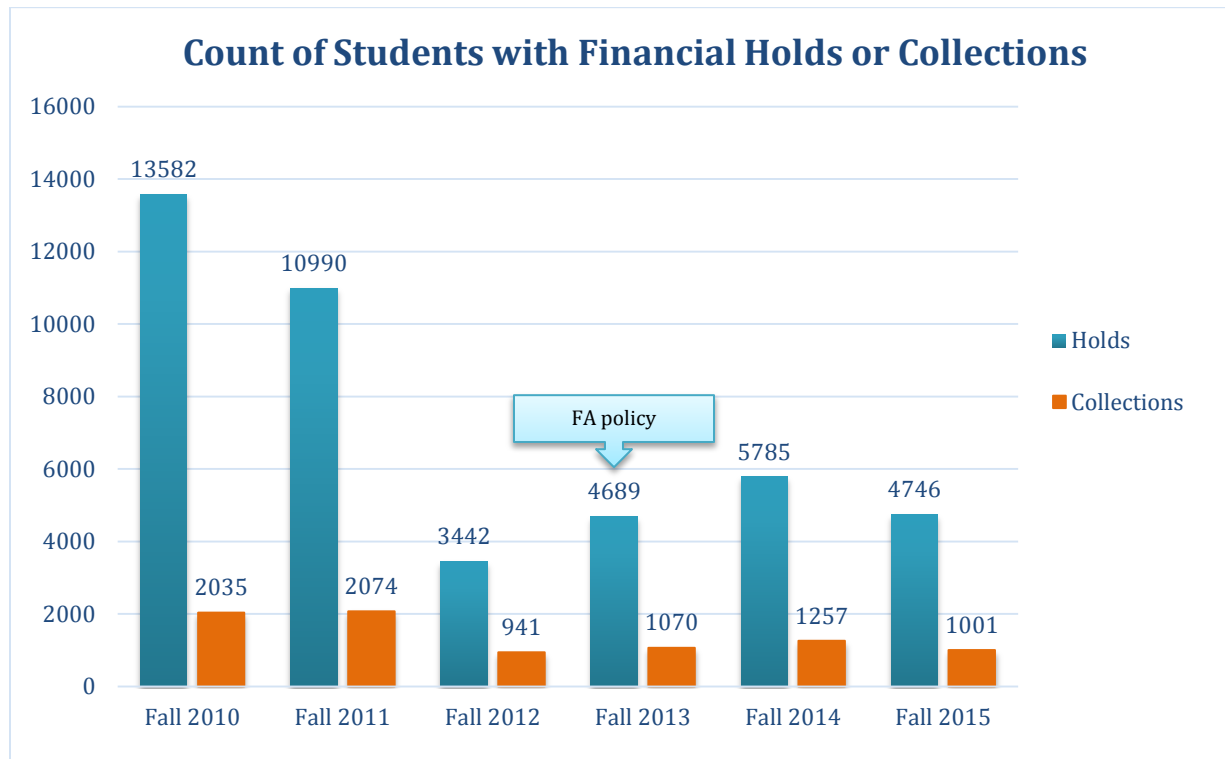


Student Account Services - “...improve retention of financially at-risk students ...”

Under the Title III grant, Student Account Services embarked on a five year journey with the primary objective of improving retention of financially at-risk students. Comprehensive reform of policies, processes, information access and staffing was needed to meet this objective. Prior to the policy reforms (initiated in 2012), there weren't any incentives or procedures to ensure students had a plan to pay for college. Many students waited until they were enrolled to apply for financial aid.

Policy Reform	2010	2015
Financial aid deadline	<ul style="list-style-type: none">• None	<ul style="list-style-type: none">• Priority deadlines established 4+ months before start of term
Financial aid disbursement	<ul style="list-style-type: none">• 2nd Wednesday of term	<ul style="list-style-type: none">• 1st Wednesday of term
Deadline to add classes	<ul style="list-style-type: none">• None - instructor permission required after 1st day of class	<ul style="list-style-type: none">• 2nd Tuesday of term - instructor permission required after 1st day of class
Deadline to drop classes	<ul style="list-style-type: none">• End of 2nd week of term	<ul style="list-style-type: none">• End of 1st week of term
Payment plans	<ul style="list-style-type: none">• Paper application – one option with 50% down payment	<ul style="list-style-type: none">• Online application – five options with 33.3% down payment
Payment Due Date	<ul style="list-style-type: none">• End of 1st week of term	<ul style="list-style-type: none">• 2 Mondays (14 days) prior to start of term
Payment Restrictions	<ul style="list-style-type: none">• None	<ul style="list-style-type: none">• Student must pay in full or have a financial plan in place by the due date
Consequences of non-payment	<ul style="list-style-type: none">• Late fees, financial holds & collection	<ul style="list-style-type: none">• Deletion for Non-payment (3 weekly deletions ending 1st Sat. of term); If not deleted, late fees, financial holds & collection

Efficacy of these policy changes, particularly the *Deletion for Non-payment* (DNP) policy, is evidenced by the college's collection rates. Immediately following implementation of the college's DNP policy, PCC realized a significant and enduring reduction in the number of accounts sent to collections due to unresolved balances.



The increase in Financial Holds in 2013 was a direct result of procedural changes in “Return to Title IV” (R2T4) and degree audit practices that increased receivable balances by more than \$1 million annually. Even with these changes, collection rates remained stable and decreased by 51% overall. In addition, the percentage of Financial Holds resolved has increased from 69% in 2010 to 79% in 2015.

Student Account Services - “...implementing a comprehensive communication strategy”

Student access to financial transactions, financial information, and form submission were all completed. The *MyPCC* portal was updated to provide “at-a-glance” information regarding each student’s financial status with the college.

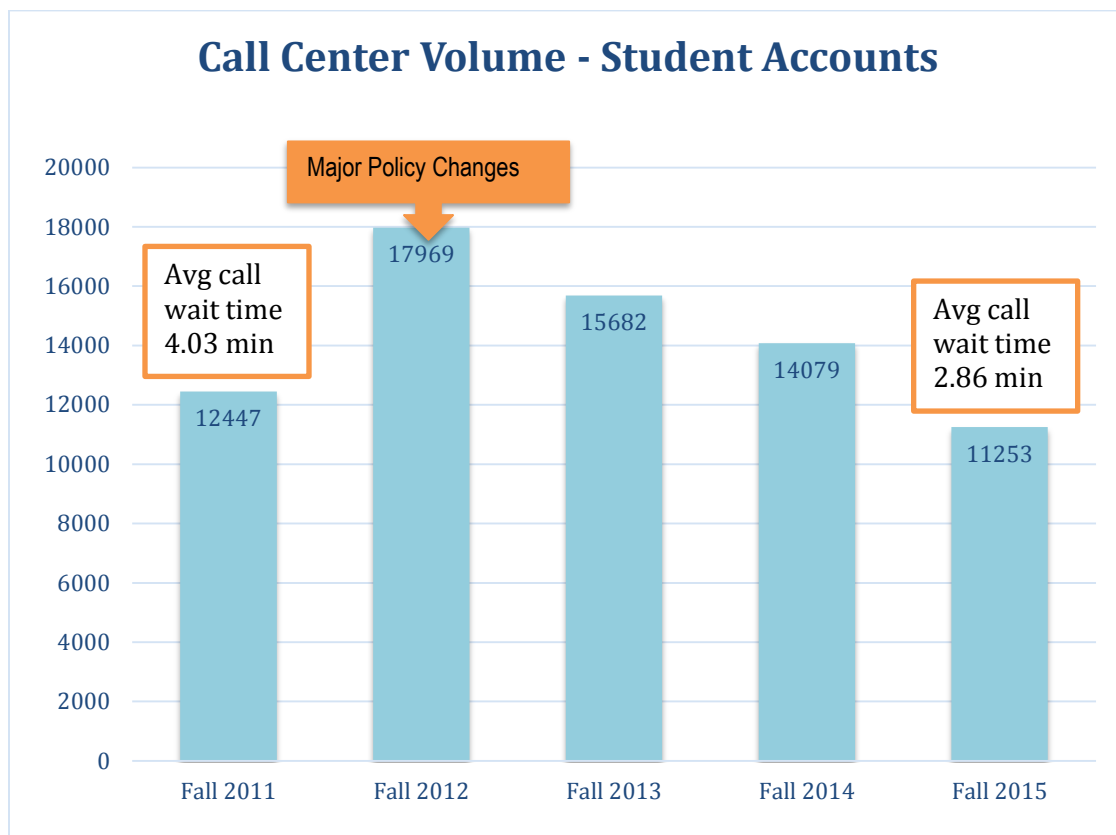
Information Access & Form Submission	2010	2015
Portal - Account balance and transaction detail	<ul style="list-style-type: none"> Not displayed – accessed via link 	<ul style="list-style-type: none"> Balance displays in the <i>My Account</i> channel; detail accessed via link
Portal - Authorized financial aid	<ul style="list-style-type: none"> Not displayed or accessible to students or non-financial aid staff 	<ul style="list-style-type: none"> Displays in the <i>My Account</i> channel and available to Student Account Services staff members
Portal – Payment amount & status	<ul style="list-style-type: none"> Not displayed – amount accessed via link 	<ul style="list-style-type: none"> Amount displays in the <i>My Account</i> channel; Status displays in the <i>Don’t Get Deleted</i> channels
Web Pages	<ul style="list-style-type: none"> 33 web pages and 56 paper forms 	<ul style="list-style-type: none"> 26 web pages and 0 paper forms
Call Center	<ul style="list-style-type: none"> Single line with calls answered by 3 “place-bound” employees; no reporting or management tools 	<ul style="list-style-type: none"> Comprehensive routing tree with calls answered by any Student Account employee at any location; granular management reporting and management tools
Paper forms	<ul style="list-style-type: none"> Multiple paper forms and fillable pdfs 	<ul style="list-style-type: none"> All bursary forms submitted online
Targeted email, messaging, and marketing	<ul style="list-style-type: none"> Generated at random – no standards applied 	<ul style="list-style-type: none"> Standards of communication set by SACT*

* SACT is the Student Accounts Communication Team that was established in July 2013 to ensure accuracy, consistency and excellence in communication to students across modalities and to serve as a resource for PCC staff members in answering student questions. Writing guidelines were developed and are applied to all forms of communication generated by or on behalf of Student Account Services. SACT is a standing committee that meets monthly. Excluding the tuition website, SACT currently oversees over 200 student communications of various types.

Call Center:

The introduction of VoIP technology allowed the college to develop a comprehensive routing tree for Enrollment Services, Financial Aid and Student Accounts. A Call Center Project Team established a set of guiding principles and consistent service standards for participating departments. The team implemented common hours of operation, a common structure and identified wrap up codes for call tracking and reporting.

Call volume has steadily declined since 2012; when the college introduced major policy changes, such as *Deletion for Non-payment*. Overall, the average and maximum call wait times have decreased by 29-37%.

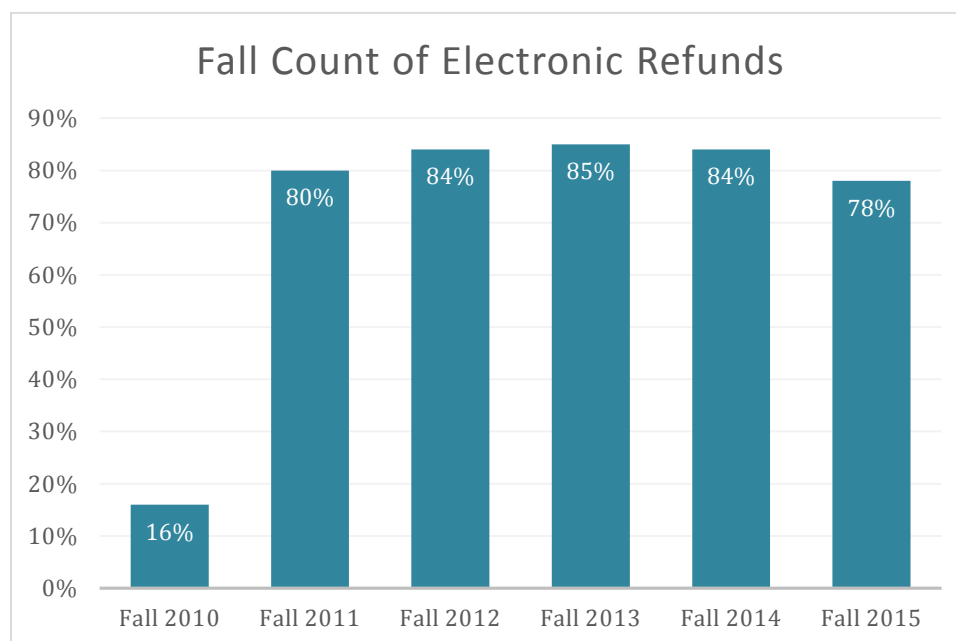


Student Account Services - “...upgrading business processes and technology...”

Technology Enhancements	2010	2015
Financial aid refund delivery	<ul style="list-style-type: none"> Manual process - Students pick up checks in person or submit paper request for ACH 	<ul style="list-style-type: none"> Automated process - Students select ACH or prepaid card account option online; check mailed if no option selected
Payment plans	<ul style="list-style-type: none"> Manual process - Paper application with one option 	<ul style="list-style-type: none"> Automated process – Online application with two standard and three special plan options
Paperless forms project - Tuition appeal	<ul style="list-style-type: none"> Paper form submitted 	<ul style="list-style-type: none"> Submitted online via link in My Account channel; access to real-time status

Financial Aid Refund Delivery:

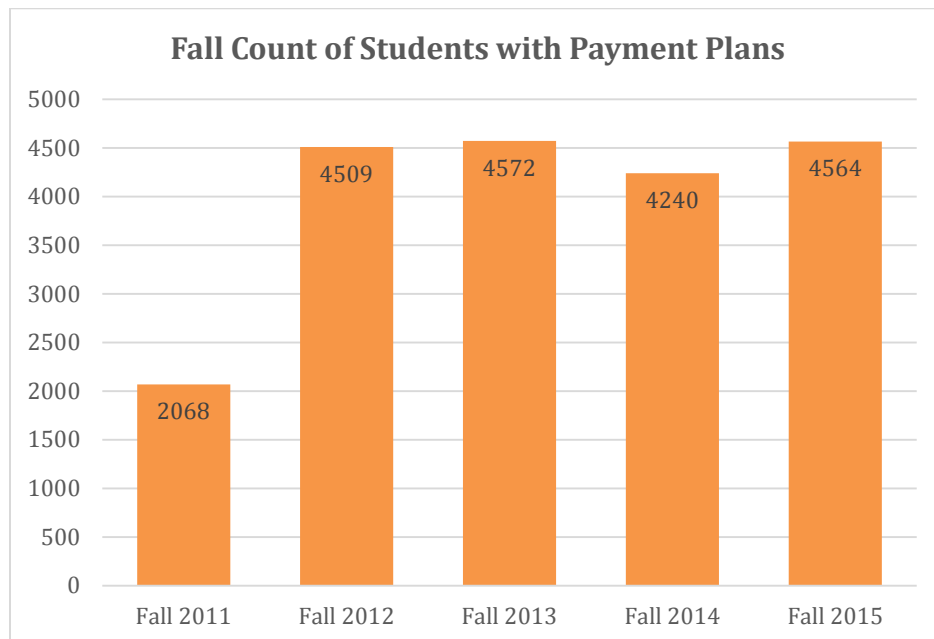
In 2011, the college entered into a relationship with an external vendor to provide online refunding of financial aid awards via the *MyRefunds* program. This was the first project initiated under the Title III grant in Student Accounts. This chart reflects the percentage of students who receive their funds electronically using ACH or using a pre-paid card option, provided by the vendor.



Prior to implementation of the *MyRefunds* program, only 16% of students elected to receive their refunds electronically. Now more than 80% of students receive their financial aid money electronically. The college currently contracts with BankMobile Technologies to provide student refunds.

Online Payment Plans:

In Spring Term 2012, the college began offering online payment plans through the student portal. Payment plan options were also expanded from a single 2-installment plan option to multiple options, including monthly and bi-weekly plan options. Enrollment in online payment plans has remained consistent since first introduced.



...celebrating the launch of online payment plans...

Paperless Form Project:

From 2012 to 2015, Student Account Services identified and converted all paper and pdf forms to electronic. Prior to implementation, there were 52 pdf forms on the tuition website and 4 word documents. As of today, all applications and forms have been converted to electronic format, ensuring accessibility for all PCC students.

The largest undertaking in the Paperless Forms Project was the conversion of tuition appeals. In January 2014, the college introduced a new process to allow students to submit “hardship appeals” via their MyPCC portal account. The process was updated in 2015 to enable students to view the real-time status of their tuition appeal using their student portal. A project is currently underway to replicate this process for academic and financial aid appeals.

The screenshot shows the Student Account Services portal. At the top, there are five navigation tabs: 'Personal Information', 'Student' (which is active), 'Faculty and Advisors', 'Employee Services', and 'Finance'. Below the tabs is a navigation bar with links: 'RETURN TO MENU | SITE MAP | HELP |'. The main heading is 'Student Account'. Below this, there are several links and descriptions:

- [Account Summary by Term](#)
View your account history.
- [Select Tax Year](#)
- [View/Print 1098T Tax Notification Form](#)
View information reported for Hope Scholarship and Lifetime Learning tax credits.
- [Mail Opt-In Request](#)
Select this option to request your current tax year 1098T form to be mailed to the address on file.
- [View Holds](#)
- [Tuition Appeals](#)
Select this option to file a tuition appeal.
- [Tuition Appeals Status](#)
View the current status of your tuition appeal.

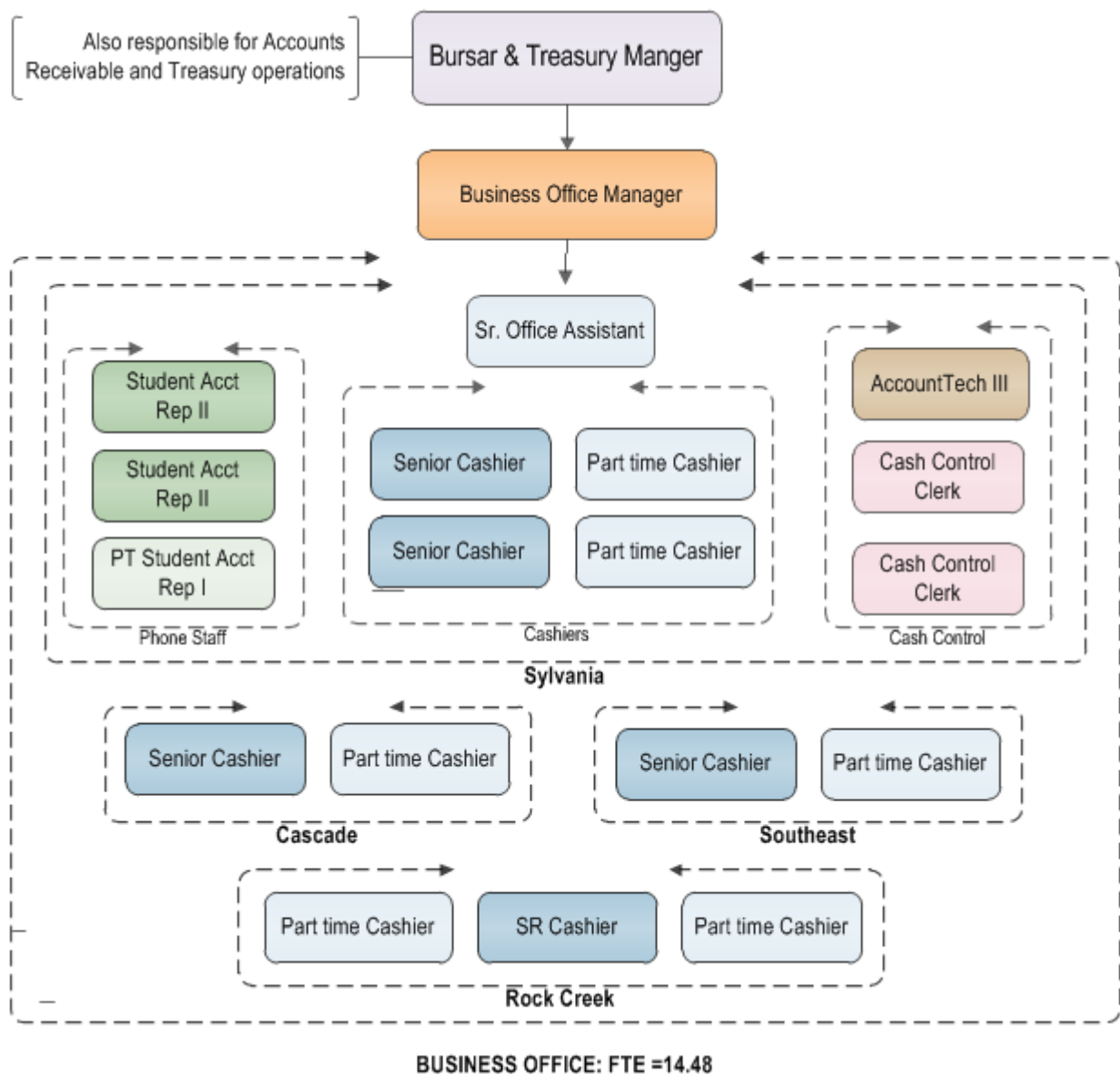
The 'Tuition Appeals' and 'Tuition Appeals Status' links and their descriptions are enclosed in an orange rounded rectangle.

Student Account Services - “...revision of policies, training and staffing”

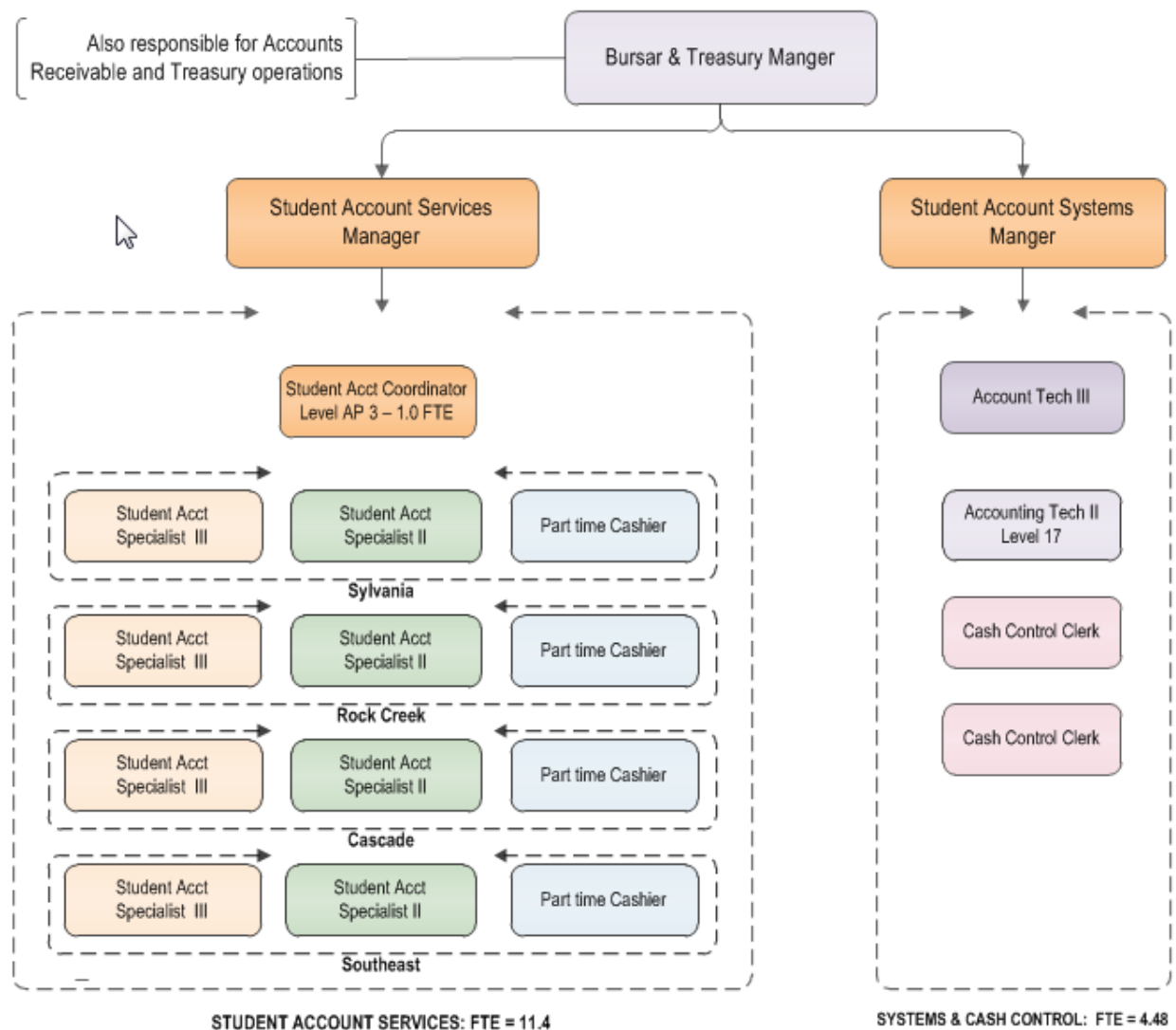
Due to increased utilization of online payments and the introduction of electronic refunds in 2011, the number of transactions processed manually declined significantly in Student

Account Services. In 2005, over 200,000 transactions were processed manually. Following the introduction of electronic refunds in 2012, the number of transactions processed manually dropped to 70,000. This shift in service delivery was the catalyst for a major reorganization of the college's business office. The reorganization was completed and resulted in a new staffing structure (at the management and staff level) in order to provide a higher level of technical support for online services and equalize and improve service levels across the all campuses.

2013 **OLD** Business Office (Student Accounts) Organizational Structure



2016 **NEW** Student Accounts (Business Office) Organizational Structure



As part of this restructuring, staff positions were created to engage students in individual and group settings to provide the financial tools and information students need to make sound financial choices (while attending college and beyond). These Financial Success Coaches support the college's financial intervention goals and outreach strategy, aligned to PCC's cohort default reduction (CDR) strategy.

Grace Outreach Program (CDR Strategy):

Between Fall 2014 and Summer 2016, there were 19,577 students and former students who entered their loan grace period. Financial Success Coaches had direct contact with 5,040 of these students (26% of the target population). The objective of each outreach call was to provide information and support to borrowers in effectively managing their loan

debt, knowing their repayment options and accessing information through their loan servicer.

The Assistant Director of Financial Aid (former Cohort Default Coordinator) evaluated the results per likelihood of these students entering loan delinquency. When students were unreachable, their behavior closely tracked previous grace period cohort data of 50% entering into delinquency. Conversely, for those students contacted by a Financial Success Coach, these students were 11% less likely to enter into delinquency (when spoken to directly or left a message).

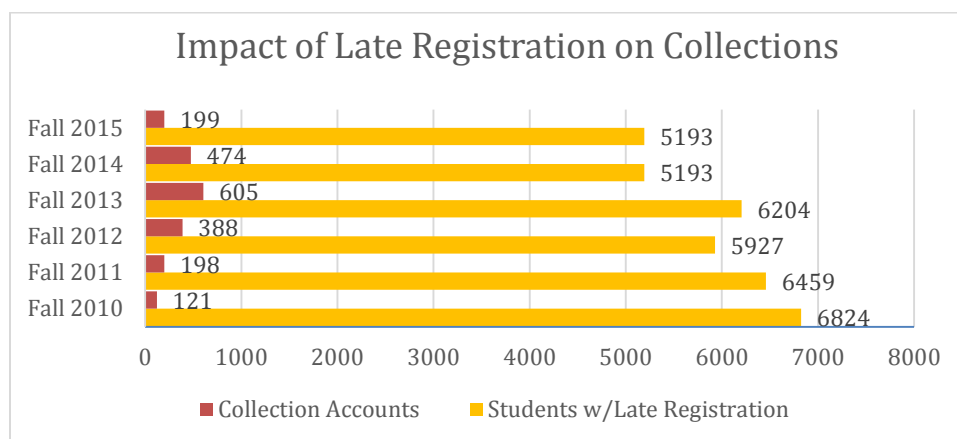
The efficacy of this program is limited considering the number of staff-hours needed. A next phase of financial intervention will focus on supporting college retention efforts through high-touch contact with currently enrolled students before they leave PCC, early in their academic path.

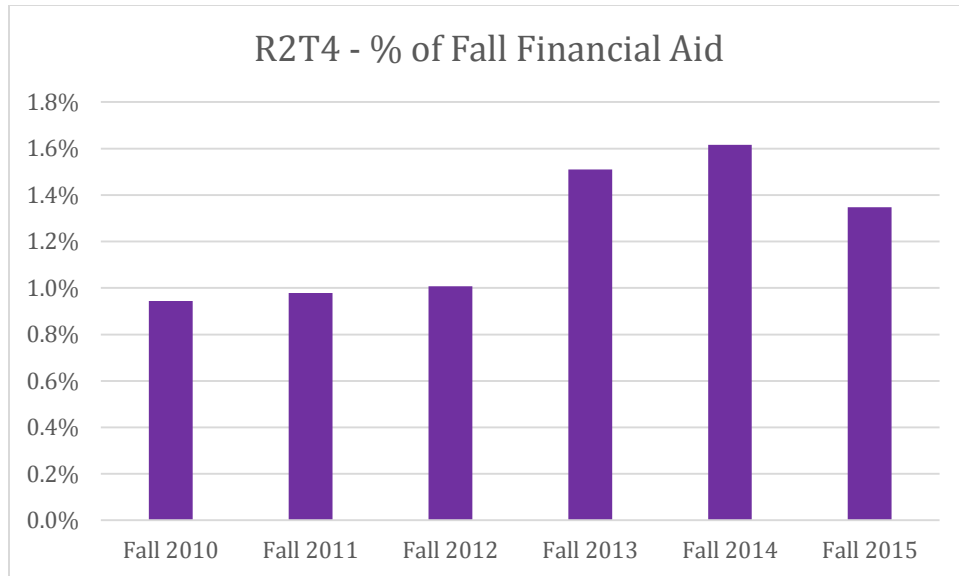
Financial Outreach:

Financial Success Coaches have been involved in a number of student and campus outreach efforts. From the time the office was reorganized in February, 2014 until today, Financial Success Coaches have participated in 20 campus events promoting student financial success to over 800 students. Examples of these events include classroom presentations to students on financial options, helping with and presenting at the annual *Paying for College Day*, participating in *Oregon Promise Days*, new student *Welcome Days*, and *International Student Orientations*.

Student Account Services - “...assessment of needs and outcomes”

A series of reports have been created to enable Student Account Services to assess student needs and desired outcomes. Reports specific to the Title III grant provide data on payment and DNP, payment plans, financial aid returns (R2T4), holds, late fees, collections, and late registration. Following are two additional reports not shown elsewhere.





Title III Objective:

Objective 1 – By Sept. 30, 2015, increase the fall to winter retention rate for students on financial hold, from 31.4% (2009 baseline) to 37.4%. Portland Community College *exceeded this goal with 55.4% of students (with financial holds) retained in Winter Term 2015.*

Student Account Services

Mission Statement:

Foster student success through proactive financial engagement, relevant and timely communication, and exceptional customer service. Safeguard college assets through transparency and accountability in all of our operations.

Vision Statement:

Support student success by providing resources for informed financial decision making.

Guiding Principles:

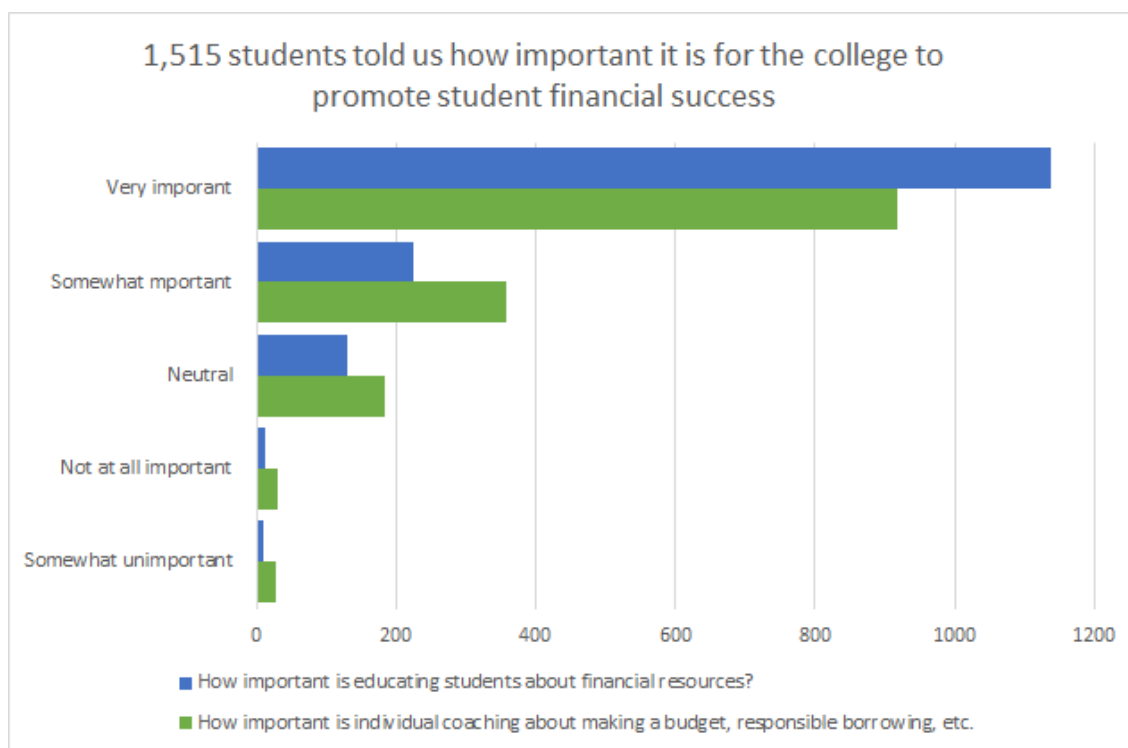
Integrity. Expertise. Service. Innovation. Transparency. Accountability. Inclusivity. Intentionality.

Continuous Improvement Goals: (2016-2021)

Financial Intervention (CDR Strategy):

In Winter Term 2016, a customer satisfaction survey was sent to credit students resulting in 1,598 responses. Students were asked: “Please tell us how important the following

services would be in helping to promote student financial success.” Over 84% of respondents indicated it was important to educate students about financial resources to pay for college and provide individual financial coaching.



In response to these survey results, Student Account Services will continue its strategic intent to support students’ financial success. Although the Grace Outreach Program supported the college’s CDR strategy, results demonstrate a modest impact on students. The program, while focused on former PCC students, does not augment the college’s overall retention efforts. Student Account Services will continue to partner with the Financial Aid Office in shifting the focus from post-exit, outreach to on-demand financial coaching and workshops.

To meet this goal, the college’s four Financial Success Coaches (FSCs) have received and will continue to receive training to increase their skills and level of confidence for effective student engagement. FSCs will participate in college and community events and hold workshops and presentations on financial topics of interest. FSCs will also conduct one-on-one financial coaching sessions with students to help them develop a comprehensive plan to pay for college. Financial coaching will include multiple elements: creating a budget, identifying sources of financial aid (grants, loans, scholarships, strategies for increasing income), and strategies to reduce expenses. Presentations and financial coaching sessions will be tracked individually by each Financial Success Coach and in Student Accounts using a presentation portfolio spreadsheet maintained in the department’s documentation sites.

Supporting Student Financial Success & Retention:

Objective #1a – Finalize the high touch financial engagement strategy

Performance indicators: 2016-2017

1. Elements of a successful high-touch financial engagement strategy fully defined, communicated and endorsed by key college stakeholders
2. Two high-quality presentations suitable for college and community events completed
3. Presentation portfolio developed and financial coaching presentations and venues tracked
4. Annual employee job satisfaction survey

Objective #1b – Full implementation of high touch financial engagement strategy

Performance Indicators: 2017-2021

1. Number of campus and community events and venues tracked monthly; reported annually
2. Annual student satisfaction survey
3. Monitor retention of students who participate in financial coaching.

MyRefunds Program:

Electronic refunds were one of the first innovations introduced in the Title III FLAIR program in 2012. However, new regulations resulted in two prior refund vendors (Sallie Mae and US Bank) exiting the refund market. In April 2016, the college found it necessary to engage a new vendor relationship with BankMobile, a division of Customer Bank. Bank Mobile entered the refund market through an acquisition of the refund arm of Higher One. Vendors selected by the college must meet guiding principles developed with students in 2011, in order to be considered for the college's *MyRefunds* program. There were enough changes made under the acquisition to ensure the service provided by BankMobile align with the college's guiding principles. Due to the number of times *MyRefunds* vendors have changed, a primary objective is to provide a stable refund platform.

Objective #2a – Provide a stable, secure, student-friendly and efficient refund system.

Performance Indicators: 2016-2021

1. Annual student satisfaction survey
2. Continuation of vendor contract with Bank Mobile in 2019
3. Implementation of single sign-on authentication by 2020

Objective #2b – Increase student selection of electronic refund options by 1-2% per year.

Performance Indicator: 2016-2021

1. Ratio of electronic refunds to checks (annual)

Bursary Reorganization – Phase II:

A planned restructuring of the Accounts Receivable Office and reclassification review of all positions is the second phase of reorganization. The Accounts Receivable (A/R) Office handles various billing and payment functions related to student payments, such as third party, scholarship processing, and military billing and receipts of veterans' educational benefits. The nature and scope of the work conducted by the A/R office has changed significantly since it was established in 1994. However, with the exception of the Military Billing Specialist position (created under the Title III grant), there has never been a comprehensive staffing review.

Objective #3 – Successfully re-structure A/R operations to ensure content and volume of work aligns with student needs and college goals. Ensure accurate and efficient back-office operations and payment processing.

Performance Indicator: 2016-2017

1. Elements of restructuring are fully defined, communicated and endorsed by key college stakeholders (including Human Resources, Federations of Academic Professionals and Classified Staff, PCC leadership, etc.)
2. Job classification reviews completed for staff and management positions that appropriately reflect the work performed
3. Annual employee job satisfaction survey
4. Annual student satisfaction survey
5. Monitoring accuracy and number of students served by payment type
 - Third party
 - Military and others
 - Scholarship recipients via PCC Foundation and others
6. Continue to monitor and reduce the number of financial holds, late fees and accounts in collections. Monitor student retention of students financially "at-risk".

Comprehensive Financial Services Reform

Veteran Benefit Services

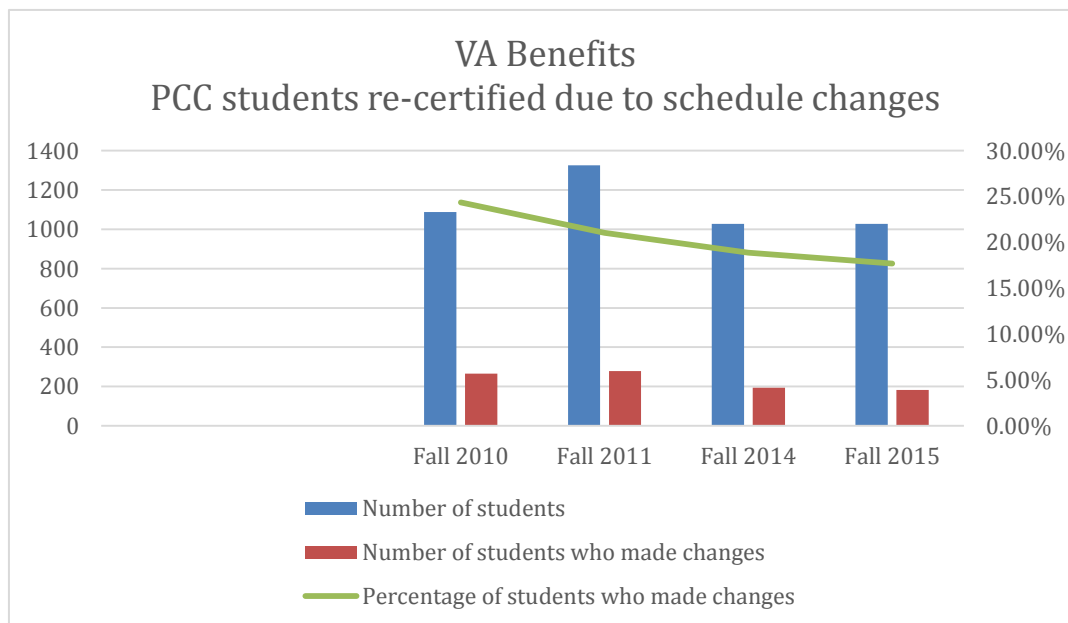
Institutional goals for the Veteran Benefits Office were designed to “improve access to financial benefits for students who are Veterans by diverting students away from the re-certification process, which often leads to loss of financial support, and free-up staff to more quickly process remaining benefit applications.” (*Title III FLAIR grant, p. 10-11*)

“...re-engineering PCC’s student financial services includes upgrading business processes and technology, revision of College policies, training and staffing, assessment of needs and outcomes, and implementing a comprehensive communication strategy to facilitate change management. This inclusive approach will produce results that meet students’ financial needs and service expectations while strengthening infrastructure and supporting staff through the change process.” (*Title III FLAIR grant, p.21*)

Institutional Goals:

Veteran Benefits Office- “...divert students away for the re-certification process...”

From 2010 to 2015, the percentage of students for whom a certifying official had to make changes to VA benefit certifications reduced from 24.36% to 17.0%. The total number of changes processed to the Veterans Administration changed from 308 to 200. The number of certifications that were processed reduced from 1.28 certs./per student to 1.19 certs./per student.



Veteran Benefits Office- “...free-up staff to more quickly process benefit applications...”

Prior to the Title III grant to improve processes in the Veterans Education Benefits Office (VEBO), the average processing time of a student’s schedule was 2-4 weeks. Depending on when a schedule was received in the VEBO office, some schedules were not reviewed until after the beginning of the term. Students attending using VA educational benefits and enrolled in courses that are not part of their degree receive a smaller monthly living stipend and need to find alternate funding for courses that do not apply to their program of study. Since the automation of reports, increased staffing, electronic submission of schedules, and intrusive advising, students paying for college with VA Education Benefits are notified of any course or schedule changes prior to the drop deadline.

The average processing time to certify course schedules for VA students has been reduced to 2-4 days in 2015. As of Summer Term 2016, VEBO staff were able to review and certify most schedules in 1 business day.


Veteran Benefits Office- “...upgrade business processes and technology...”

Improvements to business processes and technology have allowed staff to generate reports of data to be submitted to Veterans Administration, rather than a manual review of all student files to identify needed information to report to the VA. Reports include graduation, failing grades (F), academic suspension, and students making schedule changes. The time needed to report these attributes to VA has improved from several weeks to several days.

VEBO staff members have access to automated exception reporting that allows students to be identified without a manual review of every individual student. As an example, reports allow staff to identify students that are in their first term, have dropped a class, are in a specific program or are demonstrating academic difficulty. Specific information regarding VA students’ academic changes and needs supports targeted communications with students as well as timely reports to the VA.

The VA Dashboard on the *Paying for College* tab in MyPCC provides access for VA students to submit course schedules online, each term. Students can view the status of their schedule while it’s under review. In the past students had to physically present a paper to VEBO to request certification, which was inconvenient for both students and staff. Improved student self-service and access has reduced students’ needs to contact VEBO to check on the status of their certification. Now students submit their course schedule online and can view the following indicators, per the status of their educational benefit certification.


Step 1 – Schedule not submitted:



Veteran benefits status for Summer 2016
[Submit my schedule for VA certification.](#)

[Learn more about veterans benefits](#)


Step 2 – Student has submitted schedule:



Veteran benefits status for Summer 2016
Schedule received: June 17, 2016
It could take up to 14 days for the PCC Veterans Office to certify your schedule with the VA.

[Learn more about veterans benefits](#)

Step 3 – Schedule is certified to VA:



Veteran benefits status for Summer 2016
PCC certified: June 30, 2016
Enrollment sent to the VA. Questions about payment status? Contact the VA at 1-888-442-4551.

[Learn more about veterans benefits](#)

Veteran Benefits Office- “...revision of policies, training and staffing...”

Staffing in VEBO had not increased with the increased number of student veterans and the introduction of the more complex Post 9/11 GI Bill in 2009. In 2009, PCC had only 2 staff members, located at one campus, to support a population that had expanded from several hundred to over 1000 students at four campuses.

VEBO now has four full-time Veterans Specialists, one at each of the four campuses in addition to a Coordinator and access to a Military Billing Specialist in Student Account Services. Staff members in VEBO maintain consistency through the use of a VA Benefit Procedures Manual, weekly conference calls, and standardized communication to students. Staffing has also been improved through cross-training of Financial Aid Advisors and the Veterans Educational Benefit Office. Currently 1 Financial Aid Advisor is working 1 day every week in VEBO. One Veterans Specialist and the VEBO Coordinator also have regular financial aid processing and support duties. This improves the services offered by FA and VEBO and the flexibility to assist students when volume is particularly high for one office or the other.

Veteran Benefits Office- “...assessment of needs and outcomes...”

VEBO uses several means to assess the needs and outcomes of VA students served. Students are surveyed annually to assess their perception of college climate and determine student needs. Students are also surveyed after they complete the Intentional VA Advising Workshop.

Annual VA Survey:

The annual campus climate survey is used by the District Veterans Task Force to assess VA students’ perceptions per their experiences at the college (areas perceived positively and areas that could be improved). The following represent a sub-set of the annual VA Survey. The survey was first administered in 2012.

- I found it easy to complete the necessary steps at PCC to use my Veterans Benefits (only students who are certified or attempted to be certified)
2012-2014: 79.7% agree or strongly agree
2016: 75.9% agree or strongly agree
- I am confident that I understand the rules/regulations of Veterans Benefits as they apply to my education (only students who are certified or attempted to be certified)
2012-2014: 72.6% agree or strongly agree
2016: 82.3% agree or strongly agree
- I am confident that I know what classes to take each term to be/remain eligible for my Veteran Education benefits. (only students who are certified or attempted to be certified)
2012-2014: 62.9% agree or strongly agree
2016: 79.3% agree or strongly agree
- I am comfortable telling classmates that I am a veteran.
2012-2014: 71.3 % somewhat agree or strongly agree
2016: 69% somewhat agree or strongly agree
- I feel restless or anxious in the classroom:
2012-2014: 42% somewhat agree or strongly agree
2016: 53% selected “True”
- I have experienced difficulty transferring credits
2012-2014: 26.4% selected “Yes”
2016: 15% selected “Yes”
- Overall experience at PCC
2012-2014: 80.4 % Good or Excellent
2016: 79.5% Good or Excellent

Intentional VA Advising:

The Title III FLAIR program included a requirement to implement intrusive advising for VA students. The Intentional VA Advising Program was created to help student veterans learn about their benefits and assist VA students in determining courses needed for their educational goals, reducing certification of courses that may be unnecessary for students' program or courses, and that may not be eligible to be covered by students' educational benefits. This mandatory advising model was created in collaboration with Academic Advising Centers and the Veterans Education Benefits Offices throughout the district. VA Advising Workshops currently provide first-term student veterans an overview of the college system, the degrees offered, tools for students to use to self-advice, and information about using specific VA benefit chapters. After completing the advising workshop, students meet with an Academic Advisor and create a three-term academic course plan needed per their individual program of study.

This program was developed and first offered to students in Winter Term 2014. The advising sessions were advertised via mail, email and phone calls, but were not "mandatory" as the program was piloted. In Winter and Spring Terms 2014 the sessions were voluntary. Ninety-four (94%) of attendees recommended that other veterans take a similar session, but less than 25% of the first-term student veterans attended. Because attendance was so low (when the workshop was offered as voluntary), a decision was made to impose a registration hold and make the sessions mandatory. This coincided with *White House Executive Order 13607, Principles of Excellence*, which requires all student veterans using their educational benefits to have an 'individualized academic plan'.

As the sessions became mandatory, online delivery of the workshop content was developed in *Panther Tracks: Guides for Student Success*. Two online tutorials were developed and updated: *Veterans Benefit Boot Camp* and the *Academic Track* (an existing tutorial that was revised to prepare students for an academic advising appointment). In Fall Term 2014, the workshop sessions first became mandatory and attendance improved to 88%.

Attendance Winter 2014:	Attendance Fall 2014:
<ul style="list-style-type: none">• 173 New students identified• 71 students signed up for a session• 41 students attended (24%)	<ul style="list-style-type: none">• 282 Students Identified• 188 attended in person (67%)• 58 attended online (21%)• 36 have not attended

VA Advising Workshop Survey:

- The information at the workshop was very helpful.
2014-2016 (combined results): 77.7% of students responded positively
- Did the workshop provide enough information to support your academic planning at PCC?
2014-2016 (combined results): 92% of students responded positively
- Would you recommend this workshop to another VA student attending PCC?
2014-2016 (combined results): 96% would recommend this session to another VA student

Per initial study, VA student retention does not appear to be negatively impacted due to required participation in the Intentional VA Advising Program. VA students have a registration hold for the next term, until the individual, in-person advising session is completed (with a 3-term academic plan in GRADPlan).

- Fall 2010 VA Student Cohort (at the beginning of the Title III grant):
 - **Fall to Winter retention: 75.7%**
 - **Fall to Fall retention: 50.6%**
- Fall 2013 VA Student Cohort (prior to implementation of Intentional VA Advising for first term VA students):
 - **Fall to Winter Retention: 76.3%**
 - **Fall to Fall retention: 45.0%**
- Fall 2014 VA Student Cohort (first cohort to participate in mandatory VA Advising for first term VA students):
 - **Fall to Winter retention: 77.0%**
 - **Fall to Fall retention: 50.0%**

VA survey results will continue to be used to inform future planning and practices. And retention rates for first-term VA students will continue to be monitored.

VetSuccess:

In 2014, the Veterans Administration recognized that the college served a large population and offered more VA support at PCC. A VA program, *VetSuccess on Campus* (VSOC), assigns a Veterans Administration employee (with access and relationships with local VA resources) to college campuses for additional support to veterans. In addition to academic progress at school, veterans can also get help with other VA services (disability, medical, claims, etc.). The VSOC staff member at PCC, Steven Gordon, travels the district and can be accessed at any of the campuses and online. <http://news.pcc.edu/2013/10/vsoc-program/>

Vet Task Force:

In 2014, PCC created a District Veterans Task Force composed of staff members from various areas of the college. This group includes district and campus representatives. The mission of the Veterans Task Force is to: “promote a veteran-friendly college climate by providing a safe, secure environment that fosters student completion and career goals while facilitating the ongoing development of innovative and sustainable resources centered on veterans’ needs.”

This group convenes once each term to discuss new issues affecting VA students, “move” the college to create a veteran-friendly climate, and hear any concerns that student veterans are presenting. The group has worked to establish Veteran Resource Centers, establish priority registration for veterans and begin a veteran peer-mentoring program, etc. The District Veterans Task Force maintains its meeting notes at:

<https://spaces.pcc.edu/display/VTF/Veterans+Task+Force+Home+-+District>

Veteran Benefits Office-“*...implement a comprehensive communication strategy*”

The Veterans Education Benefit Office has standardized the communication it sends to students. All students are now sent reminders at specific times in the term to reinforce students’ responsibilities to be proactive with their educational planning, activities like registering for classes, submitting VA certification, and utilizing academic advising.

Additionally VEBO has generated and implemented standard messaging for students when a student may not be aware of an issue, such as submitting a class that doesn’t fit with a student’s degree or alerting students that they may receive less than full benefit compensation. These materials as well as presentations, website and other forms are reviewed by VEBO team at least once annually to ensure accuracy. The VEBO Office follows the model for standard student communication that was implemented by the Financial Aid Communication Team (FACT), including simplicity, readability, and formatting of communication.

Title III Objective:

By Sept. 30, 2015, reduce the proportion of Veterans benefit applicants who have to be re-certified from 71% (2009 baseline) to 45%. *Re-certification is defined as making any change to a Veteran’s course schedule once certified.* By Sept. 30, 2015, **the proportion of Veteran benefit applicants who re-certified decreased to 36%.**

Institutional Goal:

“Addition of Military Billing Specialist and technology upgrades (e.g. online forms, automated exception reporting) will free-up Veteran’s Services staff for additional advising” (*Title III FLAIR grant, p.14*).

Additional staff at each campus and improvements in processes and technology have allowed VEBO staff additional time to advise students. In addition to delivering the VA Advising Workshops to all new students, Veteran Specialists also send out consistent communication to students with information about applying prior military credit to their degree, registration information and other pertinent messages to support students’ success. Staff members also spend more time providing customer service and answering student and staff questions.

Veteran Benefits Office

Mission Statement:

The PCC Veterans Education Benefits Office is here to help veterans use their benefits to support their college expenses. We recognize the sacrifice of those who have served in the United States Armed Forces, and we are honored to assist you in using your benefits to your best advantage.

Vision Statement:

The PCC Veterans Education Benefits Office aims to continue to evolve the services offered to student veterans to streamline and simplify the process for student veterans and to educate students about how to best use VA Education Benefits to achieve their education goals.

Guiding Principles:

By reducing barriers to students using their VA Education Benefits, students will have more attention to dedicate to their education and other life events and therefore promote student success in and out of the classroom.

Continuous Improvement Goals (2016-2021):

Objective #1 – Increase FA Advisors at each campus that are cross-trained to support VA benefit certification.

VEBO will increase the number of Financial Aid staff who are trained and able to assist with certification processing from 1 advisor to 4 FA advisors. This will ensure flexibility for additional assistance at each campus.

Objective #2 – Continue to monitor re-certifications sent to VA.

On Sept. 30, 2015, the proportion of Veteran benefit applicants who re-certified was 36%. *Re-certification is defined as making any change to a Veteran's course schedule once certified.*

Objective #3 - Improve VA Student Retention: Fall to Winter and Fall to Fall.

Fall 2014 Cohort (first cohort to participate in Mandatory VA Advising program for first term student veterans):

- Fall to Winter retention: 77.0%
- Fall to Fall retention: 50.0%

PCC will leverage systems support to create ARGOS exemption reporting to automate retention metrics going forward.

Objective #4 – Monitor and support completion rates for first-term, VA students who are using educational benefits.

The college will work to increase the degree completion rate of students using VA educational benefits. Due to the Intentional VA Advising Program, PCC now engages VA students directly with advising and monitors the retention of first-term veteran students who are using their educational benefits.

The District Veterans Task Force will assess the data compiled regarding VA student retention and determine additional strategies to improve retention and degree completion for veterans attending PCC.

Comprehensive Financial Services Reform

Financial Aid

Institutional goals for the Financial Aid Department were designed to “require PCC to improve student access to funds other than loans and equip students with the knowledge and tools to better manage their finances, thus reducing barriers to access and management of education-related finances. By reducing application processing times, students will receive their financial aid more quickly, improving access to funds and allowing students more flexibility in managing their finances” (*Title III FLAIR grant, p. 10-11*).

“...re-engineering PCC’s student financial services includes upgrading business processes and technology, revision of College policies, training and staffing, assessment of needs and outcomes, and implementing a comprehensive communication strategy to facilitate change management. This inclusive approach will produce results that meet students’ financial needs and service expectations while strengthening infrastructure and supporting staff through the change process” (*Title III FLAIR grant, p.21*).

Institutional Goals:

Financial Aid- “...equip students with the knowledge and tools to better manage their finances...”

The Title III FLAIR grant included specific performance indicators and activities to implement mandatory financial literacy for loan recipients, beginning in Year 3. In addition to this activity in the Financial Aid Office, the FLAIR program also included annual activities to develop and provide financial literacy education to the larger college community. Section 4 of this report summarizes the broader financial literacy education resources developed during the FLAIR program.

Mandatory Financial Literacy for Loan Recipients:

The Mandatory Financial Literacy (MFL) program for loan recipients was defined in the Title III FLAIR grant as a key performance indicator and activity, beginning in Year 3. This performance indicator aligned to the grant objective to reduce PCC’s cohort default rate of 16.2% (3-year trial rate, 2009 cohort).

MFL was implemented as an additional condition of FA probation for a subset of students, loan recipients (upon appeal) who were approved for a third term of enrollment following two consecutive terms with one or more of the following conditions: zero (0) completion of

credits in two consecutive terms, less than 50% completion of credits overall, and/or less than a 1.5 GPA overall.

Loan recipients who did not appeal their FA probation status (those that did not opt to appeal following two consecutive terms of unsatisfactory progress) were no longer eligible for financial aid, per PCC and US Department of Education eligibility requirements. A “financial literacy hold” was placed on these students' profiles to alert financial aid advisors of loan recipients with consecutive terms of unsatisfactory progress per MFL indicators. The college then required completion of Mandatory Financial Literacy when a student sought to re-enroll and seek a financial aid award.

For loan recipients with a successful appeal, these FA Probation students enrolled in a next term. MFL was required to be completed during the subsequent term while on FA Probation. The curriculum included the *Student's Guide to Money* (basic financial literacy), with pre-and post- assessments. Students that did not meet a 70% competency on the post- assessment were required to meet in a one-on-one financial planning session with the Cohort Default Coordinator (CDC).

A MFL pilot was initiated in Winter Term 2013 and included 924 loan recipients who did not meet Satisfactory Academic Progress for Fall Term 2012 and met the criteria for MFL. Of those, 724 (or 78%) of these students filed a FA Probation appeal. Thirty-five percent (35%) of these students on FA Probation (253 students) completed the basic financial literacy curriculum with pre- and post- test assessments via Qualtrics. Following the initial pilot, assessment questions were revised and MFL was then delivered via D2L, the college's online learning system, beginning in May, 2013.

From Fall 2013 to Summer 2014, there were 2,100 students required to complete Mandatory Financial Literacy as part of their FA Probation. Of those 2,100 students, there were 580 (27.6%) who completed the online financial literacy (by passing the post-test with a score of 70% or above). These students completed the MFL requirement independently without an in-person financial counseling session with the CDC (Cohort Default Coordinator). An additional 66 students completed the financial literacy requirement via in-person financial counseling (those students that scored less than 70% on the post-test). Mean group scores on the pre- and post- knowledge test remained consistent, 59% correct on pre-test as compared to 77% on the post-test. Approximately 31% of loan recipients completed MFL as a requirement of their FA Probation.

During 2014-2015, PCC changed the curriculum for MFL, eliminating the online basic financial literacy and implementing an in-person financial planning session for all loan recipients with a MFL requirement. The online curriculum, based on the *Student's Guide to Money* was replaced with a one (1) hour workshop for all loan recipients (on FA probation) who met criteria for selection. The Cohort Default Coordinator instructed students regarding access to the National Student Loan Data System (NSLDS), understanding collective loan obligations in relation to academic progress, learning loan servicers, and understanding interest rates per student loan obligations. During Year 5, 141 loan recipients on FA probation participated in the revised in-person MFL program (Fall 2014 and Winter 2015).

In Spring 2015, the PCC's FA Office received a "Dear Colleague" letter from the US Department of Education regarding required loan counseling for financial aid recipients, beyond that of the initial loan entrance counseling (when students initially borrow a student loan). The following statements (from this letter of guidance) caused PCC to discontinue its MFL program in April 2015.

"While the institution may strongly recommend that the student participate in the additional counseling, it may not state or imply that such counseling is required as a condition for receiving a loan. Likewise, the institution may not refuse to originate or disburse a Direct Loan, or reduce the loan amount for an otherwise eligible student because the student chooses not to participate in the optional counseling. May an institution require, as part of its Title IV satisfactory academic progress (SAP) policy that students who have submitted SAP appeals be required, in addition to other academic conditions, to participate in loan counseling beyond the required entrance counseling for first-time borrowers? No. Institutions may not require additional loan counseling beyond the counseling required for first-time borrowers. Of course, an institution may, in its SAP policies, provide that a student failing SAP meet certain academic requirements (e.g., present an academic plan, complete a minimum number of credit or clock hours, obtain a minimum grade point) before the student can receive additional Title IV aid". (US Department of Education-April 9, 2015)

The Interim Assistant Financial Aid Director (former Cohort Default Coordinator) evaluated the impact of MFL on students' subsequent delinquency and default.

Students who did not attempt any portion of the curriculum had a 16.33% default rate on their student loans, with 77.67% of those students having at least one week of delinquency. This mirrored PCC's CDR (cohort default rate) of 17.2% (Sept. 2015).

For all other students who made some attempt to complete MFL (meaning these students appealed their FA probation and continued on into a subsequent term), the range of default was between 7.06% and 10.89%, with a range of 45.92% to 54.79% having at least one week of delinquency.

Those students who gained in their basic financial literacy knowledge from pre- to post- assessment had a default rate of 10.89 % with 54.79% having at least one week of delinquency.

The sub-groups evaluated were randomly selected samples of 300 students who had a MFL requirement during 2012-2014. For those students in the sample who participated in MFL as part of their FA probation, there were much lower rates of default and delinquency, but the causal factors are unknown. From the evaluation, there was no evidence that the online basic financial literacy curriculum influenced lower rates of default and delinquency. The results of this analysis can be found on the Title III FLAIR Assessments internal documentation site at:

<https://spaces.pcc.edu/display/Projects/Assessment+Schedule+and+Reports>

Grace Outreach Program:

A Grace Outreach program was also developed in concert with Financial Success Coaches in Student Accounts. Training was completed on August 7, 2014. Implementation began in October, 2014 for 4,550 students enrolled less than half-time for two consecutive terms.

From Fall 2014 through Summer 2016, 19,577 students and former students entered their grace loan period (since students no longer attended college or attended less than half-time). Financial Success Coaches contacted 5,040 of these students (26% of those entering Grace). The Assistant Director of Financial Aid (former Cohort Default Coordinator) evaluated the likelihood of these students entering loan delinquency.

When students were unreachable, their behavior closely tracked previous Grace cohort data of 50% entering into delinquency. Conversely, for those students contacted by a Financial Success Coach, these students were 11% less likely to enter into loan delinquency (when spoken to directly or left a message).

Grace Counseling 2.0:

Individual data analyses from the Grace Counseling Report demonstrated that when staff members contact students, there is significant improvement regarding student loan delinquency. However, staffing limitations impact the number of students that can be reached directly. Student Account Services identified two challenges: 1) SAS staff members cannot make more than 3,000 phone calls per term and 2) students don't pick up phone calls from a number they don't recognize.

Student Account Services (SAS) and the Financial Aid Office subsequently initiated a Grace Counseling 2.0 program. The focus of this program was to increase awareness of the Grace Counseling Program through a robust advertising campaign, initiated in Winter Term 2015. This campaign directs students to SAS for more information on loan management and healthy borrowing. This goal of the program is to create 'pre-awareness' and hopefully increase answer rates during the Grace calling campaign.

Give It Back and Pacing Programs:

A partnership with ASPCC leadership (student life) was also initiated with the Financial Aid Office to equip students with the knowledge and tools to better manage their finances. A series of annual "train-the-trainer" workshops began in Fall Term 2013, for all student leaders at all four campuses:

- Associated Students of PCC,
- Women's Resource Centers,
- Multicultural Centers,
- Queer Resource Centers,

- Black Student Union,
- MEChA (Latino/Chicano Club),
- United Tribes/First Nations,
- Asian-Pacific Student Club,
- ABLE (students with disabilities,
- District Student Council.

Curriculum was developed in conjuncture with ASPCC leadership to help students understand how to manage their financial aid while in college. While the program covers all funds in Financial Aid Title IV, these sessions focused primarily on loans and Pell grants. The focus was designed to act as an informational bridge after entrance counseling (when students first borrow a student loan and prior to exit counseling and leaving PCC). Financial Aid education is presented in conjunction with presentation from Career Exploration and Academic Advising. These integrated narratives give students a holistic picture of finances and academic strategy at PCC. The programs are presented in a computer lab where students interact with various websites to view their information. These are the intentional learning outcomes.

1. Students will know how to find their student loan and grant amounts on NSLDS.
2. Students will understand how to access and interpret their GRAD Plan.
3. Students will understand how to track their loan and grant pacing.
4. Students will be able to estimate their final loan amounts and repayment.
5. Students will understand how academic planning positively impacts financial aid.
6. Students will understand how career planning positively informs financial aid usage.
7. Students will understand how to return or revise loan amounts.
8. Students will be introduced to repayment plans with an emphasis on income-based repayment.

In addition to the interactive lectures, students are provided lesson plans, presentations, supporting handouts, worksheets and documents. Currently, 312 student officers in three cohorts have been trained on pacing and how to manage their student loans.

This integrated financial literacy program was presented at the 2016 Association of College Unions International entitled, *"Intentional Partnerships: Student Development, Meet Career Development."*

Financial Aid-*"...reduce barriers to access and management of education-related finances..."*

Improving the FA Call Center was a required activity in the FLAIR program to support the objective of reducing median financial aid processing time (by increasing access for students who need assistance in completing their FA applications). In December, 2010, the Financial Aid Office implemented a FA call center queue via VOiP, the new calling system under implementation throughout the college. As additional district student service

departments implemented call queues, each department had differing start times, etc. Students learned quickly which offices were open first and sought assistance from departments that answered, thus increasing subsequent call transfers to the appropriate department.

In September 2011, a cross-department Call Center Committee formed to create standard call access in the district finance-related departments (Financial Aid, Student Accounts, and Registration). In March 2012, this committee presented Standard Operating Procedures (SOP) and a revised call queue infrastructure to the District Title III Steering Committee.

Guiding Principles were adopted to ensure a culture of access and continuous improvement regarding student service.

- PCC recognizes that student information needs are not based on college departmental roles and responsibilities, consequently student call center services will be organized to address student concerns with the least number of transfers between departments.
- Call Center messages will be written and communicated according to the needs of the students and their purposes for accessing information. Call Center messaging will reflect the goals of the students rather than the organizational structure of the college.
- PCC “front line” staff members seek better ways to provide students with quick, efficient, quality access to information and services. PCC ensures that staff members have training to provide quality customer service and accurate information to students.
- PCC student call center services are integrated with web-based resources and information. Access to important information is organized strategically to empower students to get information through multiple venues.
- PCC student service departments continually review and update their work processes using department data and student feedback.

In December 2013, the Financial Aid Office leveraged scheduled reports and historical call center data to improve customer service metrics. Prior to implementing a data-driven service model, the Financial Aid Office staffed two Financial Aid Technicians to answer the phone line, every day, regardless of student traffic or demand. This resulted in 45 minute wait times for students on the phone, angry students and long lines at the in-person customer service windows.

Using new daily scheduled reports for the call queue system, FA developed a predictive model to determine staffing allocations for every day of the year and every hour of each day. Since implementing the new data-driven model, key performance metrics have been improved significantly. Average wait times during the 2015-16 academic year never exceeded 2 minutes and 30 seconds, while the abandon call rate plummeted by 95 per cent (-95%).

Financial Aid Call Center		
Winter Terms	Avg. Wait Time	Avg. Abandon Rate
2011 (baseline data)	12:25	40 %
2012	11:24	43 %
2013	10:47	20 %
2014	2:06	7 %
2015	1:34	5 %
2016	1:12	5 %

Financial Aid- “...reduce financial aid application processing time and upgrade business processes and technology...”

In 2011, the Financial Aid Office initiated Six Sigma Lean Process analyses of major department business processes. These Financial Aid Lean Team events originated from the external review of the PCC Financial Aid Department that occurred in October, 2010 by BCT Consulting. The business process "lean" events were funded via Dean of Student Affairs and Financial Aid budgets and aligned to activities and objectives in the Title III FLAIR grant program (<https://spaces.pcc.edu/display/Projects/FA+Lean+Teams>):

- **Financial Aid Processing - Intake and Verification - October 24 - 28, 2011**
- **Direct Loan Lean Team - August 13-16, 2012**
- **Federal Work Study Lean Team - October 29 and 30, 2012**
- **FA Student Communication Lean Team - October 31 and Nov. 1, 2012**

FA document intake and workflow analyses highlighted the rigid roles that staff played in a “hub and spoke” management model. Each member of the team was assigned specific roles in process (quality assurance, imaging, linking, reviewing, etc.) which created significant “bottle- necks” during staff absence. Staff members were also given strict instructions not to move beyond their assigned areas of emphasis, which exacerbated major inefficiencies in the department.

As a result of the lean analysis, the department eliminated strict roles and created three categories of generalists in the office: 1) Technicians, who largely handle document in-take and customer service, as well as verification; 2) Advisors, who focus on production work, appeals, conflicting information and areas that require professional judgement.; 3) and, FA Coordinators who administer large programs, such as loans, grants and work-study.

Consequently, breaking down internal 'silos' in the department resulted in a more agile team capable of responding to shifting student demands.

In addition to process and workflow issues, the Financial Aid Office also implemented a robust electronic documentation initiative. This initiative consisted of three major components: 1) Axiom fillable forms (implemented February 2012) integrated with the college's imaging system (Image Now) and linked to students' FA Banner profiles; 2) ADA compliant fillable PDFs with electronic signature, and 3) e-mail submission of faxed and/or submitted documents.

Prior to changing our document intake procedures, submitted documents could take up to five days to be processed manually. Students dropped off forms at campuses in "drop boxes" for sorting, imaging, and linking to students' FA records. Today documents are processed within one business day and FA systems staff members are trained to create, edit, and update fillable forms (per aid year requirements). A FA Systems Analyst in IT supports the software tools and system integration.

Fall 2012, FA students submitted 15,415 online forms for 10,591 unique users.

Fall 2013, FA students submitted 15,939 online forms for 12,056 unique users.

Fall 2014, FA students submitted 14,037 online forms for 9,760 unique users.

Fall 2015, FA students submitted 11,723 online forms for 8,738 unique users.

To expedite processing, the FA Office also changed the way it processed student files. The old system used a case management process where staff members were assigned a bank of students based on the last three digits of their student ID number. Staff members were strongly discouraged from touching files in another person's caseload. This meant that staff couldn't directly help students on the phone lines, nor at our service windows. Instead, staff would forward information to another staff member, creating additional barriers to quick processing.

The process of assigning caseloads was replaced with a "processing team" approach. Staff members are grouped into roughly two equal teams of advisors and coordinators. These teams now use a rotating 'chore wheel' to assign duties on a weekly basis. As with document handling, the new system allows for greater flexibility in processing student aid and meeting the demands of students. In total, the median number of processing days fell from a high of 78 in 2010-11 to 40 days in 2014-15.

Continuous Improvement: Financial Aid Years	ISIRS Received – FAFSA applications downloaded	FA Verifications Completed	Students Awarded	Loans Originated	Avg. Loan Amount	Median Processing Time
2010-2011 Jan. 1, 2010 – Sept., 2011	55,771	13,827	27,085	18,035	\$5,992	78 days
2011-2012 Jan. 1, 2011 – June, 2012	59,412	10,562	30,279	19,766	\$5,675	60 days
2012-2013 Jan. 1, 2012 – June, 2013	65,925	11,300	32,513	21,899	\$5,671	52 days
2013-2014 Jan. 1, 2013 – June, 2014	63,561	13,354	31,421	19,992	\$5,501	50 days
2014-2015 Jan. 1, 2014 – June, 2015	59,920	8,205	31,572	17,787	\$5,472	40 days
2015-2016 Jan. 1, 2015 – June, 2016						

Financial Aid-“...implement a comprehensive communication strategy...”

Following the release of a revised FA website and the Financial Aid Dashboard in September 2012, automated FA email messages to students did not align with simplified language and instructions on the new website or with FA requirements now posted in the FA Dashboard. Much of the messaging was confusing or contradictory with no visibility to FA staff members regarding automated messages that students may have received - “We have to spend the first part of every conversation determining which email the student received that caused them to call. Then, we can begin to help them” (*FA staff member, 2012*).

The college hired a temporary 0.5 FTE Innovation Coordinator to update and refocus FA student communication. This temporary position was funded in Title III following the FA Student Communication Lean Team event in October and November, 2012.

A Financial Aid Communication Team (FACT) was formed on June 1, 2013 and began a systematic review of all communication materials coming out of the Financial Aid Office.

Banner Emails:

FACT began rewriting all messages sent to students which consisted of over 100 separate messages to over 100,000 students. Over the course of several weeks, the FACT developed a writing style guide, recommended readability level, and stylistic format in order to ensure consistent, simplified communication to students based on purpose: information, action-required, etc.

Forms:

While many forms were fillable, many others still required a parent or advisor signature. This meant that the department had to keep and maintain many forms as PDFs. These forms were inconsistent and often did not provide context for the information needed or instructions on how to submit them. Financial Aid Office forms were redesigned with consistent formatting, language and submission instructions to help the student, parent or advisor submit correct information. As part of the revision process, all forms were made ADA compliant with correct reading and tab order.

Ask the Panther:

PCC's self-service knowledge-base had not been updated since the previous Title III Grant ended in 2008. The content was outdated, new tools and resources were now available to support students, and information on current policies was not included. The FACT developed writing and formatting guidelines to improve and update all FAQ questions.

Support Materials:

Prior to FACT, each campus location had created its own informational handouts for students. These handouts varied greatly in content and quality. In some limited cases, they even contradicted each other. All support materials were rewritten and standardized for consistent messaging and use at all campuses.

Results:

This FACT process successfully lowered phone calls to the department by an estimated 30%, while the number of financial aid applications remained the same.

Building on this success, Student Account Services formed a similar group, called the SACT to review and rewrite all student-facing communication. "FACT-like" communication teams have also been implemented in Distance Education, Enrollment Services and Registration, International Student Services, and Career Resources and Employment Development. In addition, this FA student communication process has been presented at the Oregon State Financial Aid Administrator's Annual Conference and PCC's Financial Aid Office has been invited to present this process at WASFAA (the regional FA association). Beginning in 2016, the FACT communication strategy will be incorporated in the annual state training, *Financial Aid 201*, for new financial aid administrators in the state of Oregon.

Financial Aid-“...receive financial aid more quickly, improving access to funds, and allowing students more flexibility in managing their finances...”

In order to expedite FA refunds, the Financial Aid Office implemented priority timelines in 2012 as part of the five-step process of Financial Aid, in concert with the college’s new payment policy (*Deletion for Non-payment*), and per implementation of “FA Summer Start” (FA students having their full aid year award beginning Summer Term, rather than Fall Term).

Priority timelines guarantee students FA awards can be processed per enrollment terms and in time for FA refund disbursements. FA refunds are now disbursed the second Wednesday of each term (rather than the third Wednesday of each term). Student Account Services works in concert with the Financial Aid Office to implement the *MyRefunds* program.

Financial aid timeline		
Term you plan to start	2016-17 FAFSA submitted by	Submit documents by
Summer 2016	February 15, 2016	April 15, 2016
Fall 2016	April 15, 2016	July 1, 2016
Winter 2017	October 15, 2016	November 15, 2016
Spring 2017	January 1, 2017	February 1, 2017

Financial Aid- “...revision of policies, training and staffing...”

Staffing:

Prior to 2011, almost all of the college’s FA administrators were housed at Sylvania Campus. As part of an extensive re-deployment of resources, staffing at Rock Creek, Southeast and Cascade now include one Financial Aid Technician, one Financial Aid Advisor, and a FA Coordinator. Each campus also has a certifying Veteran’s Education Benefits Officer and a Veterans Benefit Coordinator was hired in 2012 to expand veterans’ services. Since students and veterans could not complete all aid transactions at each campus, FA and VA processing for students was impacted. Access to FA and VA staff has helped to improve processing times and reduced travel for students. Increased staffing has allowed PCC’s Financial Aid and Veterans Benefit Office to become a more responsive department.

Frontline staff cross-training in Financial Aid, Student Accounts, Enrollment and Registration:

Financial Aid, Enrollment Services and Student Accounts provide cross-training for campus-based service centers (Answer Centers). Cross-training includes the following self-

service tools and resources, plus important college processes:

- the Financial Aid Dashboard,
- the *MyAccount* channel,
- setting up a payment plan,
- PCC Bookstore charging,
- Tri-met bus passes and parking permits,
- *Deletion for Non-Payment* policy,
- how to check for Holds,
- how to track *Satisfactory Academic Progress* (SAP),
- how to access veterans education benefits,
- how to connect with Disability Services and get started with an accommodation,
- how to access *Panther Tracks: Guides to Student Success* tutorials,
- a scholarship overview,
- the *Paying for College* website,
- a basic FA verification overview, and
- protocols for customer service warm-transfers.

In addition to ongoing Answer Center trainings, all staff members in Student Services (district-wide) receive cross-training on the following areas:

- “Red Flag” fraud training,
- active shooter safety,
- Title IX and mandatory reporting,
- Diversity, Equity and Inclusion,
- effective communication and de-escalation,
- *Satisfactory Academic Progress* (SAP) at PCC,
- the Oregon Promise FYE (initiated for 16-17 academic year, state-wide),
- *Panther Path* (PCC completion framework) training, and
- *MyAccount* training.

Front-line managers and leadership in Student Accounts, Enrollment Services, Financial Aid & Veterans Benefits, and Outreach & Orientation have also been cross-trained in:

- conflict resolution,
- change management,
- Performance Review cycle,
- facilitation and goal setting,
- team building,
- tools for collaboration, and
- active listening and effective communication.

Policies:

Prior to the Title III FLAIR grant, all Financial Aid staff members created and maintained a “survival binder.” These binders consisted of a patchwork of printed Banner instructions, “*Dear Colleague*” letters from USDE, and collected documents from vendors and servicers. Many of these pages were annotated with highlighters and additional notes in the margins regarding process or policy changes. Staff operational binders were in various states of completeness, forcing FA to rely on the expertise of a few key employees. This created processing bottlenecks as staff competed for time to speak with department policy experts.

The Financial Aid Communication Team (FACT) initiated an eighteen (18) month complete review, rewrite and redesign of the office’s policies and procedures. Working from a NASFAA approved policy and procedure template, the team drafted and reviewed over 1,200 pages of policies and procedures. The guiding principles for this project included: 1) compliance and program integrity first; 2) where possible, err on the side of what is easiest for the student; 3) remove all barriers not specifically mandated by the Department of Education; and 4) simplify and streamline for transparent understanding for all staff members.

As the team rewrote the policy and procedure manual, they realized that it could not exist as a printed document. It needed to be a ‘living’ electronic document that could be easily updated and disseminated to staff. Leveraging the college’s Confluence system (SPACES -a wiki platform), the team was able to construct an electronic, searchable knowledgebase, which now contains:

- searchable entry capability,
- policies appropriate to share with other student service departments,
- procedural pages restricted to FA staff,
- a central location for all student communication materials,
- a central location for all pertinent USDE regulations,
- a central location for all Banner documentation, and
- a digital binder for staff to collect, organize and store entries for quick reference.

The Financial Aid Office has provided training on how to use this policy and procedure resource for: Academic Advising, Distance Education, Enrollment Services, and Student Account Services.

The Financial Aid Office also implemented a procedural change, in 2014, when reviewing and approving Satisfactory Academic Progress Appeals. Students who fail to pass two-thirds (2/3) of attempted credits and/or maintain a cumulative GPA of at least 2.0 for two consecutive terms are required to file an appeal to have their FA reinstated. FA adopted these guidelines regarding SAP appeals: 1) improved documentation standards; 2) a higher bar of evidence for repeat appealers; 3) and greater emphasis on future success.

The overall outcome has been a significant drop in the number of students granted more than one consecutive SAP appeal. Prior to 2011, the department granted an average of 44 SAP appeals for students who had not completed a single credit within three terms. By 2015, that number had plummeted to an average of two (2) per year—a 95% reduction in students who consecutively submit SAP appeals.

These new guidelines support “at-risk” financial indicators established by the Director of Financial Aid in 2010 and monitored annually in fall terms.

Monitoring FA Students- “At-risk” Financially (potential defaults)	Number of FA Students with Returned Funds to Title IV (R2T4)	Number of FA Students with all “F’s” in the Term	Number of FA Students Suspended in the Term	Number of FA Students on Probation per Term
Fall, 2010	415	665	1,565	4
Fall, 2011*	814	854	1,813	777
Fall, 2012*	1,272	990	2,198	835
Fall, 2013*	1,235	923	1,942	954
Fall, 2014*	1,201	891	1,737	664
Fall, 2015*	788	750	1,355	513

**Satisfactory Academic Policy revised (FA SAP and Academic SAP aligned)*

Financial Aid- “...assessment of needs and outcomes...”

As part of the Title III FLAIR Grant, the Financial Aid Office developed a strategic plan in response to its Student Satisfaction Survey (Fall 2014). Survey responses were received by PCC Institutional Effectiveness and contained baseline data collected from the prior year (Fall 2013). In comparing the results from 2013 to 2014, there were significant improvements in four to five points in all key customer service indicators. Negative responses were near or below 10% for most key indicators. Several questions (regarding student loan education) were added in the Fall 2014 survey that were not contained in the Fall 2013 survey. FA staff members reviewed the findings and discussed the results during two FA staff meetings: May 21, 2015 and July 23, 2015. These two focus sessions formed the basis for improvement.

Areas for Improvement:

Call Back Metric

One area consistently lower than all other outcomes was the positive response to the question, “When I requested a call back from the Financial Aid Office, my call back request was returned.” It is difficult for us to understand the cause of this poor response, as the current call system does not track “call backs” and their connection rate. Two likely causes of the poor response rate are: 1) students often do not answer a call from a number they

don't recognize; 2) FERPA guidelines limit the number of messages we can leave for students who have requested a call back. These two factors are likely contributors to the call back responses.

Student Loan Management

While students express confidence in knowing how to manage their loans, they also report that they have not discussed their student loans with a PCC staff member. Considering the complex nature of student loans, this may suggest that students think they know more about loan management than they actually do. Additionally, there seems to be contradictory responses to questions on how to reduce loan amounts. While students generally reported that they know how to reduce their loan award, most do not know how to revise their loans. Moreover, students responded, as their top priority, that they needed more information on student loan management.

Response to Survey Results

While the Fall 2014 survey included the first baseline information from FA students regarding loans and loan management, the Financial Aid Office set a goal to engage student loan borrowers and provide more information on how students manage their loans while in college. To this end, the FA Office implemented two initiatives in the 2015-16 academic year: 1) an expansion of the Grace Counseling Program; and 2) a new initiative entitled Operation: FARO (Financial Aid Resources and Outreach).

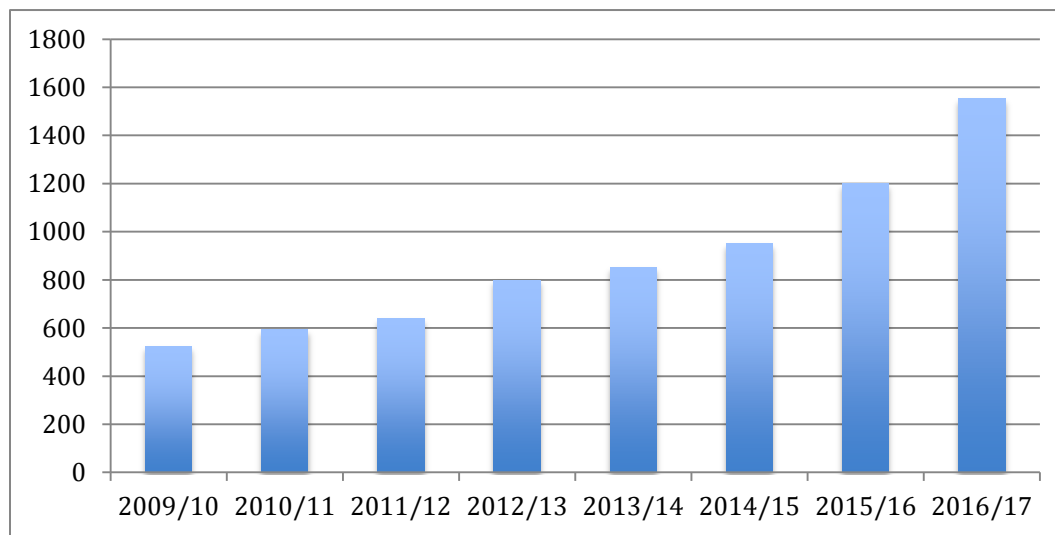
Financial Aid- *"...require PCC to improve student access to funds other than loans..."*

Scholarships:

To improve access to student funds other than loans, the PCC Foundation aligned its scholarship cycle to ensure that recipients had their scholarship award prior to the start of an academic year. Consequently, the Foundation scholarship cycle shifted to begin in January, consistent with FAFSA applications. Aligning these business processes created transparency and consistency for students when seeking multiple sources of funding for their college education. Since 2009-2010, the number of students awarded scholarships has increased by 300%.

A Scholarship Upload Project was developed in order to eliminate manual data entry between the Foundation, Financial Aid, and Student Accounts when posting scholarship awards to students' accounts (May 2013). During the Title III FLAIR program, the PCC Foundation incorporated new technology and provided additional resources and support to assist students when applying for scholarships

Scholarship Awards



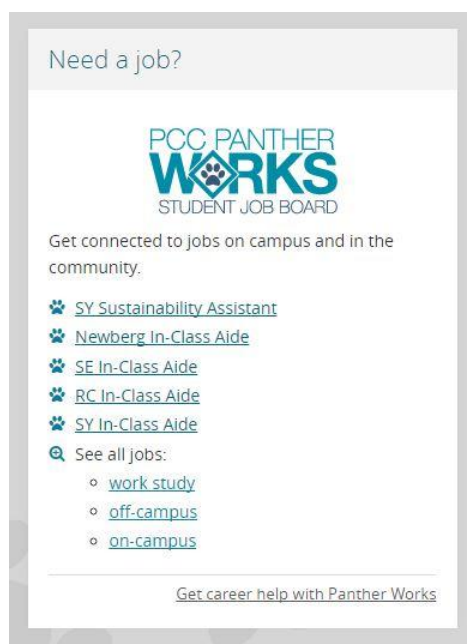
Student Employment:

Following the Federal Work Study Lean Team (October 29 and 30, 2012), the Financial Aid Office revised its business process for its Work Study program. Initial analysis of the Work Study process included six (6) in-person contacts with the Financial Aid Office at Sylvania campus in order to obtain a completed position. By June 2013, FA Work Study positions were removed from the department website and incorporated into the college's job posting system. The FA Work Study website was subsequently revised and simplified for students with additional resources and evaluation tools FA Work Study supervisors. In June 2014, infrastructure changes were included in the job posting system to ensure that only FA students with Work Study awards could view and access positions approved for Work Study.

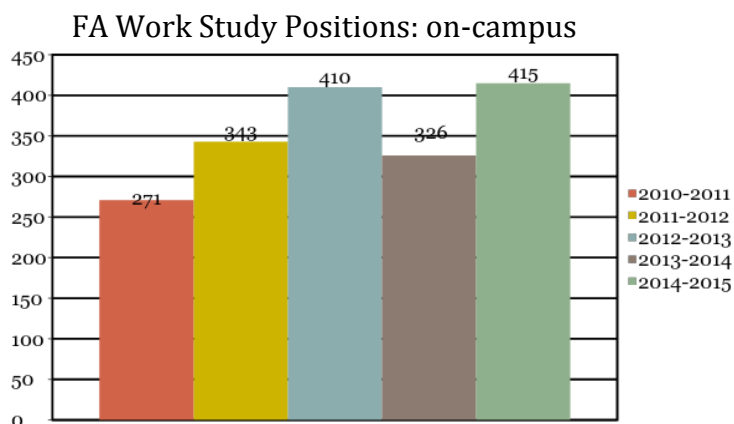
In January 2015, the FA Work Study Coordinator initiated a process to improve access for student employment opportunities (college-wide, regardless of the funding source). A district-wide Student Employment Committee was initiated with goals to: 1)improve student access to campus-based employment while attending PCC; 2)improve student access to general employment while attending PCC; 3)ensure reliable and equitable access to student employment opportunities; 4)ensure consistent student employment procedures and processes aligned with PCC's student employment policies; 5)create a "one-stop" channel for virtual access to campus-based and community-based employment opportunities; 6)recommend student employment definitions, resources, and naming conventions that promote relevant employment opportunities to individual students; 7)recommend employer qualifications and/or guidelines for general employment recruiting via PCC's student employment channel.

Recommendations from the District Student Employment Committee were presented to various college committees and endorsed (i.e. Academic and Student Affairs Council,

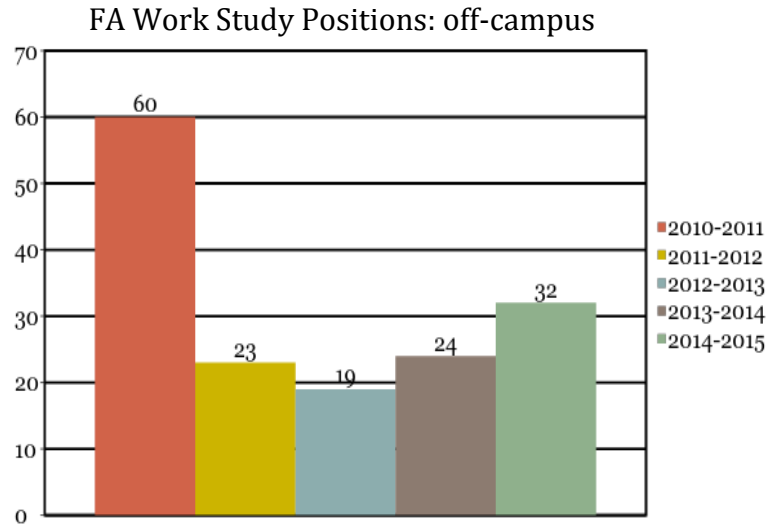
Educational Advisory Committee, Student Development Council, Associated Students of PCC, District Student Service Leaders). In June 2016, a “one-stop” student employment channel was released on the *Paying for College* tab of *MyPCC*.



Since 2010, student employment opportunities, via the FA Work Study program, have increased on-campus.



Recommendations from the Student Employment Committee also included implementation of a Job Location Development (JLD) program, via Title IV, to improve coordination and access to part-time, general employment opportunities within the community.



Title III Objectives:

Decrease student loan default rate

By Sept. 30, 2015, reduce PCC's cohort default rate from 16.2% (current 3-year estimated baseline) to 12.2%. The 3 year cohort default rate is calculated by the federal government and averages cohort default over the prior three (3) academic years.

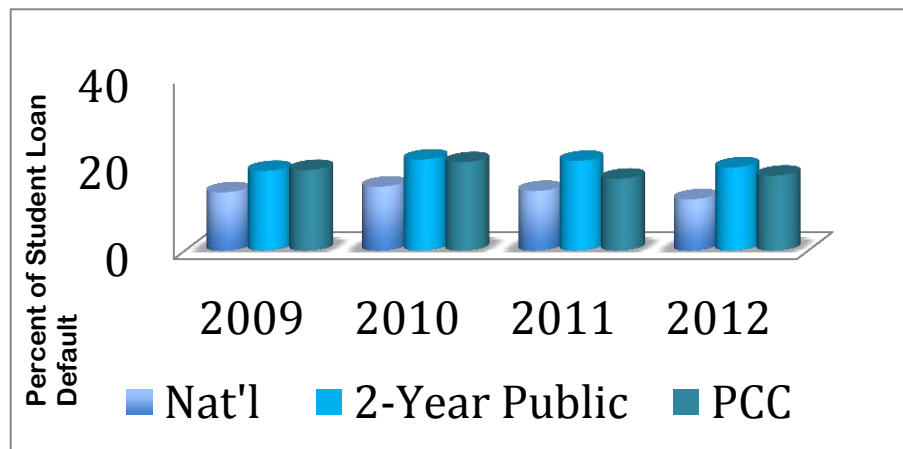
Goal – from CDR of 16.2% to 12.2% by 2015

Federally Reported (September)	Default Rate	Students who entered repayment and defaulted in 3 prior years
2010	16.2%*	2007, 2008, 2009
2011	15.8%*	2008, 2009, 2010
2012	18.5%	2009, 2010, 2011
2013	20.3%	2010, 2011, 2012
2014	16.5%	2011, 2012, 2013
2015	17.2%	2012, 2013, 2014
2016		2013, 2014, 2015

**The official use of 3-year default rates began in 2012, prior rates were considered "trial rates" in order to prepare institutions for changes concerning Title IV CDR guidelines and sanctions.*

Official CDR Rates

(from USDE in 2012-2015)



Decrease median financial aid processing time

Financial aid (FA) operations streamlined and automated to expedite eligible funding to PCC students, thus “giving them more flexibility to organize and manage their finances which, in turn, will remove financial barriers to persistence, curtail withdrawals, and promote student success.” (Title III FLAIR grant, Objectives and CDP, comprehensive development plan to promote student success, p.20)

By Sept. 30, 2015, reduce the median financial benefit processing time for students whose application cannot be entirely completed by PCC’s automated system, from 70 days (2009 baseline) to 35 days. Financial benefit processing time for students whose application cannot be entirely completed with PCC’s automated system is defined as the period between when an application is first flagged as problematic (e.g. requires verification or missing information) to when the award letter is dispatched.

Goal – from 70 days to 35 days by 2015

Financial Aid Year End Date	Median FA Processing Time Number of Days
Sept. 30, 2010	70
Sept. 30, 2011	78
June 30, 2012*	60
June 30, 2013*	52
June 30, 2014*	50
June 30, 2015*	40
June 30, 2016*	

**The Financial Aid awarding years were adjusted to a “summer start”, meaning FA awards (for an entire academic year) were provided to students prior to summer terms.*

Financial Aid Services

Mission, Values, and Goals:

The Financial Aid Program's Mission is to support student access and success by committing to removing the financial barriers for those who want to pursue post-secondary education, and supporting each student admitted to our institution.

It does this by assisting students in applying for financial aid funds and delivering aid in a timely fashion. Financial Aid Program Values exemplify the highest level of ethical behavior and demonstrate the highest level of professionalism.

The Financial Aid Office provides services and upholds principles that do not discriminate on the basis of race, gender, ethnicity, sexual orientation, religion, disability, age, or economic status.

The Financial Aid Program goal is to help students achieve their educational goals through financial support and resources.

Continuous Improvement Goals (2016-2021):

Operation FARO (Financial Aid Resources and Outreach) & FA "High-touch" Service:

Following improvements in FA processing and continued needs to provide "high-touch" financial education to students regarding loan management, the Financial Aid Office developed goals to provide more outreach to students while at PCC. In an initial meeting on September 4th, five financial aid administrators from each of the campuses met and reviewed the project scope and the charge set forth by the Financial Aid Director. The group identified Academic Advising as a "top priority" department regarding improved "high-touch" financial support. Representatives from FA and Academic Advising met throughout 2015-16 academic year to develop an outreach program to pilot in Fall 2016. The Financial Aid Office has spent the last six months identifying ways in which both Academic Advising and PCC Orientation Centers could be supported via the Financial Aid Office. These conversations included FA as part of advising model, FA time-frame process, on-call support, FAFSA support, loan entrance counseling, loan exit counseling, and unified advising for students with high loan debt.

Despite robust efforts to expand financial aid education into these areas, the FARO initiative has run into difficulty in delivering a district-wide service through the varying service models at the campuses. For example, a recent survey conducted by Orientation Centers demonstrated that 78% of all financial aid related interactions (help completing the FAFSA) happen at Southeast, while virtually none occurs at Rock Creek in the Orientation Center. Campus FA Offices have created varying approaches to coordinating service with their campus colleagues, which address the unique configuration of services at

the campus, but complicate operational goals for consistent delivery of financial aid education.

Starting Fall Term 2016, the FARO initiative will pivot and focus as a FA Office “high-touch” service for FA students to access at a district level. These key questions will guide development:

- If FA focuses on a “target” population of those with high loan debt, what is the determinant threshold?
- What is the advising model or support that the FA Office can provide? How does that model align with the college’s Strategic Plan?
- How does FA create appropriate and effective “hand-offs” to other departments?
- How will scheduling and district coordination work?
- What will be the impact to the FA Office’s current customer service improvements?

Objective #1 - Implement “High-Touch” Central District Service to FA Students

In-person service goals:

1. Filing FAFSA, Entrance Counseling
2. FSA Password, Master Promissory Note
3. High Debt Counseling Service and Intervention

Performance Indicators (2016-17 and ongoing):

- Number of sessions completed
- Did students who interact with the program have lower borrowing?
- Did students who interact with the program have lower default rates?
- Did students who interact with the program improve their pacing (credits earned)?

Objective #2 - Design and implement reactive training process

Topics include:

1. Changes from the U.S. Department of Education
2. Changes from Ellucian (system infrastructure provider)
3. Changes in institutional policy

Performance Indicators (2017-18):

- Number of modules completed
- Number of errors made vs. 2013-17 baseline data

Objective #3 - Design a proactive training process

Training goals:

1. Accountability and audit baseline
2. Follow up training and certification process for individuals

Performance Indicators (2018-19):

- Number of modules completed
- Number of errors made vs. 2013-17 baseline data

Objective #4 - Lean Process Review of Business Processes and Strategic Plan

Performance Indicators (2019-20):

- Audit previous lean process and outcomes
- Implement lean process analysis of business processes
- Develop 5-year Strategic Plan (2020-2025)

Comprehensive Financial Services Reform

PCC Foundation

“By increasing efforts to cultivate major gift prospects and by forging stronger relations to PCC’s large alumni base through improved communications and personal contact, the PCC Foundation will be poised to cultivate, build, and encourage charitable giving to the PCC Foundation, ultimately leading to an increase in scholarship funding. This will diversify financing options for PCC students, improving access to funds required for a college education” (*Title III FLAIR grant institutional goals, p.11*).

A partnership with the PCC Foundation was established as part of the Title III FLAIR grant and focused on goals to strengthen fiscal management: problems associated with low levels of philanthropic support, restricted funding, and high student loan default rates. Prior to this partnership, the Foundation lacked a development framework when engaging potential donors. Fundraising revenues continued to fall short of levels required to fully support scholarship needs and educational programming. In addition, outreach and engagement with PCC alums was limited (two annual mail campaigns) and alumni records were not current or fully integrated in the PCC Foundation database.

Access to scholarship funding opportunities needed improvement for both donors and recipients. During the Title III FLAIR program, these internal improvements were implemented as part of the Foundation’s business practices:

- revised PCC Foundation fund structure,
- new policies and practices,
- new gift templates and fund agreements,
- development and prospect research training for staff,
- capacity in fundraising and research, and
- outreach and engagement with PCC alumni.

PCC Foundation ...revise *scholarship fund structure*...

In 2010, scholarship funds were listed separately on the PCC website. Students needed to read through a list of approximately 380+ funds to determine eligibility and then make a selection of two for which to apply. There was not a framework or classification system for the funds, so donors did not know how they could engage with existing funds to build upon previous donor goals or recipient needs.

A consultant was hired in May, 2011 to develop a new scholarship and program framework with templates for revision (simplification) of donor agreements. An expected result of the Title III FLAIR program was revision of all donor agreements and their alignment to a new, simplified fund structure. This activity sought to mitigate restrictive funds by creating a “common” donor framework that would provide greater access to scholarship recipients

(fewer funds based on unique donor specifications). A simplified scholarship framework was developed and new donor templates were designed and approved by legal counsel. This specific performance indicator, to revise scholarship fund agreements, has continued throughout the Title III FLAIR program for existing fund donors (and/or their trustees) and in all new funds as they've been developed.

An inventory of all scholarship funds (donor agreements) was completed by December, 2012 with an inventory total of 373 funds. Business processes were established and over the course of this Title III grant, the PCC Foundation closed 166 funds due to inactivity and identified funds where agreements needed to be modified and updated. Foundation staff members have since prioritized those agreements and are currently working with donors to make required modifications.

Currently, the PCC Foundation has 315 endowed and annual funds. Of these, 108 funds have been created since the inception of the Title III FLAIR program. The Foundation continues to support donor preferences while working with donors to limit the number of criteria per fund. The Foundation's overall intention is to encourage fewer eligibility restrictions for future scholarship recipients. The PCC Foundation is meeting the goal to revise and simplify fund agreements as a strategy to mitigate restrictive funds and to increase access for various recipients.

As an interim support to improve access to scholarships, the new framework was applied as a filter to the Foundation's website as students searched for potential scholarships. The use of this filter (based on the simplified scholarship framework) created shorter lists of scholarships for students to research.

To expedite students' access to scholarships, the PCC Foundation and Title III funded an external consultant to review internal systems, particularly the Foundation's scholarship application system for "ease-of-use" as students apply for scholarships. Following the external consultants' review of the scholarship system, the Foundation moved forward with an RFP process to select a more robust system with capabilities to "auto-match" students to eligible scholarships. The PCC Foundation funded the purchase of a new scholarship system with initial implementation in January, 2014. With the launch of this new system, the scholarship process was streamlined to create simplified directions on the PCC Foundation website as well.

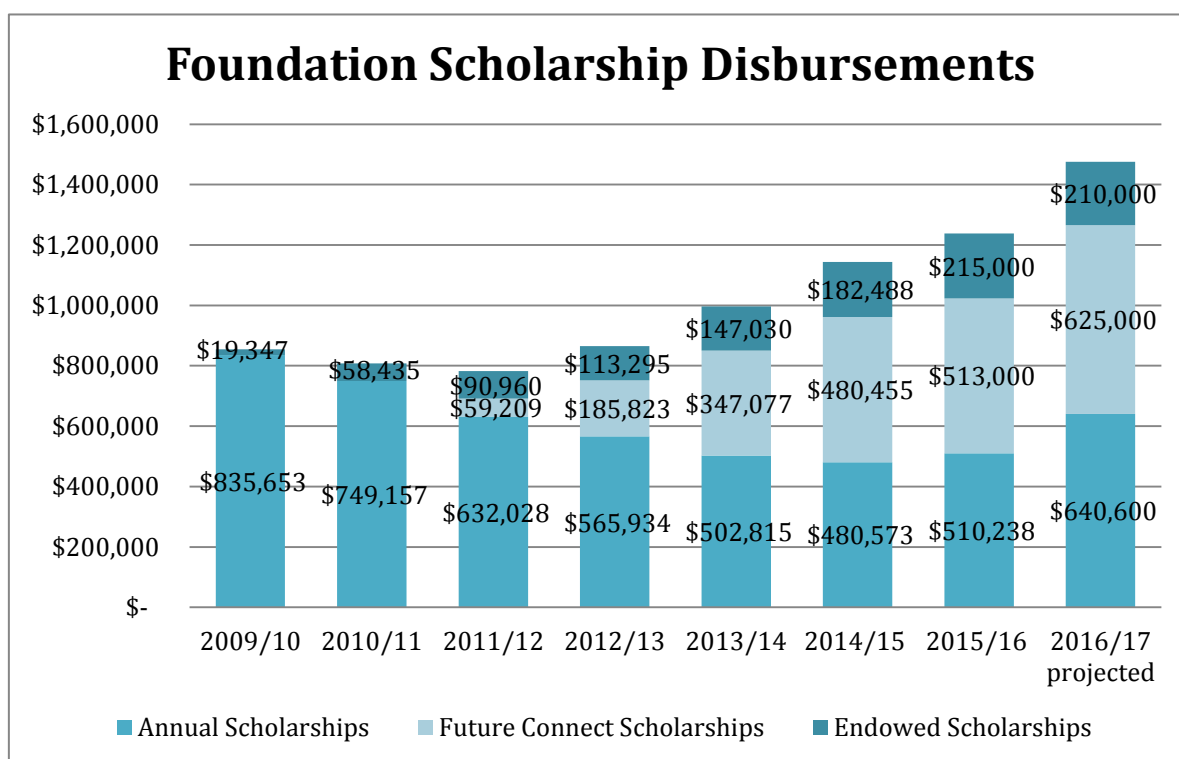
In addition to investments in technology, improved business practices, and aligning the scholarship cycle with financial aid awarding, the PCC Foundation developed additional resources to support students as they seek funding for their education. Jennifer McBratney, Scholarship Program Officer, led the development of a scholarship tutorial as part of Title III FLAIR Financial Access and Education goals. *Your Scholarship Application Guide* was released on October 2, 2013 and is incorporated as part of scholarship workshops, provided throughout the college, and as a supplemental resource in CG 105, *Scholarships: \$\$ for College* credit courses. As of July 2016, the tutorial has had a total access of 29,817 users with 142,744 total page views since its release. From 2013 to 2015,

approximately 1100 students each year access *Your Scholarship Application Guide* as a complete “course”, completing all page views in one access session.

The PCC Foundation conducted approximately 15 scholarship workshops in 2015-16. In January 2016, over 4,100 students started a scholarship application with 2,865 students completing their applications (as compared to 995 applicants in 2010 in the first year of the Title III FLAIR program). The Foundation awarded scholarships to over 1,550 PCC students for the 2016-2017 academic year, a 161% increase from the inception of the Title III FLAIR program. Currently, scholarship application videos are being developed as an additional support for students in completing a scholarship application.

These investments by the PCC Foundation support the goals in the Title III FLAIR grant application to strengthen and improve access to college funding, other than student loans.

Scholarship Distributions – “... an increase in scholarship distributions”



PCC Foundation ...updated policies & practices...

A PCC Foundation Scholarship policy was created during Fall 2010. The Executive Committee of the Foundation approved the policy on February 2, 2011. This policy includes general guidelines related to purposes and uses of scholarship funds as well as scholarship selection processes that ensure objective-based procedures for all scholarship awards. This policy also ensures compliance with FERPA and IRS regulations. The policy is reviewed

regularly and was updated in 2014. Foundation staff members are proposing additional modifications for Foundation Board of Director consideration in the fall of 2016.

When template fund agreements were created and approved by the Foundation Board in 2012, corresponding policies were as well. Additional policies include fund minimums, distributions, active and inactive status of funds, and associated administrative fees.

In the fall of 2015, the Foundation updated counting procedures regarding revocable planned gifts; such gifts are now counted when pledged versus received. These procedures now align to donor and gift counting standards.

PCC Foundation...new gift templates and fund agreements...

An example of a new fund agreement can be found in Appendix D. The PCC Foundation and Title III established an endowed fund of \$316,000 (over twenty years) to augment the development goals of the PCC Foundation and support future scholarships recipients.

PCC Foundation...staff training in development and prospect research...

The PCC Foundation developed a four-step process that defined when a donor is “qualified”. This development process is now tracked in these stages: identification, information gathering, interest and relationship building, and investment with the Foundation.

The Raiser’s Edge database has all donor records, as well as records of prospective donors, which include alumni. It’s used to track activity, contacts, and giving for all constituents, which include individuals, corporations, and foundations. Two financial research subscription tools, Wealth Engine and Noza, were funded throughout the grant. A consultant trained the PCC Foundation staff in prospect research practices in order to move individuals through the four-step process and “qualify” major gift prospects. Additional prospect research services were contracted each year of the FLAIR program to augment internal capabilities due to limited staff within the grant office.

Business practices now include the coding of major gift prospects and allow the PCC Foundation to assign staff to serve as “moves managers” in creating and cultivating strategy with key prospects. Foundation officers are assigned to portfolios of approximately 100-125 prospects and manage outreach communications, cultivation, meetings, solicitations, and stewardship within each portfolio. These “moves” (through the four-step qualification process) are input into the database as they occur. Foundation officers are responsible for entering information into their prospects’ records. The database manager is responsible for overseeing the quality of the data as well as maintaining overall records, pulling reports, etc. All activities of qualification and

solicitation are now tracked in the Foundation's database. Furthermore, fundraising staff have performance metrics to help guide their efforts.

In 2010, the Foundation Raiser's Edge donor database held approximately 100,000 current and prospective donor names with subsequent contact information (with limited understanding regarding accuracy of legacy information). The Foundation, in partnership with PCC, incorporated into the Foundation database former PCC students who earned 15 or more credits at the college (those students ever held in the college's student information system). The Foundation data system now contains over 200,000 records. All records have been "cleansed" for current contact information and validated regarding donor development qualifications.

The Raiser's Edge donor database system is in a new hosting environment which allows staff to update donor development activities in real-time wherever they are. The system was also upgraded and now has a user-friendly interface; this makes for quick and easy data input by frontline fundraisers and ensures contact reports are current. The upgraded system has also given the Foundation the capability for mass emails to donors and alumni and a module for event management.

PCC Foundation: *...building capacity ...*

The Title III Development Associate position, funded since 2010 in this grant, is now fully funded in the Foundation and completely dedicated to development work (previously this position was 0.5 FTE in Title III and 0.5 FTE general fund position with a prior administrative support role for the VP of Advancement per district funding portion).

Throughout the Title III FLAIR program, the Foundation significantly increased its efforts to cultivate major gift prospects and forge stronger relations to PCC's large alumni base through improved communications and personal contact. The result of such efforts will lead to increased giving to the PCC Foundation, ultimately leading to an increase in scholarship funding. This will diversify financing options for PCC students, improving access to funds required for a college education.

Over the grant period, the Foundation has increased its research and fundraising capacity and capability. In addition to a full-time Development Associate, the Foundation restructured its team so that it now has a fulltime Events Specialist to help cultivate and steward donors and alumni. With the doubling of our donor database and continued need for student scholarships, it became evident that investment in prospect research and direct fundraising was required. The PCC Foundation hired a Major Gifts Officer dedicated to cultivating and soliciting high-level gifts and a Research and Relationship Management Specialist to perform donor prospect research, assist with solicitation strategies, and help to manage development officers' portfolios.

PCC Foundation...*outreach and engagement with PCC alumni...*

Alumni outreach at the PCC Foundation consisted primarily of direct mail appeals, twice annually. As the PCC Foundation reached out to constituents throughout the year (asking for contributions and communicating the impact of gifts), alumni who were in the system were also included. There were generally three appeals annually: a direct mail appeal to all constituents (including alumni) with the annual report, each fall; a campaign appeal sent to all faculty, staff, and retirees with a newsletter; and a direct mail appeal for past donors who have not given during the year, each spring.

An alumni phonathon was initiated in the Title III FLAIR program to strengthen outreach and communication with PCC alumni. In order to prepare for this activity, the PCC Foundation completed its first cleansing activity to update donor and alumni contact information via Title III funds. The initial database cleanse included: 898 deceased records; 7,444 phone updates; 10,653 cell phone updates; and 8,474 email updates.

The PCC Foundation completed its first ever alumni phonathon and survey project, utilizing phone and email outreach from September 2013 to February 2014. Callers had phone conversations with 4,628 PCC alumni to learn more about their affinity for and connection with PCC and the PCC Foundation, and an additional group of over 219 alumni provided insights via an online survey. The overall project objective was to gain insights on effective engagement, communications, and development strategies to strengthen PCC's relationship with its alumni. The project also identified individual major gift prospects for further cultivation with development staff in the Foundation.

Overall, PCC's alumni felt overwhelmingly positive about PCC: approximately 30% expressed interest in further engagement and another 60% expressed feeling neutral to "unengaged" with the college. Of those who were directly called (4,628), only 9% opted to be placed on the "do not call" list and a mere .2% (less than 1%) identified themselves as unhappy with the college. Recent graduates displayed a higher degree of affinity for PCC, revealing strong potential for alumni engagement and giving in coming years, as the PCC Foundation connects with recent graduates sooner. To that end, the Foundation implemented additional marketing and outreach efforts with new graduates beginning with the college's commencement ceremony in June, 2014.

Following the first outreach event, the PCC Foundation Board of Directors funded a second alumni phonathon during the 2014-15 academic year. Since this event was funded by the Foundation, it focused on engagement goals and solicitation with the Foundation. From 9,466 completed calls, the Foundation received pledges of \$43,811.08. A third alumni phonathon was conducted during 2015-16 with \$20,138.37 in pledges and 3,880 completed calls. The Foundation is planning its fourth phonathon for the 2016-17 academic year.

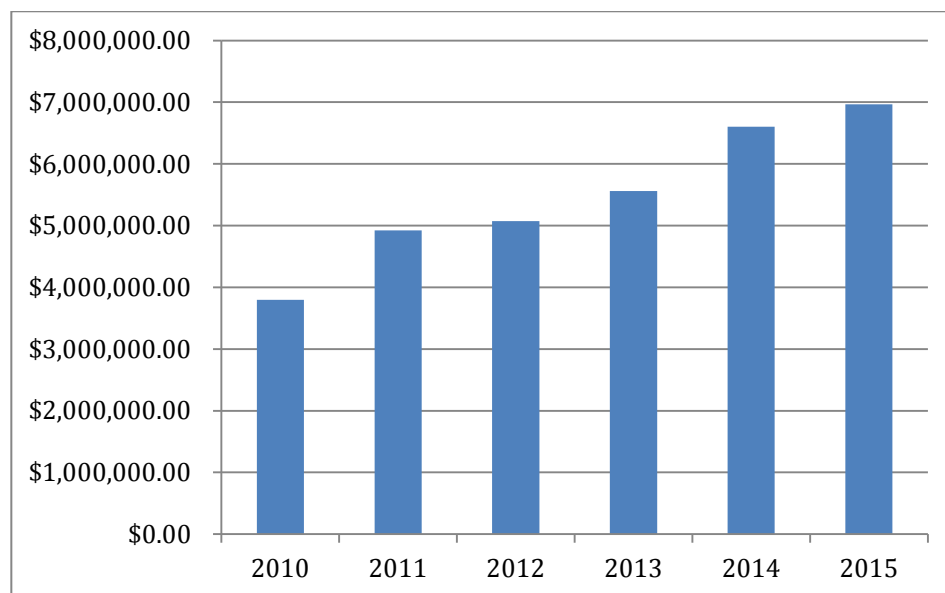
The goal of 50,000 alumni responses throughout the FLAIR program was expected (2010 to 2016). The PCC Foundation has had direct contact with 26,788 alums via outreach

phonathon events (through June, 2016). This number is conservative, since it does not include alumni contacts via social media to the Foundation or College Advancement. The annual response goal of 1,500 alumni responses was exceeded, as 12,921 alumni responded via targeted outreach events in Year 5 of the grant (as compared to 400 annual alumni responses in 2009).

PCC Foundation: ...next phase...

Undoubtedly the Foundation's work through the Title III grant made it possible for the PCC Foundation Board of Directors to approve the launch of the quiet phase of its first ever comprehensive campaign in November 2015. The goal is to raise \$20 million dollars in private gifts and \$5 million from governmental sources by June 30, 2021. As part of these efforts, the Foundation received its first anonymous \$1 million dollar gift as part of a donor's estate planning. As of June 30, 2016 total giving for the comprehensive campaign equaled \$4,115,514.92.

PCC Foundation Endowment Fund – “...cultivate, build, and encourage charitable giving to the PCC Foundation...”



Title III Objectives:

By Sept. 30, 2015, increase the number of major gift prospects identified, educated, and/or actively cultivated from 20 to 60. *The Foundation exceeded this goal, identifying and cultivating 119 major gift prospects.*

By Sept. 30, 2015, increase the annual number of alumni who respond to PCC Foundation communications from 400 to 1,500. *Through alumni outreach events and planning, 12,921 alums engaged directly with the Foundation in the 14-15 academic year.*

PCC Foundation

Mission Statement:

Created in 1982, the mission of the Portland Community College (PCC) Foundation is to enrich the lives and strengthen our region through support of education at PCC. Our vision is that all students in our region have access to an excellent education at PCC and the support needed to succeed, regardless of their ability to pay. The PCC Foundation is an institutionally-related organization that aids and promotes the mission of the college by providing scholarships, equipment for teaching and training, special academic opportunities for students, and support for outstanding faculty.

Continuous Improvement Goals: (2016-2021)

Objective #1 – Increase the number of major gift donors (with a revised definition of major gift prospects as those donors capable of a gift of \$25,000 or greater).

Performance Indicators:

- Increased number of major gift donors (current giving)
- Additional planned gift commitments annually (# of planned gifts)
- Number (3) of major gift proposals submitted

Objective #2 – Increase the number of annual fund donors (gifts less than \$25,000)

Performance Indicators:

- Increased number of annual fund donors
- Number of appeals sent and number of individuals solicited

Objective #3 – Increase assets and scholarships

Performance Indicators:

- Growth in total support raised annually (cash and in-kind)
- Increased total funding awarded in scholarships and used in PCC programs annually
- Growth in endowed fund portfolio
- Growth in total net assets of the PCC Foundation

Alumni are fully integrated in PCC Foundation systems, development processes, donor cultivation phases, and annual communication and outreach strategies. Alumni engagement will continue to be monitored, as part of annual reporting of objectives and performance indicators.

Financial Literacy Access & Education

“To manage variables and create a financial literacy program tailored to PCC students, the Title III team will follow a series of logical steps to create an action plan for delivering personal finance education. The steps include: stating a mission and vision, knowing the audience, defining success, selecting financial education materials, assessing resources, and identifying and overcoming challenges” (Title III FLAIR grant, p.25).

The Title III District Financial Literacy Committee developed the mission and vision for financial literacy education at PCC. This committee, under the leadership of the First Year Experience Coordinator in 2011-2012, adopted the following definition of financial literacy education.

“Personal financial literacy is the ability to read, write, analyze, manage, and write about the personal financial conditions that affect material well-being. It includes the ability to discern financial choices, discuss money and financial issues without (or despite) discomfort, plan for the future, and respond competently to life events that affect every day financial decisions, including events in the general economy” (2005, Vitt, Institute for Socio-Financial Studies).

The District Financial Literacy Committee defined students’ needs in accessing, managing, and planning their finances (during their college experience) to include education and assistance in:

- understanding the financial aid process,
- understanding how to access all the financial resources that are available,
- utilizing financial aid funding as part of a personal budget that supports a student’s educational plan,
- understanding basic personal finance information,
- planning and managing educational debt proactively,
- understanding the long-term impacts of educational debt on one’s personal financial well-being,
- making informed and intentional decisions when accepting a Financial Aid award, including Veterans’ benefits,
- accessing other sources of educational funding (scholarships, etc.), and
- accessing, planning and balancing work to ensure success with educational plans and career goals.

(District Financial Literacy Committee, May 2012)

These financial education needs defined the scope of development for the Title III FLAIR program in order “to equip students with the knowledge and tools to better manage their finances” (Title III FLAIR grant, p.10).

An initial student access and usability study was conducted by the IT web-team in Spring Term 2012. The following access tasks, per the college's website, were tested:

- Can user find the tuition and fees website? - 100%
- Can user determine the cost of attending? - 100%
- Can user find the financial aid website? - 70%
- Can user find instructions for how to get started with financial aid? - 30%
- Can user find the tuition and payment plan calculator? - 30%
- Can user find information about qualifications for receiving financial aid? - 0%
- Can user find instructions for what to do after filling out the FAFSA? - 0%
- Can user find information about how to borrow responsibly? - 0%
- Can user find instructions about how and when to reduce loan amounts? - 0%
- Can user find what is required to maintain financial aid eligibility? - 0%

Access to Financial Services and Information:

Based on this initial usability study, existing department websites were revised (as part of access to financial information) in order to improve access to financial services at PCC.

Finance-related Websites – www.pcc.edu				
	Year	Web pages	Page views	Users
Tuition	2011	91	567,682	213,838
	2015	25	598,260	237,110
Financial Aid	2011	1,282	819,664	205,136
	2015	130	490,754	155,187
Work Study	2011	129	62,017	13,676
	2015	21	24,291	9,433
Veterans	2011	15	24,792	9,068
	2015	21	36,569	9,562

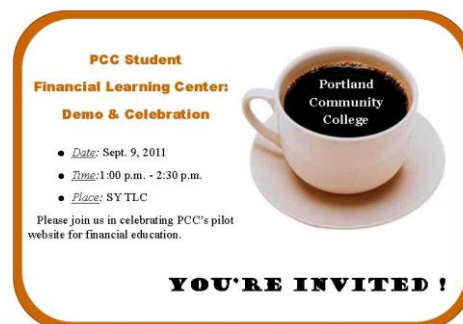
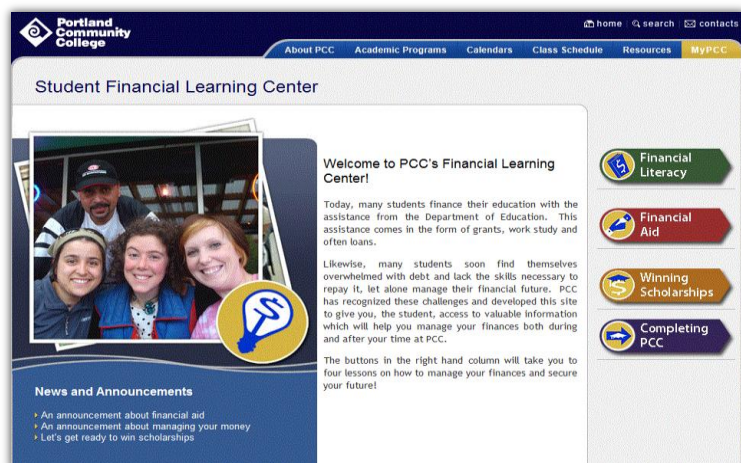
The FA website previously contained FA requirements.

The Work Study website previously housed all work study position descriptions.

Access to Financial Education:

Initially an online Financial Learning Center prototype was developed based on research and materials that had already been compiled by Cascade Student Development in 2010-2011. This prototype provided a “test environment” to house relevant information regarding how to access and complete the financial aid process, apply for scholarships at

PCC, etc. This prototype was developed by Eli Herr in consultation with the PCC IT web-team and made available to staff working teams on Sept. 9, 2011. Presentation materials were also created for use by various student development centers at Cascade.



This prototype launched the first central information site at PCC to improve students' access to financial education and served as the "first draft" in developing in-house, online financial education. Final versions of the financial education tutorials, developed as part of the Title III FLAIR program, were incorporated into *Panther Tracks: Guides to Student Success*.

Panther Tracks was developed during PCC's prior Title III SIP grant, *Strengthening Student Services to Improve Retention* (2003 – 2008). The college transitioned its online orientation to Panther Tracks in 2007 and in 2008 and the site began being used as a medium to promote college success for PCC's new First Year Experience program. In 2009, recommendations were developed to further align the curriculum in Panther Tracks to PCC Core Outcomes and additional course outcomes in Career Guidance (CG) courses. **Over 70,000 users have accessed financial education tutorials, since their release in Panther Tracks** (through July 31, 2016).

- *Student's Guide to Money* - Sept. 12, 2012 (required in MFL program)
- *Managing Financial Aid* - March 12, 2013
- *Your Scholarship Application Guide* - October 2, 2013
- *Academic Track (revised)* - October 19, 2014 (required in VA Advising Program)
- *Vets Benefit Boot Camp* - March 26, 2015 (required in VA Advising Program)
- *How to Choose a Career* - July 6, 2016
- *Connecting Career to College* - July 6, 2016

Panther Tracks is accessible to all current and prospective students on www.pcc.edu/panther-tracks.





...launching Title III FLAIR Financial Education...

Lydia Rediske, IT “web developer extraordinaire”, supported each stakeholder group that developed PCC’s financial education tutorials.

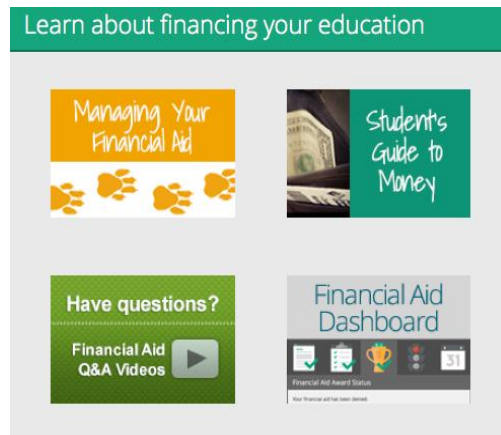
A Panther Tracks Advisory Committee was established in Fall Term, 2014 to “...relate Panther Tracks to strategic efforts to build out the college’s completion framework, *Panther Path*. Goals for *Panther Tracks: Guides to Student Success* were established: 1) to define a plan for improvement, how improvements should be prioritized, etc.; 2) develop a plan for how the site should be re-worked to reflect student-facing Panther Path messaging; and 3) establish ownership groups to steer changes for each online tutorial.” (October, 2014).

In 2015, the Panther Tracks Advisory Committee developed a guiding framework for ongoing development. Dr. Darilis Garcia-McMillian (Director of Outreach, Orientation and Enrollment) leads this cross-district oversight group. Annual student usage and development plans can be found on the committee’s internal documentation site:

<https://spaces.pcc.edu/display/panthertracks/Panther+Tracks+Home>

Financial literacy education at PCC is incorporated in various communication channels and department procedures. The “overarching vision” established by the Title III Steering Committee in 2011 defined a “financially, proactive result” for students as including: college procedures that mirror proactive financial management, resources and tools that augment personal responsibility with proactive support from staff, and access improvements that are clear and transparent for students. Below are samples of financial education resources and tools now accessible to PCC students.

Financial Literacy: ...*understanding the financial aid process...*



Financial Literacy: ...*understanding how to access all the financial resources that are available...*

Find other sources of funding your education

— Check out other sources of money

- Win a scholarship: there are [scholarships](#) available for just about anything and everything. Many are small amounts, but a lot of small scholarships can add up to a lot of tuition payments.
- Apply early for more grants: unlike loans, you don't have to pay grants back. But some grants run out early, so apply for financial aid as soon after January 1 as you can.
- Apply early and get work study: work study is financial aid that you earn through a part-time job. But work study funds are limited, so you have to apply for financial aid early.
- Work while attending school: if you work while in school, you can pay more as you go which adds up and reduces the total amount you have to borrow.
- See if your employer will foot the bill: you may work at a company that will pay for you to attend college. Some companies will pay for the classes upfront, others will reimburse the cost after you have successfully completed each semester - see [third party billing](#) for details.
- Investigate other sources: there are other sources of funding you might qualify for, such as [Veterans Benefits](#), [AmeriCorps Vouchers](#), and other tuition reimbursement programs. Look around to see if there are any you're missing out on.
- Set up a matched savings account: If you are saving for college, you should look into setting up an Education Individual Development Account. These accounts will match your savings by contributing \$3 for every \$1 you put into savings! In case you can't tell, that's an amazing deal. IDAs are offered by community-based organizations. To get started, take the [IDA Eligibility Quiz](#), then contact one of the organizations listed to find out how to apply.


```
graph TD; Q1[Can I afford it?] -- NO --> A[Don't buy it!]; Q1 -- YES --> Q2[Is it a NEED?]; Q2 -- YES --> Q3[Will I still have it when it's paid off?]; Q2 -- NO --> Q4[Am I lying to myself?]; Q3 -- YES --> Q5[Does this purchase support my financial goals?]; Q3 -- NO --> Q4; Q4 -- YES --> Q6[Am I okay with that?]; Q4 -- NO --> A; Q5 -- YES --> Q7[And I'm POSITIVE I need it?]; Q5 -- NO --> Q6; Q6 -- YES --> Q7; Q6 -- NO --> A; Q7 -- YES --> B[Buy it.]; Q7 -- NO --> A;
```

Student's Guide to Money

A guide to help you become the master of your financial situation

PCC / Resources / Panther Tracks /

What's money got to do with your education (besides the obvious)?

You're here at PCC to make your life better, right? You have big dreams and you have the motivation to reach those dreams. Which is awesome ... but here's the thing: no matter what degree you get, if you make careless decisions with your money while you're in school, you're never going to get to your financial happy place. Money trouble is one of the biggest reasons students struggle in college. It's hard to concentrate on course work when you are hungry or worried about being evicted!



It's money skills, not just money, that makes you rich!

I'm sure you've known people who make a decent income but never seem to have a dime to their name. And have you also known people who have modest incomes but seem to be able to afford vacations when they want them, health care when they need it, and even have some left over to save? The difference between these two examples is that some people have money skills and others don't.



Current Track

Student's Guide to Money
1. Set Financial Goals
2. Make a Budget
3. Spend Less, Save More
4. Going into Debt
5. Getting Out of Debt
6. Your Credit Report
7. Tax Issues for Students
8. Cover Your Assets


Financial Literacy: ...*planning and managing educational debt proactively...*


Managing Your Financial Aid

PCC / Resources / Panther Tracks /


About this track


In Managing Your Financial Aid, you'll learn what to consider before borrowing and options to financing your education without borrowing.



 Do you have questions about how to finance your education?

 Should you borrow to finance your education?

This track includes information on loan repayment and what can happen if you borrow money for you education and don't pay it back.

 Are you aware that grant and loan funds are limited, so you'll need to plan ahead?

 Did you know that when you borrow from the federal government, you have ten years to pay it back?



Current Track

Managing Your Financial Aid

1. How Much Do I Owe?
2. Why Am I in School?
3. Should I Borrow?
4. What are My Options?
5. My Award Letter
6. When Do I Repay?
7. What If I Pay Late?
8. Not Paying = Default


Financial Literacy: ...*understanding the long-term impacts of educational debt on one's personal financial well-being...*

Financial Aid Dashboard

Select Aid year:

[Summer 2015 - Spring 2016](#)

[Summer 2016 - Spring 2017](#)



Planning Ahead

Manage your student loans

See what you owe: log in to the [National Student Loan Data System](#) to see how much you've taken out in student loans.

See repayment plans: calculate your monthly loan payments under different repayment plans using the [Federal Student Aid Loan Calculators](#).

Get more help paying for college

See other ways to get money for school, like scholarships and veterans benefits, on the [Paying for College](#) page.

Improve your financial future

Visit Panther Tracks to check out our new [Student's Guide to Money](#). This is a guide to help you become the master of your finances.

Financial Literacy: ...making informed and intentional decisions when accepting a Financial Aid award, including Veterans' benefits...

PCC / Resources / Panther Tracks / Managing Financial Aid /

The first thing you need to know about financial aid is that it is not bottomless! There are limits to the amount of loans and grants you can get over your lifetime. You have to budget your financial aid – *especially your loans* – in order to make it last over your entire education. If you don't, you can run out of money before you are done with school.

Get to know your loans

First, you'll need to find out how much you already owe by going to the [National Student Loan Data System](#). This website stores all the information on your student loans.

Does your debt match your progress?

Now that you know how much you owe look at the chart to see if you are on track. To see a detailed chart of loan limits, visit [StudentAid.gov: How Much Can I Borrow](#).

What happens if you run out?

If you don't plan out your financial aid, you may end up running out of money before you can get your degree or certificate. Then you are left with few options... you can pay out of pocket, but who can afford to do that? Maybe you've heard that private loans are an alternative – they are an expensive alternative that you may regret.

Nothing is worse than working for years towards a degree and then not being able to finish your last few terms because you have run out of funds.

Independent Student

Dependent Student

Does your debt match your progress?

four year college

community college

independent student

How do I know if I'm dependent or independent?

Video tutorial: [What's the difference between a dependent and an independent student?](#)

Did you know...

Lifetime Federal Pell Grant limits: New federal law limits the amount of Federal Pell Grant funds a student may receive during their lifetime. Log on to the [National Student Loan Data System](#) to see your Federal Pell usage.

Financial Literacy: ...accessing other sources of educational funding (scholarships, etc.)...

PCC

Scholarship application dates

The next scholarship application opens December 1, 2016. Applications will be due March 1, 2017. Funding will become available starting in fall 2017.

How to apply

How to prepare

Who can apply

Where to get help

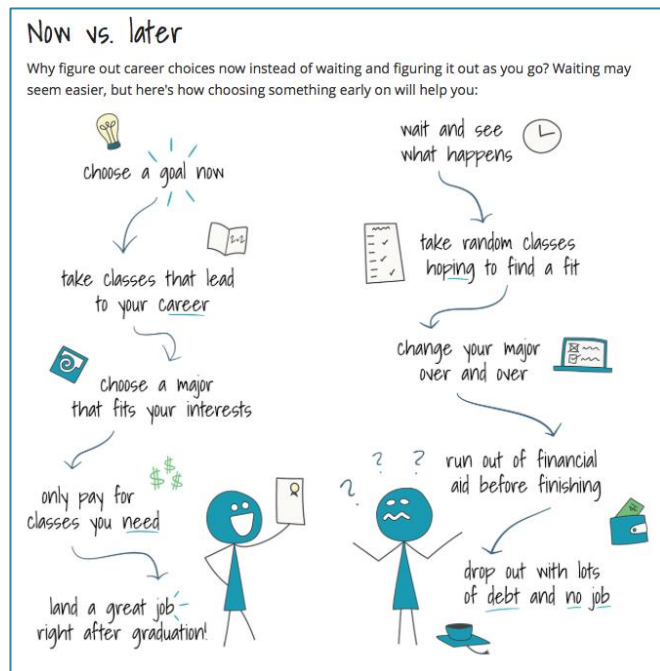
Applying is easy! Follow these steps to be automatically considered for *hundreds* of scholarships.

- 1 Log in to the scholarship application**

The scholarship application opens December 1, 2016. Applications will be due March 1, 2017. Get ready by working on your essays - go to the next tab to see how to prepare.
- 2 Complete the FAFSA**

[Complete the FAFSA](#) as soon after January 1 as possible. If you are an international student or not eligible to complete the FAFSA, complete the [Financial Need Worksheet \(doc\)](#) and upload it in the application.

Financial Literacy: ...accessing, planning and balancing work to ensure success with educational plans and career goals...



The *Paying for College* tab in MyPCC represents the culminating vision for the FLAIR program -...**“to create a balance of student empowerment (responsibility for more engagement and self-sufficiency by students) with equitable access supports from the college, creating every transaction with students as a teaching and learning experience”** (Title III District Steering Committee, July 2011).

PCC MyPCC

Home | My Courses | **Paying for College** | PCC Life | Sites | Help

My account: Summer 2016

Total charges:	\$954.00
Payments received:	\$0.00
Authorized financial aid:	\$3,937.00
Pending refund:	\$2,982.40
How will I get my refund?	Manage MyRefunds
Amount due:	\$0.00

Manage my account

[PCC.org](#)

[view pay my bill](#)

[sign up for payment plan](#)

[Student account information](#)

[What to Pay](#)

Don't get deleted: Summer 2016

Course registration currently protected. Financial aid authorized.

[What is this?](#)

Ask the Panther

Have a question about PCC? Enter a word or phrase below.

[Search](#)

Financial Aid Dashboard

Select Aid year: [Summer 2015 - Spring 2016](#) | **Summer 2016 - Spring 2017**

FAFSA Status

PCC has received your FAFSA.

This first step in the financial aid process is complete.

If you make corrections to your FAFSA, it may take some time for PCC to receive and process it. We are currently processing FAFSAs received as of 17-JUN-16.

Financial aid links

- [Award Library](#)
- [Manage MyRefunds](#)
- [Financial Aid Website](#)
- [Scholarships](#)

Need a job?

PCC PANTHER WORKS

Get connected to jobs on campus and in the community.

- [Peer Advisors 2016-17](#)
- [PCC Graduate Research Assistants](#)
- [Career Peer Advisors 2016-17](#)
- [Newspaper in-Class Aide](#)
- [See in-Class Aide](#)
- [See all jobs:](#)
 - [on-campus](#)
 - [off-campus](#)
 - [on-campus](#)

[Get career help with Panther Works](#)

Veterans education benefits

Summer 2016

[Submit my schedule for VA certification](#)

[Learn more about veterans' benefits](#)

Two additional channels were initially recommended for future development on the *Paying for College* tab:

- a scholarship channel (quick access to the PCC Foundation application system), and
- a financial history channel (incentives based on proactive financial management while attending PCC).

A financial literacy audit was conducted twice during the Title III FLAIR program. This audit documents college programs and services that promote financial literacy education on their websites. Results of the last audit, on June 2014, can be found at

<https://spaces.pcc.edu/display/Projects/Financial+literacy+audit>.

Seventeen student programs or service centers throughout the district market financial literacy education to PCC students. Five credit courses provide instruction regarding personal finance, life skills, or strategies to pay for college. In addition, four financial support classes are offered through Community Education.

The District Financial Literacy Committee recommended development of partnerships throughout the college to engage and support students in financial education. Since program services differ across campuses, the ability to develop and provide a comprehensive financial education outreach program was never fully realized in the FLAIR program. Several meetings, throughout the FLAIR grant timeline, sought to coordinate financial literacy programming in centers or service areas that reach all incoming students, such as Orientation Centers, Academic Advising, etc. The Financial Aid office has continued their 'train-the-trainer' outreach to student leadership and campus resource centers, etc. The need still exists to align service outcomes for in-coming students to include financial literacy education, beyond current assistance provided by many campus centers to assist students in completing a FAFSA or scholarship application.

PCC Core Outcomes also do not directly address financial literacy education and management of personal finances as a learning outcome for students attending PCC. Outcomes wherein financial knowledge and decision-making may be implied include: Critical Thinking and Problem Solving, Professional Competence, and Self-reflection.

PCC's Strategic Plan, adopted in November 2014, currently does not include Strategic Intention statements in its Core Themes specifically related to students' financial knowledge and decision-making.

Institutionalizing Financial Literacy Education:

"The Financial Literacy Coordinator will design and develop programs and activities that can be sustained after the grant through existing resources with no additional costs to the college. It is anticipated that classroom activities will be incorporated into PCC's First Year Experience (FYE) program. On-line materials will be hosted on PCC's website and receive technical support through IT. Additional activities, such as peer education programs, workshops, or financial literacy fairs will utilize student

and staff volunteers, access free materials, and leverage community partnerships to minimize and/or offset costs” (*Title III FLAIR grant, p. 14-15*).

The FLAIR program was challenged regarding expected results for financial literacy education per the grant. The FLAIR grant application did not define a measurable objective related to students’ financial literacy education, and the scope of institutionalization defined in the grant required maintenance of financial literacy programs through existing resources with no additional costs to the college.

Financial Literacy: “It is anticipated that classroom activities will be incorporated into PCC’s First Year Experience (FYE) program.”

A comprehensive review of the college’s FYE program was conducted in 2011-2012. A district stakeholder group was charged with evaluating PCC’s program (developed in the college’s prior Title III grant, 2003-2008). The goal was to define strategies that could expand the program to include all, “first-time-to-college” students attending PCC. A final report was presented to college leaders in 2012 with the following recommendations:

- Portland Community College via the District Student Service Leaders accept the revised “First Year Experience” Framework, student engagement process, intended learning outcomes, and recommendations developed by this committee;
- Formation of a pre-term work-group to develop and improve orientation-type activities, complete with assessment strategies for proposed student outcomes as well as a program for training peers, staff, academic professionals, faculty and college administrators to deliver consistent, quality pre-term programs and experiences to students. Program effectiveness will be measured for student attainment of educational outcomes, as well as student satisfaction with the experience;
- Formation of a work-group to identify and develop programming, resources, activities and information to facilitate a measurable, seamless transition for returning credit students;
- Integration of existing “first-year” campus resources, programs, and personnel into a district-wide “First-Year” Program including committed leadership, direction and financial resources for “First-Year” programming. Re-evaluate and restructure student service processes and programming district-wide in order to improve student access to success;
- Development and communication of annual program goals, expectations, and strategies within student services to ensure a common plan and strategy for student success yearly; and

- Increase communication between student services and academic services (teaching, tutoring, library, service learning, etc.) to promote common goals, expectations, and strategies for student success district-wide.

In 2015-16, the college initiated planning for a required FYE program for students receiving *Oregon Promise* funding. Beginning in 2016-17, PCC will implement its first required FYE experience for a cohort of students.



Financial Literacy: “On-line materials will be hosted on PCC’s website and receive technical support through IT.”

The IT web team provides technical support for all the of financial education tutorials in *Panther Tracks: Guides to Student Success*. The web team also participates as a member of department communication teams supporting annual updates to financial information websites, etc.

Financial Literacy: “Additional activities, such as peer education programs, workshops, or financial literacy fairs will utilize student and staff volunteers, access free materials, and leverage community partnerships to minimize and/or offset costs.”

Throughout the FLAIR program, various activities have been implemented to create district-wide awareness of financial literacy resources and services:

- Dollars and \$ense Expo’s (at all campuses) during Spring Term 2013,
- a partnership with Multnomah County Library to increase access to PCC’s financial education tutorials via the public library system, and

- informal partnerships with student development centers and clubs to provide financial workshops to students.

Financial Planning for College Success

At Portland Community College, your financial survival is as important as your academic survival.
That is why we are offering information sessions to help you get prepared.

This session is designed for anyone who wants to better understand
HOW TO GET FINANCIALLY ORGANIZED FOR COLLEGE SUCCESS!

In this hour we will cover:

- Selecting a Payment Plan that is right for you
- Payment Deadlines for next term
- Planning for both Academic and Financial Success in college

Financial Planning for College Success Workshop Locations & Times

Monday 18	Tuesday 19	Wednesday 20	Thursday 21	Saturday 23
• Time: 10:00 - 11:00 am • Location: SY CC SPRUCE	• Time: 10:00 - 11:00 am • Location: RC BLD 2 108	• Time: 10:00 - 11:00 am • Location: SE TABOR 140	NO SESSION	• Time: 10:00 - 11:00 am • Location: CA Jackson Hall 106
• Time: 6:00 - 7:00 pm • Location: SY CC SPRUCE	• Time: 6:00 - 7:00 pm • Location: RC BLD 2 108	• Time: 6:00 - 7:00 pm • Location: SE TABOR 140	• Time: 6:00 - 7:00 pm • Location: CA SC 201	
Monday 25	Tuesday 26	Wednesday 27	Thursday 28	
• Time: 10:00 - 11:00 am • Location: RC BLD 2 110	• Time: 10:00 - 11:00 am • Location: SY CC SPRUCE	• Time: 10:00 - 11:00 am • Location: CA MAHB 104	• Time: 10:00 - 11:00 am • Location: SE TABOR 146	
• Time: 6:00 - 7:00 pm • Location: RC BLD 2 110	• Time: 6:00 - 7:00 pm • Location: SY CC SPRUCE	• Time: 6:00 - 7:00 pm • Location: CA SC 302	• Time: 6:00 - 7:00 pm • Location: SE TABOR 140	



The Title III FLAIR program has improved access to the college's financial education resources and services. These resources exist, throughout the college, as:

- updated and simplified information on PCC's website to all student finance-related services, policies, processes, and procedures;
- access to financial transactions necessary to pay for college;
- access to additional resources of financial support while attending college;
- presentations and pilot programs for specific cohorts of students, and
- educational tutorials that provide access to all students with information regarding basic finance skills, managing student loans, using VA educational benefits, preparing for academic advising, applying for scholarships, researching job trends, finding a job, and planning a budget based on future earnings in a chosen career field, etc.

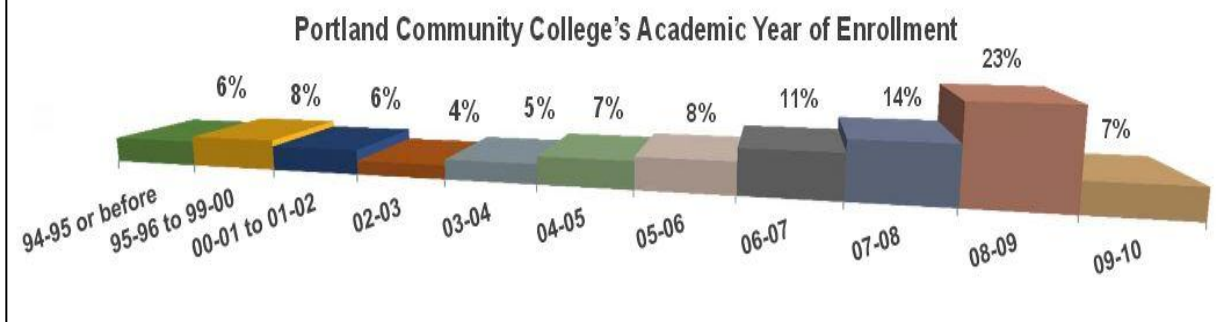
Comprehensive Financial Services Reform & Access to Financial Literacy Education *Conclusions & Recommendations*

Conclusions:

The strategy to financially “educate” students who are not at the institution is highly expensive and results are indeterminate. The default outreach program to former PCC students, via Inceptia, cost \$229,057.50 (\$194,647.50 in PCC’s General Fund and \$34,410.00 in FLAIR Title III funding) through August, 2016. Additionally, the Grace Outreach Program via Financial Success Coaches in Student Accounts may have impacted only 26% of current and former students entering Grace, over a two year period. While the college’s default rate has declined from a high of 20.3% to 17.2% (during the Title III FLAIR program), it’s unclear if any specific FLAIR activities have directly impacted that change.

In partnership with Inceptia, the college conducted an analysis of its 2010 Draft CDR Cohort in May, 2013. Borrowers who entered repayment in the 2010 cohort represented over sixteen (16) years of first-time enrollment at PCC. Financial education outreach, throughout a student’s college experience, may be more effective than targeted outreach and support to mediate student loan default once students exit from the institution. Students entering loan repayment may not have had any recent relationship with the college.

- A default cohort is comprised of borrowers who entered repayment within the same 12-month period; however, not all borrowers enrolled at the same time. The following graph depicts the time span over which Portland Community College’s FY 10 draft three-year cohort borrowers first enrolled.



The FY 10 Draft Three-Year Cohort Repayment Analysis, May 2013

The FLAIR grant presumed that the college's CDR could be affected by the efforts of PCC's finance-related departments. Strategies to improve student financial success extend beyond the college's finance-related service areas. A need for consistent and long-standing strategies and services to support and track student retention and completion may impact the college's CDR more effectively.

The Intentional VA Advising Workshop, implemented in the Title III FLAIR program, does represent a model of early mandatory intervention with required ongoing support (wherein VA students report a positive response to the program). Initial retention analyses reveal no negative impact upon VA student retention (when requiring first term, VA benefit students to complete a mandatory workshop and in-person academic advising session prior to registration for the subsequent term).

Deletion for Non-payment (DNP) has positively impacted the numbers of students with financial holds and collections at PCC and removed financial barriers to re-entry at the college (for those students financially "at-risk"). "Having a plan to pay" and "paying on time" reinforce life-long financial skills, as well as bring emphasis and attention to financial preparation as a requirement for college success. This payment policy was designed to support the long-term interest of PCC students and reinforces that the college can develop policies that influence student behavior in a positive manner, especially when cross-department procedures are designed to "tackle" a common issue.

Investments in technology (designed from a student's perspective), do enhance students' abilities to engage proactively on their own behalf (i.e. auto-matching capabilities to relevant PCC Foundation scholarships, FA Dashboard, VA Dashboard, etc.). The Title III FLAIR program established a precedent of building upon previous systems and existing online resources, rather than duplicating access channels with multiple, "siloed" new resources. Student usability studies, conducted by the IT web team, reinforce the need for common resources that are "adopted" by relevant staff, easily accessible to students, and consistently visible and promoted at each campus and relevant service center.

Forging strong partnerships between the PCC Foundation and other college departments has benefitted students and potential donors. The PCC Foundation is more aware of issues impacting student success and now has the information needed to influence donor goals. Fund agreements and the "wishes" of the donor are now balanced according to common student needs, ensuring access and use of scholarship funds. The FLAIR grant created the capabilities within the PCC Foundation to launch a comprehensive campaign and continue building a culture of philanthropy with alumni and other donors.

PCC students are more financially prepared through the efforts of the FLAIR program and the college's finance-related services have implemented comprehensive reform.

Recommendations:

- The college needs to establish a student retention goal, define retention indicators, and align college-wide planning to increase student retention.
- Student financial success is a leading indicator of sound retention and completion strategies. In the college's retention and completion efforts, student financial success needs to more "grounded" in college-wide efforts.
- Student financial success strategies and resources should be considered part of the service model within student development and advising centers.

Appendix A

Evaluation of Expected Results

PCC's New Payment Requirement

Students are required to pay in full or complete college-approved financial arrangements *two (2) Mondays PRIOR to the start of the term*

New Payment Deadlines:


Summer Term **Monday, June 11th**
 Fall Term **Monday, Sept. 10th**


Course registrations are subject to deletion for students who do not meet the payment deadline.

- Pay in full (or)
- Sign-up for a PCC Payment Plan with one-third down payment (or)
- Complete college-approved financial arrangements

For more information, visit www.pcc.edu/pay.

STUDENTS,
*Don't get deleted,
 Pay on time*





Veteran Advising



Advising Workshops for VA students are scheduled.

Register at www.pcc.edu/va-workshop

Please sign-up online for one of the dates below

Rock Creek Orientation Center

- ☐ Wednesday, January 22, 2014 - 9:00 -11:00 am
- ☐ Wednesday, January 22, 2014 - 6:00 - 8:00 pm
- ☐ Thursday, January 23, 2014 - 1:00 - 3:00 pm
- ☐ Saturday, January 25, 2014 - 9:00 -11:00 am

Southeast Orientation Center

- ☐ Wednesday, January 29, 2014 - 9:00 -11:00 am
- ☐ Wednesday, January 29, 2014 - 6:00 - 8:00 pm
- ☐ Thursday, January 30, 2014 - 1:00 - 3:00 pm
- ☐ Saturday, February 1, 2014 - 9:00 -11:00 am

Cascade Orientation Center

- ☐ Wednesday, January 22, 2014 - 1:00 - 3:00 pm
- ☐ Wednesday, January 22, 2014 - 6:00 - 8:00 pm
- ☐ Thursday, January 23, 2014 - 9:00 - 11:00 am
- ☐ Saturday, January 25, 2014 - 9:00 -11:00 am

Sylvania

- ☐ Wednesday, January 29, 1 - 3 pm - SY SS 110
- ☐ Wednesday, January 29, 6 - 8 pm - SY CC 269
- ☐ Thursday, January 30, 9 - 11 am - SY TCB 311
- ☐ Saturday, February 1, 9 -11 am - SY HT 301













Only 40% of VA students reported confidence in registering for courses needed for their degree (VA Survey 2013).

Student Account Services:

Modify payment deadlines and implement purge for non-payment. PCC procedures and policies will be modified: payment deadline moved up, non-paying students automatically dropped so they are not charged for classes they don't attend.

"Payment is due two weeks before the term starts. If you don't have a payment arrangement set up by the due date, we may delete your course registrations. If that happens, you lose your seat in all your classes."

From 2013 to 2015, an average of 4,400 students experienced deletion in Fall Terms. Of those, approximately 45% (2,000 students) complete registration and payment to enroll. Approximately 39% of students with a deletion (per Fall Term 2014) are still not enrolled at PCC a year later.

Reduction in the number of students on financial hold.

In Fall 2010, twenty-eight percent (28%) of students with a financial hold (13583 students) continued onto Winter Term. In Fall 2015, fifty-two percent (52%) of students with a financial hold (4,746 students) continued onto Winter Term.

Reduction in the number of students sent to collection.

In Fall 2010, there were 2,035 students sent to collection. In Fall 2014, there were 1,257 students sent to collection.

Accelerate the delivery of FA refund.

FA refunds are disbursed on the first Wednesday of each term. Previously, disbursements were made on the third Wednesday of the term.

Increase proportion of refunds electronically delivered.

Approximately 80% of students receive their financial aid money electronically, as compared to 16% in Fall Term 2010.

Expand the number and type of payment plans. Self-paying students will have a wider variety of options to meet their budgetary needs.

Self-paying students can select an online payment plan with installments of 3 or 5 times a term. All students are expected to equitably pay 1/3 down toward tuition and fees on their first payment. Previously, PCC offered a 50/50 payment plan with half down when completing a payment plan with the college (paper contract).

Student participation in payment programs will increase.

Participation in payment plans has increased, with 4,564 students selecting a payment plan in Fall 2015, as compared to 2,068 in Fall 2010 (over 100% increase). PCC does not charge interest on its payment plans. A set-up fee of \$15.00 is required each term. PCC students provided input regarding the fee charged by the college.

Implement online forms for student payment processes. Accuracy and processing speed will improve through reduction of paper-based systems and the end of manual data entry.

Student Accounts became the first “paperless” department at PCC on April 23, 2015.

Proportion of late fees will decrease.

Revenue from late fees in Fall 2010 was \$614,149.00. By Fall 2015, revenue from student late fees totaled \$62,591.00.

Veterans Benefit Office

Assessment of VA student population.

Institutional Effectiveness developed the Veterans Student Survey, administered in Spring Terms: 2012, 2013, 2014 and 2016. The District VA Task Force evaluates results and plans ongoing VA support strategies.

Develop an intrusive advising system for Veterans - increased retention rate for Veterans.

An Intentional (mandatory) VA Advising Program began for first-term VA students in Fall 2014. Fall 2014 VA Student Cohort (first cohort to participate in mandatory VA Advising):

- Fall to Winter retention: 77.0%
- Fall to Fall retention: 50.0%

Implement online VA forms - streamlined certification of benefits.

Beginning Fall 2010, VA students could submit their certification online. In Spring 2013, the VA Dashboard was made available in the *Paying for College* tab of MyPCC. Re-certifications have been reduced from 71% in 2009 (a manual process) to 36% in 2014.

Implement automated exception processing for Veterans - reduction in Veterans' re-certifications and/or disqualifications.

Automated reports assist Veterans Benefit Specialists regarding re-certification issues. The reduction in re-certifications was validated via the Veterans Administration, using VA-Once data, from 2010 to 2015. For VA benefit applicants attending PCC, re-certifications by Veterans Administration officials changed from 24.36% in 2010 to 17.0% in 2015. The total number of changes that had to be processed by the VA changed from 308 (2010) to 200 (2015).

Financial Aid:

Implement online FA forms - increased number of FA forms available online to shorten time for FA processing.

FA students complete forms and additional requirements online, via the FA Dashboard, eliminating manual paper submission of FA requirements and manual processing of student information.

Implement FA call center - call center operational and staff trained on new technology.

Student call wait times were reduced from an average of 12 minutes (Winter 2011) to 1 minute (Winter 2015).

Implement active cohort default management strategy - reduction in PCC's cohort default rate.

PCC's three-year CDR rate has declined from a high of 20.3% (FY 2010) to 17.2% (FY 2012). The goal to reach a CDR rate of 12.2 % was not attained.

Continue assessment of FA student population.

PCC Institutional Effectiveness implemented FA Student Surveys in Fall 2013 and 2014. The Financial Office developed continuous improvement goals regarding student outreach and support.

Fall 2013 (survey example):

"When I called the Financial Aid Office, the people answering my calls were helpful."

- 78% responded somewhat agree or strongly agree.

Enhance Financial Aid function of online portal - improved self-service access to FA information will reduce the volume of inquiries to FA office.

FA Dashboard released on the *Paying for College* tab of MyPCC on September 17, 2012. FA website and FA Dashboard reflect simplified (step-by-step) financial aid process. Improvements in access and student messaging reduced call volumes by an estimate of 30%.

Assessment of FA student abilities to navigate automated business processes that includes data-driven decision-making structure to better align available resources with student needs.

Student usability studies were completed in Spring 2012 and Spring 2013. Finance-related information tasks were tested for students' ability to find needed information. Results are included in the FA Program Review (2015).

Implement financial literacy program - improved financial literacy amongst students.

Financial education self-paced tutorials released in *Panther Tracks: Guides to Student Success*. Over 70,000 users have accessed: *Student Guide to Money, Managing Your*

Financial Aid, and Your Scholarship Application Guide since their release.

On August 8, 2016 a student submitted feedback after reviewing all available tutorials, including most recent tutorials – *How to Choose a Career* and *Connecting College to Career*.

“All the information provided was extremely helpful and in depth providing all the answers a student may need to figure out what to do on their academic journey.” (Applied Science student)

PCC Foundation:

Revise Foundation scholarship fund structure - new fund management policies, new gift agreement templates and agreements.

Scholarship framework and gift agreement templates have been developed and PCC Foundation policies revised. Title III and PCC Foundation developed a new fund agreement (#3149) of \$316,000.00 on March 31, 2015.

Prospect research training -increased capacity to identify and qualify major gift prospects.

PCC Foundation completed prospect screening of over 137,000 potential donors since October 1, 2010 through June 17, 2016. The Foundation has validated 1,061 major gift prospects since 2010.

Send direct mail appeals. Updating, verifying, and expanding the alumni database will be completed within the grant period.

Students who have taken 15 or more credits at PCC (per the college’s information system) have been included in the Foundation’s database. All alumni records have been cleansed for current contact information. The PCC Foundation continues annual phonathon outreach, commencement outreach, and other contacts with alumni via social media.

The annual alumni response goal of 1,500 responses was exceeded, as 12,921 alumni responded via targeted outreach events in Year 5 of the grant (as compared to 400 annual alumni responses in 2009).

OBJECTIVE 1: RETENTION RATE

By September 30, 2015 **increase** the fall to winter retention rate for students on financial hold, from **31.4%** (2009 baseline) to **37.4%**.

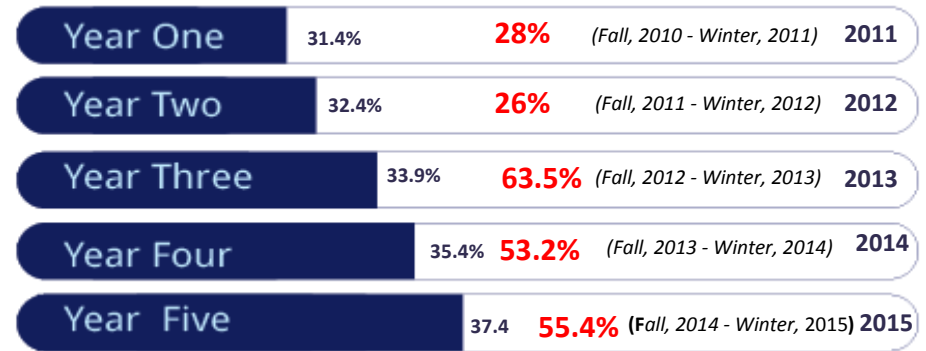
Retention Rate = Number of Fall term students on financial hold who re-enroll for classes by 4th week of subsequent Winter term divided by number of total students placed on financial hold.

Continuous Improvement Metric	Number of Students Sent to Collection	Dollars Sent for Collection	Number of Late Fees Assessed	Dollars Assessed for Late Fees	Number of Financial Holds
Fall 2009	2,231	\$ 1,197,454	12,467	\$ 550,511	14,167
Fall 2010	2,035	\$ 1,292,915	12,253	\$ 614,149	13,582
Fall 2011	2,074	\$ 1,153,811	9,508	\$ 334,135	10,990
Fall 2012	941	\$ 421,580	3,033	\$ 52,845	3,443
Fall 2013	1,070	\$591,358	3,756	\$69,639	4,689
Fall 2014	1,257	\$709,909	3,177	\$62,591	5,785

Enrollment Comparisons

(Credit Headcount)

Academic Year	Summer	Fall	Winter	Spring
2009-2010	14,803	30,161	30,500	31,041
2010-2011	17,537	32,013	31,953	32,227
2011-2012	18,096	34,632	34,436	33,930
2012-2013	17,513	33,774	33,279	32,297
2013-2014	17,029	32,474	31,471	30,372
2014-2015	16,106	30,946	29,426	28,614



Deletion for Non-payment (DNP)

Student Count	Fall 2012	Fall 2013	Fall 2014	Fall 2015
Deleted	6,404	4,927	4,221	4,307
Enrolled in Fall	2,768	2,161	1,863	1,967
Enrolled next Term (Winter Term)	805	646	425	451
Enrolled within Year (next 4 terms)	457	306	262	Available in Fall 2016
Never Enrolled (one year later)	2,374	1,814	1,671	Available in Fall 2016

Grant Years are from October 1 to September 30

OBJECTIVE 1: RETENTION RATE

Year	Performance Indicator	Activities	Accomplishments	Status
5	Financial Literacy program in place.	Continue implementation of Financial Literacy Program with evaluation plan	<ul style="list-style-type: none"> GRACE program was implemented in Fall 2014 via Financial Success Coaches in Student Accounts. There were 15,137 former students entering their loan grace period during Fall 2014 through Fall 2015. Financial Success Coaches had direct contact with 3,663 of these students (24% of the target population). 	COMPLETED in Year 5 (2014-2015)
	Refinements to integrated online registration and payment.	Continuous improvement & sustainability planning	<ul style="list-style-type: none"> A Parking Permit Lean Process review resulted in: 1) increased marketing of online permit sales; 2) revision of the online parking permit website to ensure clearer directions; 3) integration of address updates when ordering a parking permit online; and 4) a simulation database was created to monitor data-entry errors, online sales and in-person sales in real time. A final report was presented on April 15, 2015. 	COMPLETED in Year 5 (2014-2015)
4	Refinement and evaluation for Financial Literacy component.	Implement Financial Literacy Program with evaluation plan	<ul style="list-style-type: none"> A GRACE outreach program developed for loan recipients to mitigate loan delinquencies. Financial Success Coaches in Student Accounts received training to implement the program on August 7, 2014. Financial Literacy Program (MFL, GRACE, and Panther Tracks) evaluation to be completed in Year 5. 	INITIATED in Year 4 (2013-2014)
	Payment and registration online functions fully integrated.	Continue integration of registration & payment function of online portal	<ul style="list-style-type: none"> DSSAT (District Student Services Advisory Team) began on July 23, 2013. Their purpose is to ensure cross-department coordination of the college's finance-related services, sustaining Title III FLAIR activities, etc. Customer service training for staff members supporting "one-stop" answer centers at SE and SY "My Account" Channel updated to include basic account and refund information—released on Dec. 2, 2013. Student Account Communication Team (SACT) formed and updated the student communication style guide as well as audited student communication channels and messaging. SACT operational in September, 2014. 	COMPLETED in Year 4 (2013-2014)
3	Refine both new payment plan pkg. and purge for non-payment.	Implementation of Deletion for Non-Payment	<ul style="list-style-type: none"> Deletion for Non-payment (DNP) policies & procedures implemented beginning Summer 2012 and ongoing. 	COMPLETED in Year 3 (2012-2013)
	Implement Financial Literacy component.	Implement Financial Literacy Program	<ul style="list-style-type: none"> Bursary and Business Office began department restructuring due to increased automation. Staffing plan includes financial counseling support at each campus beginning Summer Term 2014. 	COMPLETED for Year 4 (2013-2014)
	Implement a "Shopping Cart" solution.	"Shopping cart" not available for credit courses, implementation in Bursary for special programs.	<ul style="list-style-type: none"> Implemented PCI compliant debit/credit stations at all campuses. 	COMPLETED in Year 3 (2012-2013)
2	New payment plan pkg. implemented.	Revise financial aid disbursement schedule	<ul style="list-style-type: none"> FA disbursement schedule was revised in Year 1 of the grant, in concert, with changes in payment due dates, drop deadlines, and implementation of electronic disbursement of FA refunds. New online payment plans started in Spring Term 2012 and are now available every term. 	COMPLETED in Year 2 (2011-2012)
	College policies and procedures amended for new deadlines.	Implement online forms for student payment processes	<ul style="list-style-type: none"> Fillable Tuition Appeal form released on September 18, 2014. Additional fillable PDF forms will be completed in Year 5 via Student Account Communication Team (SACT). 	COMPLETED in Year 4 (2013-2014)
	Purge for Non-payment in place.	Integrate registration and payment function of online portal	<ul style="list-style-type: none"> Developed capability for students to view and pay charges from online registration area and made available to students on August 24, 2012. Deletion for Non-payment implemented during Summer Term 2012 and all subsequent terms. 	COMPLETED in Year 2 (2011-2012)
1	Payment plan options evaluated and selected	Modify payment deadlines and implement Purge for Non-payment	<ul style="list-style-type: none"> Course drop deadline moved up one week starting in Spring Term, 2011. Payment due date moved to the first Saturday of the term (Friday for payments in-person) starting Summer Term, 2011. Payment due date moved to two (2) Mondays before the start of term beginning in Summer Term, 2012. Deletion for Non-payment implemented in Summer Term, 2012. 	COMPLETED in Years 1 & 2 (2010-2012)
	Accelerated delivery of financial aid refunds	Expand the number and type of payment plans	<ul style="list-style-type: none"> PCC purchased new payment gateway system on December 8th, 2011. Online payment plans released for Spring Term, 2012. Beginning in Summer Term, 2012, online monthly and bi-weekly plans available to students. 	COMPLETED in Year 2 (2011-2012)
		Accelerate the delivery of financial aid funds	<ul style="list-style-type: none"> Electronic disbursement of FA refunds began in Summer Term, 2011. FA disbursement now starts on second Wednesday of each term, following course drop deadlines and the late/add deadline. Late/Add deadline enforced in Fall Term 2012; it is two business days following the drop deadline of a course. 	COMPLETED in Year 1 (2010-2011)

OBJECTIVE 2: COHORT DEFAULT RATE

By September 30, 2015 **reduce** PCC's cohort default rate from **16.2 %** (current 3 years draft rate) to **12.2%**.

Definition – The three year cohort default rate is calculated by the Federal government and averages cohort default over the prior 3 academic years.

Cohort Default Rate (by Fiscal Year)	PCC Official 2YR Default Rate	PCC 3YR Default Rate	Publication Date by Federal Government
2002	7.3%		
2003	8.5%		
2004	9.8%		
2005	7.3%		
2006	8.7%		
2007	9.4%	16.2% (Trial Rate)	10/30/2009
2008	8.8%	15.8% (Trial Rate)	4/14/2012
2009	10.4%	18.5% (Final Rate)*	Sept., 2012
2010	12%	20.3% (Final Rate)	Sept., 2013
2011	11.1%	16.5% (Final Rate)	Sept. 2014
2012	N/A	17.2% (Final Rate)	Sept. 2015

FA Student s: "At-risk" Financially (potential defaults)	Number of FA Students with Returned Funds to Title IV (R2T4)	Number of FA Students with all "F's" in the Term	Number of FA Students Suspended in the Term	Number of FA Students on Probation per Term
Fall, 2010	415	665	1,565	4
Fall, 2011	814	854	1,813	777*
Fall, 2012	1,272	990	2,198	835
Fall, 2013	1,235	923	1942	954
Fall, 2014	1,201	891	1,737	664
Fall, 2015	788	750	1,355	513

* Policy Change- Academic SAP and FA SAP Alignment

Year One	15.7%	15.8%	(Fiscal Year 2008)	2011
Year Two	15.2%	18.5%	(Fiscal Year 2009)	2012
Year Three	14.2%	20.3%	(Fiscal Year 2010)	2013
Year Four	13.2%	16.5%	(Fiscal Year 2011)	2014
Year Five	12.2%	17.2%	(Fiscal Year 2012)	2015

* USDE implemented new guidelines and sanctions , regarding student loan default, transitioning from two-year cohort default rates to three-year cohorts.

The first official three-year default cohort was reported to PCC in 2012, and included former students who entered repayment and defaulted in 2009, 2010, and 2011 (2009, 3-year CDR).

USDE discontinued calculations of 2-year CDR rates in September 2015, when the 2012, 3-Year CDR was reported.

Grant Years are from October 1 to September 30

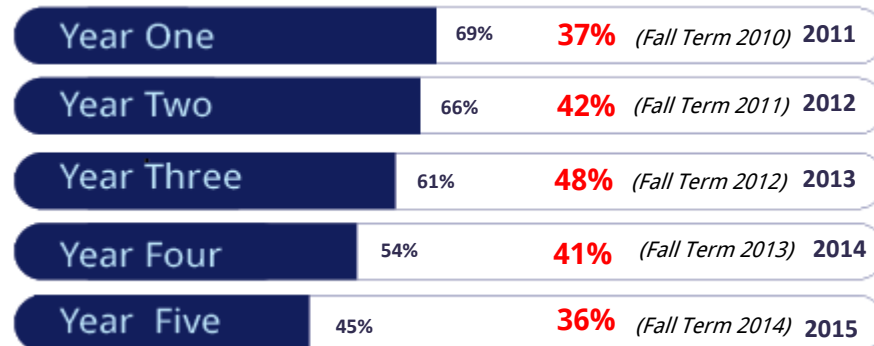
OBJECTIVE 2: COHORT DEFAULT RATE

Year	Performance Indicator	Activities	Accomplishments	Status
5	Refinements to cohort management strategy completed.	Continue to Implement Financial Literacy Program	<ul style="list-style-type: none"> The Mandatory Financial Literacy (MFL) was discontinued in Spring, 2015 due to "Dear Colleague" guidance from USDE. In Fall Term 2014 and Winter Term 2015, 142 students completed in-person MFL counseling prior to discontinuation of the program. 	COMPLETED in Year 5 (2014-2015)
		Continue Assessment of FA Student Population	<ul style="list-style-type: none"> A 2nd FA Student Perception Survey was implemented by Institutional Effectiveness (Fall Term, 2014) and included additional questions regarding support and education needed for student loan management. 	COMPLETED in Year 5 (2014-2015)
		Continuous Improvement and Sustainability Planning	<ul style="list-style-type: none"> A Panther Tracks Advisory Committee was established to ensure ongoing improvements and maintenance of Panther Tracks: Guides for Student Success. The site includes all financial education tutorials developed in the FLAIR program. 	COMPLETED in Year 5 (2014-2015)
4	FA Cohort Default Coordinator position institutionalized.	Continue Active Cohort Default Management Strategy	<ul style="list-style-type: none"> Communications and Default Coordinator hired and funded by the college beginning September 21, 2013. Financial Literacy Committee developed with members from Student Accounts, Financial Aid, Student Affairs, and Title III (monthly meetings of committee initiated on July 2, 2013). Default Management and Prevention Task Force met on January 3, 2014 and February 4, 2014. GRACE loan program developed and training for Student Success Coaches on August 7, 2014. 	COMPLETED in Year 4 (2013-2014)
	Further refinements to cohort default strategy	Continue to Implement Financial Literacy Program	<ul style="list-style-type: none"> Mandatory Financial Literacy (MFL) implemented for financial aid probation students for second year, Fall 2013 through Summer 2014. Released new financial education module in Panther Tracks, <i>Your Scholarship Application Guide</i> released on October 2, 2013. 	COMPLETED in Year 4 (2013-2014)
		Continue Assessment of FA Student Population	<ul style="list-style-type: none"> Institutional Effectiveness conducted first, internal Financial Aid Survey during Fall Term 2013. 	COMPLETED in Year 4 (2013-2014)
3	Refine at-risk account ID and illegal disbursement tracking.	Continue Active Cohort Default Mgmt. Strategy	<ul style="list-style-type: none"> Default Management and Prevention Team was established to study "at-risk" characteristics of PCC students who default on student loans and make recommendations regarding intervention strategies at the college. PCC implemented an external partner (Inceptia) for outreach to former PCC students with delinquent loans, beginning in March, 2012. 	COMPLETED in Year 3 (2012-2013)
	Mandatory Financial Literacy for loan recipients implemented.	Continue to Implement Financial Literacy Program	<ul style="list-style-type: none"> Mandatory Financial Literacy (MFL) implemented for financial aid probation students beginning Fall 2012 and ongoing. Released new financial education module in Panther Tracks, <i>Managing Your Financial Aid</i>, on March 12, 2013. 	COMPLETED in Year 3 (2012-2013)
		Assessment of FA student population	<ul style="list-style-type: none"> PCC partnered with Inceptia for analysis of former PCC students that defaulted on their student loans (using the DRAFT 2010 CDR cohort). PCC Default Analysis Report was presented in May and June, 2013. 	COMPLETED in Year 3 (2012-2013)
2	Process developed to identify accounts at-risk of default.	Hire Financial Literacy Coordinator	<ul style="list-style-type: none"> Financial Literacy Specialist was hired in Year One of the grant. A financial literacy prototype was created in a test environment by September 6, 2011. 	COMPLETED in Year 1 (2010-2011)
		Implement Financial Literacy Program	<ul style="list-style-type: none"> Mandatory financial education (MFL) for specific loan recipients developed for financial aid students on probation. Released <i>Student's Guide to Money</i> in Panther Tracks on September 12, 2012. 	COMPLETED in Year 2 (2011-2012)
		Continue Assessment of FA Student Population	<ul style="list-style-type: none"> Analysis of NSLDS PCC profile report completed on October 4, 2012. External review of default prevention providers started in May 2012 and completed in December 2012. FA Student Survey via Institutional Effectiveness will begin in Year 4 of the grant. 	COMPLETED in Year 2 (2011-2012)
1	Automated exit processing and transcript procedure established.	Hire Financial Aid Cohort Default Coordinator	<ul style="list-style-type: none"> CDC Hiring Committee formed on July 5, 2011. Cohort Default Coordinator started on Feb. 13, 2012. 	COMPLETED in Year 2 (2011-2012)
	Online address updates in place.	Implement Active Cohort Default Mgmt. Strategy	<ul style="list-style-type: none"> Online student address update developed and submitted for testing (Summer 2013). Default Management and Prevention Team scheduled to begin on February 1, 2013 (Year 3). 	COMPLETED in Year 3 (2013-2014)
	Financial aid Cohort Default Coordinator hired.	Assessment of FA Student Ability to Utilize Automated Business Processes	<ul style="list-style-type: none"> FA student and department definition meeting initiated on Sept. 13, 2011. A pre-assessment of FA students' abilities to navigate automated business processes occurred on March 23 and May 18, 2012. 	COMPLETED in Year 2 (2011-2012)

OBJECTIVE 3: VETERAN BENEFITS

By September 30, 2015 **reduce** the proportion of Veterans benefit applicants who have to be re-certified from **71%** (2009 baseline) to **45%**.

Re-certification is defined as making any change to a Veteran's course schedule once certified.



Continuous Improvement Metric : Fall Terms	Number of Certified Veterans	Number of Veterans who Certified Online	Number of Certified Veterans with Change in Schedule	Percentage of Veterans who Re-certified
Fall, 2008	731	Online Not Available	481	66%
Fall, 2009	931	Online Not Available	662	71%
Fall, 2010	1318	879	483	37%
Fall, 2011	1383	1255	575	42%
Fall, 2012	1353	1350	655	48%
Fall, 2013*	1244	1227	509	41%
Fall, 2014*	1000	984	356	36%

Continuous Improvement Metric: Title III Grant Year	Number of Students: VA Benefits Processed
10/1/10 to 9/30/11	3,844
10/1/11 to 9/30/12	3,880
10/1/12 to 9/30/13	3,655
10/1/13 to 9/30/14	3,304
10/1/14 to 9/30/15	3,268

* In Summer 2013, the online VA certification process was revised to increase automation and efficiency. This created a change in the data for Objective 3. Using the original definition for this metric, an Argos report was created for Fall 2013 and Fall 2014 VA certifications. An estimated error of 1% exists comparing the new ARGOS report to previous data reported in Fall 2012.

Grant Years are from October 1 to September 30

OBJECTIVE 3: VETERAN BENEFITS

Year	Performance Indicator	Activities	Accomplishments	Status
5	Summative Veteran's needs assessment completed and recommendations reviewed	Continue Assessment of VA Student Population	<ul style="list-style-type: none"> An annual "debrief" session for the VA Advising Program was held on Sept. 3, 2015 with participants from all campuses. A District VA Task Force meets quarterly to review progress and manage ongoing goals and activities to support VA students. Institutional Effectiveness continues to monitor student perceptions and needs via VA student survey, scheduled next in Spring 2016. PCC is also the first community college in Oregon to implement priority registration for VA students (Summer 2015). 	COMPLETED in Year 5 (2014-2015)
		Continuous Improvement & Sustainability Planning	<ul style="list-style-type: none"> The VA Advising Workshop was fully implemented as an intentional (mandatory) advising support program for first-term VA students receiving educational benefits. The program is promoted as an in-person service to connect VA students with appropriate staff and resources. The online version is available only when students do not attend in-person. In Year 5, there were 855 students who were scheduled for the program with 695 students completing the workshop (81% participation). Students learn about their particular VA benefit chapter, academic programs at PCC, and important tips and information to utilize their benefits appropriately. Students then follow-up with an academic advisor to complete a 3-term academic plan. In follow-up student surveys, 94% of VA students (attending in-person or online) state that they would recommend the program to other VA students. 	COMPLETED in Year 5 (2014-2015)
4	Intrusive advising system for Veterans operational	Continue Assessment of VA Student Population	<ul style="list-style-type: none"> VA Advising Workshops piloted in Winter and Spring Term 2014 (all campuses) Intentional VA Advising (mandatory for new VA benefit students) began in Fall 2014 	COMPLETED in Year 4 (2013-2014)
	Exception processing system reviewed and refined.		<ul style="list-style-type: none"> ARGOS report created to validate Objective 3 metric (due to VA processing changes that began Summer 2013) VA student survey re-administered in Spring 2014 	COMPLETED in Year 4 (2013-2014)
3	Improved business processes	Implement automated exception processing for Veterans	<ul style="list-style-type: none"> Report created to monitor number of times VA students change course schedules each term VA Dashboard (on <i>Paying for College</i> tab of MyPCC) released on April 22, 2013 VA website revised and simplified, released on April 23, 2013 in conjunction with the VA Dashboard in MyPCC. 	COMPLETED in Year 3 (2012-2013)
	Staff devoting more time to engaging students in intrusive advising model.	Develop an intrusive advising system	<ul style="list-style-type: none"> VA Advising Committee began in February 2013. Committee developed VA Advising Workshops to begin at each campus during 13-14 academic year. VA student survey was re-administered in Spring 2013. 	COMPLETED in Year 3 (2012-2013)
2	Online forms for Veterans functional	Assessment of VA student population	<ul style="list-style-type: none"> VA student survey was administered via Institutional Effectiveness in Spring, 2012. Information is being used to guide District VA Task Force that began in September, 2012. 	COMPLETED in Year 2 (2011-2012)
	Automated exception processing implemented	Implement Online VA Forms	<ul style="list-style-type: none"> Online VA forms for certification were implemented in Year One of the grant. VA Argos report processing for add/drop, graduation, withdrawal, SAP, etc. 	COMPLETED in Years 1 & 3 (2010-2013)
1	Military Billing Specialist (MBS) hired to align college and military systems and provide point of contact for payment issues.	Online certification capability for VA students	<ul style="list-style-type: none"> Online access to complete VA certification, available Fall Term 2010 Military Billing Specialist started on March 1, 2011 	COMPLETED in Year 1 (2010-2011)
	Research an intrusive advising model for veterans completed.			

OBJECTIVE 4: FINANCIAL AID BENEFIT PROCESSING TIME

By September 30, 2015, **reduce** the median financial benefit processing time for students whose applications cannot be entirely completed by PCC's automated system, from **70 days** (2009 baseline) to **35 days**.

Financial benefit processing time for students whose application cannot be entirely completed with PCC's automated system is defined as the period between when an application is first flagged as problematic (e.g. requires verification or missing information) to when the award is ready to dispatch.

FA Students' Ability to Navigate Automated Business Processes in FA:

Fillable Forms Student Testing

- Testing Conducted on February 7, 2012
- FA Systems Team Form Management—Feb. 11, 2014

Implemented

- MyPCC Financial Aid Dashboard—Sept. 17, 2012
- FACT operational on June 1, 2013

- By September 30, 2012, students submitted 15,415 online forms for 10,591 unique users.
- By September 30, 2013, students submitted 15,939 online forms for 12,056 unique users.
- By September 30, 2014, students submitted 14,037 online forms for 9,760 unique users.
- By September 30, 2015, students submitted 11,723 online forms for 8,738 unique users.

Financial Aid Customer Service Improvements:

1 Call Center

Answered, Abandoned, Avg. Wait Time (monitored each term)

2 Frontline Survey

Winter Term, 2013

3 FA Student Perception Survey

Student survey conducted by Institutional Effectiveness: Fall 2013

FA TV integrated with FA website, April 2013—over 41,900 videos accessed through March, 2016

Year One 65 DAYS **78 DAYS** (10-11 FA Year) **2011**

Year Two 60 DAYS **60 DAYS** (11-12 FA Year) **2012**

Year Three 55 DAYS **52 DAYS** (12-13 FA Year) **2013**

Year Four 45 DAYS **50 DAYS** (13-14 FA Year) **2014**

Year Five 35 DAYS **40 DAYS** (14-15 FA Year) **2015**

Financial Aid Call Center

Winter Terms	Avg. Wait Time	Avg. Abandon Rate
2011 (baseline)	12:25	40%
2012	11:24	43%
2013	10:47	20%
2014	2:06	6%
2015	1:34	5%

Continuous Improvement Metrics: Financial Aid Year	ISIRS Received – FAFSA applications downloaded	Verifications Completed	Students Awarded	Loans Originated	Avg. Loan Amount	Median Processing Time
2010-2011 January 1, 2010 – September, 2011	55,771	13,827	27,085	18,035	\$5,992	78 days
2011-2012 January 1, 2011 – June, 2012	59,412	10,562	30,279	19,766	\$5,675	60 days
2012-2013 January 1, 2012 – June, 2013	65,925	11,300	32,513	21,899	\$5,671	52 days
2013-2014 January 1, 2013 – June, 2014	63,561	13,354	31,421	19,942	\$5,501	50 days
2014-2015 January 1, 2014 – June, 2015	59,920	8,205	31,572	17,787	\$5,472	40 days

Grant Years are from October 1 to September 30

OBJECTIVE 4: FINANCIAL AID BENEFIT PROCESSING TIME

Year	Performance Indicator	Activities	Accomplishments	Status
5	Summative assessment of FA student needs completed and recommendations reviewed	Continue Assessment of FA Student Population	<ul style="list-style-type: none">The FA Program Review has prioritized financial aid outreach through partnerships with student development centers, etc. Goals include centralized presentation materials, targeted information campaigns, and other student needs per the FA Student Satisfaction Surveys conducted in 2013 and 2014.	COMPLETED in Year 5 (2014-2015)
		Continuous Improvement & Sustainability Planning	<ul style="list-style-type: none">A Five Year Program Review (2010-2015) for Financial Aid and Veterans Services was completed and presented to the college in June 2015 (per PCC's program review process and standards).	COMPLETED in Year 5 (2014-2015)
	Refinements to online FA forms and self service functions completed	Student usability testing of new website and online features continuing	<ul style="list-style-type: none">In Spring Term 2015, the FA Dashboard was updated to eliminate external HTML pages that provided additional instructions regarding FA requirements. All information that the student needs to process and complete their FA can now be accessed through FA Dashboard 2.0. Access was also created for FA staff to enter a student G number and view a students FA Dashboard in real-time, improving communication when students call or seek assistance in-person.	COMPLETED in Year 5 (2014-2015)
4	Planning for further refinements to online FA forms completed	Continue Assessment of FA Student Population FA Data Reporting	<ul style="list-style-type: none">FA forms revised and ADA compliant , initiated on Nov. 15, 2013FA student perception survey conducted by Institutional Effectiveness during Fall 2013Management of all requirement forms moved from TSS to FA Systems Team on Feb. 11, 2014.	COMPLETED in Year 4 (2013-2014)
	Planning for further refinements to self-service functions completed	Student usability testing of new website and online features continuing	<ul style="list-style-type: none">FA Call Center staff scheduled according to call data- began Fall 2013FA Call Center scheduling improvements, initiated Dec. 19, 2013Manager of Student Systems Support worked to automate and schedule daily financial aid record loading of FAFAS, financial aid awarding, FAFSA corrections, bookstore charging processing, and financial aid authorizations (during DNP). Also re-programmed budgeting and awarding processes in Banner to reduce manual corrections.	COMPLETED in Year 4 (2013-2014)
3	Refinement of accelerated FA refunding complete.	Financial Aid Interval Reduction (FAIR) Phase 2: align financial aid student communication with recent online resources	<ul style="list-style-type: none">FA electronic disbursement of FA refunds continues on second Wednesday of each termFATV implemented in February 2013 (includes custom developed videos made by PCC)Financial Aid Communication Team (FACT) implemented to simplify and align all FA student communication messages to new access features now available to students (FA Dashboard, revised FA website, FATV, etc.) - June 1, 2013	COMPLETED in Year 3 (2012-2013)
	Refinements to FA call center implemented.	Call Center Phase 2: skill-based call routing	<ul style="list-style-type: none">FA Call Center wrap-up codes revised and updated in Summer Term 2013Analysis of FA Call Center operations (and skill-based routing) needed following implementation of Answer Centers—Year 5	COMPLETED in Year 3 (2012-2013)
2	Accelerated delivery of FA funds completed.	Continue Assessment of FA Student Population	<ul style="list-style-type: none">FA Student Survey via Institutional Effectiveness conducted in Year 4 of the grant—Fall 2013	COMPLETED in Year 4 (2013-2014)
	Full implementation of online FA forms and improved self-service functions.	Continue Enhance FA function of Online Portal	<ul style="list-style-type: none">FA website revised by Sept. 5, 2012; Paying for College portal tab by Sept. 4, 2012; FA dashboard by Sept. 17, 2012	COMPLETED in Year 2 (2011-2012)
		FA Lean Teams	<ul style="list-style-type: none">Financial Aid Processing Lean Team for intake and verification on October 24 - 28, 2011Direct Loan Lean Team on August 13 -16, 2012Federal Work Study Lean Team on October 29 and 30, 2012Financial Aid Student Communication Lean Team on October 31 and Nov 1, 2012	COMPLETED in Years 2 & 3 (2011-2013)
1	Software selected, purchased, and installed for online FA forms.	Implement FA Call Center	<ul style="list-style-type: none">FA Call Center implemented on Dec. 7, 2010.Phase 2 Standard Operating Procedure (SOP) for FA, Business, and Registration/Enrollment implemented in Spring Term, 2012 (Year 2).	COMPLETED in Year 1 & 2 (2010-2012)
	Redesign on online portal functions for real-time info and self-service options.	Implement Online FA package to integrate with Student Information System	<ul style="list-style-type: none">Financial Aid Interval Reduction (FAIR) Work Group began on May 3, 2011.Financial Aid student testing of fillable form solution on February 7, 2012. FA fillable forms released for use in 12-13 aid year on February 23, 2012.	COMPLETED in Year 2 (2011-2012)
	FA call center implemented.	Assessment of FA Student Ability to Utilize Automated Business Processes	<ul style="list-style-type: none">A pre-assessment of FA student ability to navigate automated business processes occurred on March 23 and May 18, 2012.	COMPLETED in Year 2 (2011-2012)
		Enhance FA function of Online Portal	<ul style="list-style-type: none">Short-term revision to FA channel in MyPCC began on July 8, 2011. It was released on August 1, 2011.	COMPLETED in Year 1 (2010-2011)

OBJECTIVE 5: MAJOR GIFT PROSPECTS

By September 30, 2015, **increase** the number of major gift prospects qualified from **20** (2009 baseline) to **60**.

Those qualified to make gifts of \$50,000 or greater.

PCC Endowment Net Assets

(from PCC Foundation audited financial statements)

June 30, 2010	\$3,799,341
June 30, 2011	\$4,921,431
June 30, 2012	\$5,072,663
June 30, 2013	\$5,536,640
June 30, 2014	\$6,604,159
June 30, 2015	\$6,966,204

Year One	28 PROSPECTS	35 Prospects	2011
Year Two	39 PROSPECTS	56 Prospects	2012
Year Three	48 PROSPECTS	78 Prospects	2013
Year Four	56 PROSPECTS	97 Prospects	2014
Year Five	60 PROSPECTS	119 Prospects	2015

Improving access to student scholarships:

- A new scholarship online system (Academic Works) was selected on June 7, 2013
- *Your Scholarship Application Guide* in Panther Tracks was released on October 2, 2013
- Academic Works integrated with student data and implemented on January 20, 2014
- Scholarship website revised on January 20, 2014; a new simplified display of the website was released in January, 2015

The PCC Foundation completed its first annual award cycle of

\$1 million dollars in June 2014 .

This award cycle included 1,941 students who completed a scholarship application, as compared to 995 completed applications in 2010.

Donors to PCC Foundation and Giving

Date:	Number of Donors	Avg. Donation	Total Annual Contributions
Oct. 1, 2010 (baseline)	11,667 donors	\$2,229.09	Baseline date of Oct.1,2001
Oct. 1, 2010 - Sept. 30, 2011	12,164 donors	\$2,354.23	\$2,639,767.00
Oct. 1, 2011 - Sept. 30, 2012	12,586 donors	\$2,506.15	\$2,429,871.68
Oct. 1, 2012 - Sept. 30, 2013	13,141 donors	\$2,579.55	\$2,449,678.73
Oct. 1, 2013 - Sept. 30, 2014	13,569 donors	\$3,118.28	\$2,652,606.78
Oct. 1, 2014 - Sept. 30, 2015	14,315 donors	\$3,482.40	\$3,298,813.52

Grant Years are from October 1 to September 30.

OBJECTIVE 5: MAJOR GIFT PROSPECTS

Year	Performance Indicator	Activities	Accomplishments	Status
5	Refinement of prospect research techniques.	Identify Major Gift Donors	<ul style="list-style-type: none"> Total of 119 major gift prospects by Sept. 30, 2015. 	COMPLETED in Year 5 (2014-2015)
	Online tracking of prospects in Raiser's Edge database	Continuous Improvement & Sustainability Planning	<ul style="list-style-type: none"> The PCC Foundation developed a new position, a Major Gift Officer, dedicated to relationship management with major donors. The donor database has been moved to a "cloud" platform with 105,000 records added and wealth-screened. 	COMPLETED in Year 5 (2014-2015)
4	Refinement of prospect research techniques.	Identify Major Gift Donors	<ul style="list-style-type: none"> Total of 97 major gift prospects by Sept. 30, 2014 Total of 26,815 screened donors as of Sept. 30, 2014 	COMPLETED in Year 4 (2013-2014)
	Online tracking of prospects in Raiser's Edge database	Continue update of fund agreements	<ul style="list-style-type: none"> Total of 45 funds retired due to non-use and new fund agreement process 	COMPLETED in Year 4 (2013-2014)
3	Refinement of prospect research techniques.	Identify Major Gift Donors	<ul style="list-style-type: none"> Total of 75 major gift prospects by Sept. 30, 2013 Prospect research implemented by PCC Foundation staff and external consultants 	COMPLETED in Year 3 (2012-2013)
2	Online tracking of prospects in Raiser's Edge database.	Implement a Tracking System for Prospects in Raiser's Edge	<ul style="list-style-type: none"> Implemented a tracking system in Foundation database to track major gift prospects from year to year. 	COMPLETED in Year 1 (2010-2011)
	Processes will be established for continuous updating/ verifying of the database; these responsibilities will be completed and performed by the Foundation's existing database manager.	Identify Major Gift Prospects	<ul style="list-style-type: none"> Prospect research training provided to PCC Foundation staff members Total of 56 major gift prospects by Sept. 30, 2012 	COMPLETED in Year 2 (2011-2012)
1	Prospect research software purchased and staff trained.	Hire PCC Found. Development Associate	<ul style="list-style-type: none"> PCC Development Associate started on September 26, 2011. 	COMPLETED in Year 1 (2010-2011)
	Ongoing subscription for prospect research software absorbed by Foundation.	Implement Prospect Research Training	<ul style="list-style-type: none"> Wealth Engine and NOZA purchased in June, 2011. RFP for prospect research consultant completed on June 30, 2011. 	COMPLETED in Year 1 (2010-2011)
	Revision of scholarship fund structure completed.	Identify Major Gift Prospects	<ul style="list-style-type: none"> Fifteen (15) new major gift prospects by Sept. 30, 2011 (total of 35). 	COMPLETED in Year 1 (2010-2011)
	New structure will create operational efficiencies and maximize fund giving.	Revise Scholarship Funds and Structure	<ul style="list-style-type: none"> Statement of Work for external consultant completed on May 5, 2011. Consultant hired in June, 2011. PCC Foundation Board approved new policies and framework. Donor agreements and templates developed and approved by legal counsel. Inventory of donor agreements completed in December, 2012. 	COMPLETED in Years 1 & 2 (2010-2012)

OBJECTIVE 6: ALUMNI RESPONSES

By September 30, 2015, **increase** the number of alumni who respond to the PCC Foundation communications from **400** (2009 baseline) to **1500**.

Response mediums include phone, mail, e-mails, social media, and in-person.

Grant Years are from October 1 to September 30

*** via PCC Foundation phonathon**

Year One	400	711 responses	2011
Year Two	900	1,702 responses	2012
Year Three	7500*	2,190 responses	2013
Year Four	8150 *	5,712 responses	2014
Year Five	1500	12,921 responses	2015

Year	Performance Indicator	Activities	Accomplishments	Status
5	Alumni direct mail appeals, social networks and emails contacted through	Conduct direct mail appeals and alumni contact campaign	<ul style="list-style-type: none"> 2nd phonathon funded by the PCC Foundation for engagement and solicitation, raised \$43,811 in pledges from 9,466 completed calls. A new online email tool has been implemented with a recent outreach of 205,000 emails sent with capabilities to track the open rate (12% open rate from this outreach event). New monthly credit card processing is now available and the Foundation has upgraded Raiser's Edge to include an events module with ability for off-site hosting. 	COMPLETED in Year 5 (2014- - 2015)
	Alumni contact information updated	Continuous Improvement & Sustainability Planning	<ul style="list-style-type: none"> College Advancement re-organized and added additional staff to manage alumni and community outreach. Originally there was one Annual Fund Office who also managed alumni engagement. Today the following positions exist in College Advancement: an Annual Fund Officer, a Major Gift Officer, an Events Coordinator, and the Development Assistant (prior 0.5FTE position in Title III that is now a 1.0FTE position fully funded in the Foundation). 	COMPLETED in Year 5 (2014- - 2015)
4	Outside consultant conducts large phonathon to update alumni contacts.	Conduct Phonathon	<ul style="list-style-type: none"> Alumni phonathon event included 29,000 targeted alumni records with 12,992 completed calls (completed means conversation with alumnus/household member or number disconnected or unusable to reach PCC alumnus). There were 4,628 live conversations with alumni. An email survey was sent to 14,200 PCC alumni with 219 alumni responding (email survey was sent to those alumni not accessed via the phonathon event). PCC Foundation also implemented graduation survey during commencement ceremony in June 2014, 577 new graduates responded. 	COMPLETED in Year 4 (2013-2014)
	Raiser's Edge database cleaned up; alumni information updated.		<ul style="list-style-type: none"> Title III funded a casual employee in the PCC Foundation to update the Foundation's alumni database with current information garnered via the phonathon event and email alumni survey. The PCC Foundation also created an alumni engagement plan and strategy based on data gathered via phonathon and email survey. 	COMPLETED in Year 4 (2013-2014)
3	Outside consultant conducts large phonathon to update alumni contacts.	Conduct Phonathon	Phonathon to be conducted in Year 4: <ul style="list-style-type: none"> The Title III Year 3 budget did not include enough funding for a phonathon event; a portion of the \$11,000 allocated for phonathon was utilized to update emails, phone numbers, cell phone numbers, and records of deceased alumni. Additional screenings were also conducted on alumni records during Year 3, enabling the PCC Foundation to plan phonathon outreach according to alumni affinity with the PCC Foundation. Alumni were categorized according to wealth and affinity information (Alum VIP's = 3,270; Alum Long shot's = 997; Alum Fan's = 11,077; Alum Acquaintances = 38,843). This information assists the PCC Foundation in targeting their phonathon outreach efforts according to preliminary alumni prospect information. 	COMPLETED in Year 3 (2012-2013)
	Raiser's Edge database cleaned up; alumni information updated.	Contract for updated contact information in Raiser's Edge database	<ul style="list-style-type: none"> The PCC Foundation prepared for alumni phonathon project by contracting for cleanse of existing alumni contact information in Raiser's Edge database. Alumni records updated include: <ul style="list-style-type: none"> Deceased Record Finder: 62,185 with 898 returned Phone finder: 39,739 with 7,444 returned Cell phone finder: 61,289, with 10,653 returned E-mail finder (25 opt outs): 47,833 with 8,474 returned 	COMPLETED in Year 3 (2012-2013)
2	Alumni contacted through direct mail, appeals, social networks, and e-mails.	Send Direct Mail Appeals	<ul style="list-style-type: none"> PCC Foundation had alumni responses from 991 alumni in Year 2 of the grant. PCC celebration it's 50th anniversary in 2011-2012. 	COMPLETED in Year 2 (2011-2012)
	3,000 recent alumni records added to the database			
1	Alumni contacted through direct mail, appeals, social networks, and e-mails.	Send Direct Mail Appeals	<ul style="list-style-type: none"> Direct mail appeals completed in Fall, 2010 and Spring 2011. 	COMPLETED in Year 1 (2010-2011)

Appendix B

Sustainability Plan

Panther Tracks: Guides to Student Success

PCC / Resources /

What are Panther Tracks?

Panther Tracks are tutorials that explain how to achieve your goals at PCC. Where ever you are in your student career, we have a track for that!



New Student Orientation | welcome to PCC

New students are required to complete this orientation, which prepares you for taking classes and introduces the opportunities available to you now that you're a PCC student.



College 101 | guide to your first term

If you've registered for classes and are getting ready to start the term, use this track to make sure you've covered all your bases.



College Success | improve your study skills

This track will teach you the habits of a successful college student, like how to manage your time and the most effective ways to study.



Academic Track | planning your education

Which degree should you choose? Which classes should you take? It can be confusing! Use this track to create a plan that fits your goals.



Student's Guide to Money | master your cash

Budgets, getting out of debt, student tax issues and more: this track will help you get your bucks in a row.



Scholarship Application Guide | you can do it!

A step-by-step guide to creating a winning scholarship application. You'll learn how to apply and what makes you a good candidate.



Managing Financial Aid | borrow without sorrow

This track will help you manage your financial aid, including financial aid limits, student debt, and loan repayment.



Vets Benefit Boot Camp | smart use of benefits

VA education benefits are complicated! That's why we made this guide that shows what to do each term to maintain your eligibility.



How to Choose a Career | finding the right fit

This track walks you through steps to choosing your future career, including a decision-making plan and where to get help.



Connecting College to Career | how to get hired

Know your goal, but not how to get there? This track shows how to choose training and build a resume that gets the job done.



Pick a track

New Student Orientation

College 101

College Success

Academic Track

Student's Guide to Money

Scholarship Application Guide

Managing Financial Aid

Vets Benefit Boot Camp

How to Choose a Career

Connecting College to Career

Feedback Track



Ask the Panther...

GO



International Panther Tracks

Title III FLAIR Grant – Table 8 Institutionalization

Student Account Services:

Maintain Military Billing Specialist (1.0 FTE) - new position resulting in students, military sponsors and college departments having a central contract for all military billing needs.

Sustains:

- MyRefunds – electronic disbursement of FA refunds
- E-Payment – online payment plans
- Student Account Fillable Forms – Tuition Appeals
- Student Account Communication Team (SACT) – Tuition and Fees webpages, student messaging, Ask the Panther (tuition and payment FAQs)
- Financial interventions for financially “at-risk” students (Grace Outreach, financial workshops, in-person financial coaching via Financial Success Coaches)

Veterans Benefit Office

Sustains:

- Intentional VA Advising Program (in partnership with Academic Advising)
- VA Student Survey (in partnership with Institutional Effectiveness)

PCC Foundation:

Maintain PCC Foundation Development Associate (0.5FTE) - new position to support donor cultivation and Foundation infrastructure improvements.

Sustains:

- Prospect research and donor validation
- Annual alumni outreach
- Continued revision of fund agreements, per revised fund framework

Information Technology:

Maintain Systems Analyst (1.0 FTE) - new position to implement and assist with technology regarding Financial Aid systems. As part of PCC’s technology plan, the College will assume all ongoing costs associated with upgrade and maintenance of software and technical contracts purchased with Title III funds. Personnel from PCC’s IT Department will provide necessary support, utilizing capacity provided by addition of Systems Analyst.

Sustains:

- Online Access & Electronic Renovations – MyPCC- Portal Team (cross-college leadership, monthly meetings)
- MyPCC:
 - *Paying for College:* My Account channel, FA Dashboard, VA Dashboard, PCC Panther Works (on- and off-campus student employment), DNP Indicator, Ask the Panther, FA links to FA Website, Scholarships, FA Award History, and

- *My Courses*: OR CIS - Career Information System (revised version, 2016) and GRAD Plan – Degree Audit and Academic Planning (incorporated with Intentional VA Advising Program and managed via Student Systems Support Manager and cross-college user group)
- Website revisions for finance-related services, in partnership with:
 - FACT (FA and VA)
 - SACT
 - CRED
 - PCC Foundation

Financial Aid:

Maintain Financial Aid Cohort Default Coordinator (1.0 FTE) - new position to implement comprehensive default management plan resulting in a reduction of PCC's current cohort default rate. FA Cohort Default Coordinator will assume ongoing responsibility for cohort default management program and deliver financial literacy, using curriculum and materials developed during the grant.

Sustains:

- FA fillable forms (systems and integration, in partnership with IT)
- FA call center
- Cohort Default Management Strategy (owned by Financial Aid Director)
- Continued enhancements for FA functions in MyPCC – FA Dashboard, etc.
- FA Student Survey (in partnership with Institutional Effectiveness)

Panther Tracks Advisory Committee: Director of Outreach & Enrollment, Dean of Student Affairs

Sustains:

- Financial education tutorials (in partnership with the IT web-team and track "leads")
- Communication plan and outreach to increase student visibility and use

District Student Services Advisory Team (DSSAT):

Sustains:

- Deletion for Non-payment procedures and reporting
- Student Service Call Queues via the 8888 number and Standard Operating Procedures (SOP)

Deans of Students and Student Affairs:

Sustains:

- Career Development Framework
- Your Career Development Reference Guide (in partnership with the PCC Library)
- PCC Panther Works (student job posting system, in partnership with Student Systems Support, Financial Aid Work Study, and Student Affairs)
- PCC Panther Works websites (in partnership with IT web-team)

- CRED Communication Team (in partnership with WFD, CLIMB, Career Pathways)
- OR Career Information System
- Interview Stream, Focus 2, Candid Careers
- Career Student Survey (in partnership with Institutional Effectiveness)
- Co-op Prototype (in partnership with Student Systems Support – Winter/Spring 2017)
- On-campus student employment job postings in student job board (Feb, 2017)

Sustainability Needs: (as of September 1, 2016):

- Student Access to Sale of Parking Permits: Analysis and Improvement Report (April, 2015).
 - Redesign current process of selling parking permits to students
- Functional “owner” for the OR CIS system (originated in prior Title III grant, 2003 to 2008)
 - Data-base management, management of groups and checklists
 - Training for CG faculty and campus Student Development staff
 - Ongoing development – strategic investments for reporting capabilities, etc.
- Improved access for loan management
 - Plan to re-evaluate Loan Lean Team Analyses and Goals, from 2012
 - Improved access and transparent view, to notify and initiate a loan revision
 - Improved access for pacing - credits earned and FA grant and loan amounts – (Planning Ahead tab of FA Dashboard)
 - Cross-training of FA staff – processing and revising student loans
- On-campus student employment/off-campus student employment
 - Functional “owner/leader” for student employment policies, procedures and their uniform application in all venues throughout the college
 - Staff member to approve part-time, general employers that recruit with PCC
- Plan for post-grant year of monitoring and reporting to ensure continuous improvement (i.e. two benchmark meetings regarding sustainability, on-going implementation changes and challenges, etc.)

Improving Access: Title III FLAIR Program

Access to Financial Education: Panther Tracks: Guides to Student Success

- ***Student's Guide to Money*** - Released on Sept. 12, 2012
- ***Managing Financial Aid*** – Released on March 12, 2013
- ***Your Scholarship Application Guide*** – Released October 2, 2013
- ***Academic Track*** (revised version) – Released October 19, 2014
- ***Vets Benefit Boot Camp*** – Released in Panther Tracks on March 26, 2015
- ***How to Choose A Career*** – Released July 6, 2016
 - Pilot with student usability in January 2016 (and revised OR CIS custom resources)
- ***Connecting College to Career*** – Released July 6, 2016
 - Pilot with student usability in March 2016
- **Panther Tracks Advisory Committee** (*Cross-college representatives to maintain and guide ongoing development of student success tutorials*)
 - Established on Dec. 9, 2014 (meets quarterly)

Financial Literacy Education (programs for specific student groups)

- **Mandatory Financial Education Program** (Loan Recipients on FA Probation) –
 - Pilot released on March 7, 2013;
 - Delivered via D2L (with intervention follow-up) – Released May 2, 2013
 - MFL program discontinued per Executive Memorandum regarding new guidelines regarding loan counseling requirements and flexibility - April 6, 2015
- **Virtual VA Advising Workshop** (First-term VA benefit students) -
 - VA Advising Workshop – (pilot in Winter and Spring Terms 2014)
 - Intentional VA Advising – (mandatory for new VA benefit students)
 - In-person workshops at all campuses began Fall 2014
 - Online version - *VA Benefit Boot Camp* & revised *Academic Track* – available October 19, 2014
- **Grace Counseling Outreach** – (Current and former loan recipients attending less than half time)
Program Developed and Training for Student Success Coaches – August 7, 2014;
 - Implementation began Fall 2014

Paying for College tab- MYPCC Portal

- **Access to electronic disbursement of FA refunds** – Began Summer Term 2011
 - Higher One closed services with PCC on March 18, 2014; US Bank new provider on April 14, 2014; BankMobile provider on June 17, 2016
- **Access to online payment plans** – Released on March 5, 2012 (approx. 1 month before Spring Term, 2012)
- **FA Dashboard – Phase 1** – Released on Sept. 17, 2012 (1 week before Fall Term)
 - FA Dashboard Fixes** – Fixes and changes needed: MPN and Entrance Counseling – Released – July, 2013
 - FA Dashboard – Staff View Available** – February, 2015
 - FA Dashboard – Integrated View for Requirements** – February, 2015
 - FA Dashboard Phase 2** – Loan Revisions & Planning Ahead features - TBD
- **DNP Indicator** – Released on Dec. 17, 2012 (1 week before Winter Term payment due date)
- **Changes in the My Account Channel** – Completed Dec. 2, 2013



Improving Access: Title III FLAIR Program

Phase 1 – My Account Channel (student view of term charges, anticipated aid, and balance) – **release Nov. 22, 2013**

- **VA Dashboard** – Released on April 22, 2013
- **Work Study/Employment- “Need a Job” Channel** - Released June 15, 2016
- **Revised OR CIS on My Courses tab** – Released June 20, 2016 (replaces MAP)
- **Scholarship Channel on Paying for College tab** – TBD
- **Access to Financial History with PCC** – TBD (incentives for proactive financial management)

Access to Financial Services & Information - website revisions on pcc.edu

- **Paying for College landing website** - Released on Sept. 4, 2012
- **FA website** – Released on Sept. 5, 2012
- **Tuition & Fees website** – Released on Nov. 5, 2012
- **FA TV Integration with FA website** (and/or other sites) – Released on April 1, 2013
- **Veterans website** – Released on April 23, 2013
- **FA Work Study site and integration with Career Connections/PCC Panther Works**
 - Released June 1, 2013,
 - Updated June, 2014
 - Updated June, 2016 – to align with release of PCC Panther Works Student Job Board
- **Scholarship landing website** – Released on March 28, 2014
- **PCC Foundation Scholarship Website** –
 - Released January 20, 2014 (as part of annual scholarship cycle)
 - **Scholarship Application website revised** (simplified display) – January, 2015
- **Career Development Services landing website: PCC Panther Works** -- Released July 6, 2016 (access to all resources for student employment, internships, and career exploration, WFD, CLIMB, Career Pathways, etc.)
 - One-stop website for student employment processes, regardless of the funding source – projected release February 2017 (in preparation for 17-18 academic year)
 - WFD websites – Initiated during Title III and not completed – TBD

Student Access Improvements

- **Call Centers** (FA, SA, Enrollment & Registration)
 - **Student Call Center Standard Operating Procedures (SOP)** – March 16, 2012
 - Updated July 24, 2013
 - **Call and Window Service Study** – Winter 2013
 - **FA Call Center update completed on May 29, 2013;**
 - **FA Call Center Scheduling Improvements: began Dec. 19, 2013**
 - **SA Call Center update completed on June 6, 2013;**
 - **SOP call queues operational by IT on – June 24, 2013** (1st day of Summer Term, 2013)
 - **Cross -training and Call Center Support for Business/FA/Reg./Enroll. – October 30, 2013** (cross-training began for Answer Centers)
 - **Short and long-term Planning for Call Center needs –May, 2015**
 - **Revision of 8888 messaging – October, 2015**
 - **District –wide SOP for all call centers** - TBD
- **Student Address Updates** – Access to update address and contact info. – **Released Fall 2014**



Improving Access: Title III FLAIR Program

Additional Title III Initiatives - Student Access Improvements:

- FA forms ADA compliant, initially on Nov. 15, 2013
- FA requirements management – moved from IT to FA Systems/FACT - Completed Feb. 11, 2014 (as part of 14-15 aid year)
- Cross-team Oversight Management (DSSAT: Student Accounts /FA/Foundation/ Registration) – Initial Meeting – May 16, 2013 and quarterly
- Scholarship Upload Project for Bursary and FA – Released May 22, 2013; Upload Fix Completed in January 2014
- Bursary Student Petition Fillable Form – Released January 14, 2014;
- Student Account Fillable Forms via SACT – Student Accounts first paperless dept. at PCC – April 23, 2015
- FA Appeal Project – infrastructure improvements - TBD

PCC Foundation Scholarship Software (related project funded by PCC Foundation)

- Selection (June 7, 2013) and integration (January 20, 2014) of new scholarship software system

Student Communication Improvements

- FA and VA Student Communication Planning – FACT operational by June 1, 2013
- Student Account Communication Planning – SACT operational Sept. 21, 2014
- Parking Project: Cross-department Improvement Project – Report on April 15, 2015
- Career Resources and Employment Development (CRED) Communication Team – initiated in January, 2016

Student Usability Testing (Portal, Websites, OR CIS, Tutorials) – Lydia Rediske

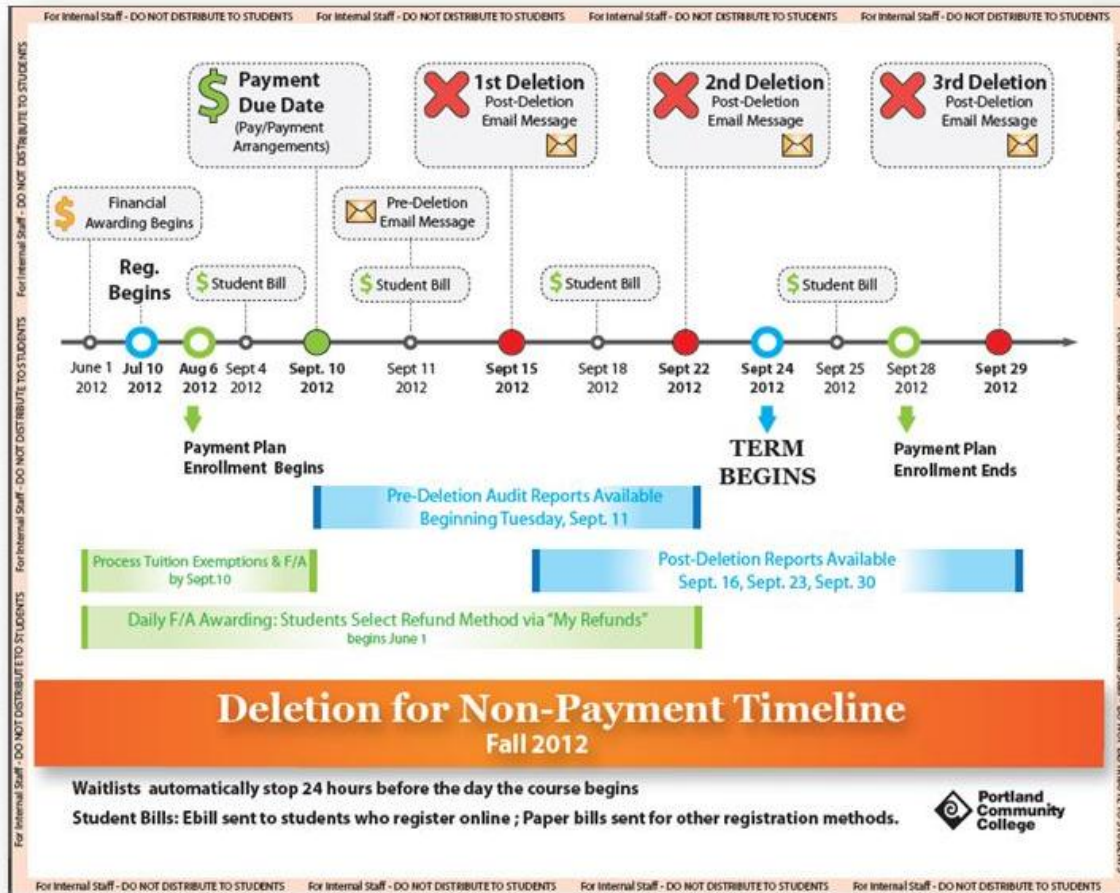
- Pre-(Spring 2012) and post- (Spring 2013) usability for self-service tasks in Financial Aid
- Iterative student usability tasks during other projects
 - PCC presenting “distributive student usability model” at Higher Ed. Web Conference- October, 2016



Appendix C

Budget Summary and Internal Financial Audit

DNP Fall Term Timelines



PCC / Enroll / Paying For College / Tuition / College Cost Calculator

- 1) How many credits **per term**?
- 2) Your residency? ☒ Oregon, Washington, California, Idaho or Nevada
☐ Other state, or international student
- 3) Need a parking permit?
- 4) How much financial aid are you expecting?

[Recalculate!](#)

[Estimated Cost of Attendance](#)

[See Payment Plan Amounts](#)

Title III FLAIR Budget & Expenditures: 2010-2016								
Federal Budget Categories	Actual Budget	Year 1 Expenditures	Year 2 Expenditures	Year 3 Expenditures	Year 4 Expenditures	Year 5 Expenditures	Year 6 Expenditures* ("no-cost" extension)	Actual Expenditures (as of 8/31/16)
Personnel	1,058,870.00	96,884.24	307,815.82	260,245.46	200,872.83	111,573.96	53,472.69	1,030,865.00
Fringe Benefits	440,725.00	22,359.14	96,975.87	94,803.35	68,902.06	38,934.57	23,584.82	345,559.81
Travel	7,660.00	1,438.07	6,280.92	3,665.48	3,062.32	1,096.84	257.96	15,801.59
Equipment	12,500.00	12,500.00	0.00	17,155.83	0.00	0.00	55,855.34	85,511.17
Supplies	12,500.00	9,087.34	5,807.11	668.57	1,704.39	521.57	0.00	17,788.98
Contractual	261,120.00	23,642.50	64,897.68	63,441.00	122,199.25	22,885.19	0.00	297,065.62
Construction	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other	36,732.00	7,416.24	18,019.84	5,150.32	5,609.01	962.15	0.00	37,157.56
Endowment	158,000.00	0.00	0.00	0.00		158,000.00	0.00	158,000.00
Total	\$1,988,107.00	\$173,327.53	\$499,797.24	\$445,130.01	\$402,349.86	\$333,974.28	\$133,170.81	1,987,749.73

*Year 6 Expenditures through 8/31/16

During 2014-15, Title III Project Directors were notified of internal USDE audit findings related to non-allowable student expenditures. This affected, primarily, colleges that were using Title III endowments for student scholarships. President Obama took executive action to allow continued use of Title III endowment funds for student scholarships (until re-authorization of the Higher Education Act). The President's order did not change other non-allowable student expenditures of Title III SIP funds. Due to this issue, PCC returned to USDE \$4,021.60 spent in Years 1 - 3 for bookstore gift card raffles (marketing incentives for student participation in financial education workshops). USDE provided guidance regarding the return of these non-allowable expenses.

PCC FLAIR Program Expenditures: 2010-2016								
Non- Federal Expenditures	Year 1 Expenditures	Year 2 Expenditures	Year 3 Expenditures	Year 4 Expenditures	Year 5 Expenditures	Year 6 Expenditures* (“no-cost” extension”) Dean of Student Affairs Budget	Continue funding these positions:	
Personnel	The Year 1 FLAIR budget did not include “in-kind” costs.	11,026.60	97,858.30	150,406.85	195,850.78	These expenditures will be reported in the Year 6 Annual Performance Report (APR) on January 31, 2017.		Military Billing Specialist
Fringe Benefits		3,975.75	37,851.32	61,208.82	79,043.91			Cohort Default Coordinator
Travel			2,448.12					FA Systems Analyst in IT
Equipment								Development Associate in PCC Foundation
Supplies								
Contractual			52,725.00	154,577.50	175,765.00			
Construction								
Other								
Endowment								
Total			15,002.36	190,882.74	366,193.17			\$450,659.69

*Year 6 Expenditures through 8/31/16

Title III expenditures by Portland Community College and/or the PCC Foundation are very conservative estimates. These expenditures primarily reflect "matching" funds for Title III FLAIR positions, scheduled to continue at PCC per the grant application. Many other employees participated in Title III activities, beyond those positions initially funded in the grant. The chart above reflects a portion of the college's total funding contributions to the Title III FLAIR program.



Financial Literacy and Access to Improved Resources (FLAIR)

Fiscal Compliance Review

DATE: January 7, 2015

TO: Rhonda Boyd, Director of Financial Literacy and Access to Improved Resources (FLAIR)

CC: Chris Chairsell, Vice-President of Academic and Student Affairs
Tammy Billick, Dean of Academic Affairs
Rob Wagner, Associate Vice-President for College Advancement
Jim Langstraat, Associate Vice-President of Finance
Vanessa Wood, Director of Grant Development
Lori Presley, Grant Accountant

FROM: Jim Crofts, Accounting Services Manager
Jan Christiansen, Contract and Grant Accounting Manager

REVIEWER: Eileen England, Accountant III, Contract and Grant Accounting

FUNDING: U.S. Department of Education

AWARD: **\$1,988,107**
Award # P031A100086
Fund # 423241-T80100-25

REVIEW PERIOD: October 1, 2010 – September 30, 2014

**APPLICABLE RULES
AND REGULATIONS:** CFDA # 84.031A
Title III, Part A of the Higher Education Act of 1965
Oregon Administrative Rules
CFR Part 220 – Cost Principles for Educational Institutions
A-133 Compliance Supplement
Education Department General Administrative Regulations (EDGAR)
Part 74

Financial Literacy and Access to Improved Resources (FLAIR)

PROGRAM OVERVIEW

The Financial Literacy and Access to Improved Resources funding, hereafter referred to as FLAIR, provides immediate and comprehensive reform to PCC's student financial services. The three main strategies are:

1. Ensure comprehensive reform of PCC's student financial services including student-related Bursar (payment) functions, student loan billing and collections, the Financial Aid and Veteran's Services department, and the PCC Foundation.
2. Improve student's financial literacy to fully realize the positive impacts of structural and procedural changes within all student-related financial services.
3. Cultivate private-sector support, with the ultimate goal of increasing scholarship funding available to PCC students in order to alleviate financial hardship and promote student success.

(Title III Program Narrative, p. 21)

EXECUTIVE SUMMARY

The purpose of this review is to provide reasonable assurance of compliance with applicable laws and regulations, the reliability of financial reporting, and that funding was safeguarded against loss from unauthorized use or disposition.

The FLAIR program was found in compliance in all areas reviewed.

COMMENDATIONS

1. The budget is on track to be fully expended at the end of the funding period.
2. Operating expenditures were allowable, approved, and appropriately documented.
3. All purchase card transactions reviewed were allowable, approved, and adequately documented.
4. All employee time sheets reviewed were approved by management.
5. Contracts between the Foundation and contractors were reviewed. All documentation was in compliance.
6. Equipment was budgeted in the grant, but the actual purchase did not meet the Federal threshold of equipment.

Contract and Grants Accounting sincerely thanks the management and staff of PCC's FLAIR program. They were helpful in providing information and eager to benefit from this process. Throughout the review process, staff expressed their desire to efficiently and effectively serve their students.

DEPARTMENT RESPONSE

Acknowledgments:

There are many individuals to recognize for their support and assistance in managing the college's Title III FLAIR program budget:

- Daniel Dinh, Title III Administrative Assistant, has ensured the digital documentation of all Title III expenditures. This documentation is organized by grant year, vendor, and grant project. He has created a simple ability to find and track previous expenditures. Thank-you, Daniel!!
- I have been coached and supported by Patsy Brennan and Lori Presley, Contract and Grant Accountants for the college. They've been instrumental as we've reconciled final annual budgets, ensuring that our federal reporting reflects exactly what's been expended and documented in Banner. I sincerely appreciate their patience and perseverance as we track every penny.
- Wendy Thielen, Administrative Assistant for Student Affairs, launched the very first budget for this grant. Thanks, Wendy, for all the documentation from that first year.
- Special thanks to Steve Hopf, Division Manager for Procurement. Steve helped establish the procurement guidelines for the PCC Foundation, as a partner within this grant program. Steve approved the ability for the PCC Foundation to operate as a sub-contractor within the grant budget. This has enabled the Foundation to expedite their projects according to their unique needs within the FLAIR program. This also has ensured a very transparent accounting for the budget and expenditures originally designed within the grant for the Foundation.
- Jan Christensen, Manager for Contract and Grant Accounting, and Jim Crofts, Manager for General Accounting Services, have provided oversight and guidance related to documentation requirements, legislative requirements, and accounting guidelines. Thank-you both for your help and guidance with specific questions and concerns.
- Eileen England, Contract and Grant Accountant, made the entire process of this internal audit less intimidating. I sincerely appreciated the initial meeting that described the entire process and Eileen's willingness and patience in working around our busy schedules.

Challenges:

The Title III FLAIR program budget has been somewhat challenging as related to federal reporting. The budget plan in the grant application has been difficult to reconcile with the annual federal reporting system. The following information may be helpful as the college plans its future Title III applications.

In the annual federal reporting system, the college must report progress on grant objectives, performance indicators, and grant activities according to the implementation timetable (Table 10, page 29 in the grant narrative). The online federal reporting form assumes that there are budget expenditures for annual objectives and activities, according to the grant timetable and annual performance indicators. The federal reporting system does not allow for activities to be entered or included into an annual report, unless there is expenditure for activities, performance indicators, or grant objectives. The FLAIR program budget doesn't include expenditures for every activity or objective that the college is required to report annually.

Financial Literacy and Access to Improved Resources (FLAIR)

Here are a couple examples regarding the disconnect between the grant's original budget and the annual federal reporting system:

- Objective 6: Increase the number of alumni responses in the PCC Foundation. This objective has annual performance measures that need to be reported to demonstrate adequate progress. However, the overall FLAIR budget for this activity is included only in Years 3 and 4. Without expenditures in Years 1, 2, and 5- there isn't an ability to include this activity into the federal report system. This makes it quite challenging when there are annual metrics to report.
- Additionally, there are activities in the implementation timetable (Table 10) that do not have any budget allocation in the grant. The Call Center activity is included in the timetable and strategy, but there are not any budget funds for that activity in the grant. Additionally, the intrusive VA Advising Program (required in the grant) also does not have any budget allocation.

To summarize, unless there is expenditure from the grant's annual budget, the federal reporting system does not allow any ability to enter an activity, objective, or performance indicator. This reporting structure can affect the college's ability to demonstrate adequate progress according to the original grant application. I provided feedback to USDE about the limitations of their system in the Year 1 annual report.

As Project Director, I have adjusted the budget annually in order to ensure reporting for all activities and objectives required in the grant narrative. I have intentionally managed some grant activities in order to allocate some of my position salary (as an expenditure) so the college could report its annual progress according to the grant. Additionally, I have included additional print and marketing expenses to support certain projects, in order to ensure expenditures (so reporting could be accomplished).

Since the budget has continually been adjusted to meet the needs of USDE reporting, the Title III final program report will include the original grant budget with actual annual expenditures, so there's transparency for the college regarding when and how grant funds were expended.

Due to federal reporting, it may be important to align annual performance measures and annual activities with annual budget allocations when developing future Title III grant budgets.

Respectfully submitted,

Rhonda M. Boyd, M. Ed.
Title III Project Director
FLAIR Grant Program
Dec. 17, 2014

Appendix D

PCC Foundation Endowment Agreement



FINANCIAL OUTLOOK

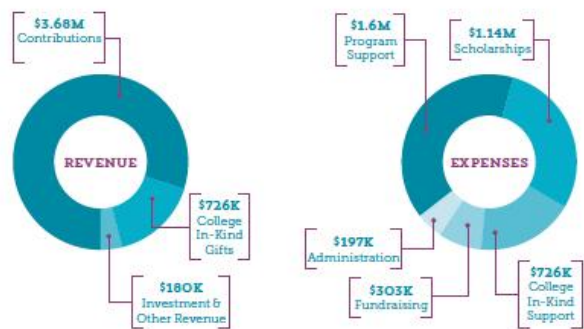
THANK YOU FOR A RECORD-BREAKING YEAR!

This year, the combined generosity from our jurisdictional partners and hundreds of individuals, foundations, and businesses resulted in more than \$3.68 million in cash and in-kind contributions – a 40% increase over last year.

Although income from investment activities was sluggish in comparison to prior years, the foundation's net assets grew 5% to over \$12.7 million dollars by the end of June 2015, and the foundation's endowment and affiliated net accumulated earnings accounts increased to approximately \$6.7 million.

Foundation support provided nearly \$2.7 million in PCC scholarships and program assistance – a 60% increase from last fiscal year. Funds supported many programs across PCC including Future Connect, the Cascade Festival for African Films, and STEM Initiatives, such as Robotics camps, MakerSpace camps, and hands-on computer build programs for promising students.

Many thanks to you, our donors, for your belief in PCC and for helping students realize their academic dreams.



SPECIAL THANKS TO OUR NEW SUPPORTERS



645
New
Supporters



9,500
Alumni reached
in first annual
phone-a-thon



135%
Increase in
Alumni Giving

OUR GROWING SCHOLARSHIP PROGRAM...



**Portland Community College Foundation
Financial Literacy and Access to Improved Resources (FLAIR)
Quasi - Endowed Program Fund Agreement**

Fund #: 3149

This agreement establishes a quasi-endowed program fund at the Portland Community College (PCC) Foundation with \$158,000 from the Department of Education (through the Title III grant) and \$158,000 of matching funds raised by the PCC Foundation for a total \$316,000. The principal/corpus of this fund (federal and matching dollars) is to be held for twenty years; annual income generated is to be distributed as documented below.

Fund uses:

Annual distributions from this fund will be used to benefit the PCC Foundation by supporting initiatives and projects similar to those performed during the Title III grant period in order to build PCC Foundation capacity and cultivate private-sector support with the ultimate goal of alleviating financial hardship and reducing need for PCC students to be burdened by loans.

Allowable expenditures include, but are not limited, to the following: maintenance and acquisition of donor records, (updating, wealth screening, validation, data entry); prospect research; outreach efforts (non-solicitation mailings, emails, surveys, social media, etc.) to alumni and major donors and prospects; applicable software license renewals; and other similar allowable costs per the FLAIR grant (2010 – 2015).

Sun setting of the FLAIR fund:

After twenty years (September 2035), the corpus of this fund may be spent to support initiatives/costs as outlined above or for the direct benefit of students, i.e., scholarship awards. The College and the Foundation will collaboratively decide the best use of the federal funds granted by the Department of Education through the Title III grant.

Administration:

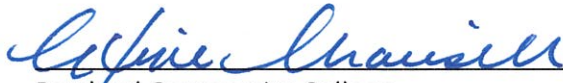
This fund will be administered by the PCC Foundation. Annual distributions will depend on fund investment performance, and other management considerations, as reviewed and approved by the Foundation's board or its designee. Donations to the fund are tax deductible to the full extent of the law. The monies in this fund are irrevocable under IRS regulations.

Annual audit procedures of this fund will be performed; refer to attached document for details.

This agreement is subject to the policies and procedures of the PCC Foundation, as periodically updated by the PCC Foundation board. These include an administrative fee that helps to offset the Foundation's costs of administering scholarship and program funds. They also describe steps the Foundation takes if an endowment is not fully funded during the specified timeframe and is designated as inactive.

The Foundation shall administer and distribute earnings from this fund in the manner that best serves the intent of this agreement and The Foundation shall have the power to modify any provision of this agreement if, in the judgment of the board or its designee, such provision becomes unnecessary, incapable of fulfillment, or inconsistent with the charitable purposes or needs of the PCC Foundation or Portland Community College.

This agreement can be amended by mutual written agreement of the PCC Vice President of Academic and Student Affairs (or relevant PCC authority) and the PCC Foundation after approval/authorization from the Department of Education.



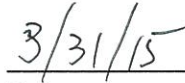
Portland Community College
Christine Chairsell
Vice President of Academic and Student Affairs



Date



Portland Community College Foundation
Robert Wagner
Executive Officer



Date



Portland Community College Foundation
Mary Kalafatis
Managing Director



Date

Appendix to FLAIR Quasi-Endowed Program Fund Agreement

Annual Audit Procedures

To ensure that the Portland Community College Foundation is meeting the U.S. Department of Education (DoEd) guidelines regarding the Title III endowment match and spending policies, the Foundation will have additional procedures completed as part of the annual external audit.

The endowment fund match from the Foundation and the DoEd funding will be placed in a quasi-endowed fund and affiliated net earnings account. This fund will be treated like other endowed and quasi-endowed funds. Each month, the interest and unrealized gains and losses will be allocated to this fund, based on the total value of the fund principal and affiliated net earnings account in relation to the overall endowment value. The PCC Foundation's investment policies ensure that the Foundation will follow prudent investment guidelines and will not invest these funds in real estate as required in 34 CFR Section 628.42.

Annual distributions from this account will also follow PCC Foundation policies, which are reviewed and updated as required on a regular basis. Foundation policy states that distributions from endowed and quasi-endowed funds will be based on calculating up to 5% of a 3-year rolling average of the principal and net accumulated earnings on September 30th. The Foundation will then compare this figure with the balance of the accumulated earnings account. No more than 25% of that balance will be available for expenses. The Finance committee will review and approve these distributions on an annual basis. This will be more conservative than the up to 50% of the total aggregate fund income as allowed by the DoEd.

The auditors will confirm that the funding from the DoEd and match are tracked in a separate and identifiable fund, that the interest and unrealized gains and losses have been properly allocated, and that the approved distribution meets Foundation guidelines as outlined above. This will be done as part of the annual external audit.

Foundation Policies and Procedures

Donors will be advised of changes in Foundation policies and procedures (or other regulations) that could affect their donor-established fund. Likewise, relevant PCC faculty/staff will be informed as well. Policy information that is of relevance to donor-established funds may be organized as a stand-alone document to accompany agreements or in the future, posted in a donors-only section of the Foundation's website.

The Foundation is responsible for distributing funds as directed by its donors. To that end, the following guidelines are established by the Foundation Board:

1. The Foundation Board shall distribute funds as indicated by the program and scholarship fund agreements and according to guidelines and agreements set by donors and the Foundation.

2. The Foundation board shall have the authority to annually distribute up to five percent (5%) of the total endowment fund market value (principal and interest), calculated on a three (3) year rolling average. The calculation will be performed prior to the opening of scholarship cycle.
3. Funds given to the Foundation without restrictions are designated for priorities adopted by the Foundation Board.

Active Fund

An endowed scholarship or program fund is considered in active status when it is fully funded within the agreed timeframe (or the donor intends to fully fund it within the agreed timeframe).

Requirements to be in active status include:

- Minimum donation for endowed scholarship or program fund (multi-year cumulative): \$25,000
- Years within which endowment fund must be fully endowed: 5

If the above conditions are not met, the fund will be designated in inactive status. Efforts will be made to notify the fund's donor and/or contact to explore options (such as renewal of gifts, merging or closing the fund).

Closing an Inactive Fund

If a fund is inactive, the Foundation Management will have the discretion to close the fund and terminate the fund agreement. Efforts will be made to notify the fund's donor and/or contact accordingly. In this case, any fund balance will be spent in accordance with the general purpose of the agreement, as interpreted by the Foundation's Managing Director and with the approval of the Foundation Board.

Administrative Fees

The PCC Foundation charges a 2% administrative fee on all new non-endowed restricted gifts (a one-time fee) and an annual fee on endowment fund balances. This fee helps defray administrative expenses by providing financial resources for accounting, auditing and banking fees, stewardship, donor relations and other development/operational expenses in the Foundation's unrestricted budget.

Federal Regulations Governing this Endowment

This agreement is subject to the regulations for use of federal funds for endowment as detailed in the Code of Federal Regulations (CFR), Chapter 34, Part 606 (Title V Developing Hispanic-Serving Institutions Program) and 34 CFR 607 (Title III Strengthening Institutions Program), and 34 CFR 628.3, 628.6, 628.10 and 628.41 through 628.47 regarding receipt and management of endowment challenge fund.

Appendix E

Special Recognitions



Daniel Dinh, Title III Administrative Assistant, developed all of the marketing materials during the FLAIR program. He supported various communication improvements for each student finance department.

During the time of the FLAIR program, Daniel completed his transfer degree at PCC and went onto graduate from OIT with a Bachelor's degree in Operations Management. Daniel is now a graduate student at Texas A & M working on his MBA (with a special emphasis in Business Analytics).



Heidi Edwards, for all her contributions facilitating student communication and marketing! Every Title III FLAIR project included student input and review. Heidi's connections with students made that possible.



Hank Schottland, for his partnership in leading DNP. *Deletion for Non payment* procedures were successful due to Hank's leadership.



Mike Arnold, Susan Gillette, **Xiaobin Li**, and all the IT leaders who helped with programming, system integrations, etc. Bless you all for hours and hours of work!!



Luis Menchu, **Lydia Rediske**, and the IT web-team – there were no funds in the grant to augment all the changes that needed to be improved. The web-team staff members all contributed countless hours of development time. Special thanks to Luis Menchu for his insights regarding the access needs of students (more is not better)!!



Jody Potter, her leadership with FA automation has created a better future for staff and students. Thank-you!!

What is your plan to pay for College?



Here are some resources to help

New Payment Requirement

Deletion for Non-Payment
In order to stay registered for classes, students need to pay in full or have college approved financial arrangements in place **two (2) Mondays PRIOR to the start of the term.** Visit www.pcc.edu/pay.

Payment Plans/ PCC-Pay
PCC now has college account payment plans. Sign up online from the MyPCC College Business tab. Visit www.pcc.edu/payplan.

Financial Aid Priority Timelines

For financial aid priority consideration students need to follow the Priority Timelines posted online at www.pcc.edu/fa. Check the MyPCC Financial Aid channel often for additional financial aid requirements.

Financial Education

In debt? Stuck with loans? Need information about credit scores? Check out PCC's first student Financial Learning Center starting summer term.

PAYMENT DEADLINE

Summer
Monday, June 11, 2012
Fall
Monday, September 10, 2012

PCC's New Payment Requirement

Students are required to pay in full or complete college-approved financial arrangements **two (2) Mondays PRIOR to the start of the term**

New Payment Deadlines:

Fall Term **Monday, Sept. 10th, 2012**
Winter Term **Monday, Dec. 24th, 2012**
Spring Term **Monday, Mar. 18th, 2013**

Course registrations are subject to deletion for students who do not meet the payment deadline.

- Pay in full (or)
- Sign-up for a PCC Payment Plan with one-third down payment (or)
- Complete college-approved financial arrangements

For more information, visit www.pcc.edu/pay.

STUDENTS, Don't get deleted, Pay on time



PCC Requisito de Pago

La fecha de vencimiento de los términos 2012 son:

Verano:

06/11/2012

Otoño:

09/10/2012

Invierno:

12/24/2012

Primavera:

03/18/2013

Si usted no puede pagar su matrícula en su totalidad, debe establecer un plan de pago o tener otros arreglos financieros de pago aprobados por el colegio antes de esta fecha. Si algunos más está pendiente su cuenta, no se responsabilizará el colegio que el colegio reciba el pago total de sus clases, o que haga una autorización oficial de pago antes de la fecha de vencimiento.

Las consecuencias por retraso de pago va a ser una o más de las siguientes:

Ser borrado del curso; cargos por retraso de pago; bloqueo de su cuenta y/o de la de colección.

Para establecer un plan de pago, vaya a

MyPCC>College Business> Set up Payment Plan

Para obtener más información acerca de requerimiento de pago PCC, o planes de pago, visite www.pcc.edu/pay

El balance de su cuenta debe ser \$150 o más para establecer un plan de pago.

Spanish

Правила оплаты за обучение в PCC

Дата оплаты:

лето

11/06/2012

осень

18/09/2012

зима

24/12/2012

весна

18/03/2013

Если вы не в состоянии оплатить обучение сразу и полностью, вы должны предоставить в колледж и офис или онлайн для рассмотрения заявки. Если система не работает, другие варианты, что студент обязан предоставить, чтобы получить оплату были полностью удовлетворены и удовлетворены сроки.

В случае задержки платежей студент будет исключен автоматически, или вы будете платить дополнительный сбор за просроченные платежи поставив финансовую поддержку: вас поставят на высказание долга.

План платежей может быть создан на веб-странице PCC: www.pcc.edu/payplan

Для получения информации в сети на веб-странице:

MyPCC>College Business> Set up Payment Plan

Для получения информации в сети на веб-странице:

MyPCC>College Business> Set up Payment Plan

Для получения информации в сети на веб-странице:

MyPCC>College Business> Set up Payment Plan

Для получения информации в сети на веб-странице:

MyPCC>College Business> Set up Payment Plan

Для получения информации в сети на веб-странице:

MyPCC>College Business> Set up Payment Plan

Для получения информации в сети на веб-странице:

MyPCC>College Business> Set up Payment Plan

Для получения информации в сети на веб-странице:

MyPCC>College Business> Set up Payment Plan

Для получения информации в сети на веб-странице:

MyPCC>College Business> Set up Payment Plan

Для получения информации в сети на веб-странице:

MyPCC>College Business> Set up Payment Plan

Для получения информации в сети на веб-странице:

MyPCC>College Business> Set up Payment Plan

Для получения информации в сети на веб-странице:

MyPCC>College Business> Set up Payment Plan

Для получения информации в сети на веб-странице:

MyPCC>College Business> Set up Payment Plan

Для получения информации в сети на веб-странице:

MyPCC>College Business> Set up Payment Plan

Для получения информации в сети на веб-странице:

MyPCC>College Business> Set up Payment Plan

Для получения информации в сети на веб-странице:

MyPCC>College Business> Set up Payment Plan

Для получения информации в сети на веб-странице:

MyPCC>College Business> Set up Payment Plan

Для получения информации в сети на веб-странице:

MyPCC>College Business> Set up Payment Plan

Для получения информации в сети на веб-странице:

MyPCC>College Business> Set up Payment Plan

Для получения информации в сети на веб-странице:

MyPCC>College Business> Set up Payment Plan

Для получения информации в сети на веб-странице:

MyPCC>College Business> Set up Payment Plan

Для получения информации в сети на веб-странице:

MyPCC>College Business> Set up Payment Plan

Для получения информации в сети на веб-странице:

MyPCC>College Business> Set up Payment Plan

Для получения информации в сети на веб-странице:

MyPCC>College Business> Set up Payment Plan

Qui định thanh toán

Thời hạn đóng học phí

Mùa Hè:

11/06/2012

Mùa Thu:

10/09/2012

Mùa Đông:

24/12/2012

Mùa Xuân:

18/03/2013

Si sinh viên thanh toán một hoặc nhiều lần sinh viên và từ tài trợ phải vì tài trợ, không không được thanh toán tiền học phí. Học chưa thanh toán sẽ bị xóa tài khoản và bị xóa tài khoản từ MyPCC>College Business

Để biết thêm chi tiết về thanh toán học phí, hãy đến trang web

để thanh toán học phí

đang là tài khoản

đang là tài khoản

đang là tài khoản

đang là tài khoản

đang là tài khoản

đang là tài khoản

đang là tài khoản

đang là tài khoản

đang là tài khoản

đang là tài khoản

đang là tài khoản

đang là tài khoản

đang là tài khoản

đang là tài khoản

đang là tài khoản

đang là tài khoản

đang là tài khoản

đang là tài khoản

đang là tài khoản

đang là tài khoản

đang là tài khoản

đang là tài khoản

đang là tài khoản

đang là tài khoản

đang là tài khoản

đang là tài khoản

đang là tài khoản

đang là tài khoản

đang là tài khoản

đang là tài khoản

đang là tài khoản

đang là tài khoản

đang là tài khoản

đang là tài khoản

đang là tài khoản

đang là tài khoản

đang là tài khoản

đang là tài khoản

đang là tài khoản

đang là tài khoản

đang là tài khoản

đang là tài khoản

đang là tài khoản

đang là tài khoản

đang là tài khoản

đang là tài khoản

đang là tài khoản

đang là tài khoản

đang là tài khoản

đang là tài khoản

đang là tài khoản

đang là tài khoản

đang là tài khoản

đang là tài khoản

đang là tài khoản

đang là tài khoản

đang là tài khoản

đang là tài khoản

đang là tài khoản

đang là tài khoản

đang là tài khoản

đang là tài khoản

REMINDER

All Payments Arrangements for Winter Term Must Be Completed by Dec 24.

Payment Due Date

Friday, Dec 21: Last Day to Pay In-Person

FINANCIAL AID

☒ Financial Aid Process:

Step 1: APPLY

- Apply for Financial Aid: FAFSA at www.fafsa.gov
- PCC School Code: 003213

Step 2: SATISFY REQUIREMENTS

Check for Red Flags:

- Go to MyPCC, click on "Paying for College" tab, Financial Aid Dashboard
- Follow the direction for each requirement

Most verification documents can be submitted online.

Step 3: REVIEW & ACCEPT AWARD

If eligible, accept your Financial Aid Award, Terms and Conditions

Step 4: RECEIVE YOUR FUNDS

In order to electronically receive any financial aid refund for educational expenses:

- Go to MyPCC
- Click on "Paying for College" tab under Financial Aid section

Refunds available as:

- Sale-Max Debit Card Account
- Direct deposit to Checking or Saving Account

PORTLAND COMMUNITY COLLEGE
OFFICE OF FINANCIAL AID

PO Box 19000 Portland, OR 97280
☎ 971-722-8888 - Option 4
🌐 www.pcc.edu/fa

Improving Access: Title III Web and Portal Projects

Year 1

October 1, 2010 - September 30, 2011

FA Call Center Queue Established in New System (VOIP) - released 12/7/2010
Access to Electronic Disbursement of FA Refunds - began Summer Term 2011

Year 2

October 1, 2011 - September 30, 2012

FA Fillable Forms - released 2/23/2012
Access to Online Payment Plans - released 3/5/2012
Standard Operative Procedures (SOP) and Updated Call Queue System in FA, SA, and Registration - released 3/26/2012
Paying for College Landing Page - released 9/4/2012
FA website - released 9/5/2012
Student Guide to Money - released 9/12/2012
FA Dashboard: Phase 1 - released 9/17/2012

Year 3

October 1, 2012 - September 30, 2013

Tuition and Fees Site - released 11/5/2012
DNP Indicator - released 12/17/2012
Mandatory Financial Literacy (MFL) - Financial Literacy and Loan Counseling for FA Probation Students Pilot - released 3/7/2013
Managing Financial Aid - released 3/12/2013
FA TV Integration with FA Website (and/or other sites) - released 4/1/2013
VA Dashboard - released 4/22/2013
Veterans Website - released 4/23/2013
Mandatory Financial Education for D2L with Intervention Follow-up - released 5/2/2013
Cross-team Meetings (DSSAT) Business/FA/Foundation/Registration - began 5/16/2013
Cross-training for Frontline Staff (Answer Center Training) - began 5/16/2013
Scholarship Upload Project for Bursary and FA - released 5/22/2013
FA Call Center Update - completed 5/29/13
FA and VA Student Communication Planning - FACT - operational 6/1/2013
FA Work Study Website and Integration with Career Connections - released 6/1/2013
Call Center: BO & Registration Update - completed 6/6/2013
PCC Foundation Scholarship Software - selected 6/7/2013
Call Center: BO & Registration Operational by TSS - released 6/24/2013

Year 4

October 1, 2013 - September 30, 2014

Short & Long Term Planning for Call Centers - began 10/2013
Your Scholarship Application Guide - released 10/2/2013
Cross-training and Call Center Support for Business/FA/REG/Enroll - began 10/30/2013
FA Forms - ADA Compliant - released 11/15/2013
Changes in the My Account Channel: Phase 1 - My Account Channel - released 11/22/2013
Changes in the My Account Channel: Phase 2 - released 12/2/2013
FA Call Center Scheduling Improvements - began 12/19/2013
Scholarship Upload Fix for Bursary and FA - completed 1/2014
Bursary Student Petition Fillable Form - released 1/14/2014
PCC Foundation Scholarship Website - released 1/20/2014
PCC Foundation New Scholarship Software - integrated 1/20/2014
FA Requirements Management - Moved from TSS to FA Systems/FACT - 2/11/2014
Electronic Disbursement: Higher One closed services with PCC - 3/18/2014
Scholarship Landing Page - released 3/28/2014
Electronic Disbursement: US Bank new provider - 4/14/2014
FA Work Study Website and Integration with Career Connections Updated for 14-15 - released 6/1/2014
GRACE Program - FA Student Loans - Program Developed and Training for Student Success Coaches - 8/7/2014
Student Account Communication Planning - SACT - operational by 9/21/2014
Intentional VA Advising (mandatory for new VA benefit students) - began Fall 2014
GRACE Program Implemented - began Fall 2014
Student Address Updates - released fall term 2014

Year 5

October 1, 2014 - September 30, 2015

Vets Benefits Boot Camp: Revised Academic Track - released 10/19/2014
Panther Tracks Advisory Committee - established 12/9/2014
Scholarship Application Website Revised - released 1/2015
FA Dashboard: Staff View Available - released 2/2015
Vets Benefits Boot Camp - released in Panther Tracks 3/26/2015
Mandatory Financial Literacy/Implemented Fall 2012, Discontinued per Executive Memorandum Regarding New Guidelines - 4/6/2015
Parking Project: Cross-department Improvement Project - report 4/15/2015
Student Accounts 1st Paperless Dept. at PCC - 4/23/2015
Mandatory Financial Literacy Initial Report - 5/2015
Call Center: FA Reg. S.A., Continuous Improvement Planning 10/7/2015

Year 6

October 1, 2015 - September 30, 2016

Plan to Maintain and Refresh Financial Education Tutorials in Panther Tracks - 1/20/2016
Career Resources and Employment Development Communication Team - CREDE CT - began 2/11/2016
Career Development: How to Choose a Career - piloted 3/2016
PCC Panther Works: logos, identity images and communication for career resources - released 6/2/2016
Need a Job Channel: Work Study/Employment Channel - released 6/15/2016
Electronic Disbursement: Bank Mobile new refund provider - started 6/17/2016
Career Development: New PCC Version of OR CIS aligned to Panther Path - released 6/20/2016
FA Work Study Website Revisions - released 6/20/2016
Career Planning Works Channel: new version aligned with Panther Path - released 6/21/2016
FA Work Study Website Integrated with Banner - released 6/27/2016
Electronic Disbursement: US Bank closed services with PCC on 6/30/2016
Career Development: How to Choose a Career (with revised OR CIS custom resources) - released 7/6/2016
Your Career Development: Library Reference Guide released 7/6/2016
Career Development: Connecting College to Careers - pilot in May 2016 - released 7/7/2016
PCC Panther Works: career development resources and services landing website - released 7/7/2016
Title III Program Review - projected 9/16/2016

Legend

Accessing Financial Information: Call Centers (December 7, 2010 to October 16, 2015)

Improved Access: MyPCC Portal, Paying for College and My Courses (November 15, 2010 - June 21, 2016)

Accessing Financial Information: Online Tutorials, Panther Tracks and PCC library (April 27, 2011 to July 6, 2016)

Accessing Financial Information: Website Revisions on www.pcc.edu (August 24, 2011 to July 6, 2016)

Accessing Financial Information: Student Messages (October 31, 2012 to September 30, 2016)

Financial Education Programs (March 7, 2013 to September 30, 2016)

Additional Title III Projects (May 16, 2013 to April 15, 2015)