ARIZONA COMMISSION FOR POSTSECONDARY EDUCATION

…expanding access and increasing success in postsecondary education for Arizonans

ANNUAL REPORT

FISCAL YEAR 2010 - 2011

Arizona Commission for Postsecondary Education

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December 28, 2011

The Honorable Janice K. Brewer, Governor
The Honorable Steve Pierce, President of the Senate
The Honorable Andy Tobin, Speaker of the House of Representatives
Mr. Vincent Alascia, State Documents Librarian, AZ Library, Archives, & Public Records

I respectfully submit the enclosed FY 2011 annual report on behalf of the Arizona Commission for Postsecondary Education (ACPE). Through a planning process the 16 Commissioners identified an agency mission of *expanding access and increasing success in postsecondary education for Arizonans.* In spite of the economic challenges facing the state, Commissioners and ACPE staff members remain committed to investing themselves in the work of higher education; this report reflects that commitment.

FY 2011 brought continuing challenges and additional opportunities to the ACPE. Challenges faced by the Commission include an 84% reduction in the ACPE general funds appropriation as compared to FY 2008, as well as a reduction in agency staff from ten to five full time employees.

Sadly, the lives of nearly 20,000 students who in years past would have received financial assistance through ACPE grants/scholarships this year will also be affected. This is not only due to the elimination of state funding for the Postsecondary Education Grant (PEG), the Private Postsecondary Financial Assistance (PFAP), and the Early Graduation Scholarship programs; but also is due to the elimination of $1.3M in federal funding for the Leveraging Educational Assistance Partnership (LEAP) and the Special Leveraging Educational Partnership (SLEAP) programs in FY 2012.

In contrast, a new opportunity for student financial assistance is more than $1M in funding for the College Access Challenge Last Stretch Scholarship. The College Access Challenge Grant is administered through the Governor's Office of Education Innovation; however, the state must meet the required Maintenance of Effort to receive funding for the remaining 3 years of the CACG. This is in jeopardy due to state grant reductions as explained in Section 1.4 of this report.

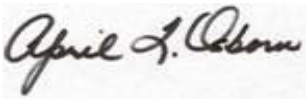
The Arizona Family College Savings (529) Program or AFCSP, Arizona's Qualified Tuition program, also provides a bright spot – an opportunity for families to save for college in a tax-advantaged way. As of June 30, 2011 the AFSCP held more than $634M in assets and more than 60,500 accounts were in place to pay for college expenses. It is evident that the AFCSP is meeting the needs of families because the number of accounts has continued to increase even during the current economic recession.

The Commission is also pleased to administer the Arizona College Access Network for the Governor's Office of Education Innovation. In less than one year, 65 college access programs, 22 supporting organizations, and 170 members have joined this initiative. Other successes included providing families and students free print publications that assist in college planning and understanding financial aid processes and deadlines such as the *Rapid Guide to Financial Aid* and the *Arizona College and Career Guide*.

The College Goal Sunday Financial Literacy Initiative continues to help thousands of families take the first steps to financial aid each year. Moreover, more than 107,000 visits were made to ACPE websites where helpful financial aid and college going information can be found. These Commission programs, initiatives, and publications represent collaborative efforts and are examples of leveraging the funding and impact of this small agency in order to provide additional tools to assist Arizona's first-generation, low-income students and families succeed in postsecondary education.

This annual report describes the details of these and other challenges and opportunities encountered, within the framework of the Commission's strategic plan. Questions regarding this report and detailed information regarding ACPE programs and publications are available on www.azhighered.gov or by contacting our office at 602.258.2435.

Respectfully Submitted,



Dr. April L. Osborn, Executive Director

cc: Liisa Laikko, Senate Education Research Analyst
Breanne Bushu, JLBC Fiscal Analyst
Dale Frost, OSPB Budget Analyst
Dawn Wallace, House Policy Advisor to the Majority

The Arizona Commission for Postsecondary Education (ACPE)
2010 - 2011 Annual Report

. . .expanding access and increasing success in postsecondary education for Arizonans

Submitted December 28, 2011
Dr. April L. Osborn, Executive Director

Introduction

The work of the Arizona Commission for Postsecondary Education (ACPE) is guided by a strategic plan. The purpose of the plan is to provide focus for the activity of this small agency and its five staff members in order to increase productivity and impact in the areas of its statutory authority. The mission and goals were accepted by Commissioners and this report reflects a review of goals, performance, and outcomes as outlined in the plan.

Through a planning process, the 16 Commissioners identified an agency mission of *expanding access and increasing success in postsecondary education for Arizonans.* Three goals were named to achieve this mission: (1) increase available student financial assistance resources, (2) implement strategies to help students and their families plan, enter, and succeed in postsecondary education, and (3) provide a forum for all sectors of higher education to dialogue, partner, and problem solve issues of mutual interest. A roster of the ACPE Commissioners follows this introduction.

The work of the ACPE has been highly impacted over the past five years both by assignment of new responsibilities and by the recent economic downturn. Additional statutory responsibilities assigned to the ACPE over the past 5 years include:

- the Postsecondary Education Grant (PEG) program (initiated in 2006),
- the Early Graduation Scholarship Grant (established in the 2008),
- the Arizona College Access Aid Program (ACAAP), established in 2009 as an initiative of the College Access Challenge Grant through the Governor's Office,
- administration of the Arizona College Access Network (AzCAN) in FY 2011, and
- transfer of the Math, Science, Special Education Teacher Loan Forgiveness program from ABOR to the ACPE on July 1 of 2011.

Progress on each of these legislatively directed initiatives is discussed in more detail within this report.

Arizona's students have lost financial assistance due to budget reductions. In excess of 76% of the $6.3M Commission budget in FY 2011 represents flow-through funds dedicated to student grants and scholarships, in FY 2008 the budget was nearly $15 million. Thus, the ACPE budget reductions resulted in student grant/scholarship programs being severely curtailed as demonstrated below.

Historical Review of ACPE Student Aid Programs

Fiscal Year	2007-2008	2008-2009	2009-2010	2010-2011
Total Student Aid Disbursed	$ 7,551,700	$ 6,813,184	$ 6,825,388	$3,711,781
% Decrease from FY 2007-08		-10%	-10%	-51%

The loss of these grant dollars affected the lives of nearly 20,000 students who in previous years would have applied to the ACPE for grants/scholarships. In FY 2011 the funding for the Postsecondary Education Grant (PEG), the Private Postsecondary Financial Assistance Program (PFAP), and the Early Graduation Scholarship was eliminated and the programs were placed on suspension. At the close of FY 2010 even when these grants were available, the ACPE had a waiting list of an additional 8,799 students who were seeking financial aid.

The Commission goals of (2) helping students plan, enter, and succeed in postsecondary education and (3) of providing a forum for all sectors of higher education to dialogue, partner, and problem solve issues of mutual interest remain important to Commissioners and staff members. These goals are forwarded through policy analysis and research, collaborative action led by ACPE Commissioners and staff members, and participation in college access initiatives led by foundations, government, or non-profit entities with similar missions.

This report is organized in three sections; each section describes the activities and services related to each of the three goals, as well as the affects of reduced staff and budget reductions on these goals. The conclusion summarizes how the parts of this report relate to the plan and the future of the Commission.

Commissioners 2010 – 2011

Arizona Commission for Postsecondary Education

Dr. Tom Anderes
Board President
Arizona Board of Regents

Dr. Seth Alan Balogh
Chief Academic Officer
Brookline College

Dr. Debra Duvall
Executive Director
Arizona School Administrators Association

Dr. Eugene Garcia
Vice President for Education Partnerships
Arizona State University

Dr. Eldon Hastings
Founding Director
American Institute of Dental Assisting

Thomas Michael Hawksworth
President/CEO
MSS Technologies, INC

Melissa Holdaway
Chief Operating Officer
Arizona Charter Academy

Catherine Koluch
President/Founder
The Studio Academy of Beauty

Teena Olszewski
Director of Arizona GEAR UP
Northern Arizona University

Dr. Bill Pepicello
President
University of Phoenix

Dr. Kathy Player
President
Grand Canyon University

Dr. Anna Solley
President
Phoenix College

Teri Stanfill
Executive Director
Arizona Board for Private Postsecondary Education

Dr. Manuel Valenzuela
Superintendent
Sahuarita Unified Schools

Chuck Wilson
Director
ITT – Tempe

Commission Staff

Dr. April L. Osborn
Executive Director

John Garcia
Arizona College Access Network Director (AzCAN)

Javier Herrera
Business & Financial Services Coordinator

Kathaerine Johnson
Director of Programs & Agency Operations

Judi Sloan
Office & Communications Coordinator

Marian Wybenga
Business Manager

Goal 1: Increasing available student financial resources

Core responsibilities of the ACPE are related to postsecondary student financial assistance programs. The Commission is the named entity representing the Arizona in the National Association of State Student Grant and Aid Programs (NASSGAP).
In FY 2011 responsibilities included administration of the following programs:

1) Private Postsecondary Education Student Financial Assistance Program (PFAP),
2) Postsecondary Education Grant (PEG),
3) Early Graduation Scholarship Grant (EGSG),
4) Arizona College Access Challenge Grant financial assistance programs titled Arizona College Access Aid Program (FY 2009 & FY 2010) and College Access Challenge Last Stretch Scholarship (FY 2012 & FY 2013),
5) Leveraging Educational Assistance Partnership (LEAP),
6) Special Leveraging Educational Assistance Partnership (SLEAP),
7) Math, Science, Special Education Teacher Loan Forgiveness Program,
8) PFAP, PEG, MSSE, ATIP, PDTS student forgivable loan repayment programs, and the
9) Arizona Family College Savings Program.

Dramatic changes have occurred in student financial assistance both at the state and federal levels leaving many of the financial aid programs under administration of the Commission either eliminated or in transition.

Regarding the first three programs listed, the Postsecondary Education Grant (PEG), the Private Postsecondary Financial Assistance Program (PFAP), and the Early Graduation Scholarship Grant (EGSG) Program student grant funds have been eliminated and the programs were placed on suspension.

Good news at the state level came when the Governor's Office determined to double the student financial assistance dollars provided through the second cycle of federal formula-based College Access Challenge Grant (CACG). The ACPE was asked to administer more than $1M in student scholarships to low-income students with 60 or more credit hours to sustain their attendance for the final years of degree preparation. But the Maintenance of Effort requirement may be problematic in future years.

Unfortunately for low-income students the federal matching funds for the three-part (federal, state, institutional) Leveraging Educational Assistance Partnership was eliminated. The program has been re-structured and re-titled the Arizona Leveraging Educational Assistance Partnership and is continuing to serve low-income students with matching dollars from the state and postsecondary institutions. Unfortunately, federal funding for the Special Leveraging Educational Assistance Partnership was also eliminated in FY 2012 and the program is terminated.

A detailed description of the execution of and outcomes of each of these and the other student financial assistance programs under administration of the ACPE follow.

1.1 Private Postsecondary Education Student Financial Assistance (PFAP), A Forgivable Loan

The Arizona Private Postsecondary Education Student Financial Assistance (PFAP) program was initiated in the spring of 1996. This student-centered program was designed to encourage Arizona community college graduates who have financial need to enroll as a full-time student and graduate from baccalaureate degree granting private postsecondary institution; thereby realizing a savings to the State of Arizona. If a student fails to achieve a baccalaureate degree within three years from the first disbursement of funds or is not enrolled for a period greater than twelve months, the student will enter into repayment.

After several years of repeated reductions, the Enacted FY 2011 and FY 2012 budgets placed the Private Postsecondary Education Student Financial Assistance Program (PFAP) on suspension. FY 2010 was the last year forgivable loans were awarded in this program. The ACPE awarded 161 students for a total of $275,000. The table below provides an illustration of the students who benefited from this forgivable loan program in the last year it was available.

Total Recipients	Initial Recipients	Returning Recipients	Total Disbursement	Average Age of Recipients	Average Family Income	Average Expected Family Contribution	Average Grant Amount
161	117	44	$275,000	31	$43,664	$6,784	$1,709

More than 1,600 students have benefited from the PFAP Program since its inception. The PFAP program has assisted in the goal of increasing the number of baccalaureate degrees awarded in the State by producing a total of 1,298 private college and university graduates, and continues to have an impressive graduation rate of 85%.

The Commission now must focus on the more than 200 promissory note holders in the PFAP program who did not meet their obligation and are in a repayment status. Additional information on repayments can be found in section 1.8 titled *Student Forgivable Loan Repayment Programs.*

1.2 Postsecondary Education Grant (PEG), A Forgivable Loan

The Postsecondary Education Grant (PEG) program, created in the 2006 legislative session, and patterned after the successful PFAP program, is a student-centered, non-need based forgivable loan designed to financially support and encourage Arizona resident students to attend and graduate from a private postsecondary baccalaureate degree granting institution in Arizona. If a student fails to achieve a baccalaureate degree within five years from the first disbursement of funds or is not enrolled for a period greater than twelve months, the student will enter into repayment.

Like PFAP, after several years of repeated reductions, the Enacted FY 2011 and FY 2012 budgets placed the Postsecondary Education Grant (PEG) on suspension. Fiscal

year 2010 was the last year forgivable loans were awarded in this program. The ACPE awarded 1,400 students for a total of $2,242,678 and after funds were exhausted, there were an additional 2,627 students on the waiting list. The table below provides an illustration of the students who benefited from this forgivable loan program the last year it was available.

Total Recipients	Students on Waiting List	Initial Recipients	Priority Recipients	Total Disbursement	Average Age of Recipients	Average Family Income	Expected Family Contribution	Average Grant Amount
1,400	2,627	792	608	$2,242,678	28	$55,408	$9,449	$1,602

More than 4,000 students have benefited from the PEG Program since its inception. The PEG program has assisted in the goal of increasing the number of baccalaureate degrees awarded in the State by financially assisting a total of 2,300 private college and university graduates.

The Commission now must focus on the more than 1,100 promissory note holders in the PEG program who are reported as not enrolled or attending the institution on file at the time of their last disbursement. These students may be potentially become obligated to repay their loans. Additional information on repayments can be found in section 1.8 titled *Student Forgivable Loan Repayment Programs*.

The effects of the suspension in funding to both PFAP and PEG include a loss of financial aid to private college students, less support to the private higher education sector, and loss of potential cost savings to the state due to a loss of an incentive to seek a private education. Additionally, the loss of funding occurred at at time when many students were in the middle of their funding cycle and unable to find additional resources to continue their education.

The Commissioners remain hopeful that the PFAP and PEG funding will be restored in the future as these programs represent a pathway to higher education that is very valuable to the State and its future educated workforce. Additionally, these programs are a factor in order for the State to meet the required Maintenance of Effort (MOE) for the College Access Challenge Grant. For which criterion 2 requires that a state maintain a sustained funding stream of financial aid for students attending private Arizona postsecondary institutions. With the recent elimination of funding for the Private Postsecondary Financial Assistance Program (PFAP) and the Postsecondary Education Grant (PEG) programs, future CACG funding for Arizona is in jeopardy.

1.3 Early Graduation Scholarship Grant (EGSG) Program

Arizona's Early Graduation Scholarship Grant (EGSG) program was created in 2007. This non-need based college access scholarship was designed to provide an incentive for high school students to graduate early and promptly transition into a postsecondary experience. Students who graduated from a public high school district or charter school at least one year early and enrolled full-time at an eligible Arizona postsecondary institution could receive up to $2,000 (over two academic years) to be used to defray

the cost of tuition, fees and book expenses. The Early Graduation Scholarship was available for three years after graduation.

The EGSG scholarship was funded by a shared proportion of the Average Daily Maintenance (ADM) which is collected from the schools by the Arizona Department of Education (ADE) and transferred to the EGSG fund. The now rescinded Arizona Revised Statute directed the ADE to provide the Arizona Commission for Postsecondary Education (ACPE) with a list of early graduates with their identifying information, cohort graduation date, early graduation date and high school of graduation.

The Enacted FY 2011 Budget placed the EGSG program on suspension and eliminated all future funding. However, students who were already in the program were allowed to continue to receive the remaining funding owed to them.

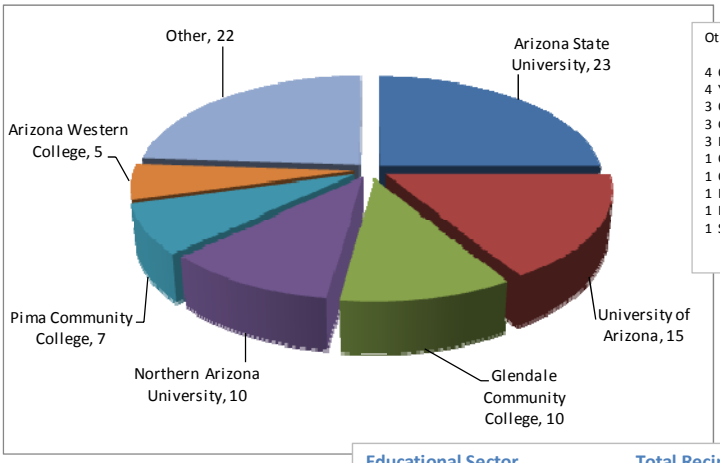
Since the program inception a total of 464 early graduates have received awards totaling $543,212. The following table and pie charts provide a profile of the early graduates who benefited from this scholarship program and the institutions they attended in FY 2010-11.

Total Recipients	Total Disbursement	Average Age of Recipients	Average Family Income	Average Expected Family Contribution	Average Grant Amount
92	$49,688	20	$80,504	$14,625	$540

Public University	Community College	Private 2 Year and 4 Year Institutions
48	40	4

This table illustrates the final year of administration of the program to the previously accepted students. It is interesting to note that these exceptional students are distributed almost equally between community colleges and the state universities as evidenced in the pie chart below. The numbers of students have unexpectedly diminished, possibly a result of student reaction to the moratorium and confusion as to the availability of funds.

Recipients by institution

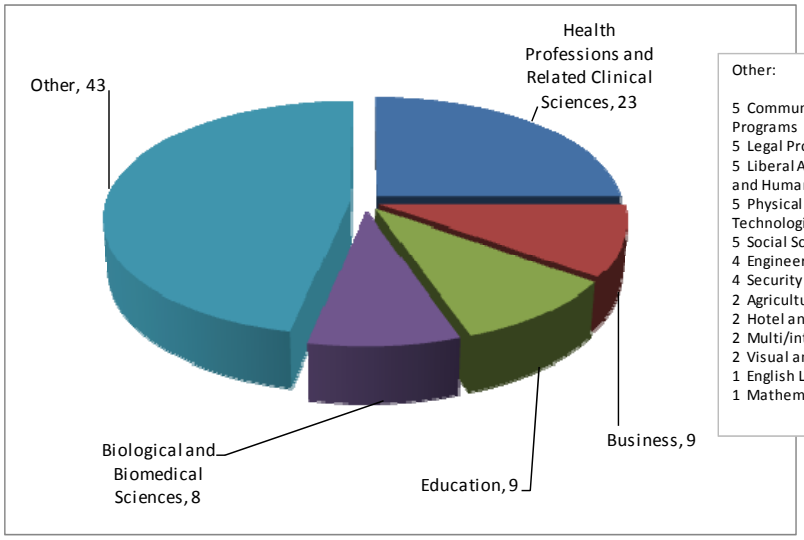


Other:

4 Chandler-Gilbert Community College
4 Yavapai County - Yavapai College
3 Central Arizona College
3 Grand Canyon University
3 Mesa Community College
1 Cochise College
1 Coconino County Community College
1 Eastern Arizona College
1 Phoenix College
1 Southwestern College

Educational Sector	Total Recipients
Public Universities	**48**
Community Colleges	**40**
Private Institutions	**4**
Total	**92**

Recipients by Degree Program



Other:

5 Communications, Jounalism, and Related Programs
5 Legal Professions and Studies
5 Liberal Arts and Sciences, General Studies, and Humanities
5 Physical Sciences and Science Technologies
5 Social Sciences
4 Engineering Technologies
4 Security and Protective Services
2 Agriculture and Natural Resources
2 Hotel and Resturant Management
2 Multi/interdisciplinary Studies
2 Visual and Performing Arts
1 English Language and Literature/Letters
1 Mathematics and Statistics

The Commission believes that the goals of this financial assistance program remain important to the State. This scholarship program was well received by high school counselors, students and families. It was one of the few financial assistance programs available to middle class families; likewise, it was the only state grant/scholarship program in which students who attended a vocational/technical institution received funds. Undoubtedly, over time this program would well serve the State both through reduced costs of education and increased numbers of high school graduates moving into postsecondary education.

1.4 College Access Challenge Grant – Student Assistance Programs

The College Access Challenge Grant (CACG) Program is a formula grant that is designed to foster partnerships among federal, state and local government entities and philanthropic organizations to significantly increase the number of underrepresented students who enter and persist in postsecondary education. In the first cycle of CACG funding (FY 2009), two one-year grants were given to states to meet the needs of underrepresented students and families. The Governor's Office asked the Commission to develop and administer a financial aid program (Arizona College Access Aid Program) for low-income students already enrolled in higher education to increase persistence to a baccalaureate degree.

A second cycle of CACG funding was announced in FY 2011 which provided a new opportunity for student financial assistance available in FY 2012. Awards were made to states for one year with the possibility of four additional years of funding, provided states continue to meet all matching and Maintenance of Effort (MOE) standards. The Governor's Office submitted a successful application for funds on behalf of Arizona and requested that the Commission take on the administration of a College Access Challenge Scholarship. In light of the loss of student financial assistance funds, the Governor decided to double the scholarship amount from $500K per year to $1.1M per year. FY 2011 was dedicated to planning the scholarship program in order to help meet the Governor's goal of doubling the number of baccalaureate degrees by 2020.

The newly developed program titled the College Access Challenge Last Stretch Scholarship was developed and programmed in 2011 and made available to students in FY 2012. Patterned after the successful Texas initiative, the College Access Challenge Last Stretch Scholarship is a need-based scholarship designed to assist low-income college students who have completed over 60 college credit hours to achieve their baccalaureate degree at any regionally or nationally accredited institution. Eligible students must have substantial financial need as determined by the Free Application for Federal Student Aid (FAFSA). One half of the available program funds will be awarded to eligible students seeking a bachelor degree in any program of study. One half of the available funds will be awarded to eligible students enrolled in an eligible STEM Program (Science, Technology, Engineering and Math). The maximum grant award for the academic year is $2,000 based on full-time enrollment. Scholarship funds can be applied toward any educational expenses documented in the student's Cost of Attendance (COA) at their institution.

The Commission is pleased to be able to offer Arizona's low-income students this financial aid opportunity to assist them in completing their bachelor degree. It is estimated that approximately 550 students will receive funding annually. At the time of this annual report over 1,200 applications have been received and the funding is nearly exhausted.

As mentioned in the introduction, the College Access Challenge Grant funding requires a sustained Maintenance of Effort (MOE). Criterion 2 of the College Access Challenge Grant Maintenance of Effort (MOE) requires that the state maintain a sustained funding

stream of financial aid for students attending private Arizona postsecondary institutions. With the recent elimination of funding for the Private Postsecondary Financial Assistance Program (PFAP) and the Postsecondary Education Grant (PEG) programs, future CACG funding for Arizona is in jeopardy.

1.5 Leveraging Educational Assistance Partnership (LEAP): Federal Funding Terminated; Arizona Continues with State-Institutional Partnership

A huge blow was dealt to the low-income students of Arizona when the federal grant funding for both LEAP and SLEAP was eliminated for FY 2012 and thereafter. This fiscal year (FY 2011) was the last year for LEAP and SLEAP funding; and the information below represents the last year end report for the programs and plans for the future.

The Leveraging Educational Assistance Partnership (LEAP) has been a state, federal, and institutional matching grant program for Arizona low-income students since its inception in 1972. The Arizona Commission for Postsecondary Education has administered the program, ensuring adherence to all federal regulations and the Arizona Administrative Code.

LEAP serves as Arizona's "primary" low-income student grant program. LEAP was first offered in the 1970's to encourage states to establish their own primary low-income student grant, and was always considered a temporary incentive program offered by the federal government. Arizona and approximately four other states never progressed beyond the initial contribution and therefore LEAP remained as Arizona's "primary grant" because it served low-income students across all sectors of public and private education. A unique aspect of the Arizona LEAP program was that it leveraged the federal dollars more than twice. This occurred by requiring each institution to match the state funds in order to participate in the Arizona LEAP program.

The Commission was notified in the spring of 2011 that the federal grant funding for LEAP and the companion grant SLEAP was eliminated beginning in FY 2012 and thereafter. This represented a $1.3M reduction in available grant aid for low-income Arizona students. An ACPE survey of participating institutions indicated that they had a strong desire to continue the program and were willing to continue to provide institutional matching funds; they also agreed to allow the administrative fees for this program to be taken out of the institutional match. Therefore, the program was continued using the $1.2M state funding for LEAP and the institutional match of the same amount.

A restructured Arizona Leveraging Educational Assistance Partnership (AzLEAP) program is now being administered similarly to the former LEAP grant. This allows the program to continue with minimal administration costs and burden to the institutions and the Commission. These processes include private and public higher education institutions apply to the ACPE. The ACPE certifies institutional eligibility and determines a proportional distribution of funds (based on the number of students) to institutions.

AzLEAP recipients are selected by the institutions on the basis of substantial financial need established through federal methodology and state administrative rules. At the end of the fiscal year the institutions provide reports to the Commission on the students awarded. The Commission reviews the students awarded to assure compliance.

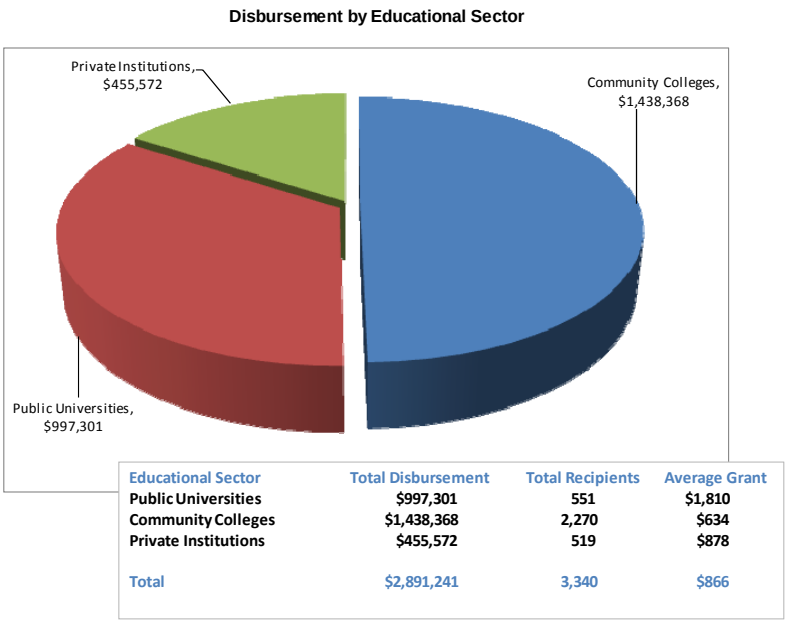
Awarding for FY 2012 is currently underway and data is not yet available; however, even though fewer grants will be awarded it is reasonable to expect similar demographics to the FY 2010-11. Three thousand three hundred and forty (3,340) Leveraging Educational Assistance Partnership (LEAP) awards were provided through 40 postsecondary institutions totaling over $2.8 million in leveraged financial aid (state, federal, and institutional) to financially needy students.

The table below provides a student profile for those who received awards in FY 2011.

Total Recipients	Total Disbursement	Dependent Students	Independent Students	Students w/Income Less than $19,999	Students w/Income Between $20,000 - $39,999	Students w/Income Over $40,000
3,340	$2,891,241	1,065	2,275	1,894	935	511

It is important to note that 84% of the recipients had incomes below $40,000 with over half of the total recipients reporting incomes under $20,000. There was an increase in the number of students whose incomes reported were less than $19,999 and a decrease in those with incomes over $40,000, further illustrating the need for this financial aid program.

The following pie chart represents a breakout of the institutions by dollars awarded.



Educational Sector	Total Disbursement	Total Recipients	Average Grant
Public Universities	$997,301	551	$1,810
Community Colleges	$1,438,368	2,270	$634
Private Institutions	$455,572	519	$878
Total	$2,891,241	3,340	$866

Institutional distribution of LEAP awards in FY 2010-11 resulted in the following distribution percentages: 34% to public universities (up from 30% last year), 50% to community colleges (down from 54% last year) and 16% to private and proprietary schools.

Despite the elimination of federal LEAP funding, the Commissioners are pleased that the State recognizes the need to continue this important financial aid program for Arizona low-income students.

1.6 Special Leveraging Educational Assistance Partnership (SLEAP): Funding Eliminated in FY 2012

The Special Leveraging Educational Assistance Partnership (SLEAP) Program is a component of the LEAP program. To participate in the SLEAP Program a state must also participate in the LEAP Program and the grant must be administered by the same state educational agency that administers LEAP (the Commission). Unlike LEAP, the SLEAP grant was 100% funded through federal dollars.

In FY 2011, SLEAP provided grants to low-income sophomore, junior or senior students who were seeking an associate or baccalaureate degree in an area that was determined to be a critical workforce need of the State (Science, Technology, Engineering, Math or Education). In FY 2010-11 this represented 466 low-income students who were awarded funds and another 1,316 eligible students were on the waiting list.

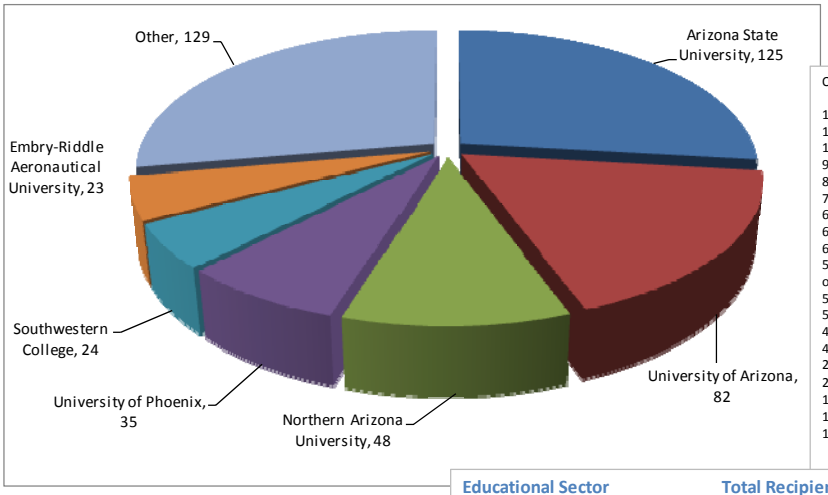
The table and charts below provide a profile for those who received awards.

Total Recipients	Students on Waiting List	Total Disbursement	Average Age of Recipients	Dependent Recipients	Independent Recipients	Recipients w/Income Less than $19,999	Recipients w/Income Between $20,000 & $39,999	Recipients w/Income Over $40,000
466	1,316	$771,500	27	201	265	254	121	91

Similar to LEAP, 80% of the total SLEAP grant recipients have family incomes less than $40,000 and 55% of recipients have family incomes less than $20,000. Additionally, more than half of the recipients are considered “independent” for financial aid purposes, meaning they do not receive support from a parent.

The following pie charts illustrate the institutions the SLEAP grant recipients attended and outline their majors/programs of study. Institutional distribution of SLEAP awards in FY 2010-11 resulted in the following distribution percentages: 54% to public universities, 21% to community colleges and 25% to private and proprietary schools. Community colleges have few majors in the STEM area as a function of being two year institutions, and this resulted in smaller numbers of community college students qualifying for the SLEAP grant.

Recipients by institution

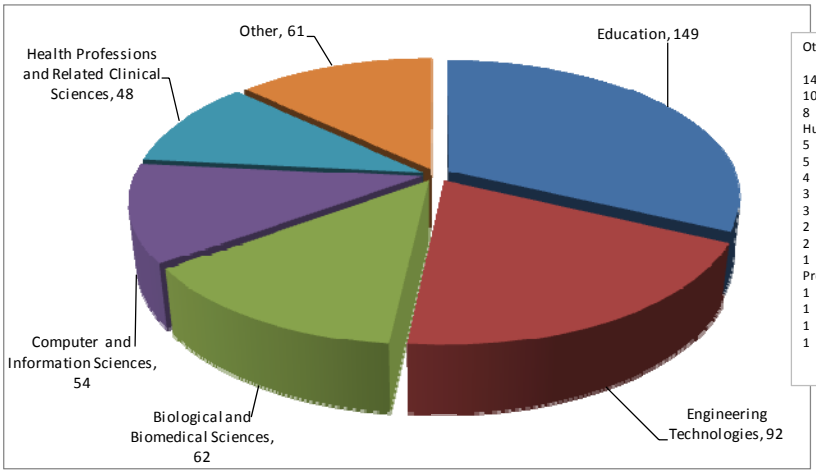


Other:

15 Arizona Western College
15 Grand Canyon University 14 Dine College
13 Phoenix College
9 Mesa Community College
8 Devry University
7 Estrella Mountain Community College
6 Chandler-Gilbert Community College
6 Glendale Community College
6 Pima Community College
5 American Indian College of the Assemblies of God
5 Art Institute of Phoenix
5 Ottawa University
4 Central Arizona College
4 Prescott College
2 Cochise College
2 Yavapai County - Yavapai College
1 Coconino County Community College
1 Mohave Community College
1 Rio Salado Community College

Educational Sector	Total Recipients
Public Universities	**255**
Community Colleges	**96**
Private Institutions	**115**
Total	466

Recipients by Degree Program



Other:

14 Physical Sciences and Science Techn.
10 Mathematics and Statistics
8 Liberal Arts and Sciences, General Studies, & Hum.
5 Art and Design
5 English Language and Literature/Letters
4 Business
3 Agriculture and Natural Resources
3 Social Sciences
2 Construction Trades
2 Visual and Performing Arts
1 Communications, Jounalism, and Related Programs
1 Education Administration and Support
1 Family, Environmental and Consumer Sciences
1 Intelligence Operations
1 Legal Professions and Studies

Low-income students are experiencing rises in tuition, changes in Federal Pell Grant eligibility, and the continued loss or decline in financial aid available to them. Funding reductions and rising tuition costs will likely result in low-income students' lack of persistence to a bachelor degree.

1.7 Arizona Math, Science, and Special Education Teacher Loan Forgiveness Program (MSSE)

The Math, Science, and Special Education Teacher Loan Forgiveness Program (MSSE) was established through legislation in FY 2007 to increase the number of math, science and special education teachers in Arizona. The Arizona Board of Regents (ABOR) was

named as the administering agency. Forgivable loans were granted to students attending one of the three public universities who were pursuing a teaching degree in Math, Science or Special Education to help defray the cost of tuition, fees and books. To have the loan forgiven, students agreed to teach in these subject areas in a public school in Arizona for the number of years they received loan funding plus one year. Students who did not meet the forgiveness criteria were required to repay the funds plus any interest.

In FY 2010 the statute was modified to include students attending any regionally or nationally accredited institution in Arizona both public and private. Additionally, the administration of the MSSE program was moved to the Commission beginning with FY 2012. This administrative transfer included awarding of forgivable loans and the administration of all promissory notes/contracts between ABOR and the loan recipients since the inception of the program. Additional legislative changes included capping the annual loan amount at $7,000; fixing the interest rate to 7%; limiting the receipt of the loan to three years; requiring that all applicants have a Free Application for Federal Student Aid (FAFSA) on file and have substantial need; and an eligibility requirement of completion of at least 60 college credit hours.

The reshaped MSSE program is defined as a student-centered, need-based forgivable loan designed to financially support and to encourage Arizona resident junior or senior college students to enter into the teaching profession and teach in a public school system in Arizona equal to the number of years the loan was received plus one year. Additionally, students must sign a promissory note acknowledging the conditions of the loan, promising to repay the loan plus interest if the teaching obligation is not met. Loans are awarded to eligible students on a first-come, first-served basis based upon application completion date.

The Commission welcomes this new opportunity however, the administration of this program is challenging in several ways. Tracking responsibilities are significant for each loan recipient is required to be tracked for seven to eleven years. For students who enter into repayment, the relationship can increase to 15 years. A summary of tracking and repayment processes is included in the next section 1.8 under “Forgivable Loan Repayments”. A second challenge is the limited amount of funding available for on-going administration. MSSE program funds were cut significantly between FY 2008 and FY 2010 when over $2.2M was appropriated. A new appropriation of $176,000 was budgeted for FY 2012 and the ACPE was allowed an administrative fee of $17,600.

To help meet these challenges the Commission is using the transferred administrative funds remaining from administrative costs of the first years of the program to contract an IT firm, Gold Bridge Partners, Inc. (GBPI), to develop an automated application for MSSE in the AZ Grants System, a tracking system, and a companion repayment module. These changes are underway and the partially automated system will provide less time intensive processes for tracking and loan repayment processing.

The Commissioners and staff look forward to supporting teachers through the years of their education and as they establish their teaching careers in these identified fields of

need. Likewise, the Commissioners believe the addition of the private college students will have a positive impact on the goals of the program. The return of full funding for this important program will be a valuable asset to the goals of the Arizona Ready Education Reform Plan.

1.8 Student Forgivable Loan Repayment Programs

Currently the Commission administers four repayment programs: (1) the Private Postsecondary Education Student Financial Assistance Program (PFAP); (2) Postsecondary Education Grant (PEG); (3) the Paul Douglas Teacher Scholarship (PDTS); (4) the Arizona Teacher Incentive Program (ATIP). The newly assigned Arizona Math, Science and Special Education Teacher Loan Forgiveness Program (MSSE) will make the fifth program.

The ACPE staff is working with Gold Bridge Partners, Inc. to develop and implement semi-automated online loan repayment software on the AzGrants.gov website. This software is designed to allow the small ACPE staff to handle the increased volume of the Postsecondary Education Grant (PEG) forgivable loans as well as the Private Postsecondary Education Student Financial Assistance Program (PFAP) forgivable loans. This nearly completed web-based software is currently being modified to accommodate the MSSE loan repayments including interest and the tracking requirements for loan compliance and retention in the field of preparation.

ACPE Basic Repayment Processes

Flag student record for trigger date to follow-up on compliance (specific to each program)

Communicate with higher education institution to identify status, i.e. continuing or graduate

Communicate with student to determine or confirm status (7 to 10 year follow-up required for MSSE program graduates to confirm commitment fulfillment and retention requirement)

Pay for skip tracing through credit reporting agencies for students without current contact information

Non- compliant students informed of repayment obligation via communication which includes a repayment schedule, conditions of program, copy of signed promissory note

Student record converted to loan repayment record

Administration of Loan Repayment Program (5-15 years)

- Monthly transaction including deposit of payment and adjustment of balance (automated)
- Late payment notification
- Notice of non-payment and continued communication
- Congratulatory message sent with final full payment

Non-compliant/delinquent loans (180 days)
Record transferred to the Attorney General's Office for final disposition

Response to inquiries from borrowers
Response to inquiries for extensions or forgiveness

The web-based software will automate some of these processes by tracking the borrowers' repayments or, lack of repayments, and generating the appropriate emails or letters to be sent to them. The Office of the Attorney General is used by ACPE for collections when normal investigative means to locate the former student are unsuccessful or when grantees have been contacted three times and refuse to enter the repayment program. The Attorney General's office performs this service for a variable fee on every dollar collected.

A brief summary of the status of each of the repayment programs administered by the ACPE follows.

The Private Postsecondary Education Student Financial Assistance Program (PFAP), a forgivable loan program, is a need-based program designed to financially support Arizona community college graduates to continue their education at a private postsecondary baccalaureate degree granting institution in Arizona. The program requires that the student achieve a bachelor's degree within three years or they must repay the loan. There have been 1,678 students awarded PFAP forgivable loans since its inception in 1996, and 198 borrowers are currently in the repayment program or will be once located. All others have completed their obligation by fulfilling the requirements of the program or repaying their loan in full, while some are still working to obtain their bachelor's degree within the allotted time frame.

The Postsecondary Education Grant (PEG), a forgivable loan program created in the 2006 legislative session, is a non need-based program designed to financially support and encourage students to attend a private postsecondary baccalaureate degree granting institution in Arizona. The program requires that the student achieve a bachelor's degree within five years from the initial disbursement date or they must repay the loan. Since the program's FY 2007 inception, 4,084 students received the forgivable loan. Of those recipients, 2,300 have already graduated with a baccalaureate degree within the required five year time frame and 640 are currently enrolled and working on completing their degree. The remaining 1,144 promissory note holders are reported as not enrolled or attending the last institution on file at the time of their last grant award. ACPE is currently searching to locate these students for inquiry regarding their enrollment or graduation status. Promissory note holders who fail to meet the requirements of the forgivable loan must enter into the repayment program.

In addition to these state loans, the ACPE is responsible for the collection of two small federal loan repayment programs: Paul Douglas Teacher Scholarship (PDTS) and Arizona Teacher Incentive Program (ATIP). Of the 254 former Paul Douglas Teacher Scholarship (PDTS) forgivable loan recipients, 8 currently are required to make payments and five of those are remitting to the Commission. All others have completed their obligation by fulfilling the teaching requirements of the program or repaying their

loan in full. There were 102 former Arizona Teacher Incentive Program (ATIP) forgivable loan recipients. Only one remaining former ATIP program student is required to make payments and is actively remitting to the Attorney General's office.

All funds recouped for the PDTS and ATIP programs are forwarded to the U.S. Department of Education in December of each year. Any funds recouped by the Attorney General's office are returned, less their recovery fee, to the Commission and disbursed to the U.S. Department of Education.

The Arizona Math, Science and Special Education Teacher Loan Forgiveness Program (MSSE) brought to the ACPE the responsibility of awarding forgivable loans to continuing and new students. In addition, the ACPE acquired responsibility for the required compliance and retention tracking of the 182 students who have been granted MSSE forgivable loans since the program's inception, plus the collection of repayments, including interest, from those who fail to meet the requirements of the program. Of those students, 13 are currently in repayment and remaining 169 will require tracking for up to 11 years. The tracking requirements of MSSE students is two-fold: (1) tracking for compliance to meet the promissory note obligation (up to six years) and (2) tracking for an additional five years to determine retention rates. The MSSE program is described in its entirety in section 1.4 of this report.

The ACPE responsibilities for the tracking and collection of forgivable loans are projected to dramatically increase. In FY 2012 as the initial group of PEG borrowers enters potential repayment status, the tracking responsibilities of up to 11 years for the MSSE program must be fulfilled, and number of borrowers entering the repayment program will burgeon. As mentioned before, the ACPE staff has been working to complete the software online at AzGrants.gov website to assist in handling these payments and the tracking requirements. No general funds are provided for the agency to fulfill these responsibilities.

1.9 Arizona Family College Savings Program (AFCSP)

The Arizona Commission for Postsecondary Education administers the Arizona Family College Savings Program (AFCSP). In 1997, the AFCSP was established as Arizona's qualified tuition program under section 529 of the Internal Revenue Code (also referred to as a QTP or Qualified Tuition Program) and began accepting accounts in 1999. In 2004, State legislation established the Family College Savings Program Trust Fund as a public instrumentality of the State of Arizona, of which the Arizona Commission for Postsecondary Education acts as its sole trustee. All AFCSP accounts are held in trust for its participants and beneficiaries.

A state-sponsored 529 plan is a tax-advantaged program intended to help individuals and families pay the cost of higher education. The AFCSP is designed to encourage savings by allowing 529 plan earnings to grow tax-deferred and distributions to be withdrawn tax-free if used for qualified higher education expenses. Qualified expenses include tuition, supplies, equipment, books, room, and board at any accredited public or

private college/university, community college, proprietary or vocational/career/technical postsecondary educational institution in the United States as well as eligible foreign institutions.

In August 2006, the Pension Protection Act passed and made permanent the 529 plan provisions allowing federal income tax-free withdrawals from 529 College Savings Plans for qualified higher education expenses. An additional tax benefit was added in January 1, 2008, when a state income tax deduction was extended to Arizona residents for up to $750 per individual or $1,500 per married couple for annual contributions made to a 529 plan. This incentive is set to expire on December 30, 2012 and measures are underway to extend the incentive in order to encourage more Arizona families to participate in saving for college expenses.

The AFCSP was established as a multiple provider or vendor program, ensuring a variety of investment choices for diverse investment needs and risk tolerances of families saving for college**.** Today, three well-respected financial institutions offer a diverse array of investment options for families saving for college. A brief description of the providers and their investment offerings follows.

AFCSP Investment Offerings [1]

College Savings Bank (direct-sold)

- CollegeSure CD: variable rate CD indexed to college costs.
- InvestorSure CD: variable rate CD indexed to the Standard & Poor's 500 Composite Index.
- Fixed Rate CD: fixed rate CD with principle and interest guaranteed.
- Savings Account: holds matured certificate of deposit (CD) funds greater than $250 when the expected withdrawal to pay qualified higher education expenses is sooner than one year after the maturity date of the CD.
- Accumulator Account: holds contributions until sufficient funds are accrued to purchase a CD

Fidelity Investments (direct-sold)

- Three (3) age-based asset allocation mutual fund portfolios: actively managed, indexed, and new multi-firm
- Six (6) static mutual fund portfolios
- Six (6) individual portfolios
- Bank Deposit Portfolio, FDIC – Insured interest-bearing account

InvestED: Waddell & Reed/IVY Funds (advisor-sold)

- Three (3) age-based asset allocation and static mutual fund portfolio options
- Eighteen (18) individual portfolios

1 Details of individual offerings can be found at www.az529.gov

Critical to the success of the Arizona Family College Savings Program (ASFCP) is the advice and recommendations from the AFSCP Oversight Committee. The AFCSP Oversight Committee, as defined by state statute, is comprised of 10 members with financial, tax and legal expertise. The Oversight Committee's main responsibility is to make recommendations to the Arizona Commission for Postsecondary Education, the AFCSP Trustee, of providers and operational oversight procedures. This advisory group also assists in reviewing the program rules and statute language revisions. The current roster of the AFCSP Oversight Committee follows this section.

Arizona Family College Saving Program Oversight Committee

Member Roster

Roger D. Curley
Attorney at Law
Curley & Allison LLP

James DiCello
CPA

Kevin Donnellan
Director of Communications
State Treasurer Office

Hope Leibsohn
Attorney at Law
Sherman & Howard, LLC

Steven Matthews
Actuary
Matthews, Gold, Kennedy and Snow, Inc.

Laura Palmer Noone
Private Consultant
AZ State Board for Private Postsecondary Ed

Jeff Ratje
Director of Finance, College of Law
University of Arizona

Michael Rooney
Attorney
Sacks Tierney, PA

Mark P. Stein
CFP
Galvin, Gaustad and Stein, LLC

James Van Houten
CFP
Stonegate Financial Group, LLC

Commission Staff

Dr. April L. Osborn
Executive Director

Javier Herrera
Business & Financial Services Coordinator

Kathaerine Johnson
Director of Programs & Agency Operations

Judi Sloan
Office & Communications Coordinator

Marian Wybenga
Business Manager

The report titled “ACCOUNTS AND ASSETS UNDER MANAGEMENT” on the page following this section illustrates the close of FY 2010-2011 summary of AFCSP funded accounts and Assets Under Management (AUM) as well as the contributions of each of the three providers to the total Program.

The table in the figure indicates that as of June 30, 2011, there were over 60,500 AFCSP funded accounts. This represents an 8% increase in the number of accounts

over June 30, 2010. The healthy growth in new accounts is driven by both Arizona residents as well as residents of other states, indicating that the AFCSP provides attractive investments to both those inside and outside of Arizona.

The bar chart illustrates the growth of AFCSP Assets Under Management (AUM) since inception, by year. Since its 1999 launch the Arizona 529 plan has grown steadily, with the exception of FY 2007-08, the height of the Great Recession. As of June 30, 2011, total AUM were more than $634 million, an increase of $133 million from the $501 million under management on June 30, 2010. This reflects a combination of new money deposited in accounts and a considerable investment performance recovery.

Performance results for most of the mutual fund offerings in the AFCSP have improved since the stock market low in 2007 and 2008; yet fluctuation is still common.

In the past several years, the ACPE has taken measures to strengthen the Program for the benefit of investors. These initiatives included: (1) solidifying long term relationships with all three program providers; (2) adjusting the investment options to include additional conservative choices, expanded exposure to international markets, and approval of Fidelity's new open architecture/multi-firm age-based portfolios for FY 2012 and (3) providing continued oversight of the Program including a rigorous Annual Provider Review Process. These Program enhancements have arguably caused the Arizona Family College Savings Program to be viewed as a very desirable plan.

In conclusion, this June 30, 2011 review reflects significant performance recovery and improvement; yet, the program still experiences fluctuation from the current market conditions and an unsettled economy. The stability of the program has been insured for the upcoming years with the signing of longer term provider agreements (5 year contract with 2 year renewal option) with Fidelity Investments, the College Savings Bank, and Waddell & Reed.

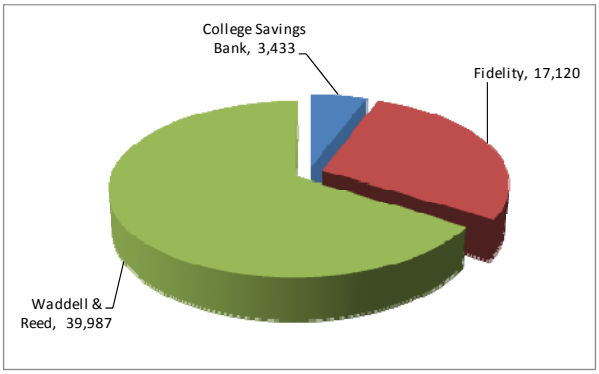
Moreover, investment options have been strengthened with the addition of more conservative fund choices, Fidelity's new open architecture portfolios, and long term results should be enhanced by an increased emphasis toward international funds. The AFCSP also benefits from the recent Oversight Committee appointments and the committee is well positioned to effectively oversee the program over the upcoming years.

The AFCSP Oversight Committee and the Commissioners who serve as Trustees continue to identify improvements and initiatives that will lead to the AFSCP mission of *assisting Arizona families to financially prepare for postsecondary education by providing quality college savings choices*. For a copy of the Arizona Family College Savings Program's Annual Report which will be issued in February and provide analysis by calendar year, please visit www.azhighered.gov.

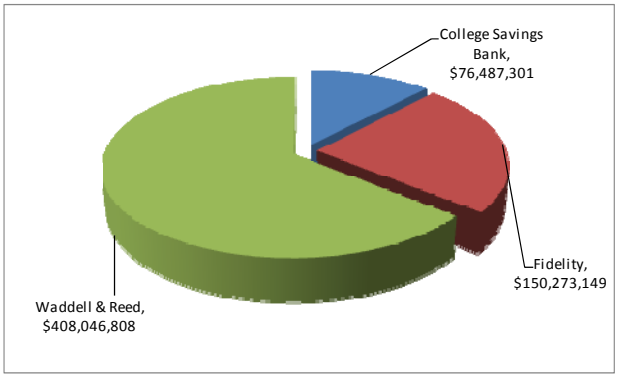
ARIZONA FAMILY COLLEGE SAVING PROGRAM (AFCSP)
REPORT AS OF 06/30/2011 (2nd Quarter)
ACCOUNTS AND ASSETS UNDER MANAGEMENT
As reported by providers

Program Managers	Total Funded Accounts	AZ Accounts	%	Out-of-State Accounts	%	Total A.U.M.	AZ A.U.M.	%	Out-of-State A.U.M.	%	Total Average Balance
College Savings Bank	3,433	1,316	38%	2,117	62%	$ 76,487,301	17,036,423	22%	59,450,878	78%	$22,280
Fidelity	17,120	11,198	65%	5,922	35%	$150,273,149	107,647,414	72%	42,625,735	28%	$ 8,778
Waddell & Reed	39,987	1,441	4%	38,546	96%	$408,046,808	12,447,395	3%	395,599,413	97%	$10,204
	60,540	13,955	23%	46,585	77%	$634,807,258	$137,131,232	22%	$497,676,026	78%	$10,486

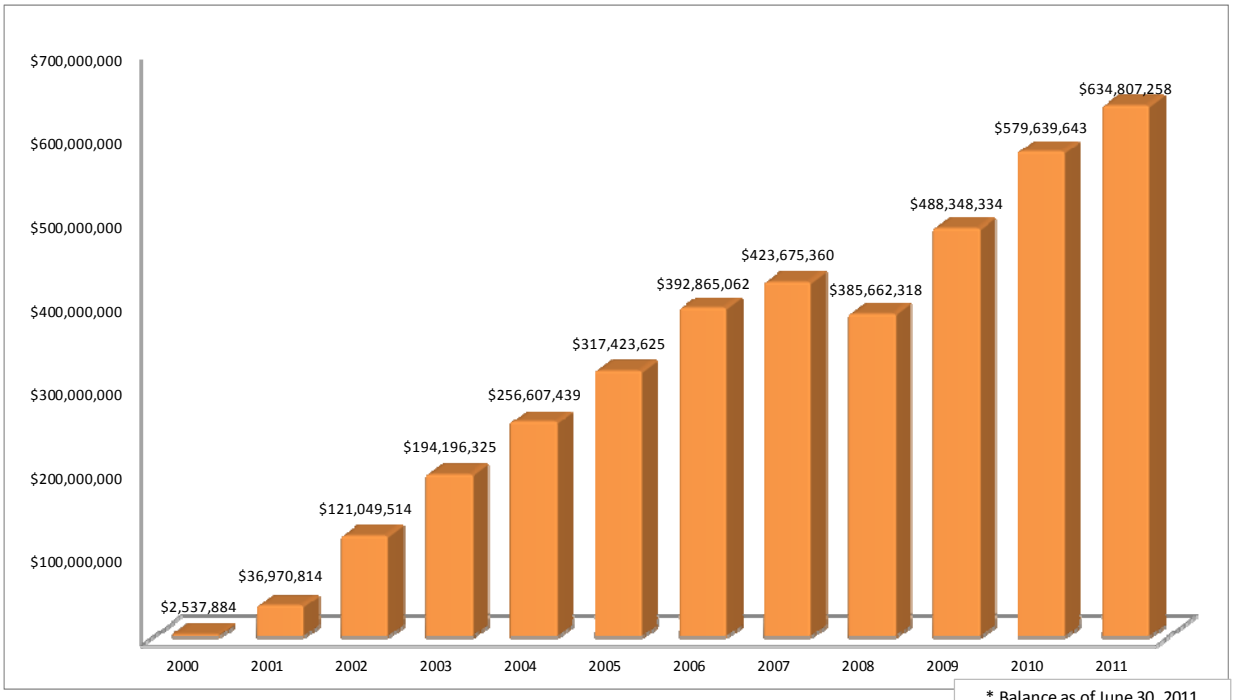
Funded Accounts



Assets Under Management



Assets Under Management Since Inception



* Balance as of June 30, 2011 (2nd Quarter)

Goal 2: Implement strategies to help students and families plan, enroll, and succeed in postsecondary education

Research indicates that almost every parent holds the dream of college attendance for their child. Likewise, research shows that large numbers of Arizona adults are under-employed and seeking higher education for personal/professional development. Therefore, the Arizona Commission for Postsecondary Education engages in strengthening and supporting college access and success initiatives.

It is realistic planning with appropriate and accurate information that will assure a potential student is academically ready, the family is financially prepared, and that student and family expectations are in line with the realities of postsecondary education. Two specific strategies are employed by the ACPE to engender realistic planning. First, the Commission (1) supports the development of knowledgeable professionals and seeks to ensure effective college access programs are available to assist first generation and low-income students as they plan, prepare and enroll in postsecondary education. Second, the Commission (2) provides current and relevant print- and web-based information for college planning and decision-making to students and their families.

All strategies under Goal 2 are funded through grants, fees, donations, and sales secured by ACPE staff; no general funds are used to support these college access tools and programs. A description of the work of the Commission toward these goals follows.

2.1 Provide access to knowledgeable professionals to assist students and families plan, prepare and enroll in postsecondary education

2.1. A. The Arizona College Access Network (AZCAN): Improving Services to Students Through Support of College Access Programs and Professionals

The Arizona College Access Network (AzCAN) was originally established as the Arizona College Access Coalition in 2008. It was funded as a part of the first cycle (two years) of the College Access Challenge Grant (CACG) which is a formula grant secured by the Governor's Office from the U.S. Department of Education.

During the second 5-year cycle of the CACG the Arizona Commission for Postsecondary Education was charged with expanding the nascent Coalition. The organization was renamed the Arizona College Access Network and the ACPE brought together local experts and advisors to develop a plan which specifically addressed Arizona's needs.

In addition, AzCAN was awarded a three year private grant in January of 2011 titled the Statewide College Access Network Grant from the Kresge Foundation through the National College Access Network. During the second 5-year cycle of the CACG and the

3-year cycle of the Kresge Grant AzCAN will develop aspects of collaboration, partnerships, shared expertise, and disseminate quality college-going and financial aid information and publications to college access programs and professionals across Arizona.

A strategic plan consisting of five goals was established to guide the development of the network. The Steering Committee comprised a plan that includes (1) the use of local experts as advisors to develop a plan for the Network, (2) conversion and enhancement of the existing website to reduce maintenance costs and provide interactive functions, (3) identification of college access programs and building relationships with college access professionals statewide, (4) provision of member benefits to professionals to attract them to the Network and creation of opportunities for learning and sharing of experience and (5) distribution of current research and practices regarding quality standards for college access programs.

Although the Arizona College Access Network is yet in its early stages of development, it has begun making significant progress towards its strategic goals. The AzCAN Steering Committee has a diverse statewide membership of 22 members and consists of statewide and regional college access program leaders and supporters of college access efforts. The committee created the previously mentioned strategic plan that provides guidance for the future development of the network and a framework to expand access and success in higher education through college access programs and their efforts.

The Commission has filled the first director position of the Arizona College Access Network. The director along with the steering committee meets bi-monthly to review and execute the plan. The Network vision is aligned with the Governor's goal to double the number of students receiving baccalaureate degrees to 36,000 per year. The mission of the Network is to build capacity and improve the quality of service and information provided to students through Arizona's college access programs.

The previous website of the Arizona College Access Coalition has been converted and enhanced to reduce hosting and maintenance costs as well as to provide interactive functions for member organizations and professionals. Interactive capabilities include a forum for members that allows for discussions, virtual meetings, monthly newsletters and foster collaboration and communication. Furthermore, students and parents can also access the extensive survey information to search and identify existing college access programs using specific search criteria such as location or services.

The ACPE has identified 200 college access programs, resource centers, and programming sites statewide. Currently, AzCAN has a membership total of 65 member organizations, 22 supporting organizations, and 170 individuals. A goal of 100 member organizations by 2012 has been established.

The Network also provides benefits to members in the form of professional development. AzCAN was a sponsor of the 2011 Developing Human Capital: Race to Good Jobs Conference administered by the ACPE. Within the conference AzCAN

sponsored a session on “collective impact” and its success in Houston, Texas and also co-sponsored the Pathways to Postsecondary Education Awards. On the second day of the conference AzCAN hosted a half-day of professional development programming created specifically for college access professionals. Over 50 members of the Arizona College Access Network from across the state attended the Developing Human Capital Conference.

Members also utilize the AzCAN listserve as a forum to engage with other college access professionals statewide to share information, communicate, and collaborate. Currently, 170 individual members of AzCAN are registered for the listserve. They receive monthly newsletters and weekly, sometimes daily, updates and information. AzCAN will continue to offer professional development opportunities for college access organizations in the form of workshops, web-based meetings, and conferences.

AzCAN also provides current research and resources for members. The AzCAN website provides college access research and resources in the form of articles, toolkits, and links within a library organized in categories related to college access. Members also receive publications for their students including the “Rapid Guide to Financial Aid” and the “Arizona College and Career Guide” provided by the Arizona Commission for Postsecondary Education.

Although, the Arizona College Access Network is only beginning its second year under the direction of the ACPE, the Network has begun to make progress towards its current strategic plan and the Network members expect to have an increased impact on significant goals moving forward. Currently, emphasis is being placed on the primary goals of building the Network, engaging members, building capacity of organizations, and providing professional development opportunities specifically focused on effective evaluation strategies for college access programs.

In addition, AzCAN has a goal to survey the state of Arizona in order to catalog programs and practitioners, interview stakeholders, and provide a demographic overview of college access that will serve as a basis for a 3-5 year strategic plan. Members of a strategic planning committee will begin the process of solidifying a long-term plan that focuses on capacity building for members, increasing the quality of services provided to students and families, as well as sustainability of the Network.

The Arizona College Access Network with the support of the Governor’s Office of Education Innovation and the ACPE look forward to continuing to build and develop an effective statewide network of college access programs and professionals. AzCAN has identified hundreds of college access programs throughout Arizona and is committed to support them as they assist students to prepare, transition, and succeed in postsecondary education. The AzCAN network looks to be a leader in the area of college access in Arizona in order to align efforts and make an even greater impact on college access and success for students statewide.

2.1.B. College Goal Sunday (CGS) Financial Literacy Initiative

Arizona's College Goal Sunday (CGS) is a grant-funded statewide financial literacy initiative that provides free information and professional assistance to Arizona students and families seeking college financial aid for postsecondary education experiences. The Arizona Commission for Postsecondary Education has planned and coordinated the Program for the past 15 years. The mission of the CGS initiative is to increase the number of low-income, minority and first-generation college students entering postsecondary education. The goals of the College Goal Sunday initiative are twofold: (1) to assist college bound seniors and their families in filing the Free Application for Federal Student Aid (FAFSA) and (2) to make available year round to students and families appropriate and timely communication regarding student financial assistance.

The annual event is offered in partnership with the Arizona Association of Student Financial Aid Administrators (AASFAA). In 2011, College Goal Sunday & Saturday Too! was held in 30 Arizona communities on February 12th and 13th. On these two days, more than 400 volunteer financial aid professionals from Arizona's colleges/universities, as well as high school counselors, mobilized to assist high school seniors and their parents in completing the online FAFSA form and to learn about the financial aid process. Over two thousand students and parents attended the 2011 event.

The student/parent surveys tell a compelling story of the need for College Goal Sunday. Over 90% of the student/parent surveys indicated that the assistance they received at the event made the event worth attending. Over 60% of students that attended were 1st generation students and had family incomes of less than $40,000. Just under half of those who attended reported that they were a minority.

While the annual event is an important service to students and their families, also important is the financial literacy component of the initiative. A 2009 *Student Aid Policy Analysis Report* indicated that an estimated 2.3 million students would have qualified for the Pell Grant in 2007-08 but did not submit the Free Application for Federal Student Aid (FAFSA)[1].

The FAFSA is the first critical step in applying for all forms of financial assistance, yet the form and the application process are often overwhelming to students and families, especially those whose parents did not attend college. It can be a challenge for students and their families to fully understand what they need to do and when as they do not have adequate information about the availability of financial aid, the application process and the deadlines for filing the application.

The CGS financial literacy campaign undertaken by the Commission, is designed to help fill the information gap for students and their families by providing year round information on informing students that: (1) financial assistance is available to help pay for college costs, (2) the FAFSA is the first step in applying for financial assistance, (3) it is necessary to file the FAFSA by February 15 in order to be considered for all available aid, and (4) there are additional steps to take after filing the FAFSA.

[1] Kantrowitz, M. (2009) Analysis of why some students do not apply for financial aid. http://finaid.org/educators/studentaid policy.phtml. Retrieved December 22,2011 from Student Aid Policy Analysis

The Commission does this by providing accurate and timely information related to financial aid on the College Goal Sunday Website and on the Pay4CollegeArizona websites. Line-by-line instructions on how to complete the FAFSA are included on the CGS website to help students and their families who could not attend the in-person event. Additionally, 800,000 homes receive information on the availability of financial aid, processes, and deadlines in the Countdown to College insert which is sponsored by USA Funds and placed in the Sunday newspapers one week prior to the CGS event. The Commission also distributes a publication titled the *Rapid Guide to Financial Aid* which is discussed in detail in section 2.2. For 2012 the Commission is adding a social media (Facebook) component to the financial literacy campaign. Social media is one of the best ways to reach the target audience. Additionally, the Arizona College Access Network (AzCAN) offers direct access to low-income students statewide to deliver the messages.

All of these efforts are done using no general funds. As the host of the initiative, the Commission secures grants to fund the activities and provides the leadership to implement the event. Long standing partnerships developed by the Commission with USA Funds, AASFAA, Arizona School Counselor Association, and the Arizona Department of Education (ADE) have proven to be a great asset in this work.

2.2 Provide Current and Relevant Web- and Print-Based Information on College-Going and Financial Assistance for Families and Students

2.2. A. The Arizona College and Career Guide (ACCG)

The *Arizona College & Career Guide* (ACCG) lists all Arizona public and private postsecondary institutions including proprietary, vocational, and career schools. This document is a one-stop source for information on Arizona postsecondary institutions' accreditations, course offerings, length of study, costs to attend, financial aid programs available, and the institution's website. This publication is widely used by high school counselors, Workforce Connections, college access programs, and the information seeking public. The ACPE has compiled and disseminated this publication since 1975.

The way the ACCG is distributed was overhauled in order to better serve those who use the publication. The newly formed Arizona College Access Network (AzCAN) will receive the *Arizona College and Career Guide* as one of the benefits AzCAN members will receive to use with their students. Title I high schools, GEAR UP, Workforce Connections, Vocational Rehabilitation offices, Tribal Vocational/Education offices, and Correctional Institutions will also receive the *Arizona College and Career Guide* free of charge. Non-Title I high schools may also order the publication as long as the supply lasts.

High school and career counselors consider the ACCG a valuable tool when working with students needing more information on Arizona postsecondary institutions. Every

year, Arizona GEAR-UP advisors request 2,500 copies to distribute to economically disadvantaged high school seniors. Furthermore, the ACPE uses the Arizona College and Career Guide as a promotional tool to inform families of College Goal Sunday and the Arizona Family College Savings Program (Arizona 529 Plan), as well as the various Arizona grants administered by the ACPE. The ACCG is also used to promote to counselors the ACPE's free college-going literacy materials available for high school students and returning adult students.

The ACCG is also available online in an easily navigated format. It can be viewed at http://www.sopdigitaledition.com/arizonacollege/. This website had a total of 7,267 visits in FY10-11. Publication and distribution costs of the ACCG are financed through paid advertising in the publication and per individual book fees from sales.

2.2.B. AZhighered.gov: Arizona Commission for Postsecondary Education

The www.azhighered.gov website serves as a resource for links to information about educational agencies and institutions, financial aid, college savings programs, and a myriad of local and national resources for parents, students, and the public seeking sources of information regarding higher education. It is the portal through which the public can easily access the information in the ACCG Guide, Arizona 529 Plan, AMEPAC reports, Arizona grants, and College Goal Sunday. During FY 2011 the website received 31,044 visits. Information regarding Commission and Arizona Family College Savings Program Oversight Committee public meetings is available on this site as well.

2.2.C. AZgrants.gov: One Secure Portal to Access All Arizona Student Grants and Forgivable Loans

The www.azgrants.gov website is an easy to use, single portal, for students to access information on the PEG, PFAP, EGSG, CACS and the MSSE grants (described in Goal 1) as well as the applications for these grants. This interactive website also provides links to other financial aid options and resources when student grant funds were reduced or eliminated. The website also provides a user-friendly tool for financial aid professionals, representing more than 100 postsecondary institutions, to certify students as attending, achieving Satisfactory Academic Progress, and whether or not they meet the eligibility criteria under the terms of the grant. Additionally, the ACPE notifies students and financial aid staff when it awards grants to students both online and through email using the website. Currently under development is the build-out of software to support the tracking, notification, and repayment administration of forgivable loans. The additional software will assist both ACPE staff and loan holders to efficiently communicate on the progress of the repayment obligation. During FY 2011 the website received 41,268 visits.

2.2.D. Pay4collegearizona.gov: One-Stop Access to Student Financial Aid Help

The www.pay4collegearizona.gov) website was launched in March 2010 and is aimed at helping students and parents gain knowledge of financial aid and its processes. Here

Arizona families can find information specifically directed to them on preparing for college, choosing a college, and most importantly how to pay for college.

Embedded in this site is the College Goal Sunday and Saturday Too! website, which will become a standalone site in 2012. This site not only provides information on the CGS event, it serves as a financial literacy vehicle to publicize the process and deadlines to students and families including line-by-line FAFSA instructions for students and their families. Over the past fiscal year these 2 sites garnered over 15,000 visits on the web.

2.2.E. AZ529.gov: Help for Families Saving for College

The Arizona Family College Savings Program website, www.az529.gov, provides parents and grandparents information regarding IRS approved college savings plans, along with information specific to the Arizona Family College Savings Plan. It is the companion website to the pay4collegearizona website, providing help for middle class families as they prepare to bear the costs of college for themselves and/or their children. Here, parents and other family members can learn about tax-advantaged ways to save for a college education.

Especially popular on this website and also available in print is the College Savings planner which provides information on the costs of various types of colleges/universities, and types of financial aid available. The 529 website also provides information on when to begin saving for college, and compares various tax-advantaged options. During FY 2011 this site received 10,153 visits.

2.2.F. AMEPAC.org: Research and Policy Analysis Reports

The Arizona Minority Education Policy Analysis Center website, www.amepac.org, showcases the policy analysis studies and current research reports commissioned by AMEPAC and the Commission. These studies and reports can be downloaded from this site. AMEPAC research is discussed under Goal 3.

The interest in the newly released *To Learn and Earn* research paper resulted in the site garnering over 2,000 visits for FY11.

2.2.G. Leveraging Media: "Countdown to College" Sunday Insert, Kurt Warner PSA, Phoenix Magazine Higher Education Section

The Commission staff seeks ways to promote college going and provide critical information to the public about the opportunities presented through Arizona's higher education system. For example, over the past 9 years the ACPE has partnered with USA Funds to prepare an eight page Sunday insert, entitled "Countdown to College". This publication is delivered with the Arizona Republic and Tucson Daily Star to approximately 800,000 households the Sunday before the College Goal Sunday event. USA Funds underwrites the basic publication cost of this insert and the ACPE partners on the educational pieces included. This publication is scheduled again in 2012 and will be distributed to nearly 800,000 households on February 5, 2012. The success of this

publication is measured at each College Goal Sunday event by observing the large number of participants who attend with the document in hand.

At the invitation of the ACPE Executive Director, Mr. Kurt Warner lent in 2011 his name and image to various marketing materials including flyers, posters and a 30-second videotaped public service announcement (PSA). The PSA was placed on the College Goal Sunday website for download by site coordinators and high schools. Additionally, TV stations throughout the State were encouraged to place it on their websites prior to the College Goal Sunday event.

Finally, the ACPE provided a ninth year of editorial direction for the *Phoenix Magazine* special higher education section published in the magazine's August edition. This opportunity provides information for families across the state to learn more about the higher education options within Arizona. *Phoenix Magazine* subscribers and newsstand sales total 74,000.

2.2.H. Pocket Guide to Financial Aid for Students

The Commission staff undertook a college access publication project beginning in FY 2008, to adapt a copyrighted publication titled the "*Rapid Guide to Financial Aid"* to the needs of Arizona's students. The publication is designed to assist high school juniors and their parents understand and seek student financial aid. This unique publication which serves as a "one-stop" guide provides information on planning and paying for college and was modified to include specific Arizona financial aid opportunities. Elements included in the guide are: a senior year checklist which provides a timeline for admission applications, descriptions of the federal and state financial aid programs, step-by-step instructions for applying for financial aid (both public and private), scholarships, grants, loans and saving for college. *The Rapid Guide to Financial Aid* has been a big hit with high schools, college access programs and college financial aid offices resulting in many more requests for the guide than can be filled. This has resulted in the Commission reviewing how the guide will be distributed in the future.

The newly re-organized Arizona College Access Network (AzCAN) members will receive the *Rapid Guide to Financial Aid* as one of the benefits for AzCAN members to use with their students. Title I high schools statewide and GEAR UP, will also receive the *Rapid Guide to Financial Aid.* Tribal Education offices and Non-Title I high schools may also request the publication provided copies are available.

Through the generosity of USA Funds the printing and distribution of a third round of 25,000 English and 2,500 Spanish copies of the *Rapid Guide* will take place in FY 2012.

Goal 3: Addressing common opportunities and problems across all sectors of postsecondary education

The Arizona Commission for Postsecondary Education provides a unique statewide forum where senior level representatives from universities, community colleges, independent colleges, and private training and career colleges assemble to identify mutual opportunities and problems in postsecondary education. In addition to the postsecondary membership, two superintendents of school districts and a CEO of a charter school provide insight about transition into, preparation for, and awareness of postsecondary education opportunities from the K-12 perspective.

Issues arise from discussion among Commissioners, policy makers, business leaders, at ACPE meetings and events that warrant further investigation and policy analysis. Issues that have been identified as important include the gap for minority populations, low-income, and first generation individuals in achieving access to and success in postsecondary education; low high school completion rates; barriers to student advancement among the segments of Arizona's higher education system toward a baccalaureate degree; and reduction or elimination of the financial barriers experienced by students and their families to postsecondary education.

Two strategies have been identified to meet Goal 3. The first is to raise awareness and develop a knowledge base for solutions through policy analysis and commissioned research studies. The second strategy is to establish, lead, or participate in collaborative action groups or task forces, informed by research, to plan strategies to develop opportunities or solve problems identified by the Commission.

3.1 Arizona Minority Education Policy Analysis Center (AMEPAC): Research for Policy Decisions

The mission of the Arizona Minority Education Policy Analysis Center (AMEPAC) is to stimulate through studies, statewide discussion, and debate constructive improvement of Arizona minority students' early awareness, access and achievement throughout all sectors of education. AMEPAC is funded through donations from postsecondary institutions and non-profit organizations committed to its mission. Since 1996, AMEPAC has addressed numerous issues affecting minority access to and achievement in higher education. Results of this policy analysis are published (print and web-based) research papers and the initiation of forums or roundtable discussions on pressing issues related to the mission.

AMEPAC is preparing to contract for its fifth report focusing on minority student success in Arizona. Earlier iterations of this study were published in 2003, 2005, 2007, and 2010. The most recent report titled *Minority Student Progress Report 2009: A Snapshot of Arizona's Educational Achievement* was printed (1,250 copies) and distributed in April of 2010. Each of these reports provides a 'snapshot' of the educational achievement of minority students in Arizona, from kindergarten through college. Later issues include

analysis and commentary on trends. This research series is designed to furnish a structure for evaluating progress regarding minority educational success.

AMEPAC also provides research in topical areas of pressing statewide issues. This occurred in FY 2008-09 AMEPAC when members commissioned Nancy Welch of the Morrison Institute to prepare a report determining what questions should be asked in order to understand how to develop Arizona's human capital. This report was issued in two phases, Phase I was titled *To Learn and Earn: Arizona's Unfinished Business in Human Capital.* This extensive review of current research regarding the educational success of students revealed agreement that both the U.S. and the state of Arizona were not educating its citizens adequately. The Phase I report culminated in the identification of questions regarding the educational and work experiences of Arizona's youth and young adults to be investigated the Phase II paper.

The Morrison Institute completed the report titled *To Learn and Earn: Arizonan's Experiences Competing in the Race for Good Jobs* in July of 2011. AMEPAC secured funding to complete Phase II of this report from USA Funds and Helios Education Foundation.

Endorsed by various business and education leaders, the research examined how Arizona's students and young adults make decisions regarding their postsecondary education and careers. This pragmatic document analyzed data from hundreds of students, parents, counselors, employers, educators, and young adults across the state. Arizonans were surveyed and interviewed about their personal experiences. The research summarized what is happening in communities across the state including:

- hit-or-miss career guidance resulting in "aimless" students and workers,
- educators and parents lacking knowledge of today's workforce needs and the preparation required for good jobs, and
- employers unable to hire the diverse workforce they seek.

Based on real life experiences of Arizonans, the report named fourteen recommendations all aiming to promote a thriving "educonomy" in Arizona.

The paper was disseminated to over 1,000 policy makers, legislators and staff, college presidents, superintendents, business leaders, foundations and college access leaders. The report also served as the framework for the *Developing Human Capital: Arizona's Race to Good Jobs* conference and was distributed to over 200 conference participants.

The goals and policy recommendations in this report constitute a powerful call to action. The report and its executive summary can be found at www.amepac.org .

3.2 Initiatives to Develop Opportunities and Solve Problems: Developing Arizona's Human Capital Conference and Pathways to Education Awards

The Commission's tenth higher education conference titled *Developing Human Capital: Arizona's Race for Good Jobs* was held at Tempe Mission Palms on November 17 & 18, 2011. More than 260 participants attended including 21 college and university presidents, 15 school superintendents, 5 legislators, 3 Governor's Office policymakers, 7 legislative staff members, 43 college access professionals , and 13 presidents/CEO's of companies, agencies, and foundations. In addition, 14 sponsors made the conference registration affordable and also provided funding for exceptional speakers.

The *To Learn to Earn: Arizonan's Experiences Competing for Good Jobs* served as the conference framework and Dr. Michael Mandelbaum, co-author of the bestseller titled That Used to Be Us: How America Fell Behind in the World It Invented. And How We Can Come Back was the keynote speaker for the first day. He joined a panel of leaders in higher education and economic development for a discussion of the issues outlined in the book as they apply to Arizona. Other topics presented on the first day included: Getting AHEAD, Leading Social Change, Getting Arizona Ready, Strategies for Adult Student Success, and Metrics Related to Arizona's Big Goal.

On the second day Dr. Martha Laboissiere, Associate Principal of McKinsey & Company, presented recent research on the topic of "Preparing a Workforce for the Next Arizona Economy". She was joined by Chris Camacho of the Greater Phoenix Leadership; Sherman Jennings, from the Arizona Commerce Authority; and Vernon Smith of Rio Salado Community College in discussion about the issue. In addition, the House Majority Leader, the two Higher Education Committee Chairmen, and the Governor's Policy Advisor presented "The Legislative and Policy Agenda for Postsecondary Education for 2012." Kevin Towers, General Manager for the Arizona Diamondbacks, concluded the conference with advice on "How to Build a Winning Team."

Other conference highlights included the presentation of the 10th Pathways to Postsecondary Education awards to outstanding college access programs representing K-12, postsecondary education, business, community, and public/private partnership. In addition, college access professionals and were provided programming that included information on "collective impact", the National College Access Network, working with school districts, and opportunities for networking with other professionals.

Several issues were brought forward during the conference and interest in moving forward with these is being explored by the Commission.

3.3 Collaboration and Partnerships which Address Common Opportunities and Problems Across Postsecondary Education

Collaboration and partnerships are a critical component of the work of the Arizona Commission for Postsecondary Education. Shared efforts allow the important agenda of postsecondary education access and success to move forward without duplication and with efficiency.

Initiatives led by ACPE staff and Commissioners as described in Goals 2 & 3 rely on partnerships and collaboration both for funding and execution. These initiatives include the College Goal Sunday Financial Literacy Initiative, the Arizona Minority Policy Analysis Center, the Developing Human Capital Conference, Pathways to Higher Education Awards, and the Arizona College Access Network (AzCAN).

Likewise, collaboration allows the ACPE to provide pertinent and state-specific college awareness and student financial assistance information to Arizonans through the distribution of 27,500 *Rapid Guides to Financial Aid,* 15,000 copies of the Arizona College and Career Guide, 800,000 copies of the informational college-going publication, Countdown to College Sunday insert in the *Arizona Republic* and the *Tucson Daily Star*, and more than 107,000 visits annually to the ACPE sponsored websites.

Each of these programs, resources, and college awareness publications are offered at no expense to the State, but rather are sponsored through grants, collaboration, or sales. For example, it is estimated that College Goal Sunday benefits from more than $130,000 of in-kind assistance received from partners such as the public universities, community colleges, high schools, guidance counselors, and Work Force Connections to establish the 30 statewide sites. Moreover, the partnership with the Arizona Financial Aid Administrators Association provided more than 400 financial aid professionals to help families complete the FAFSA over one weekend. The Free Application to Federal Student Aid or FAFSA is documented in research papers to be more difficult for low income families to complete than the annual income tax reporting requirement; yet, it is the filing of the FAFSA that opens the door to federal financial aid. The College Goal Sunday Financial Literacy Initiative costs were paid through grants from USA Funds, Lumina and the YMCA of the USA.

To meet the goals of the State the Arizona Commission for Postsecondary Education also supports other Arizona wide initiatives. In FY 2011 the ACPE Executive Director participated on the Governor's P-20 Coordinating Council, the Getting AHEAD Steering Committee, Expect More Arizona Advisory Council, and College Depot Advisory Committee. Moreover, the ACPE is partnering with the Governor's Office in the administration of the College Access Challenge grant by developing the Arizona College Access Network (AzCAN) and administering the College Access Challenge Scholarship portions of the grant.

Conclusion

This report reflects the outcomes of the strategic plan initiated by ACPE Commissioners and outlines the impact of the recent budget and staff reductions on achieving the goals and statutory responsibilities of the ACPE. The goals identified in the strategic plan are (1) increasing available student financial resources; (2) implementing strategies to help students and families prepare for, plan, and achieve success in postsecondary education, and (3) providing a forum for all sectors of postsecondary education to dialogue, partner, and problem solve issues of mutual interest for the benefit of Arizonans.

The goal of increasing available student financial resources has been severely impacted with the ACPE general funds reduction of 84%, the federal grant cuts and staff reductions of 62%. The figures below represent the student aid disbursed through the ACPE in FY 2008 through FY 2011.

Historical Review of ACPE Student Aid Programs

Fiscal Year	2007-2008	2008-2009	2009-2010	2010-2011
Total Student Aid Disbursed	$ 7,551,700	$ 6,813,184	$ 6,825,388	$3,711,781
% Decrease from FY 2007-08		-10%	-10%	-51%

The loss of these grant dollars affected the lives of nearly 20,000 students who in previous years would have applied to the ACPE for grants/scholarships. In FY 2011 the funding for the Postsecondary Education Grant (PEG), the Private Postsecondary Financial Assistance Program (PFAP), and the Early Graduation Scholarship was eliminated and the programs were placed on suspension. At the close of FY 2010 even when these grants were available, the ACPE had a waiting list of an additional 8,799 students who were seeking financial aid. The loss of federal funds for LEAP and SLEAP also reduces opportunity for Arizona students.

This situation could become even more serious for students if the College Access Challenge Grant is not available to Arizona because of the inability to meet the required Maintenance of Effort (MOE). Criterion 2 for the CACG requires sustained state funding of financial aid for students attending private postsecondary institutions. The elimination of the Postsecondary Education Grant (PEG) and the Private Postsecondary Financial Assistance Program (PFAP) which support the financial needs of Arizona students attending private postsecondary institutions places CACG funding in jeopardy for years 3, 4, and 5 of the CACG grant cycle.

To address the loss of grant funding and the reduced ACPE staff size the Commission responsibilities have been reprioritized as follows (1) maintaining oversight and improvement of the Arizona Family College Savings Program; (2) effective

administration of existing grant programs using secure, web-based automated grant administration software; (3) communication with students and families who have lost grant funding to provide resources; (4) building an automated loan repayment program to address imminent statutory obligations; and (5) continued coordination and improvement of the College Goal Sunday Financial Literacy Initiative which is needed by families more than ever due to difficult economic times.

Administration and oversight responsibilities of the Arizona Family College Savings Program (AFCSP) continue to grow with the program. In the past year, the program has been recognized in several publications for exceptional investment performance and desirable investment options. Moreover, attractive conservative, FDIC insured investment options have been added as well as mutual funds offering open architecture, or multi-firm, age-based portfolios. The Arizona Family College Savings program is assisting families prepare for the costs of college through tax-deferred and tax free investment earnings and currently holds over 60,500 college savings accounts and more than $634M in assets under management or AUM.

The Commission implements strategies to help students and families plan, enroll, and succeed in postsecondary education. Building the College Access Network and continuing to lead the College Goal Sunday Financial Literacy Initiative provides knowledgeable adult professionals at critical transition points to vulnerable groups of prospective students. Furthermore, relevant and current information is provided through print and web-based publications distributed free of charge to thousands of Arizonans. Printed documents are supplied to more than 400,000 households annually and more than 107,000 visits are made to ACPE websites each year. No general funds are used to support these programs; funds come from fees, grants, donations and sponsorships.

Finally, the forum provided by the Arizona Commission for Postsecondary Education promotes dialogue and identification of common issues among all sectors of higher education. The Commission seeks venues to spawn dialogue, partnerships, and solutions to issues of mutual interest across sectors of postsecondary education. These goals are supported through policy analysis and research, collaborative action led by ACPE staff, and participation in college access initiatives which are led by foundations, government, or non-profit entities with similar missions.

The Arizona Commission for Postsecondary Education has identified a mission of *expanding access and increasing success in postsecondary education for Arizonans*. The Commission looks forward to continuing to fulfill its core responsibilities of administering student financial assistance programs; helping students and families prepare, plan, and succeed in college; and providing a forum for postsecondary education to seek opportunities and solve problems. In addition, in FY 2012 the Commissioners and ACPE staff members look forward to assisting the Governor's Office in building the Arizona College Access Network and administering the new College Access Challenge Last Stretch Scholarships.