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Senate Health, Education and Social Services Committee

Legislation Checklist

Bill number: SB 17

Sponsor: Kertula

Date referred to committee:

Synopsis completed: 1/10/85

Fiscal note:

Further referrals:

CONTACTS:

Joyce

~~Jenny Beth~~ - SEN. KERTULA'S 4967

KERRY ROMESBURG - POSTSECONDARY ED. - DOE 2854

testify
Danny call
a reminder of
hearing.

COMMITTEE REPORT
SENATE

FURTHER:

FINANCE

1/14/85

Date

2 7 85

Mr. President

The Committee on HESS considered SB 17

relating to the applicability of the scholarship loan program to students attending more than one postsecondary educational institution; cfd.

and (a majority of the committee) (the committee) reports it back with the following recommendations:

- do pass
- do pass with attached amendment(s)
- replace with/or adopt CS for _____
- new title
- same title and recommends _____
- and attached a "LETTER OF INTENT" NEW FISCAL NOTE
- reports it back without recommendation
- recommends referral to _____ Committee

**MEMBERS SIGNING
DO PASS**

William Stungelenski

Paula F. ...
John ...

**MEMBERS HAVING
OTHER RECOMMENDATIONS**

George ...
Chairman

Chairman recommendation

SB 17

2/21/85
passed Senate
90-0

Always note if there
is only not a
CS

1. UNDER CURRENT STATUTE, TO QUALIFY FOR A STUDENT LOAN A STUDENT MUST ENROLL FULLTIME IN ONE INSTITUTION OR IN INSTITUTIONS THAT HAVE A CONSORTIUM AGREEMENT.
 2. SB 17 REMOVES THE CONSORTIUM AGREEMENT REQUIREMENT. THESE AGREEMENTS ARE VERY INVOLVED, TIME-CONSUMING AND EXPENSIVE. THEY INVOLVE SHARING FACILITIES & PERSONNEL, AND COOPERATIVELY PLANNING ACADEMIC CALENDARS AND PROGRAMS.
 3. THIS REQUIREMENT WAS ORIGINALLY INTENDED TO PREVENT STUDENTS FROM GETTING AROUND PROGRAM GOOD-STANDING REQUIREMENTS. HOWEVER, THE DEPARTMENT OF EDUCATION HAS ADOPTED REGULATIONS REQUIRING THE BORROWING STUDENT TO TAKE 75% OF HIS OR HER FULLTIME LOAD IN THE DEGREE-GRANTING INSTITUTION.
-

THERE IS A ZERO FISCAL NOTE

THE EFFECTIVE DATE IS IMMEDIATE

- ATTACHMENTS:
- 1) COMMITTEE MEMO
 - 2) FISCAL NOTE
 - 3) POST-SECONDARY POSITION PAPER
 - 4) STATUTE TO BE AMENDED
 - 5) DEFINITION OF CONSORTIA IN STATUTE

SB 17 Relating to the applicability of the scholarship loan program to students attending more than one postsecondary educational institution.

To qualify for a student loan a student must enroll fulltime (at least 12 credit hours each term for undergraduates and 9 credit hours for graduate students). If a student enrolls in more than one institution and aggregates the credit hours to be full time, current statute requires that there be a consortium agreement between the institutions. This requirement was originally intended to prevent students from enrolling in a wide variety of institutions and getting around good-standing requirements. However, since state adoption of the federal "75% standard", which requires that a borrower be enrolled for at least 75% of the full-time student requirement in the degree granting institution for which the loan is obtained, the potential for abuse has been eliminated.

The bill was introduced a year ago in response to problems student loan applicants were incurring when they tried to enroll in both the University of Alaska, Anchorage (UAA) and Matanuska-Susitna Community College. Since there was no formal consortium agreement, UAA officials would not release loans for these students. As of January 11, 1985, they have a consortium agreement.

STATE OF ALASKA 1985 LEGISLATIVE SESSION
FISCAL NOTE

Revision Date: _____

REQUEST

Bill/Resolution No.: SB 17
 Title: Re: Scholarship loans to students
 Sponsor: Kerttula
 Requestor: Senate Hess
 Date of Request: 1/16/85

FISCAL DETAIL

Agency Affected: Education
 Program Category Affected: Postsecondary Commission
 BRU, Program or Subprogram(s) Affected: Student Loan Program

EXPENDITURES/REVENUES: (Thousands of Dollars)

	FY 85	FY 86	FY 87	FY 88	FY 89	FY 90
OPERATING						
100 PERSONAL SERVICES						
200 TRAVEL						
300 CONTRACTUAL						
400 SUPPLIES						
500 EQUIPMENT						
600 LAND & STRUCTURES						
700 GRANTS, CLAIMS						
800 MISCELLANEOUS						
TOTAL OPERATING	N.A.	-0-	-0-	-0-	-0-	-0-

CAPITAL						
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REVENUE						
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FUNDING: (Thousands of Dollars)

GENERAL FUND	N.A.	-0-	-0-	-0-	-0-	-0-
FEDERAL FUNDS						
OTHER						
TOTAL	N.A.	-0-	-0-	-0-	-0-	-0-

POSITIONS:

FULL-TIME	N.A.	-0-	-0-	-0-	-0-	-0-
PART-TIME						
TEMPORARY						

ANALYSIS: Attach a separate page if necessary

No fiscal impact is associated with this bill

Prepared By: Kerry D. Romesburg Phone: 465-2854
 Division: Alaska Commission on Postsecondary Education Date: _____

Approved by Commissioner: _____ Date: _____
 Agency: _____

Distribution (by Agency preparing fiscal note):

- Legislative Finance
- Legislative Sponsor
- Requestor
- Office of Management and Budget
- Impacted Agency(ies)

7/1/84

ALASKA COMMISSION ON POSTSECONDARY EDUCATION

POSITION STATEMENT ON SB 17

Summary: To qualify for a student loan, a student must enroll full time, that is at least 12 credit hours each term for undergraduate students, and at least nine credit hours each term for graduate students. If a student wishes to enroll in more than one institution and aggregate the credit hours to be full time, the current statute requires that there be a consortium agreement between the institutions.

SB 17 removes the requirement for a formal consortium agreement.

Impact: The result would be negligible. The bill was introduced a year ago in response to problems student loan applicants were incurring when they tried to enroll in both the University of Alaska, Anchorage and Matanuska-Susitna Community College. Since there was no formal consortial agreement, UAA officials would not release loans for these students.

As of January 11, 1985, Matanuska-Susitna Community College and UAA have a consortium agreement. Hence, the problem at which this bill was directed, has been solved.

The bill will not result in students enrolling in a wide variety of institutions and, in effect, getting around program good-standing requirements, because program regulations already exist to address such a situation. (20 AAC 15.040(n) and 20 AAC 15.045(c)). Therefore, the bill successfully removes some unnecessary language in the current statutes and has little program effect.

There is no fiscal impact of the bill.

Position: The Alaska Commission on Postsecondary Education endorses the passage of SB 17.

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student loan program for residents of Alaska to attend colleges and universities in Alaska as compared with colleges and universities outside Alaska;

"(2) the result of this lack of incentives is that 64.9 per cent of all undergraduate student loans and 92.9 percent of graduate student loans go to students attending colleges and universities outside Alaska;

"(3) the amount of the average loan to undergraduate students attending colleges and universities in Alaska is lower

than the average of similar loans in all but one of the 10 western states and the amount of the average loan for graduate students is the lowest in the West;

"(4) the funds spent on education in Alaskan colleges and universities go further than when the funds are spent out of state; and

"(5) it would be an aid to the Alaskan economy if the funds in the student loan program were spent for education in Alaskan colleges and universities."

Sec. 14.43.135. Discrimination prohibited. The student loan program shall be carried out without regard to the race, creed, sex, color, ancestry, national origin, or membership in fraternal or political organizations of the student applying for the loan. (§ 1 ch 98 SLA 1971; AS 14.40.769)

Sec. 14.43.140. Enforceability of certain contracts with minors. A written obligation entered into by a minor at least 16 years of age, evidencing a loan or other assistance received by the minor from any person for the purpose of furthering the minor's education in a career education program or an institution of higher learning, is enforceable against the minor with the same effect as if the minor were, at the time of its execution, 19 years of age, if the person making the loan has before making the loan a certification from the institution that the minor is enrolled in the institution or has been accepted for enrollment. (§ 1 ch 98 SLA 1971; AS 14.40.771)

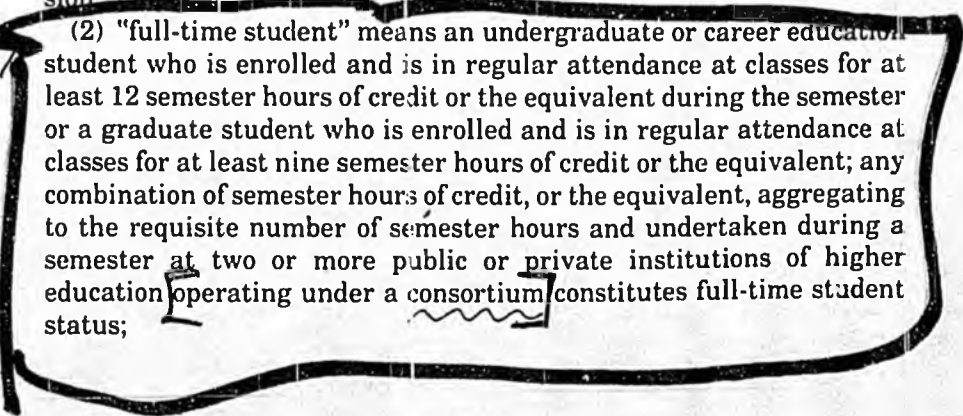
Editor's notes. — This section was redrafted by the revisor of statutes to remove personal pronouns in conformity with AS 01.05.031(c) and § 4, ch. 58, SLA 1982.

Sec. 14.43.160. Definitions. In AS 14.43.090 — 14.43.160

(1) "career education" means a course or program in vocational-technical training or education approved by the commission;

(2) "full-time student" means an undergraduate or career education student who is enrolled and is in regular attendance at classes for at least 12 semester hours of credit or the equivalent during the semester or a graduate student who is enrolled and is in regular attendance at classes for at least nine semester hours of credit or the equivalent; any combination of semester hours of credit, or the equivalent, aggregating to the requisite number of semester hours and undertaken during a semester at two or more public or private institutions of higher education operating under a consortium constitutes full-time student status;

38 7



DEFINITION OF CONSORTIUM

§ 14.42.045

ALASKA STATUTES

§ 14.42.055

Sec. 14.42.045. Compensation and per diem. Members of the commission serve without compensation but are entitled to per diem and travel expenses as may be authorized by law for boards and commissions. (§ 4 ch 78 SLA 1974; AS 14.40.915)

Sec. 14.42.050. Legal counsel. (a) The attorney general is legal counsel for the commission. The attorney general shall advise the commission in legal matters arising in the discharge of its duties and represent the commission in actions to which it is a party. If, in the opinion of the commission, the public interest is not adequately represented by counsel in a proceeding, the attorney general, upon request of the commission, shall represent the public interest.

(b) The commission may employ temporary legal counsel from time to time in matters in which the commission is involved. (§ 3 ch 25 SLA 1976; AS 14.40.917)

Editor's notes. — This section was redrafted by the revisor of statutes to remove personal pronouns in conformity with AS 01.05.031(c) and § 4, Chapter 58, SLA 1982.

Sec. 14.42.055. Consortia. All parties that are signatory to a consortium agreement between the University of Alaska and a private university or college must abide by a decision rendered by the commission when disagreements arise or exist between the parties. For purposes of this section and AS 14.42.030(b)(6), "consortium" means a cooperative arrangement between two or more public or private institutions of higher education specified in agreements or memoranda of understanding to permit sharing of facilities, instructional opportunities, and other educational services in such a way that the integrity of each institution party to the consortium is preserved while at the same time the institutions cooperatively plan the academic calendar, scheduling, use of personnel and facilities, and educational programs and offerings to the maximum advantage of the students and faculties of the institutions that are parties to a consortium. (§ 8 ch 246 SLA 1976; AS 14.40.919)

Revisor's notes. — AS 14.42.030(b)(6) was substituted for AS 14.40.909(b)(6) to conform to the renumbering of that section by the revisor of statutes under AS 01.05.031.

Chapter 43. Scholarship, Loan, and Grant Programs for Postsecondary Students.

Article

1. University of Alaska Scholarships for High School Graduates (§§ 14.43.010 — 14.43.030)
2. University of Alaska Scholarships for Natives (§§ 14.43.050 — 14.43.075)
3. Free Tuition and Fees for Dependents (§ 14.43.080)
4. Scholarship Loan Program (§§ 14.43.090 — 14.43.160)

DOE REGULATION

AAC 15.060 is amended to read:

(m) A borrower in a flight school program must hold, as a prerequisite for eligibility, a valid private pilot's certificate.

** * ** (n) A borrower may be enrolled in more than one institution, but must be enrolled for at least 75% of the full-time student requirement in the degree-granting institution for which the loan is obtained. The combined total of these multiple enrollments must be equivalent to at least full-time enrollment. (Eff. 2/3/77, Register 61; am 5/10/78, Register 66; am 12/7/80, Register 76; am 7/9/82, Register 83; am 11/19/83, Register 88; am / / , Register).

AS 14.43.105
AS 14.43.120
AS 14.43.140

20 AAC 15.045 (c) i added to read:

(c) Before delivering the warrant to the borrower, the financial aid officer shall certify, on a form to be provided by the commission, that the borrower is a full-time student in good standing at the institution. If the full-time status is the result of attendance at more than one institution, the certifying institution must certify full-time and good standing status for the multiple enrollments. (Eff. 2/3/77, Register 61; am 12/7/80, Register 76; am 7/9/82, Register 83; am 11/19/83, Register 88; am / / , Register).

Authority: AS 14.43.105

(a), (b), (c) and (g)
20 AAC 15.060 is amended to read:

20 AAC 15.060. STATE FORGIVENESS PAYMENTS. (a) Under AS 14.43.120(j), a recipient of a loan is eligible to have up to 50 percent of the total loan and accrued interest paid by the state if the borrower continues Alaskan residency after the successful completion of the course of study for which the loan was granted, and is awarded an appropriate degree, diploma or certificate, and remains, except for brief periods, in the state during the period for which forgiveness is claimed.

From Kertulla's office

SB17

BILL PURPOSE

1. THIS BILL WILL ENABLE FULL TIME STUDENTS TO RECEIVE LOAN MONEY WHILE ATTENDING MORE THAN ONE SCHOOL, EVEN IF THERE IS NO CONSORTIUM AGREEMENT.

SUMMARY OF STUDENT LOAN PROGRAM

1. FULL TIME STUDENT IS AT LEAST 12 CREDIT HOURS FOR UNDERGRADUATE AND AT LEAST 9 CREDIT HOURS FOR GRADUATE.

2. FULL TIME STUDENT CAN BE ENROLLED IN MORE THAN ONE INSTITUTION BUT AT LEAST 75% OF FULLTIME STUDENT REQUIREMENT MUST BE AT THE DEGREE GRANTING INSTITUTION.

3. AT PRESENT TIME, SCHOOLS MUST HAVE CONSORTIUM AGREEMENT FOR STUDENTS TO BE ABLE TO OBTAIN A LOAN TO USE FOR MORE THAN ONE SCHOOL.

4. COMBINED TOTAL OF MULTIPLE ENROLLMENT MUST BE EQUAL TO AT LEAST FULL TIME ENROLLMENT AS DEFINED ABOVE.

IMPACT

1. RESULT IS NEGLIGIBLE.

2. BILL WAS INTRODUCED LAST YEAR IN RESPONSE TO STUDENT LOAN APPLICANTS TRYING TO ENROLL AT UAA AND MSOC WHO HAD NO FORMAL CONSORTIAL AGREEMENT. UAA OFFICIALS WOULD NOT RELEASE LOANS.

3. UAA AND MSOC NOW HAVE A CONSORTIUM AGREEMENT.

4. OTHER SCHOOLS SUCH AS TANANA VALLEY COMMUNITY COLLEGE AND KENAI COMMUNITY COLLEGE ARE ALSO INVOLVED.

5. BILL WILL NOT RESULT IN STUDENTS ENROLLING IN A WIDE VARIETY OF INSTITUTIONS AND GETTING AROUND GOOD STANDING REQUIREMENTS. PROGRAM REGULATIONS ALREADY EXIST TO ADDRESS SUCH A SITUATION.

6. BILL REMOVES CONSORTIUM LANGUAGE IN CURRENT STATUTES AND HAS LITTLE PROGRAM EFFECT.

SUPPORT

1. THERE IS STRONG PUBLIC SUPPORT FOR THIS BILL. HAVE RECEIVED MORE THAN 55 PUBLIC OPINION MESSAGES AND LETTERS.

2. ALASKA COMMISSION ON POSTSECONDARY EDUCATION ENDORSES THE PASSAGE OF SB17.

JK/jla

SYNOPSIS OF SB 17-SCHOOL CONSORTIUM

SB 17 will allow students to take classes at more than one college while still receiving their student loans even though the colleges do not have a consortium. A consortium is a contractual agreement between schools and can cover anything from the exchange of credits to use of libraries and swimming pools.

At this point students cannot receive their student loan for classes at any school other than their main one unless the schools have a consortium. Before this school year students who lived in the Mat-Su who were attending Anchorage Community College (and received their student loan through ACC) could not get their student loan to pay for classes at the Mat-Su Community College even though it was the very same class with the very same professor as at ACC. This is the situation SB 17 will rectify.

Although the Mat-Su Community College now has a consortium with ACC, this problem still exists on the Kenai because Soldotna Community College does not have a consortium with UAA (***)Check with Kerry Pomsberg and make sure this is the right school). There are many schools in the lower 48 that do not have consortiums with one another, especially private schools. SB 17 will allow students to pursue classes at more than one institution without financial penalty.

SB 17 will not allow students to jump from school to school with no thought as to graduating. The Commission on Postsecondary Education has promulgated a "75%" rule requiring students to take at least 75% of their credits at the institution they are getting their degree at (this is not an onerous burden, as students are only required to take 75% of the minimum full-time student requirement at the institution, which is usually only twelve credits per semester). The rule is set out at 20 AAC 15.040 (n) and parallels the Federal Student Loan rule.

In conclusion, this simple rule, which will not cost the state any money, will clear up a bureaucratic problem for Alaskan students by allowing them to go to more than one school even though the schools do not have a consortium between them.

Received 1-18-85

STATE OF ALASKA 1985 LEGISLATIVE SESSION
FISCAL NOTE

Revision Date: _____

REQUEST

Bill/Resolution No.: SB 17
Title: Re: Scholarship loans to students
Sponsor: Kerttula
Requestor: Senate Hess
Date of Request: 1/16/85

FISCAL DETAIL

Agency Affected: Education
Program Category Affected: Postsecondary Commission
BRU, Program or Subprogram(s) Affected: Student Loan Program

EXPENDITURES/REVENUES: (Thousands of Dollars)

	FY 85	FY 86	FY 87	FY 88	FY 89	FY 90
OPERATING						
100 PERSONAL SERVICES						
200 TRAVEL						
300 CONTRACTUAL						
400 SUPPLIES						
500 EQUIPMENT						
600 LAND & STRUCTURES						
700 GRANTS, CLAIMS						
800 MISCELLANEOUS						
TOTAL OPERATING	N.A.	-0-	-0-	-0-	-0-	-0-

CAPITAL						
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REVENUE						
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FUNDING: (Thousands of Dollars)

GENERAL FUND	N.A.	-0-	-0-	-0-	-0-	-0-
FEDERAL FUNDS						
OTHER						
TOTAL	N.A.	-0-	-0-	-0-	-0-	-0-

POSITIONS:

FULL-TIME	N.A.	-0-	-0-	-0-	-0-	-0-
PART-TIME						
TEMPORARY						

ANALYSIS: Attach a separate page if necessary

No fiscal impact is associated with this bill

Prepared By: Kerry D. Romberg
Division: Alaska Commission on Postsecondary Education
Approved by Commissioner: _____
Agency: _____

Phone: 465-2854
Date: _____
Date: _____

Distribution (by Agency preparing fiscal note):
Legislative Finance
Legislative Sponsor
Requestor
Office of Management and Budget
Impacted Agency(ies)

7/1/84

ALASKA COMMISSION ON POSTSECONDARY EDUCATION

POSITION STATEMENT ON SB 17

Summary: To qualify for a student loan, a student must enroll full time, that is at least 12 credit hours each term for undergraduate students, and at least nine credit hours each term for graduate students. If a student wishes to enroll in more than one institution and aggregate the credit hours to be full time, the current statute requires that there be a consortium agreement between the institutions.

SB 17 removes the requirement for a formal consortium agreement.

Impact: The result would be negligible. The bill was introduced a year ago in response to problems student loan applicants were incurring when they tried to enroll in both the University of Alaska, Anchorage and Matanuska-Susitna Community College. Since there was no formal consorcial agreement, UAA officials would not release loans for these students.

As of January 11, 1985, Matanuska-Susitna Community College and UAA have a consortium agreement. Hence, the problem at which this bill was directed, has been solved.

The bill will not result in students enrolling in a wide variety of institutions and, in effect, getting around program good-standing requirements, because program regulations already exist to address such a situation. (20 AAC 15.040(n) and 20 AAC 15.045(c)). Therefore, the bill successfully removes some unnecessary language in the current statutes and has little program effect.

There is no fiscal impact of the bill.

Position: The Alaska Commission on Postsecondary Education endorses the passage of SB 17.

be used only for books and supplies, tuition, required fees, room and board.

(c) A promissory note in full amount of the loan award must be signed by the recipient, or by the recipient's parent or legal guardian if the recipient is under 16 years of age. However, liability for the loan is limited to the actual amount of the loan funds disbursed to the recipient, plus interest and collection fees as necessary.

(d) The provisions of this chapter will be incorporated by reference into each promissory note.

(e) Loans will not be granted for more than five full undergraduate school years, or more than five full graduate years, or more than a total of eight full school years of combined undergraduate and graduate study.

(f) The costs incurred in the collection of a defaulted loan, including attorney fees and court costs, shall be borne by the recipient.

(g) Interest on a loan begins to accrue on the date of initial loan disbursement. However, interest will be paid for a student during the period before the repayment period of the loan begins and during a period of deferment provided under 20 AAC 15.055.

(h) Interest shall be computed at the annual rate of five percent of the outstanding balance of the loan.

(i) At the time student applies for a loan, the director will provide an anticipated repayment schedule for the total amount of the current loan and any loans received in prior consecutive years. The repayment schedule will be computed from the date the recipient anticipates the completion of his or her full-time course of study. The schedule will include a 12-month optional deferment period, the number and amount of payments, including interest, over the 10 succeeding years; and the annual percentage rate of interest.

(j) For non-collegiate postsecondary programs, the commission applies for standard of good standing used by the institution of attendance. For collegiate programs, the commission applies the cumulative grade point average (G.P.A.)

based upon the following minimums, computed for two or more terms:

Student Level	Minimum Requirement
Undergraduate	2.00 cumulative G.P.A.
Graduate	3.00 cumulative G.P.A.

(k) In addition to the requirements established in (j) of this section, a borrower in a collegiate program must successfully complete all course work in which he or she is enrolled while a borrower under AS 14.43, up to the required full-time enrollment in each term of enrollment, and must maintain a grade point average of at least 1.50 or 2.50, for undergraduate and graduate students respectively, for each term in which he or she has borrowed under AS 14.43. If a borrower fails to meet good standing requirements, the borrower is ineligible to receive further loans or loan disbursements until the borrower successfully completes a term of full-time study and meets the minimum grade point average requirement.

(l) A borrower who fails to meet the good standing requirements in (j) and (k) of this section may request from the director a waiver of the requirements for good cause. The request for waiver must be filed on forms provided by the commission for that purpose and must set out the reasons for the request. The director shall determine whether the reasons constitute good cause shown as defined in 20 AAC 15.085(16) and may require documentation from the borrower. In his discretion, the director shall grant or deny the request for waiver.

(m) A borrower in a flight school program must hold, as a prerequisite for eligibility, a valid private pilot's certificate.

(n) A borrower may be enrolled in more than one institution, but must be enrolled for at least 75 percent of the full-time student requirement in the degree-granting institution for which the loan is obtained. The combined total of these multiple enrollments must be equivalent to at least full-time enrollment.

(o) A borrower who has previously received loans under this program, and whose loans are in repayment, must be current in monthly payments through the month immediately preceding

Introduced: 1/14/85
Referred: Health, Education and
Social Services and
Finance

BY KERTTULA, STURGULEWSKI,
HALFORD, KELLY, FAIKS AND
COGHILL

1 IN THE SENATE

2 SENATE BILL NO. 17

3 IN THE LEGISLATURE OF THE STATE OF ALASKA

4 FOURTEENTH LEGISLATURE - FIRST SESSION

5 A BILL.

6 For an Act entitled: "An Act relating to the applicability of the scholar-
7 ship loan program to students attending more than one
8 postsecondary educational institution; and providing
9 for an effective date."

10 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF ALASKA:

11 * Section 1. AS 14.43.160(2) is amended to read:

12 (2) "full-time student" means an undergraduate or career
13 education student who is enrolled and is in regular attendance at
14 classes for at least 12 semester hours of credit or the equivalent
15 during the semester or a graduate student who is enrolled and is in
16 regular attendance at classes for at least nine semester hours of
17 credit or the equivalent; any combination of semester hours of credit,
18 or the equivalent, aggregating to the requisite number of semester
19 hours and undertaken during a semester at two or more public or pri-
20 vate institutions of higher education [OPERATING UNDER A CONSORTIUM]
21 constitutes full-time student status;

22 * Sec. 2. This Act takes effect immediately in accordance with AS 01.-
23 10.070(c).

FOR IMMEDIATE RELEASE

FEBRUARY 7, 1985

KERTTULA'S SCHOLARSHIP LOAN BILL PASSES COMMITTEE

JUNEAU----SENATE BILL 17, AN ACT RELATING TO STUDENTS BEING ABLE TO APPLY THEIR LOANS TO MORE THAN ONE INSTITUTION, INTRODUCED BY SENATOR JAY KERTTULA (D) PALMER, PASSED THE SENATE HEALTH AND SOCIAL SERVICES COMMITTEE FEBRUARY 7, 1985.

THIS ACT WILL ENABLE FULL-TIME STUDENTS TO RECEIVE LOAN MONEY WHILE THEY ARE ATTENDING MORE THAN ONE SCHOOL. "WE HAVE HAD THIS PROBLEM COME UP OFTEN WITH STUDENTS IN OUR DISTRICT SINCE MANY ATTEND BOTH THE UNIVERSITY OF ANCHORAGE AND VARIOUS COMMUNITY COLLEGES IN KENAI, SEWARD OR THE MAT-SU. THIS BILL WILL ENABLE THEM TO RECEIVE LOAN MONIES WHERE THERE IS NO CONSORTIUM AGREEMENT BETWEEN SCHOOLS," KERTTULA SAID.

THIS BILL HAS RECEIVED MUCH SUPPORT FROM BOTH STUDENTS AND THE COMMISSION ON POST-SECONDARY EDUCATION. PLEASE ADDRESS YOUR LETTERS OF SUPPORT TO THE SENATE FINANCE COMMITTEE, SENATORS FAIKS, SACKETT, KERTTULA, ELIASON, FISCHER, HALFORD AND FERGUSON, POUCH V, JUNEAU, ALASKA, 99811.

FOR MORE INFORMATION CONTACT JOYCE KERTTULA AT 465-3771.

Introduced: 1/23/85
Referred: house Special Committee on
State Loans and Health, Education &
Social Services

BY DAVIS, HURLEY, KOPONEN, LARSON,
GRUENBERG AND SZYMANSKI

1 IN THE HOUSE

2 HOUSE BILL NO. 96

3 IN THE LEGISLATURE OF THE STATE OF ALASKA

4 FOURTEENTH LEGISLATURE - FIRST SESSION

5 A BILL

6 For an Act entitled: "An Act relating to the applicability of the scholar-
7 ship loan program to students attending more than one
8 postsecondary educational institution; and providing
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16 regular attendance at classes for at least nine semester hours of
17 credit or the equivalent; any combination of semester hours of credit,
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19 hours and undertaken during a semester at two or more public or pri-
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21 constitutes full-time student status;

22 * Sec. 2. This Act takes effect immediately in accordance with AS 01.-
23 10.070(c).



federation of teachers

2533 providence, anchorage, alaska 99508-4670, (907) 562-2660

FEB 7 1985

February 5, 1985

Senator Betty Fahrenkamp
Pouch V
Juneau, Alaska 99811

Dear Senator Fahrenkamp:

The Alaska Community Colleges Federation of Teachers, fully supports the intent of Senate Bill #17, "An Act relating to the applicability of the scholarship loan program to students attending more than one postsecondary educational institution; and providing for an effective date."

The present interpretation that prohibits financial aid students from freely choosing courses from various Alaskan Institutions of higher education has imposed real hardships on a number of students.

This will give the student maximum flexibility in case of closed sections in urban areas and a much greater selection of courses in rural areas.

Sincerely,

Ralph

Ralph McGrath
President

RM/bg

alaska community colleges'
american fed. of teachers, local 2404, america fed. of labor — congress of industrial organizations

anchorage
bethel
fairbanks
galena
juneau/douglas
ketchikan
kotzebue
Nome
palmer/wasilla
sitka/islands
valdez



Official Business

Alaska State Legislature

Senate

JAN 30 1985

Pouch V
State Capitol
Juneau, Alaska 99811

DATE: January 30, 1985

TO: *Dear Bettye,*
Senator Bettye Fahrenkamp, Chair
Health, Education & Social Services Committee

FROM: Senator Jay Kerttula *Jay Kerttula*

At your earliest convenience, would you please schedule SB 17, for hearing by the HESS Committee. This bill relates to the applicability of the scholarship loan program to students attending more than one postsecondary educational institution. Attached is the backup information we have at this time, however, more information will be forthcoming.

Please let me know if you have any questions.

Thank you.

ALASKA STATE LEGISLATURE

INTERIM OFFICE:
P.O. BOX 81435
FAIRBANKS, ALASKA 99708

IN SESSION:
POUCH V
JUNEAU, ALASKA 99811
(907) 465-4930/4941



CHAIRMAN
1983 INTERIOR DELEGATION

MEMBER
TRANSPORTATION
HEALTH, EDUCATION AND SOCIAL SERVICES
LABOR SUBCOMMITTEE
JOINT OIL AND GAS
RURAL EDUCATION ATTENDANCE AREAS

Representative Mike Davis
House District 19

HOUSE BILL 174

The purpose of House Bill 174 is to allow students to combine credits from the postsecondary schools which they are concurrently attending in order to be eligible for student loans.

This bill primarily addresses a problem in Fairbanks, in which students attending either the University of Alaska or Tanana Valley Community College cannot combine their total number of credits in order to reach the number of credits necessary to achieve full-time student status.

The greater purpose of this bill is to allow students more flexibility in determining which courses they will take while attending college. This legislation in effect acknowledges the close interrelationship between community colleges and universities, and the healthy diversity of programs and courses in both of these institutions. In all cases, a student must be enrolled full-time in a degree program from an accredited school in order to be eligible for a student loan.

The provisions of HB 174 are already partially in effect in both Anchorage and Juneau. In Anchorage, a consortium agreement exists between the University of Alaska and Anchorage Community College in which an undergraduate student taking a total of 12 credits between both schools is eligible for a student loan. In Juneau, the relationship between the University of Alaska and Juneau-Douglas Community College is such that there is again no difficulty in a student being able to receive a loan while taking a combined full-time credit load.

No opposition to this dual enrollment was voiced by the administration at UAA, ACC, UAF, or JDCC. Indeed, the feelings from these schools are extremely positive toward such a program. Verification of student grades is facilitated in these university-community college arrangements in that each school is able to directly access the student records of the companion school.

Dean Roger Worsley of ACC suggested that a student take 75 percent of the course load, or nine credits, from the parent institution in order to clarify which school is ultimately responsible for maintaining a student's complete academic records and for issuing student loan checks. According to Dr. Kerry Romesberg, a regulation within the Postsecondary Commission is expected to be enacted soon which will stipulate that this condition be followed. This regulation will also limit the amount of paperwork that financial aid officers will have to deal with for dual enrollment students.

A question has been posed several times as to whether or not credits from correspondence courses could be applied toward student loan eligibility under provisions of this bill. Under present regulations, students are allowed to apply these courses toward loan eligibility requirements at the discretion of the parent institution. These courses must be approved by the parent institution, and they must be administered by an accredited school.

The language of this bill differs slightly from the wording in Senate Bill 197 in that HB 174 refers to applying only credits, not credits or hours, toward student loan eligibility requirements. By accepting only credits, financial aid officers would not be subject to the time-consuming procedure of converting hours to credits.

The purpose of this bill, again, is simply to allow those students who are in financial need the opportunity to take full advantage of the academic programs offered at the schools in their area.

Introduced: 2/8/83
Referred: Health, Education &
Social Services, House Special
Committee on State Loans and
Finance

BY DAVIS, DUNCAN, KOPONEN,
MALONE, SZYMANSKI AND ZHAROFF

1 IN THE HOUSE

2 HOUSE BILL NO. 174

3 IN THE LEGISLATURE OF THE STATE OF ALASKA

4 THIRTEENTH LEGISLATURE - FIRST SESSION

5 A BILL

6 For an Act entitled: "An Act relating to student loan eligibility."

7 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF ALASKA:

8 * Section 1. AS 14.43.120(c) is amended to read:

9 (c) To maintain a loan the student must continue to be enrolled
10 as a full-time student in good standing or as a part-time student in
11 good standing in more than one institution for a total number of
12 credits equivalent to a full-time student in a career education pro-
13 gram, college or university designated under (b) of this section. The
14 commission shall adopt regulations defining "good standing" for pur-
15 poses of this subsection.

STATE OF ALASKA
FISCAL NOTE

Revision Date 5-5, 1983

I. REQUEST

Bill/Resolution No.: HB174
 Title: Act: Student Loan Eligibility
 Sponsor: Davis, et al
 Requestor: House HESS

II. FISCAL DETAIL

Agency Affected: Education
 Program Category Affected: Postsecondary Comm.
 BRU, Program of Subprogram(s) Affected:
 Student Loan Admin, Student Loan Program

EXPENDITURES/REVENUES: (Thousands of Dollars)

	FY 83	FY 84	FY 85	FY 86	FY 87	FY 88
OPERATING						
100 PERSONAL SERVICES						
200 TRAVEL						
300 CONTRACTUAL						
400 COMMODITIES						
500 EQUIPMENT						
600 LAND & STRUCTURES						
700 GRANTS, CLAIMS, ETC						
TOTAL OPERATING	N.A.	-0-	-0-	-0-	-0-	-0-
CAPITAL	N.A.	-0-	-0-	-0-	-0-	-0-
REVENUE						

FUNDING: (Thousands of Dollars)

GENERAL FUND	N.A.	-0-	-0-	-0-	-0-	-0-
FEDERAL FUNDS						
OTHER (Specify Source)						

POSITIONS:

FULL-TIME						
PART-TIME						
TEMPORARY						

III. SOURCE OF FUNDS TO OFFSET FISCAL IMPACT OF BILL:

IV. ANALYSIS: Attach a separate page for any Analysis

Prepared By: Kerry D. Jonesburg Phone: 465-2854
 Division: Alaska Commission on Postsecondary Education Date: 5-5-83

Approved by Commissioner: _____ Date: _____
 Department: _____

Distribution:

Original to Legislative Finance
 Copy to Office of Management and Budget (for Legislature introduced bills)
 Copy to Department (for Governor introduced bills)
 Copy to Sponsor
 Copy to Requestor (if different from Sponsor)

3/8/83

May 5, 1983

Analysis (HB174):

Allowing multiple enrollments should enable additional people to apply, but we have no way of determining what that number would be. We also have indication that some schools will require such cross-documentation that those students will face weeks and months of delays in receiving funds. Therefore, we have left the fiscal impact at zero.



University of Alaska, Juneau

11120 Glacier Highway

Juneau, Alaska

99801

(907) 789-2101

To: Chancellor Paradise

FEB 15 1983

From: Dianne Schmitt, Financial Aid Officer *DS*

Chancellor
University of Alaska, Juneau

Date: February 15, 1983

RE: LEGISLATION REGARDING THE ALASKA STUDENT LOAN PROGRAM

Senate Bill # 118 reduces the time a student must be in the state before applying for a loan, but also limits loans to students who apply before graduation from high school. The one year residency requirement (reduced from two years) will put a stop to litigation in that area. However, the requirement for all loan applicants to apply while still in high school will be a detriment to the spirit of the loan program and establish a new justification for litigation.

As the UAJ Financial Aid Officer, I must oppose this bill for several reasons. 1) It is sometimes difficult for high school students to decide if they want to go to college. I know there will be many young people who will neglect to fill out the application before high school graduation and later decide to go to college. This bill is asking all seventeen year old students in Alaska to decide their life goal without experiencing life beyond the academic setting. 2) Many students do not consciously choose a career path until several years after high school and after many life experiences. This bill would not afford this type of student the same opportunity as that provided for students who begin college shortly after high school. 3) Many students wait several years after graduation from a baccalaureate program before persuing graduate study. This bill does not mention graduate study; therefore, I am assuming that it could also be interpreted to eliminate loans for post-baccalaureate students.

House Bill # 56 asks for the loan interest rate to be raised to 7% and for the loan to be limited to the cost of tuition, room and board. This bill is acceptable.

House Bill # 174 says that a student may attend classes at two institutions to accumulate the 12 credits required for the loan program. This bill is acceptable and also beneficial to many of the students in Southeast Alaska.



Anchorage Community College *A Unit of the University of Alaska System*

April 13, 1983

Representative Mike Davis
Pouch V
Juneau, Alaska 99811

Dear Representative Davis:

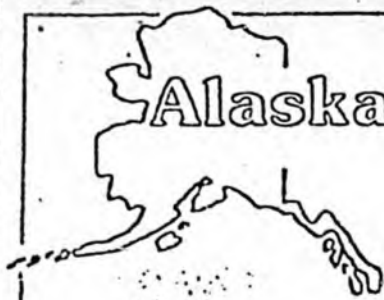
I am writing at the request of Kerry Howard to indicate my support of HB174 in concept. I believe that students should be allowed to count credits from more than one institution toward fulfilling the requirement for eligibility for the state student loan program.

However, I believe that there should be in place a consortium agreement between the two institutions as is now in existence between ACC/UAA. This agreement should require that 75 percent of the credits required for qualification should be taken at the parent institution. The parent institution is the institution which is disbursing the aid.

In the past, we have had problems in federal programs with students receiving aid from more than one institution. This is not the problem with the state loan, as there is only one check in this case. However, there is a lot of paperwork and staff time required in handling the state loan program. If a student were required to take 75 percent or nine credits from the parent institution, there would be an inherent commitment on the part of that student to attend that particular institution.

Another reason for this requirement is the necessity to certify academic eligibility between semesters. If a student is taking credits from more than one institution, a parent institution is required to obtain grade reports from all other institutions prior to certifying eligibility. This is simpler if consortium agreements are in effect. The time between semesters is short and the grade reporting process is lengthy. Reciprocal agreements between institutions for the release of grades is a complicated process covered by the privacy acts.

In summary, consortium agreements between cooperating institutions, with a parent institution requirement of 75 percent of the credits required for eligibility, would be a good addition to your bill in my view. Another desired addition would be for the parent institution to receive some support costs for facilitating the state loan program. Federal aid programs provide a percentage of dollars distributed to be used to administer their funds. The Alaska State Loan Program requires a lot of work on the part of our staff, but no funds are appropriated for this purpose. Our success in acquiring additional staff



Alaska Statewide Student Association

P.O. BOX 548
DOUGLAS, ALASKA 99824

REPRESENTING STUDENTS OF THE UNIVERSITY OF ALASKA STATEWIDE SYSTEM

ASSA requests that the following section be added to SPONSOR
SUBSTITUTE FOR HOUSE BILL 56:

AS 14.43.120(c) is amended to read:

(c) To maintain a loan the student must continue to be enrolled as a full-time student in good standing or as a part-time student in good standing in more than one institution for a total number of credits equivalent to a full-time student in a career education program, college, or university designated under (b) of this section. The commission shall adopt regulations defining "good standing" for purposes of this subsection.

At present, students enrolled at both UAF and TVCC, UAA and ACC, or Sitka CC and Sheldon Jackson may not receive scholarship loans unless they have a total of twelve credit hours at one or the other institution. This amendment would allow these perfectly legitimate, full-time students to be eligible for the loans.

Thank you.



FINANCIAL AID OFFICE

UNIVERSITY OF ALASKA, FAIRBANKS
Fairbanks, Alaska 99701

1982-83 ALASKA STUDENT LOAN INFORMATION

As a result of recent action by the Alaska Commission on Postsecondary Education, schools are no longer required to complete Part B of the Alaska Student Loan Application.

You may submit your application (two white copies) directly to the State Loan Office, retaining the yellow student copy, the cover sheets and this letter.

BE SURE THAT YOUR APPLICATION IS COMPLETELY FILLED OUT -- over 50% of the Alaska Student Loan applications are returned to the student because of omissions. When your application is received in Juneau, you will receive a blue post card with the date received indicated. This does not mean your application is complete; only that it has been received. You will next receive a promissory note in triplicate. Sign and date the note, list the dates of disbursement (8-20-82 for Fall 1982 semester and 1-1-83 for Spring 1983 semester), keep the marigold copy, and return the white and pink copies to Juneau.

Normally, the Financial Aid Office receives Alaska Student Loan checks in time to release funds at Registration. Before releasing checks, we must determine academic eligibility for each recipient. If you are currently enrolled at the University of Alaska-Fairbanks, you must be in good standing (2.0 semester and cumulative grade point average for undergraduates and 3.0 semester and cumulative grade point average for graduate students) to be eligible for your Fall 1982 check. Entering and transfer students must be admitted IN GOOD STANDING to a program leading toward a degree or certificate. Recipients must be full-time (12 credits for undergraduate, 9 credits for graduate students) and must complete 12 and 9 respectively each semester they receive a loan to be eligible for the following term.

{ Courses in the following areas cannot be counted toward the full-time financial aid requirement: Tanana Valley Community College, correspondence, extension, or television.

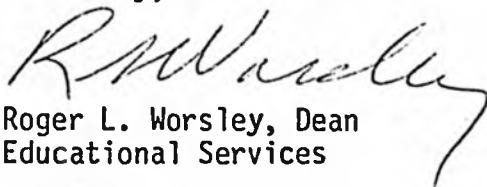
The eligibility requirements listed above reflect current Alaska State laws and regulations. NO EXCEPTIONS CAN BE MADE BY THE UNIVERSITY OF ALASKA-FAIRBANKS FINANCIAL AID OFFICE.

Any questions regarding the status of your application should be directed to the Alaska Student Loan Office in Juneau, since the Financial Aid Office acts only as a disbursing and certifying agency.

REPRESENTATIVE MIKE DAVIS
4/13/83 PAGE 2

through the University budget process has not been good. A five or ten percent overhead distribution to institutions handling a large volume of state loan checks would certainly be beneficial.

Sincerely,



Roger L. Worsley, Dean
Educational Services

263-1200

RLW:cb

cc: Dr. Ed Biggerstaff, Chancellor
Clay Walker, ACCSA



UNIVERSITY OF ALASKA, FAIRBANKS
Fairbanks, Alaska 99701

March 9, 1983

Representative Mike Davis
Alaska State Office Building
Pouch V
Juneau, AK 99811

Dear Representative Davis:

This letter is in response to your request that I provide information regarding any administrative problems that colleges and universities might encounter should House Bill 174 be enacted.

As you probably know, the loan regulations already permit schools to combine credits provided a consortium or formal transfer agreement exists between the schools involved. This permits schools to voluntarily combine credits for loan recipients. However, it is my impression that HB 174 would require that schools accept concurrent enrollment from other schools in addition to their own for the purposes of establishing academic eligibility for the Alaska Student Loan.

Our primary concern at UAF is that the collection of the information needed to certify good academic standing and satisfactory progress would be so cumbersome and time consuming that our students would experience a considerable delay in actually receiving their state loan checks. I am attaching a sample copy of the "Record of Disbursement and Receipt" form which accompanies each state loan check and which the school's Financial Aid Officer must sign before disbursing the check to the student. Please note that the school must certify that the student is/was enrolled in a degree or diploma or certificate program as a full time student and is maintaining satisfactory progress as determined by school policy. HB 174 would put schools in the position of making this certification only after a lengthy and cumbersome administrative process of 1.) collecting certification of enrollment and fee statements from each school the student is attending, 2.) collecting official transcripts at the end of each term from each school the student is attending, 3.) official evaluation of transfer credits at the end of each term by the home institution's registrar, and 4.) a combining of credits earned together with a revision of the semester and cumulative g.p.a. Even large schools with sophisticated computer capability would have to do most of this work by hand and on a student by student basis. We expect that the enactment of this bill would cause a delay in delivering ASL checks to all students of at least three to four weeks after registration. In addition, all of the certification activity would take place at the time of registration when we are most heavily involved with getting students registered for classes and assisting students with various financial aid problems.

I would also like to mention that under HB 174, our students would not be limited to a TVCC/UAF dual enrollment. We would also be required to include UA correspondence work and any other accredited school's correspondence study. There is even the possibility that an out-of-state school would offer a special extension course in Fairbanks. Chapman College did just that a few years ago when it offered MBA coursework in the Fairbanks area.

Page 2 - UAF Financial Aid

A student attending school out of state in a large metropolitan area could easily enroll in a three credit course at each of four schools. It would be very time consuming to combine those credits at one school if all of the schools had a different starting and ending date. There is also the very real possibility that there could be a combination of quarter and semester credits to evaluate. There are some schools outside that have discussed the possibility of withdrawing themselves from eligibility for the Alaska Student Loan because the regulations are so different than accepted financial aid standards for the aid their school offers. I believe there is a real risk that other schools may simply choose to not accept another state's imposition of academic regulation on their institution and opt out of participation in the Alaska Student Loan program. It is extremely difficult to serve student's needs in a timely manner when faced with a variety of conflicting financial aid standards.

Finally, I would like to confirm that UAF Financial Aid applicants for the current academic year were advised well ahead of time that they would be required to carry a minimum of 12 UAF credits per semester (undergraduates) in order to be eligible for the loan at this school. We accomplished this by publishing news releases in the student newspaper, and by attaching an instruction sheet to each Alaska Student Loan application form that was given out from this office. Because ASL regulations require a minimum of 12 credits to maintain eligibility, we suggest to students that they carry those 12 credits with UAF, then take any desired coursework from other schools in addition to that minimum course load. This gives them the flexibility of exploring other schools and subjects while maintaining their eligibility for the loan at UAF.

I hope this information is useful to you. Please call us if you have further questions. Our office phone number is 474-7256. We appreciate this opportunity to express our views and we look forward to working with you.

Sincerely,



Carol M. Thomson
Financial Aid Advisor

/ct
enclosure

cc: Members of the Fairbanks Legislative Delegation

STATE OF ALASKA
THE LEGISLATURE

POUCH Y - STATE CAPITOL
JUNEAU, ALASKA 99811
907-465-3800

LEGISLATIVE AFFAIRS AGENCY
LEGISLATIVE REFERENCE LIBRARY

May, 1988

Copies of minutes listed below were originally included in this file. The minutes are available on the STAIRS database CMPR. In order to save space copies of minutes have not been left in the files.

Mary Van Nimwegen

HESS 2-7-85 1:38pm



SB 17
(907) 474-7323

University of Alaska
Statewide System of Higher Education
103 Bunnell Building
303 Tanana Drive
Fairbanks, Alaska 99701

MAR 4 - 1985

February 25, 1985

Bettye Fahrenkamp
State Capitol, Pouch V
Juneau, Alaska 99811

Dear Senator Fahrenkamp:

On February 15, The Student Affairs Committee, of the University of Alaska Statewide Assembly proposed a motion in the support of HB96 and Senate Bill ²⁵, indicating that:

"The ability for students to be eligible for Alaska Student Loans while taking 12 credits combined between 2 or more institutions is of tremendous importance to the Students and the State of Alaska."

The Statewide Assembly passed this motion and is hereby transmitting the intent to you for your information.

The Assembly is an elected body of students, faculty, staff and alumni from throughout the University of Alaska system that freely and openly discusses University issues and assists in ensuring academic excellence and the highest quality learning and working environment.

Sincerely,

A handwritten signature in cursive script that reads "Doreen W. Dailey".

Doreen Dailey, Chairman
Statewide Assembly

DD/mw

CC: President O'Dowd
Wendy Redman, Director of Government Affairs

TO: Bettye
FM: Edie
RE: SB 17
DT: 2/7/85

SB 17 changes the definition of "full-time student" as it is used for student loan eligibility, by eliminating the words "operating under a consortium agreement." Undergraduates have to have 12 credit hours per term and graduates have to have 9 hours per term in order to be eligible for a student loan.

If the total of their semester credits are being earned in more than one institution, the institutions, under current statute, have to have a consortium agreement. The purpose of this is to prevent students with loans from abusing the system by taking courses all over the place.

However, regulations that have just been adopted require that 75% of credits earned per semester have to be earned at the degree-giving institution, so the consortium requirement language isn't necessary anymore.

Q1 WHAT IS A CONSORTIUM AGREEMENT?

It is a cooperative arrangement between two or more public or private institutions of higher education to permit sharing of facilities, instructional opportunities, and other educational services in such a way that the integrity of each institution party to the consortium is preserved while at the same time the institutions cooperatively plan the academic calendar, scheduling, use of personnel and facilities, and educational programs and offerings to the maximum advantage of the students and faculties of the institutions that are parties to a consortium.

Q2 WHAT HAPPENS TO THE EXISTING CONSORTIUM AGREEMENTS IF THIS BILL PASSES?

They continue on. The bill is not changing consortium agreements, it is only saying that for the purposes of student loan eligibility, taking credits from more than one institution does not require a consortium agreement between the primary institution and each additional one.

Q3 WILL IT AFFECT THE EXISTING STUDENT LOANS THAT WERE GRANTED UNDER CONSORTIUM AGREEMENTS?

no

Q4 HOW MANY CONSORTIUM AGREEMENTS ARE THERE IN THE STATE?

University of Alaska and Anchorage Community College
University of Alaska and Alaska Pacific University
Matanuska Community College and ~~Sheldon Jackson~~ UAA

Q5 HOW MANY STUDENTS HAVE LOST THEIR ELIGIBILITY FOR STUDENT LOANS BECAUSE OF A LACK OF CONSORTIUM AGREEMENTS?

3 to 7 a year for the last 4 years