

ALASKA LEGISLATURE COMMITTEE FILES 1981-1982 86/2

1318 HHESS HB 30 - HB 42 1318

HEALTH

RESOLUTION FORM

1981 ALASKA WHITE HOUSE CONFERENCE ON AGING

IV A

Resolution is Addressed to:

(X) National Issue/Federal Government.

(X) White House Conference on Aging.

(X) President Reagan

(X) Alaska Senators and Representatives

(X) Commissioner Helen Beirne

(X) State Issue/State Government.

(X) Local Issue/Take Back Home.

Issue & Problem is: Whereas, our society has traditionally financed
and planned health care programs and services which respond mainly
to illness, and whereas Older Americans have not traditionally received
nutrition education, drug interaction education, physical fitness programs,
and financial assistance to foster wellness and self-determination.

Resolution & Solution is: Therefore be it resolved by Older Alaskans that
all efforts be made, programs created, and financed which foster
wellness. New facilities should include swimming pools/hydropools,
classrooms for health and nutrition education. In addition, public
health standard should be enforced. Therefore, be it resolved that the
trend in this country and this state to spend health care dollars on
illness should be carefully reviewed, and a balance achieved between
programs/services which prevent disease and treat illness. Encourage
the medical profession to participate in the illness concept.

wellness

Number Approving (30) Number Opposing (0) Number Abstaining (1)

Resolution Priority Number _____

Issue Group Health, Physical and Mental

Signature of Co-Chairmen _____

HEALTH

RESOLUTION FORM

1981 ALASKA WHITE HOUSE CONFERENCE ON AGING

I / B

Resolution is Addressed to:

() National Issue/Federal Government.

(X) White House Conference on Aging.

() President Reagan

(X) Alaska Senators and Representatives

(X) Governor Jay Hammond

(X) State Issue/State Government.

(X) Local Issue/Take Back Home.

Issue & Problem is: Whereas, many rural villages do not have sewage
and water systems required to establish nutritional programs, and
whereas, there is a need for Senior Centers to provide services in
nutrition, recreation, arts and crafts, and whereas, there is a growing
concern regarding elder abuse in both rural and urban areas.

Resolution & Solution is: Therefore, be it resolved that the State
develop criteria for the establishment of Senior Centers for the
purpose of providing nutritional programs, recreation, arts and crafts,
to promote better health and a sense of well-being, and therefore, be it
resolved that the Governor and the State of Alaska adopt a policy for
funding operation and maintenance of Senior Centers statewide,
Therefore be it resolved that the Governor and State Legislature review
the problems of elder abuse in Alaska and ~~draft~~ bills which require
mandatory reporting requirements, create enforceable laws, as well as
creation of emergency services/shelters for elders.

*Senior
Centers shall
managed & be
operated
by seniors
when clear
at the option
policy
no J
mandating*

Number Approving (30) Number Opposing (0) Number Abstaining (1)

Resolution Priority Number _____

Issue Group Health, Physical and Mental Rural Concerns

Signature of Co-Chairmen _____

HEALTH

RESOLUTION FORM



1981 ALASKA WHITE HOUSE CONFERENCE ON AGING

IV C

Resolution is Addressed to:

- National Issue/Federal Government.
 - White House Conference on Aging.
 - President Reagan
 - Alaska Senators and Representatives
 - _____
- State Issue/State Government.
- Local Issue/Take Back Home.

Issue & Problem is: 1. Whereas medicare reimbursement in Alaska for medical bills is not commensurate with the actual cost of service.

2. Whereas the real medical needs of older Alaskans in visual, auditory, dental, prescription drugs & preventive medical evaluations is not being met.

3. Whereas the early prevention of health care problems in the state areas would result in less expenditures than the resultant problems & diseases if not detected and treated.

Resolution & Solution is: 1. That medicare reimbursement rates in Alaska be increased to a realistic level.

2. Medicare be expanded to include visual, auditory, dental, prescription medicines and preventive medical evaluations.

Number Approving (34) Number Opposing (0) Number Abstaining ()

Resolution Priority Number _____

Issue Group Health, Physical and Mental

Signature of Co-Chairman _____

HEALTH

RESOLUTION FORM

1981 ALASKA WHITE HOUSE CONFERENCE ON AGING

IV D

Resolution is Addressed to:

National Issue/Federal Government.

White House Conference on Aging.

President Reagan

Alaska Senators and Representatives

State Issue/State Government.

Local Issue/Take Back Home. *NOT*

Issue & Problem is: Whereas, the elderly can afford the cost of home care, professional or personal services provided in variety of settings, home or institutions, and whereas, it has been proven that it is cost-effective to avoid institutional care, and whereas, to keep an older person in his own home maintains his psychological well-being, and avoids the trauma of giving up familiar surroundings and personal possessions.

Resolution & Solution is: Medicaid and Medicare Benefits be expanded to include nursing care, physical therapy, medical and social services, medical supplies and appliances, homemaker services, adult day care and respite care, and legislation be enacted to provide tax exemptions and/or subsidies to families or surrogate families who care for elderly persons in their homes.

Number Approving (10) Number Opposing (1) Number Abstaining ()

Resolution Priority Number _____

Issue Group Health, Physical and Mental

Signature of Co-Chairmen _____

1981 ALASKA WHITE HOUSE CONFERENCE ON AGING

Resolution is Addressed to:

(X) National Issue/Federal Government.

() White House Conference on Aging.

() President Reagan

() Alaska Senators and Representatives

() _____

(X) State Issue/State Government.

(X) Local Issue/Take Back Home.

Issue & Problem is: The media projects and maintains a negative image of the elderly.

Resolution & Solution is: The National Advertising Council be advised by the 1981 White House Conference on Aging that a positive image of the elderly be developed & portrayed rather than the offensive images currently projected by the advertising industry.

Number Approving (10) Number Opposing (0) Number Abstain ()

Resolution Priority Number _____

Issue Group Creating an Age Integrated Society

Signature of Co-Chairmen _____

CREATING AN AGE INTEGRATED SOCIETY

RESOLUTION FORM

V B

1981 ALASKA WHITE HOUSE CONFERENCE AGING

Resolution is Addressed to:

National Issue/Federal Government:

White House Conference on Aging.

President Reagan

Alaska Senators and Representatives

State Issue/State Government.

Local Issue/Take Back Home.

Issue & Problem is: The young people are generally not aware of the
processes of aging.

Resolution & Solution is: Courses in gerontology be made part of
the required curriculum in secondary education.

Number Approving (10) Number Opposing (0) Number Abstaining (0)

Resolution Priority Number _____

Issue Group Creating an Age Integrated Society

Signature of Co-Chairmen _____

CREATING AN AGE INTEGRATED SOCIETY

RESOLUTION FORM

V C

1981 ALASKA WHITE HOUSE CONFERENCE ON AGING

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National Issue/Federal Government.

() White House Conference on Aging.

() President Reagan

() Alaska Senators and Representatives

COMMUNITY SCHOOLS

(X) State Issue/State Government.

(X) Local Issue/Take Back Home.

we state

Issue & Problem is: Schools are not fully utilized in Alaska for all
ages.

Resolution & Solution is: A plan be developed to utilize all
educational facilities to their maximum for all ages.

Number Approving (10) Number Opposing (0) Number Abstaining (0)

Resolution Priority Number _____

Issue Group Creating an Age Integrated Society

Signature of Co-Chairmen _____

CREATING AN AGE INTEGRATE SOCIETY

RESOLUTION FORM

V D

1981 ALASKA WHITE HOUSE CONFERENCE ON AGING

Resolution is Addressed to:

National Issue/Federal Government.

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President Reagan

Alaska Senators and Representatives

State Issue/State Government.

Local Issue/Take Back Home.

Issue & Problem is: We are failing to recognize, accept and utilize the unique contributions made by all minority groups in creation of an age integrated society.

Resolution & Solution is: Research data on aging within minority groups be more fully implemented in program planning by all agencies involved in formulation of policy.

Number Approving (10) Number Opposing (0) Number Abstaining (0)

Resolution Priority Number _____

Issue Group Creating an Age Integrated Society

Signature of Co-Chairmen _____

RESOLUTION FORM

1981 ALASKA WHITE HOUSE CONFERENCE ON AGING

Resolution is Addressed to:

(x) National Issue/Federal Government.

(X) White House Conference on Aging.

(X) President Reagan

(X) Alaska Senators and Representatives

() _____

(X) State Issue/State Government.

() Local Issue/Take Back Home.

exist in state

Issue & Problem is: The ~~State~~ of Alaska does not possess a coordinated
body with the authority to ascribe to and implement research which has an
indicated need in Gerontological Research;

Resolution & Solution is: That provision be made for Gerontological Research
within the State of Alaska.

Number Approving (14) Number Opposing (0) Number Abstaining (0)

Resolution Priority Number 01

Issue Group RESEARCH IN AGING

Signature of Co-Chairmen _____

RESOLUTION FORM

1981 ALASKA WHITE HOUSE CONFERENCE ON AGING

Resolution is Addressed to:

(x) National Issue/Federal Government.

(x) White House Conference on Aging.

(x) President Reagan

(x) Alaska Senators and Representatives

() _____

(X) State Issue/State Government.

() Local Issue/Take Back Home.

Issue & Problem is: Rapid developmental changes have historically had a severe impact on the life style of the rural and urban older Alaskan.

Alaska will continue to go through rapid changes during the next decade as the result of accelerated development of the State's natural resources, and older Alaskans in such situations are subjected to special problems that affect both their well being and their chosen way of life.

Resolution & Solution is: Research of the impact on older Alaskans of anticipated rapid developmental change both in rural and urban Alaska.

Designed to measure the impact

Number Approving (14) Number Opposing (0) Number Abstaining (0)

Resolution Priority Number 12

Issue Group RESEARCH IN AGING

Signature of Co-Chairmen _____

RESOLUTION FORM

1981 ALASKA WHITE HOUSE CONFERENCE ON AGING

Resolution is Addressed to:

- National Issue/Federal Government.
 - White House Conference on Aging.
 - President Reagan
 - Alaska Senators and Representatives
 - _____
- State Issue/State Government.
- Local Issue/Take Back Home.

Issue & Problem is: The proposed programs being suggested -
ECONOMIC SECURITY
SOCIAL WELL-BEING
HEALTH
AN INTEGRATED SOCIETY may lack the information needed
to design and evaluate intended and existing projects.

Resolution & Solution is: Research and data development that will provide
the information needed for the implementation of issues related to economic
security, social well-being, health and an integrated society.

Number Approving (4) Number Opposing (0) Number Abstaining (0)

Resolution Priority Number 13

Issue Group RESEARCH IN AGING

Signature of Co-Chairmen _____

RESOLUTION FORM

1981 ALASKA WHITE HOUSE CONFERENCE ON AGING

Resolution is Addressed to:

- National Issue/Federal Government.
 - White House Conference on Aging.
 - President Reagan
 - Alaska Senators and Representatives
 - _____

State Issue/State Government.

Local Issue/Take Back Home.

Issue & Problem is: There is a significant need for geriatric training
for health care providers with special emphasis on conditions unique to
Alaska.

Resolution & Solution is: Provide better geriatric training for
health care providers with special emphasis on conditions unique to
Alaska.

Number Approving (14) Number Opposing (0) Number Abstaining (0)

Resolution Priority Number 04

Issue Group RESEARCH IN AGING

Signature of Co-Chairmen _____

GOVERNOR'S ADVISORY COMMITTEE ON AGING

January - 1981

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Non-Voting member

Mr. William O'Connor
President, Alaska Project Director's Association
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ORIGINAL.

the
White House
Conference
on
Aging

ALASKA
535
Denali
Room 212
Anchorage
Alaska
99501

DIGEST OF ACTIONS
OF CONFERENCE
MARCH 13-15, 1981

ANCHORAGE

Delegates elected and appointed to attend the National White House Conference on Aging, Washington D. C., November 27 - December 4, 1981.

1. Frederick McGinnis (Anchorage) as The Coordinator of the State of Alaska, White House Conference on Aging: Appointed by Governor Jay Hammond.
2. Betty Warren (Kenai): Appointed by Senator Frank Murkowski.
3. Rose Palmquist (Anchorage/Masilla): Appointed by Representative Don Young.
4. Bob Gore (Ketchikan): Appointed by Senator Ted Stevens.

DELEGATES ELECTED BY ALASKA CONFERENCE DELEGATES

5. Hazel Heath (Homer).
6. Lucille Brenwick (Copper Center).
7. Rachael Craig (Kotzebue).
8. Mary Deientleff (Kenai).
9. Danny Plotnick (Juneau).
10. Gladys Jung (Bethel).

OBSERVERS ELECTED BY ALASKA CONFERENCE DELEGATES

11. Pearl Goodhope (Anchorage).
12. John Thomas (Anchorage).
13. Jeanne Scholz (Fairbanks).
14. Charles Nelson (Ketchikan).
15. Robert Kallenbery (Chugiak).
16. Solomon Guthrie (Metlakatla).

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H B

32



Rep. Don Clocksin, Chairman
465-3797

Alaska State Legislature

House of Representatives

Committee on Health, Education & Social Services

Pouch V
State Capitol
Juneau, Alaska 99811

ISSUES RELATING TO STUDENT LOANS

1. Loan Amounts

- a. SSHB 32 - \$3,000 to \$6,000 (undergraduates).
- b. SSHB 32 - ~~\$6,000~~ to \$8,500 (graduates). - *Costo*
- b. SSHB 42 - \$3,000 to \$3,500 (undergraduates).
\$5,000 to \$6,000 (graduates).

2. Notice to Borrower of Default

- a. SSHB 42 - must give notice.

3. Length of Loans

- a. *OK* SSHB 32 - 5 years (undergraduate).
5 years (graduate).
total not to exceed 8 (was 6).
- b. Zybach - 6 years (undergraduate).

4. Loan Forgiveness

- a. SSHB 42 - 5 years or more and below "B" average - 70%.
5 years or more and above "B" average - 100%.
- b. Zybach - 15% per year up to 60% (currently 10% per year up to 40%).
- c. *OK* Romesberg - add fifth year of 10%; total 50%.
- d. Cutler - various options - "B" in major area.
- "good standing."
- "with honors."

- e. Gardiner - opposes forgiveness based on grades.
- f. Zybach - additional 2.5% per year for attending school in-state (up to 100%).
- g. Zybach - additional 10% if studies completed "with honors" as determined by the institution.

5. Default

- a. SSHB 42 - forgiveness not applicable to borrower in default.
- b. Romesberg - forgiveness not applicable after borrower taken to court.

6. Vocational Education

- a. Gardiner - create forward funding mechanism by funding revolving loan fund (SB 88).
- b. Gardiner - set up separate loan program for vocational technical.
- c. Gardiner - extend loan program to some part-time students.

7. Residency

- a. AS 14.40.806(4) defines resident as one domiciled in Alaska who has resided here two years before applying.

OK

MS
action

MS
action

hopefully later
this year

ch. 14.40.806 / part-time
year for idem.
4/20/81

4/11/81

SENATE BILL 120 (Amending the undergraduate and graduate scholarship loan program)

1-29-81 Introduced by Senators Sturgulewski, Kerttula, Stimson and Dankworth
Ref: Senate Health, Education and Social Services and Finance

3-16-81 S. HESS recommends bill be replaced with Committee Substitute and reported it back with 3 'do pass' recommendations and attached new fiscal note and letter of intent

Summary- Raises the maximum amount that can be borrowed for undergraduate loans from \$3,000 to \$5,000 and for graduate loans from \$5,000 to \$7,000 for eligible students. Also, amends loan conditions from 6 years to 8 years the number of years over which loans may be paid; increases the loan forgiveness by the State from 40% to 50% and decreases the residency requirement from 3 years to 2 years. Section 5 of the Committee Substitute repeals existing statute language regarding Student Eligibility and strengthens the residency requirement.

Note: House Bill 32 (SSHB 32) is presently being considered by the House Finance Committee.

HB 32 increases limits for undergraduate loans to \$6,000; graduate loans to \$8,500; changes 'default clause' language; residency requirements remain at 3 years; but does not contain new eligibility section.

HB 32 introduced 2-11-81 by Rep. Gardiner, Miller, et al
Ref: House HESS, Finance

3-6-81 H. HESS reported bill out with Committee Substitute and 3 'do pass' and 2 'do not pass unless an' recommendations

Offered By Senator Sturgulewski
April 21 1981

Official Business

Alaska State Legislature

Senate

Committee on

Health, Education & Social Services

March 13, 1981

LETTER OF INTENT

ON

CS FOR SENATE BILL NO. 120

Charlie Parr, Chairman
Terry Stimson, Vice-Chairman
Vic Fischer
Tim Kelly
Mike Colletta

Pouch V
State Capitol
Juneau, Alaska 99801


465-4907
465-4908

CSSB 120 amends the Student Loan Program by increasing the maximum amount which can be borrowed and the number of years in which loans may be paid. It increases the incentive for the student to remain in the State after graduation (so that the State may profit by its investment) by increasing the loan forgiveness from 40 percent to 50 per cent.

It is the intent of the Committee that the loan forgiveness not wait until the end of the repayment cycle, as is currently the practice, since students cannot perceive these benefits during the first several years. For the loan forgiveness to be a truly effective incentive, benefits should be realized as they are earned.

It is the intent of the Committee that forgiveness benefits be provided to the borrower in the form of annual refunds as eligibility is established. Under this policy the borrower remaining in the State will get 10 percent loan forgiveness at the end of each year.

The above loan forgiveness policy can be handled by administrative action, and no legislation is required.


.....
Charles R. Parr, Chairman

Alaska Student Loan Program

Fact Sheet

1. Total Loans 1971-72 through 1979-80:

Undergraduate	16,359	\$ 30.4 million
Graduate	<u>2,210</u>	<u>7.4 million</u>
Total	18,569	\$ 37.8 million

2. Current Year
(1980-81, as of 1/14/81): 5,880 loans \$ 16.0 million

3. Percent Loans In-State/Out-of-State (1979-80):

	<u>In-State</u>	<u>Out-of-State</u>
Undergraduate	36.1 (43.5)	63.9 (56.5)
Graduate	12.3 (19.0)	87.7 (81.0)

4. Loan Collections (per month average):

1974-75	\$ 19,623
1975-76	38,794
1976-77	95,122
1977-78	99,321
1978-79	115,970
1979-80	133,620
1980-81 (est.)	170,000

5. Loan Cancellations (per month average):

1974-75	\$ 59
1975-76	3,686
1976-77	5,396
1977-78	26,192
1978-79	37,165
1979-80	34,125
1980-81 (est.) ✓	45,000

6. Past Due and Default Loans

Past Due	October		November		December		January	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount
31-60 days	484	1,171,102	478	1,032,186	547	1,174,413	508	1,053,685
61-90	204	451,853	268	649,596	288	585,991	295	585,775
91-120	180	505,039	178	389,063	188	462,252	193	385,664
120+	878	1,981,084	909	2,038,126	954	2,096,983	927	2,154,220
TOTAL	1,746	4,109,078	1,833	4,108,991	1,977	4,320,639	1,923	4,179,344
Default Rate	11.2%		11.2%		11.3%		11.3%	

7. Current Year (as of 1/14/81)

	<u>In-State</u>	<u>Out-of-State</u>	<u>Total</u>
Freshman	864 (46.0)	1,014 (54.0)	1,878
Sophomore	512 (41.1)	734 (58.9)	1,246
Junior	399 (41.0)	575 (59.0)	974
Senior	327 (46.0)	384 (54.0)	711
Vocational	173 (40.9)	250 (59.1)	423
Sub-Total	<u>2,275 (43.5)</u>	<u>2,957 (56.5)</u>	<u>5,232</u>
Graduate	123 (19.0)	525 (81.0)	648
TOTAL	2,398 (47.8)	3,482 (58.2)	5,880

8. Raising Loan Limits

Undergraduate	\$2,500	\$4,500	\$5,000
Graduate	\$6,000	\$7,500	\$7,000

1981-82 Cost \$1,575,700 \$3,619,600 \$4,041,704

9. Other Issues

- a. Adding a section which states that if a person allows the loan to become default (120+ days past due), all cancellation benefits are forfeited.
- b. Providing additional cancellation for in-state attendance, for example, an additional 5% per year of attendance, for up to a maximum of 20%.
- c. Providing additional cancellation for maintaining a "B" grade average for undergraduates, for example, an additional 5% upon graduation.
- d. Providing grant provisions for Alaskan borrowers age 60 and over.

10. Sample Costs:

a. Single Student College-Approved Budgets (1980-81)

	<u>Undergraduate</u>	<u>Graduate</u>
University of Alaska, Anchorage	\$5,922	\$8,500
University of Alaska, Fairbanks	3,814	5,684
University of Washington	5,654	7,120
Gonzaga University	7,010	7,400
Western Washington University	6,280	7,890
University of Oregon	6,940	8,120
University of Colorado	8,150	9,540
Stanford University	9,800	11,250

b. Tuition and/or Required Fees (1980-81)

	<u>Undergraduate</u>	<u>Graduate</u>
University of Alaska, Fairbanks	\$ 562	\$ 792
University of Arizona*	2,500	2,500
University of Colorado*	3,584	3,752
University of Hawaii	480	582
University of Idaho*	1,990	2,000
University of Oregon*	3,431	2,433
University of Washington*	2,394	2,736

*Non-resident

Introduced: 2/11/81
Referred: Health, Education &
Social Services and Finance

BY GARDINER, MILLER, ROGERS,
GRUSSENDORF, BEIRNE AND
PHILLIPS

1 IN THE HOUSE

2 SPONSOR SUBSTITUTE FOR HOUSE BILL NO. 32

3 IN THE LEGISLATURE OF THE STATE OF ALASKA

4 TWELFTH LEGISLATURE - FIRST SESSION

5 A BILL

6 For an Act entitled: "An Act relating to undergraduate and graduate scholar-
7 ship loans; and providing for an effective date."

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

9 * Section 1. AS 14.40.759 is amended to read:

10 Sec. 14.40.759. UNDERGRADUATE LOANS. The committee may make a
11 loan, not to exceed \$6,000 [~~\$3,000~~] in any one school year, to an
12 undergraduate student eligible under AS 14.40.765.

13 * Sec. 2. AS 14.40.761 is amended to read:

14 Sec. 14.40.761. GRADUATE LOANS. The committee may make a loan,
15 not to exceed \$8,500 [~~\$5,000~~] in any one school year, to a graduate
16 student who is eligible under AS 14.40.765 and is pursuing an advanced
17 degree.

18 * Sec. 3. AS 14.40.763(d) is amended to read:

19 (d) Scholarship loans may not be made to a student

20 (1) for more than five years of undergraduate study;

21 (2) for more than five years of graduate study;

22 (3) for more than a total of eight [SIX] years of under-
23 graduate and graduate study.

24 * Sec. 4. This Act takes effect July 1, 1981.



Rep. Don Clocksin, Chairman
465-3797

Alaska State Legislature

House of Representatives

Committee on Health, Education & Social Services

Pouch V
State Capitol
Juneau, Alaska 99811

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 - a. SSHB 42 - 5 years or more and below "B" average - 70%.
5 years or more and above "B" average - 100%.
 - b. Zybach - 15% per year up to 60% (currently 10% per year up to 40%).
 - c. Romesberg - add fifth year of 10%; total 50%.
 - d. Cutler - various options - "B" in major area.
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- e. Gardiner - opposes forgiveness based on grades.
- f. Zybach - additional 2.5% per year for attending school in-state (up to 100%).
- g. Zybach - additional 10% if studies completed "with honors" as determined by the institution.

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6. Vocational Education

- a. Gardiner - create forward funding mechanism by funding revolving loan fund (SB 88).
- b. Gardiner - set up separate loan program for vocational technical.
- c. Gardiner - extend loan program to some part-time students.

7. Residency

- a. AS 14.40.806(4) defines resident as one domiciled in Alaska who has resided here two years before applying.

FISCAL NOTE

I. REQUEST
 Bill/Resolution No. SSHB 32
 Title Increasing Maximum Student Loan
 Requested by HESS Date 2/17/81

II. FISCAL DETAIL
 Agency Affected Education
 Program Category Affected Commission on Postsecondary Education
 BRU, Program, or Subprogram(s) Affected Student Loan Program

(Note: If more than one budget component is affected, separate line-item amounts and funding for each component in the analysis section.)

EXPENDITURES (Thousands of Dollars)

	FY 81	FY 82	FY 83	FY 84	FY 85	FY 86
100 PERSONAL SERVICES						
200 TRAVEL						
300 CONTRACTUAL						
400 COMMODITIES						
500 EQUIPMENT						
600 LAND & STRUCTURES						
700 GRANTS, CLAIMS, ETC.	N.A.	4,217.0	5,754.1	6,778.0	8,686.5	10,636.0
TOTAL	N.A.	4,217.0	5,754.1	6,778.0	8,686.5	10,636.0

FUNDING (Thousands of Dollars)

GENERAL FUND	N.A.	4,217.0	5,754.1	6,778.0	8,686.5	10,636.0
FEDERAL FUNDS						
OTHER (Specify Fund Source)						

POSITIONS

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

III. ANALYSIS (See Fiscal Note Preparation Instructions, Section III)

Fiscal Impact of raising limits is based upon the following assumptions:

- current mix of 11% graduate, 89% undergraduate will continue
- current borrowing pattern will continue with slight increase upward, i.e.

Undergraduate:	27.5%	\$50-\$1,950	Graduate:	46.5%	\$50-\$4,950
	29.3%	\$2,000-\$2,950		53.5%	\$5,000
	41.2%	\$3,000			

- of those borrowing the maximum, if maximum are increased,

Undergraduate:	8%	\$6,000	Graduate:	10%	\$8,500
	52%	\$4,500-\$5,950		40%	\$7,500-\$8,450
	35%	\$3,050-\$4,450		25%	\$6,000-\$7,450
	5%	\$3,000		25%	\$5,000-\$5,950

IV. DATE 2/17/81 PREPARED BY Kerry [Signature]

AGENCY Commission on Postsecondary Education

Original: Legislative Finance
 cc: Budget and Management
 Prime Sponsor (First Legislator Named)

PHONE 465-2854



NEA - ALASKA

AFFILIATED WITH THE NATIONAL EDUCATION ASSOCIATION

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147 SOUTH FRANKLIN #207
JUNEAU, ALASKA 99801
PHONE (907) 586-3080

ANCHORAGE REGIONAL OFFICE
1411 WEST 33rd
ANCHORAGE, ALASKA 99503
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825 COLLEGE ROAD
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Robert C. Manners
Executive Secretary
Juneau Office

Robert C. Cooksey
Deputy Executive Secretary
Juneau Office

James D. Alter
Field Staff
Juneau Office

Charles L. O'Connell
Deputy Executive Secretary
Anchorage Office

Dianne Anderson
Field Staff
Anchorage Office

Steve Pulkkinen
Field Staff
Anchorage Office

Mary Ann Eininger
Deputy Executive Secretary
Fairbanks Office

February 17, 1981

TO: Chairman Clocksin
Members of the House HESS Committee

FROM: NEA/Alaska

RE: SS HB 32 and SS HB 42: An Act Pertaining to the Graduate and Undergraduate Scholarship Loan Program

MEMORANDUM OF SUPPORT

NEA/Alaska strongly supports and urges passage of legislation which significantly increases the scholarship loan program.

Inflation has probably adversely impacted the cost of a college education as severely, if not more so, as anything in the basic economy today.

It is incumbent on us to make the fullest opportunity for a comprehensive public and college education available to all youth in Alaska who possess the motivation, skills and desires to do so. Our youth are our greatest asset and natural resource. Their access to a comprehensive education is our best hope for solutions to the problems of this and future generations.

Respectfully submitted:

Robert Manners
Executive Secretary

RM:jw

4/11/81

SENATE BILL 120 (Amending the undergraduate and graduate scholarship loan program)

1-29-81 Introduced by Senators Sturgulewski, Kerttula, Stimson and Dankworth
Ref: Senate Health, Education and Social Services and Finance

3-16-81 S. HESS recommends bill be replaced with Committee Substitute and reported it back with 3 'do pass' recommendations and attached new fiscal note and letter of intent

Summary- Raises the maximum amount that can be borrowed for undergraduate loans from \$3,000 to \$5,000 and for graduate loans from \$5,000 to \$7,000 for eligible students. Also, amends loan conditions from 6 years to 8 years the number of years over which loans may be paid; increases the loan forgiveness by the State from 40% to 50% and decreases the residency requirement from 3 years to 2 years. Section 5 of the Committee Substitute repeals existing statute language regarding Student Eligibility and strengthens the residency requirement.

Note: House Bill 32 (SSHB 32) is presently being considered by the House Finance Committee.

HB 32 increases limits for undergraduate loans to \$6,000; graduate loans to \$8,500; changes 'default clause' language; residency requirements remain at 3 years; but does not contain new eligibility section.

HB 32 introduced 2-11-81 by Rep. Gardiner, Miller, et al
Ref: House HESS, Finance

3-6-81 H. HESS reported bill out with Committee Substitute and 3 'do pass' and 2 'do not pass unless am' recommendations

Offered By Senator Sturgulewski
April 21 1981

Official Business

Alaska State Legislature

Senate

Committee on

Health, Education & Social Services

March 13, 1981

Charlie Parr, Chairman
Terry Stimson, Vice-Chairman
Vic Fischer
Tim Kelly
Mike Colletta

Pouch V
State Capitol
Juneau, Alaska 99801
465-4907
465-4908

LETTER OF INTENT
ON
CS FOR SENATE BILL NO. 120

CSSB 120 amends the Student Loan Program by increasing the maximum amount which can be borrowed and the number of years in which loans may be paid. It increases the incentive for the student to remain in the State after graduation (so that the State may profit by its investment) by increasing the loan forgiveness from 40 percent to 50 per cent.

It is the intent of the Committee that the loan forgiveness not wait until the end of the repayment cycle, as is currently the practice, since students cannot perceive these benefits during the first several years. For the loan forgiveness to be a truly effective incentive, benefits should be realized as they are earned.

It is the intent of the Committee that forgiveness benefits be provided to the borrower in the form of annual refunds as eligibility is established. Under this policy the borrower remaining in the State will get 10 percent loan forgiveness at the end of each year.

The above loan forgiveness policy can be handled by administrative action, and no legislation is required.



Charles H. Parr, Chairman

Alaska Student Loan Program

Fact Sheet

1. Total Loans 1971-72 through 1979-80:

Undergraduate	16,359	\$ 30.4 million
Graduate	<u>2,210</u>	<u>7.4 million</u>
Total	18,569	\$ 37.8 million

2. Current Year

(1980-81, as of 1/14/81): 5,880 loans \$ 16.0 million

3. Percent Loans In-State/Out-of-State (1979-80):

	<u>In-State</u>	<u>Out-of-State</u>
Undergraduate	36.1 (43.5)	63.9 (56.5)
Graduate	12.3 (19.0)	87.7 (81.0)

4. Loan Collections (per month average):

1974-75	\$ 19,623
1975-76	38,794
1976-77	95,122
1977-78	99,321
1978-79	115,970
1979-80	133,620
1980-81 (est.)	170,000

5. Loan Cancellations (per month average):

1974-75	\$ 59
1975-76	3,686
1976-77	5,396
1977-78	26,192
1978-79	37,165
1979-80	34,125
1980-81 (est.)	45,000

6. Past Due and Default Loans

Past Due	October		November		December		January	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount
31-60 days	464	1,171,102	478	1,032,186	547	1,174,413	508	1,053,685
61-90	204	451,853	268	649,596	288	585,991	295	585,775
91-120	180	505,029	178	389,063	188	463,252	193	385,664
120+	878	1,981,084	909	2,038,126	954	2,096,983	927	2,154,220
TOTAL	1,746	4,109,078	1,833	4,108,991	1,977	4,320,639	1,923	4,179,344
Default Rate	11.2%		11.2%		11.3%		11.3%	

7. Current Year (as of 1/14/81)

	<u>In-State</u>	<u>Out-of-State</u>	<u>Total</u>
Freshman	864 (46.0)	1,014 (54.0)	1,878
Sophomore	512 (41.1)	734 (58.9)	1,246
Junior	399 (41.0)	575 (59.0)	974
Senior	327 (46.0)	384 (54.0)	711
Vocational	173 (40.9)	250 (59.1)	423
Sub-Total	2,275 (43.5)	2,957 (56.5)	5,232
Graduate	123 (19.0)	525 (81.0)	648
TOTAL	2,398 (40.8)	3,482 (58.2)	5,880

8. Raising Loan Limits

Undergraduate	\$2,500	\$4,500	\$5,000
Graduate	\$6,000	\$7,500	\$7,000
1981-82 Cost	\$1,575,700	\$3,619,600	\$4,041,704

9. Other Issues

- a. Adding a section which states that if a person allows the loan to become default (120+ days past due), all cancellation benefits are forfeited.
- b. Providing additional cancellation for in-state attendance, for example, an additional 5% per year of attendance, for up to a maximum of 20%.
- c. Providing additional cancellation for maintaining a "B" grade average for undergraduates, for example, an additional 5% upon graduation.
- d. Providing grant provisions for Alaskan borrowers age 60 and over.

10. Sample Costs:

a. Single Student College-Approved Budgets (1980-81)

	<u>Undergraduate</u>	<u>Graduate</u>
University of Alaska, Anchorage	\$5,922	\$8,500
University of Alaska, Fairbanks	3,814	5,684
University of Washington	5,654	7,120
Gonzaga University	7,010	7,940
Western Washington University	6,280	7,890
University of Oregon	6,940	8,120
University of Colorado	8,150	9,540
Stanford University	9,800	11,250

b. Tuition and/or Required Fees (1980-81)

	<u>Undergraduate</u>	<u>Graduate</u>
University of Alaska, Fairbanks	\$ 562	\$ 792
University of Arizona*	2,500	2,500
University of Colorado*	3,584	3,752
University of Hawaii	480	582
University of Idaho*	1,990	2,000
University of Oregon*	3,431	2,433
University of Washington*	2,394	2,736

*Non-resident

4.29.81

STUDENT LOAN BILLS

<u>Provision</u>	<u>CSSSHE 32 (Finance)</u>	<u>CSSSHE 32 (HESS)</u>	<u>CSSB 120</u>
1. Loan Maximums Undergraduate Graduate	\$6,000 \$8,000 7,000	\$6,000 \$7,500 3,500	\$5,000 \$7,000
2. Define "good standing"	No Yes	Yes No	No
3. Years of borrowing Limits of 5 by level	8 Yes	8 Yes	8 No
4. Corrects repayment language (AS 14.40.763(cgl))	Yes	No	No
5. Requires notice to defaulters of accelerated payment	Yes	Yes	No
6. Changes "Employment" to "Reside" for grant	Yes	No	No
7. Grant Provisions / <i>MINIS</i>	40%	50%	50%
8. Change hardship increments to 12 months	Yes	No	No
9. Loss of grant for default	Yes	Yes	No
10. Retroactive	No	No	Yes
11. Re-defines residency	No	No	Yes
12. First grant eligible after how many years	3	3	2
13. Intent for rebate or refund of grant benefits (Yes)		No	Yes
14. FY 82 Fiscal Impact	\$4,658,600 (\$650,000) (\$5,308,600)	\$4,794,480	\$4,691,700
(a) Undergraduate	\$3,984,530	\$3,984,530	\$3,439,330
(b) Graduate	\$602,370	\$809,950	\$602,370
(c) Refund/Rebate	\$650,000	N.A.	\$650,000

} 6
4
7

3000 → 3000 cash rebate



ALASKA STATE LEGISLATURE
HOUSE OF REPRESENTATIVES
RESEARCH AGENCY

Pouch Y, State Capitol
Juneau, Alaska 99811
(907) 465-3991

February 2, 1981

MEMORANDUM

TO: Representative Terry Gardiner

FROM: Leslie Longenbaugh *LL*
Research Staff

RE: Student Loans
Research Request Number 81-12

In the interest of obtaining a better understanding of the adequacy of student loan amounts offered by the State of Alaska, you have asked that we provide data on the average tuition and living expenses associated with graduate and undergraduate schools in the Pacific Northwest.

The current Alaska Student Loan Program, administered by the Commission on Postsecondary Education, limits loan awards to \$3,000 per academic year for undergraduate study and \$5,000 per academic year for graduate work.¹ Since 1971-72, when the loan program began dispensing funds, 11.9% of the loans have gone for graduate work; the remaining 88.1% have all been awarded to undergraduates. The loans offer the student a ten-year repayment period at an annual interest rate of 5%; up to 40% of the loan will be forgiven when a borrower returns to work in Alaska or attends an Alaskan institution.

The average loan award amount has increased steadily in the ten years of the program's existence as costs to students have risen. In 1979-80, the average loan (graduate and undergraduate) was \$2,393. Loan awards have been higher for those students attending schools out of state, because, as is shown below, both public and private institutions in the rest of the Northwest cost more, on the average, than Alaskan schools.

The costs presented on the following pages, both for graduate and undergraduate instruction and for the cost of living, are from a randomly chosen group of universities and colleges. They give some idea of the minimum costs incurred by most Alaskan students who attend school in the West.

¹Senate Bill 120, introduced on January 29, 1980, by Senators Sturgulewski, Kerttula, Stimpson and Dankworth, would increase these limits to \$5,000 for undergraduate study and \$7,000 for graduate study. A copy of this bill is attached.

Representative Gardiner
February 2, 1981
Page 2

The figures listed do not include a student's transportation, books, or other miscellaneous expenses. The "on-campus" costs, except where noted, are average board and room expenses for a single student sharing a dormitory room. In using these figures to compute future loan amounts, it should be remembered that all university fees increase often and without notice.

UNDERGRADUATE COSTS

According to the 1979-80 annual report of the Alaska Commission on Postsecondary Education, 60% of the undergraduate loans granted for the 1979-80 school year were given to students attending schools in Washington, Alaska and Oregon. Average costs of attendance at selected universities in these states are listed below. All figures are based on unmarried, nonresident status; students must retain their Alaska residency in order to qualify for the State loans.

Based on the schools surveyed, public school costs for undergraduate students in Washington, Oregon and Alaska average around \$4,000 (including tuition, fees, room, and board). Inclusion of the three private colleges in Alaska would increase the average for all three states to \$4,600; the average for Washington and Oregon alone is in the area of \$5,800.

TABLE 1
 Survey of Undergraduate Tuition and Living Expenses Per Academic Year

Washington

<u>Institution Name</u>	<u>Year</u>	<u>Tuition and Fees</u>	<u>Cost of Living</u>	<u>TOTAL</u>
U. of Washington	80-81	\$2,394 ¹	on-campus: \$3,900 ² (off-campus: \$4,375 ²)	\$6,294 \$6,769)
Washington State	80-81	\$2,394	on-campus: \$1,620	\$4,014
Central Washington	80-81	\$1,983	on-campus: \$1,810	\$3,793
Western Washington	80-81	\$1,983	on-campus: \$1,680	\$3,663
AVERAGE		\$2,189	on-campus: \$2,253	\$4,415

¹The University of Washington has raised its tuition, fees, room and board for the 81-82 school year.
 New costs will be: Tuition and fees, \$3,288.
 On-campus cost of living, \$4,794.
 Expenses on campus, then, will total \$8,082.

²These are estimates computed by the Office of Admissions at the University of Washington.
 They include only tuition, fees, room, and board, but are not exact amounts.

TABLE 2

Survey of Undergraduate Tuition and Living Expenses Per Academic Year

Oregon

<u>Institution Name</u>	<u>Year</u>	<u>Tuition and Fees</u>	<u>Cost of Living</u>	<u>TOTAL</u>
U. of Oregon	80-81	\$3,282	on-campus: \$2,200	\$5,482
Oregon State	80-81	\$3,327	on-campus: \$1,750	\$5,077
Portland State	80-81	\$3,261	- not available -	
AVERAGE		\$3,290	on-campus: \$1,975	\$5,265

TABLE 3

Survey of Undergraduate Tuition and Living Expenses Per Academic Year

Alaska

<u>Institution Name</u>	<u>Year</u>	<u>Tuition and Fees</u>	<u>Cost of Living</u>	<u>TOTAL</u>
U. of Alaska system	80-81	\$ 410	on-campus: \$1,960	\$2,370
Inupiat College	80-81	\$ 420	- not available -	
Sheldon Jackson College (private)	80-81	\$2,650	on-campus: \$2,500	\$5,150
Alaska Pacific University (private)	80-81	\$2,350	on-campus: \$2,600	\$4,950
AVERAGE		\$1,457	on-campus: \$2,353	\$4,156

GRADUATE SCHOOL COSTS

Of those Alaskan postgraduate students who received state loans for the 1979-80 academic year, 63% were attending institutions in Washington, California, Alaska and Oregon; therefore, for the description of costs incurred by graduate students, I have included figures from California schools.

The average graduate costs for tuition, fees, and on-campus room and board for all four states is around \$4,900. Excluding Alaska, the average minimum expenditure to graduate school in 1980-81 is around \$5,300.

TABLE 4

Survey of Graduate Tuition and Cost of Living Expenses Per Academic year

Washington

<u>Institution Name</u>	<u>Year</u>	<u>Tuition and Fees</u>	<u>Cost of Living</u>	<u>TOTAL</u>
U. of Washington	80-81	\$3,648	on-campus: \$4,260 ¹ (off-campus: \$4,735 ¹)	\$7,908 \$8,383)
Washington State	80-81	\$2,736	on-campus: \$1,620 (off-campus: \$2,800)	\$4,356 \$4,736) ²
Central Washington	80-81	\$2,256	on-campus: \$1,810	\$4,066
Western Washington	80-81	\$2,256	on-campus: \$1,680	\$3,936
AVERAGE		\$2,724	on-campus: \$2,342	\$5,067

¹ These are estimates computed by the Office of Admissions at the University of Washington. They include only tuition, fees, room, and board, but do not represent exact amounts.

² These are estimates computed by Washington State University, based on average rental and food expenses in the area.

TABLE 5

Survey of Graduate Tuition and Living Expenses Per Academic Year

California

<u>Institution Name</u>	<u>Year</u>	<u>Tuition and Fees</u>	<u>Cost of Living</u>	<u>TOTAL</u>
U. C. Berkeley	80-81	\$2,400	off-campus: \$2,745 ¹	\$5,145
San Diego State	80-81	\$2,160	on-campus: \$2,030	\$4,190
Stanford (private)	80-81	\$6,900	on-campus: \$2,900	\$9,800
AVERAGE		\$3,820 (w/o Stanford, \$2,280)	on-campus: \$2,558	\$6,378 (w/o Stanford, \$4,667)

¹ This estimate was computed by the University of California at Berkeley. It includes tuition, fees, room, and board for a nonresident student.

TABLE 7

Survey of Graduate Tuition and Living Expenses Per Academic Year

Alaska

<u>Institution Name</u>	<u>Year</u>	<u>Tuition and Fees</u>	<u>Cost of Living</u>	<u>TOTAL</u>
U. of Alaska system	80-81	\$ 640	on-campus: \$1,960	\$2,600
Alaska Pacific University (private)	80-81	\$2,350	on-campus: \$2,600	\$4,950
AVERAGE		\$1,495	on-campus: \$2,280	\$3,775

TABLE 6

Survey of Graduate Tuition and Living Expenses Per Academic Year

Oregon

<u>Institution Name</u>	<u>Year</u>	<u>Tuition and Fees</u>	<u>Cost of Living</u>	<u>TOTAL</u>
U. of Oregon	80-81	\$2,433	on-campus: \$2,200	\$4,633
Portland State	80-81	\$2,397	- not available -	---
Oregon State	80-81	\$2,388	on-campus: \$1,750 (off-campus: \$2,000 ¹)	\$4,138 \$4,385
AVERAGE		\$2,406	on-campus: \$1,975	\$4,385

¹ This is an estimate computed informally by the Office of Admissions at Oregon State University. It includes tuition, fees, room, and board, but is not an exact amount.

Representative Gardiner
February 2, 1981
Page 11

It should be remembered that the figures presented in this memorandum are for the 1980-81 academic year. With a national inflation rate that continues at over 10%, it can be assumed that student tuition, fees, and living costs will increase at a similar pace. Any planning for increases in loan award ceilings, which are presently set at \$3,000 for each year of undergraduate study and \$5,000 for a year of graduate work, should incorporate some adjustment for the almost continuous increases in the prices of instruction, housing, and food.

I have enclosed a copy of the Annual Report, Student Loan Program, 1979-80, which gives further information about the recipients of student loans.

If we can be of further assistance in this regard, please call on us.

MEMORANDUM

TO: Legislators and staff

FROM: Terry Gardiner

DATE: 24 February 1981

RE: Changes in student loan program to aid vocational students

Vocational education seems to be working in Alaska for motivated students who get the training. This can be best seen in the jump in incomes reported by students successfully completing programs at Alaska Skill Center at Seward, the state's only training facility strictly for adult vocational education. Tax returns showed that for FY1979, the pre-training average income for Skill Center students was \$4,247; the post-training average was \$10,023. (For FY1978, the figures were \$3,031 and \$11,972; for FY1977, \$4,755 and \$8,628.)

The Alaska student loan program, which is supposed to help citizens obtain post-secondary education, is not helping vocational students much. Just over eight per cent (8%) of the loans awarded in 1980-1981 were for vocational education (423 out of 5,232), reports Dr. Kerry Romesburg, executive director of the Alaska Commission on Postsecondary Education. **

Lack of demand for vocational training seems an unlikely explanation for the small number of loans made for this purpose. Bob Booher, director of the Skill Center, reports that the facility maintains a file of between 400 and 600 individuals who wish to attend but are not doing so, and says that at least half of this group cites lack of money as their major problem. In addition, a 1979 survey of adult vocational students in Fairbanks found that 26 per cent felt that the cost of training might prevent them from completing their education.

Factors apparently reducing the number of vocational students, and suggested changes:

1. Lack of awareness. Most Alaskans--including many educational professionals--simply don't know that state student

* Figures provided by the Alaska Department of Revenue to the Skill Center. The Skill Center accounts for less than 25 per cent of all vocational students in Alaska, and the income change for all such students would likely be somewhat less.

** There is some dispute over this figure. Eleanor Brown, director of financial aid at Anchorage Community College, estimates that 450 to 500 vocational students have loans at that institution. There may be a definitional problem here, as some students at community colleges take vocational education courses not to learn job skills, but to improve their personal skills. Romesburg only

counts in his 423 students enrolled at vocational institutions, such as the Skill Center.

loans are available for vocational education. A respected counselor at a Fairbanks career center says that it took her more than three years on the job before she discovered this.

Suggested changes: More publicity, outreach, and a program name change. Suggested language is being drafted to amend the student loan program to provide for:

a. Increased awareness. To make it generally known that student loans are available for vocational students, the commission should arrange for media advertising (radio, TV, newspapers) and the distribution of posters and brochures. These posters and brochures should be available at places frequented by teachers, counselors, and potential vocational students, including secondary schools, colleges and universities, government and private social service agencies.

In addition, the commission should administer a concentrated outreach campaign aimed at disseminating information about the availability of student loans for vocational purposes. The efforts could include itinerant loan information officers, who would travel the state spreading this message (the majority of these officers should be bilingual in English and an Alaska Native language). It could also include contracts with non-profit corporations in the state's various regions which are already engaged in similar counseling activities.

b. Program name change.

Finally, the program's name should be changed from the "Alaska Student Loan Program" to the "Alaska Academic and Vocational Student Loan Program."

2. Inappropriate funding cycle. Both vocational and academic students have been affected by the

funding shortfalls and administrative bottlenecks which have plagued the program the past three years. The program's need to wait each year for the budget to become law before awarding the loans has led to hurried disbursements of funds in the late summer and early fall, so that students can start the beginning of each school year. This process sometimes exhausts the funds between late fall and July, although the program has sought supplementals.

This pattern of disbursement can be bothersome for academic students, but it is much more of a problem for vocational education students. Vocational education programs often don't follow the lockstep September-May school year of colleges, but instead operate on an individualized, year-round, "open entry-open

exit" basis. Moreover, vocational education programs are sometimes tied to specific and immediate short-term needs of industry, requiring a turnaround between loan application and loan award (or rejection) as short as 30 days. Finally, for a number of would-be vocational students delaying a loan may end the possibility they will get the training, either because they won't wait (because of low goal orientation) or can't wait (because of pressing economic circumstances).

Suggested change: Create a forward funding mechanism to avoid shortfalls. SB88 provides such a revolving base for this program. This could allow the spreading out of the disbursements throughout the year instead of the current hurried process, which can be irritating for all students and particularly frustrating for those seeking vocational education.

Rozesburg says this legislation would allow a two-week turnaround between loan application and loan decision, and--depending on the mails and the speed of the student's response-- a 30-day turnaround between application and the time the student receives the funds. The legislative change would dovetail well with a new administrative policy announced by Rozesburg, who has pledged to have the commission make lump sum payments of loans awarded to students in short-term vocational programs, as opposed to stretching them throughout the regular year.

As with the publicity campaign suggested in (1), the legislature should determine if the commission needs more staff to implement these changes, particularly the speedy processing.

5.2% per cent to remain
Public Assistance Programs -> just in case for students or welfare?
Public -> Diplomat Home makes -; Housing

Does not want to encourage going out of state but stay in state.

Ms Strater ->

Introduced: 2/6/81
Referred: Health, Education & Social Services and Finance

1 IN THE HOUSE

BY BUCHHOLDT, FULLER AND ZHAROFF

2 SPONSOR SUBSTITUTE FOR HOUSE BILL NO. 42

3 IN THE LEGISLATURE OF THE STATE OF ALASKA

4 TWELFTH LEGISLATURE - FIRST SESSION

5 A BILL

6 For an Act entitled: "An Act amending the undergraduate and graduate schol-
7 arship loan program; and providing for an effective
8 date."

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

10 * Section 1. AS 14.40.759 is amended to read:

11 Sec. 14.40.759. UNDERGRADUATE LOANS. The committee may make a
12 loan, not to exceed \$3,500 *Financial aid limited and over 35%* [\$3,000] in any one school year, to an
13 undergraduate student eligible under AS 14.40.765.

14 * Sec. 2. AS 14.40.761 is amended to read:

15 Sec. 14.40.761. GRADUATE LOANS. The committee may make a loan,
16 not to exceed \$6,000 [\$5,000] in any one school year, to a graduate
17 student who is eligible under AS 14.40.765 and is pursuing an advanced
18 degree.

19 * Sec. 3. AS 14.40.763(1) is amended to read:

20 (1) If a loan is in default, the commission shall (MAY) notify
21 the borrower (STUDENT) that repayment of the remaining balance is
22 accelerated and due by sending the borrower (STUDENT) a notice by
23 registered or certified mail.

24 * Sec. 4. AS 14.40.763(j) is amended to read:

25 (j) A portion of a loan shall be paid on behalf of the borrower
26 by the state if, upon completion of the course of study for which the
27 loan was granted, the borrower spends at least three years employed in
28 the state. The portion of the loan which shall be paid by the state
29 shall be the following percentages of the total loan received plus

*forgiveness?
5 yrs after
or any residence -*

1 interest [FOR UP TO A TOTAL OF 40 PERCENT];

- 2 (1) two -- three years residency, 10 percent;
- 3 (2) three -- four years residency, an additional 10 percent;
- 4 (3) four -- five years residency, an additional 10 percent;
- 5 (4) over five years residency; (.)

6 (A) 100 percent of the loan if the borrower demonstrates

7 to the committee that his scholastic average for the entire period

8 during which he received a loan under this section was "B" or

9 better; or

10 (B) an additional 40 [10] percent if the scholastic

11 average of the borrower for the entire period during which he

12 received a loan was less than "B".

13 * Sec. 5. AS 14.40.763 is amended by adding a new subsection to read:

14 (c) The provisions of (j) of this section do not apply to a loan

15 to a borrower who has been given notice of default under (i) of this

16 section.

17 * Sec. 6. This Act takes effect July 1, 1981.

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Introduced: 2/11/81
Referred: Health, Education &
Social Services and Finance

BY GARDINER, MILLER, ROGERS,
GRUSSENDORF, BEIRNE AND
PHILLIPS

1 IN THE HOUSE

2 SPONSOR SUBSTITUTE FOR HOUSE BILL NO. 32

3 IN THE LEGISLATURE OF THE STATE OF ALASKA

4 TWELFTH LEGISLATURE - FIRST SESSION

5 A BILL

6 For an Act entitled: "An Act relating to undergraduate and graduate scholar-
7 ship loans; and providing for an effective date."

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

9 * Section 1. AS 14.40.759 is amended to read:

10 Sec. 14.40.759. UNDERGRADUATE LOANS. The committee may make a
11 loan, not to exceed \$6,000 [\$3,000] in any one school year, to an
12 undergraduate student eligible under AS 14.40.765.

13 * Sec. 2. AS 14.40.761 is amended to read:

14 Sec. 14.40.761. GRADUATE LOANS. The committee may make a loan,
15 not to exceed \$8,500 [\$5,000] in any one school year, to a graduate
16 student who is eligible under AS 14.40.765 and is pursuing an advanced
17 degree.

18 * Sec. 3. AS 14.40.763(d) is amended to read:

19 (d) Scholarship loans may not be made to a student

20 *Why not use language of 1985 credit loans - ?*
(1) for more than five years of undergraduate study;

21 (2) for more than five years of graduate study;

22 (3) for more than a total of eight [SIX] years of under-
23 graduate and graduate study.

24 * Sec. 4. This Act takes effect July 1, 1981.

161 Min loans
16,000 - 1780
17,500 1981
expected

Introduced: 2/11/81
Referred: Health, Education &
Social Services and Finance

BY GARDINER, MILLER, ROGERS,
GRUSSENDORF, BEIRNE AND
PHILLIPS

1 IN THE HOUSE

2 SPONSOR SUBSTITUTE FOR HOUSE BILL NO. 32
3 IN THE LEGISLATURE OF THE STATE OF ALASKA
4 TWELFTH LEGISLATURE - FIRST SESSION

5 A BILL

6 For an Act entitled: "An Act relating to undergraduate and graduate scholar-
7 ship loans; and providing for an effective date."

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

9 * Section 1. AS 14.40.759 is amended to read:

10 Sec. 14.40.759. UNDERGRADUATE LOANS. The committee may make a
11 loan, not to exceed ^{4,500} \$6,000 [\$3,000] in any one school year, to an
12 undergraduate student eligible under AS 14.40.765.

13 * Sec. 2. AS 14.40.761 is amended to read:

14 Sec. 14.40.761. GRADUATE LOANS. The committee may make a loan,
15 not to exceed ^{6,500} \$8,500 [\$5,000] in any one school year, to a graduate
16 student who is eligible under AS 14.40.765 and is pursuing an advanced
17 degree.

18 * Sec. 3. AS 14.40.763(d) is amended to read:

- 19 (d) Scholarship loans may not be made to a student
20 for 36 months (years) or total credit hrs.
21 (1) for more than five years of undergraduate study;
22 (2) for more than 36 months (years) or total credit hrs. of
23 (3) for more than a total of eight [SIX] years of under-
24 graduate and graduate study.

25 * Sec. 4. This Act takes effect July 1, 1981.

26
27 *Loan calculator? - Comm. said partial forgiveness.
28 max 50% bal.*
29

FISCAL NOTE

I. REQUEST
 Bill/Resolution No. SEHB 32
 Title Increasing Maximum Student Loan
 Requested by BESS Date 2/17/81

II. FISCAL DETAIL

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

(Note: If more than one budget component is affected, separate line-item amounts and funding for each component in the analysis section.)

EXPENDITURES (Thousands of Dollars)

	FY 81	FY 82	FY 83	FY 84	FY 85	FY 86
100 PERSONAL SERVICES						
200 TRAVEL						
300 CONTRACTUAL						
400 COMMODITIES						
500 EQUIPMENT						
600 LAND & STRUCTURES						
700 GRANTS, CLAIMS, ETC	N.A.	4,217.0	5,754.1	6,778.0	8,686.5	10,636.0
TOTAL	N.A.	4,217.0	5,754.1	6,778.0	8,686.5	10,636.0

FUNDING (Thousands of Dollars)

	N.A.	4,217.0	5,754.1	6,778.0	8,686.5	10,636.0
GENERAL FUND						
FEDERAL FUNDS						
OTHER (Specify Fund Source)						

POSITIONS

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

III. ANALYSIS (See Fiscal Note Preparation Instructions, Section III)

Fiscal impact of raising limits is based upon the following assumptions:

- current mix of 11% graduate, 89% undergraduate will continue
- current borrowing pattern will continue with slight increase upward, i.e.

Undergraduate:	27.5%	\$50-\$1,950	Graduate:	46.5%	\$50-\$4,950
	29.3%	\$2,000-\$2,950		53.5%	\$5,000
	41.2%	\$3,000			

- if those borrowing the maximum, if maximums are increased,

Undergraduate:	8%	\$6,000	Graduate:	10%	\$8,500
	52%	\$4,500-\$5,950		40%	\$7,500-\$8,450
	35%	\$3,050-\$4,450		25%	\$6,000-\$7,450
	5%	\$3,000		25%	\$5,000-\$5,950

IV. DATE 2/17/81 PREPARED BY Kerry D. [Signature]

AGENCY Commission on Postsecondary Education
 PHONE 485-2854

Original: Legislative Finance
 cc: Budget and Management
 Prime Sponsor (First Legislator Named)

Mike Collins - Volody

↑ Announcements of acceptance for loan

cost is balance with "incredible amount of salaries"
"increase funding not forgiveness"

Kotzebue - Why is it that most interest goes out of state?
particular types of programs not a state?

Sally Hitchcock - no forgiveness on grads -
Two daughters Fto last loans - due to new grad
courses

Elizabeth Zeglar - 1980 D.D. -

5 yr. resident - need a cap for graduate loans \$8,500
present consultant system is adequate

Dan Napp - Sitka - support Sec 1-2

Don't increase forgiveness

Don't reduce residence - maybe increase to 3 yrs.

Jo Anna Ruby - favors HB 42
favor 100% forgiveness -

Mr. Spandel - Bay's clubs. tank
responsibilities - payback

Louise Collins - Pres. Kachuk Sch. Board.

HB 42 - "B" average not achievable the state pt. system
does not want 100% forgiveness.

increase by 1 yr. - recidivism - before and after

Ketchika - supports HB 3?

\$,000 will give full coverage at Colorado State

2 yrs. resident - her son is going to →

HB 42 - Sec. 3 - to legislature

Peggy Bouman - Support HB 32

Lisa Deal - Valley.

Kotzebue

Don Kanner - Inst. Su.

30 yr old student, married two children

Full time student - no problems now

Does favor HB 32 + forgiveness

"most valuable" income - "pays back state

but it also pays you back
in future - with greater
salaries in careers.

Bev. Crow - Ansh. after 3 yrs.

\$11,500 borrowed thus far but needs more
because not working. Wants law
wants everything for nothing in return.

Fibs -

^{Scott}
Mr Sterling - U of A - Senator of Student Assoc.

favours HB 32

"B" award is not favored.

Paddling cost

Homer. Kurt Dellen

See High Sch. - intends

N. Lap State - for commensurate. -

Kurt Mack - 800 student - A.P.U.

Indiana program of loans -

Wants HB 42 -

7,500 and 3,500 - encourage 5 students
to stay in state

Joan Stratter

Arch. - Gene Norman - A.P.U.

David — — Ketchikan - 23 yrs. old.

does not favor 100% -

Music & Journalism - out of state

300⁰⁰ in state - \$2,750 out of state

Eric Palmer - Harris - gang outside - private \$5,600 - communication -

Harm to U of a

12,000

4

$\frac{1}{5}$

6th

1200 + 70 x 10 yrs.

H

B

3

4

STATE OF ALASKA

JAY S. HAMMOND, GOVERNOR

ALASKA COMMISSION ON POSTSECONDARY EDUCATION

POUCH F - STATE OFFICE BUILDING
JUNEAU, ALASKA 99811
(907) 465-2854

MEMORANDUM

TO: Members of the House Health, Education and Social Services
Committee

Rep. Donald Clocksin, Chairman Rep. Mike Beirne
Rep. Bette Cato Rep. Terry Martin
Rep. Jim Duncan

FROM: Kerry D. Romesburg, Executive Director
Alaska Commission on Postsecondary Education

RE: HB 34, Course Articulation Guide

DATE: April 20, 1981

The Commission on Postsecondary Education strongly endorses this bill and encourages its passage. A brief position paper stating this support is attached as is a short summary of some comments received during testimony before the Legislative Interim Committee on Community Colleges.

There are some amendments for which we would appreciate your consideration. These amendments are:

page 1, lines 6-7 ". . .course [ARTICULATION] transferability
guide. . ."

page 1, line 13 ". . .course [ARTICULATION] transferability
guide. . ."

page 1, line 16 ". . .course [ARTICULATION] transferability
guide. . ."

page 1, lines 18-19 "course [ARTICULATION] transferability
guide. . ."

page 1, lines 23-26 Amend to read:

(2) indicate courses which can be transferred for credit from one institution in state to another, together with the amount of credit assigned to each and the type of credit transferred accepted.

page 1, lines 27-29 DELETE

page 2, lines 1-2 DELETE

page 2, line 3 ". . .course [ARTICULATION] transferability
guide. . ."

page 2, line 4 ". . .course [ARTICULATION] transferability
guide. . ."

POSITION STATEMENT ON THE NEED FOR A
TRANSFERABILITY GUIDE

There are problems surrounding the transfer of credit from one Alaska college to another. Within the University of Alaska system, the problem is not that credits do not transfer, but rather that they may not be credited toward particular majors and degrees. In other words, a community college student might transfer 60 hours of credit to a university center, but still have three years of study left to complete major and degree requirements. The Commission believes the students have an absolute right, as consumers of higher education, to be fully apprised of their status.

A transferability guide should be developed for Alaska. The guide should include the University of Alaska, Alaska Pacific University, Sheldon Jackson College, and appropriate vocational schools and programs. It should be emphasized that this would be a transferability guide for students, it would in no way attempt to indicate what should transfer or how a transfer should be credited. The guide merely reports what courses transfer, what they are equivalent to, and how they are credited within the receiving institution.

With such a guide in hand, a student or an advisor knows whether or not a particular course will transfer to another institution and, if so, whether it transfers as an elective credit or a credit toward major course requirements. Transferability guides in one form or another exist in fourteen states¹, all of which have systems vastly more complex than ours. We have two excellent models from Florida and Arizona which we would propose to duplicate for Alaska.

This is an excellent service which we can provide for the students in Alaska, without a great deal of expense, particularly after the initial development year.

¹According to a survey conducted by Dr. Jane Ryland of the State Higher Education Executive Officers' (SHEEO) NETWORK Office, Fall, 1980.

TESTIMONY REGARDING TRANSFER
OF CREDITS

The following excerpts are from transcribed tapes of persons testifying before the Legislative Interim Committee on Community Colleges. The excerpts included here are from hearings at Kenai Peninsula Community College and Anchorage Community College.

1. Kenai - faculty member, November 14, 1980:

"One of the areas we ran into in terms of transferability [was that], they (University of Alaska, Anchorage) told us they would not accept our classes as credit even though our students are learning the same concepts."

". . . I will counsel my students to go elsewhere. It is important for a student planning a degree program."

2. Kenai - administrator, November 14, 1980:

Transfer of credit "is a system-wide problem, and I do not think it will go away by changing the structure. . . . It is a matter of working with people wherever you are."

3. Kenai - faculty member, November 14, 1980:

"I find it difficult to understand students taking courses at any community college who cannot have (those courses) accepted when transferring to the university. I do not see the reason for that disparity among the community colleges."

4. Kenai - faculty member, November 14, 1980:

"The real problem is transferability of credits. I saw the conflict in Anchorage as basically personal rather than on the basis of what was in the course."

5. Kenai - businessman, November 14, 1980:

My daughter "transferred to the University of Nevada at Las Vegas with every credit transferred, no problem."

6. Kenai - businessman, November 14, 1980:

"Transfer of credits is really important. Many high school students are destined for college and attend (a community college) for a short period and take credits with them. A person spending money for college does not waste a couple of years if credits gained at (the community college) can be transferred."

7. Anchorage - faculty member, December 13, 1980:

". . . my community college electronics students would come back from registration and tell me they had been told that although they are majoring in electronics technology, they had to sign up as UAA students if they wanted to get credit for courses or be able to transfer credits to UAA. This back biting . . . not only does not accomplish anything . . . but it tears the hell out of the students. They suffer for it."

8. Anchorage - Student, December 13, 1980:

"(The students) are victimized from almost the moment they arrive on campus, with the high cost of tuition (and) uncertainty of course offerings, (and) the endless problems of taking courses at both UAA and

ACC and transferring credits."

9. Anchorage - faculty member, December 13, 1980:

"At present, I feel very uncomfortable trying to counsel a student in courses to take at (the) community college, because I am unsure what is going to be acceptable in a transfer program. I have tried to become familiar, but it is almost impossible."

10. Anchorage - faculty member, December 13, 1980:

"The first kind of problem we found are complaints that counsellors in the four-year school have told students the course work they took at the community college would not satisfy their program requirements, where a comparable course taken at the four-year school would. . . . The four-year school's official policy is that any course work taken at any community college is immediately acceptable for credit for the four-year program, but whether that course would satisfy some particular degree or program requirement is at the disposal of the four-year faculty in that program towards that degree. . . . The primary problem . . . is that sometimes programs within the four-year school make decisions and do not let the rest of the school know, and this creates difficulties for students."

11. Anchorage - faculty member, December 13, 1980:

"There is no firm book that says that if you are going to major in this in a four-year institution, these are the courses you ought to take now. . . . That is a university problem, but it is a problem that impacts upon our students. . . . There has been the very definite feeling, I think, that the four-year program is trying to keep their students from taking any courses at the community college."

"Because the community colleges are recognized and have been certified by the Northwest Accrediting Agency, and because they are part of the university system, the university has a principal that any course taken in the two-year school will be accepted for credit in the four-year school. The question is, what will it be allowed to count for? Whether there is a certain amount of credits toward satisfying some large graduation total, or whether it will satisfy (certain requirements)."

CENTRAL ARIZONA COLLEGE

COURSE(CRD HRS) A B U N A U U O F A G C C

CH20(4) CHM331, CH271, CHEM241A, CHE324(4)
 CHM334(4)** CH25(4) CHEM243A(4)

***AT ASU CH-203.204 OR EQUIVALENT MAY TRANSFER FOR CIIM-331.332
 333.306 AS REQUIRED IN BIOCHEMICAL AND PRE-MED ENGINEERING
 OPTIONS. (CIIM325-326) IS NOT REQUIRED. CIIM116 CREDIT AWARDED
 ONLY WHEN BOTH CIIM115(3) LECTURE AND CIIM116(1) LAB ARE
 COMPLETED. CIIM115 CREDIT AWARDED ONLY WHEN CIIM124(2)
 LECTURE AND CIIM116(1) LAB ARE COMPLETED.

CH202(4) CHM332, CH272, CHEM241B, CHE334(4)
 CHM336(4)** CH233(5) CHEM243B(4)

***AT ASU CH-203.204 OR EQUIVALENT MAY TRANSFER FOR CIIM-331.332
 333.306 AS REQUIRED IN BIOCHEMICAL AND PRE-MED ENGINEERING
 OPTIONS. (CIIM325-326) IS NOT REQUIRED. CIIM116 CREDIT AWARDED
 ONLY WHEN BOTH CIIM115(3) LECTURE AND CIIM116(1) LAB ARE
 COMPLETED. CIIM115 CREDIT AWARDED ONLY WHEN CIIM124(2)
 LECTURE AND CIIM116(1) LAB ARE COMPLETED.

CH203(4) CHM325, CHM330, CHEM325, DEC(4E)
 CHM378(4) CHEM326(4) *

** IF IN A CHEMISTRY DIVISION MAY TRANSFER AS (PP) DIVISION
 CREDIT PROVIDING THE STUDENT HAS A THREE-YEAR STANDING IN
 CHEMISTRY

CH204(4) DEC(4M) DEC(4) DEC(4EM) DEC(4E)
 CHM378(1-3) E N.T. N.T. DEC(4E)

CIVIL TECHNOLOGY

CIVIL TECH 120(2) N.T. CE15(3) N.T.
 CT12(4) CE24(3) (COP)P(3) CE15(3) N.T.
 CT13(4) DEC(4E) E DEC(4E) N.T.
 CT13(3) E (COP)P(1) DEC(4E) N.T.
 CT13(4) CONQ(3) E DEC(4E) N.T.
 CT13(3) N.T. DEC(4E) DEC(4E) N.T.
 CT13(4) DEC(4E) N.T. DEC(4E) N.T.
 CT13(4) REA(2) N.T. DEC(4E) N.T.
 CT13(3) CONQ(3) E CE14(3) N.T.
 CT13(3) E ** (COP)P(3) CE14(3) N.T.

**ASU SELECTIVE CREDIT EXCEPT FOR ENGINEERING

CT13(3) CE24(3) E DEC(4E) N.T.
 CT13(3) N.T. N.T. DEC(4E) N.T.
 CT13(3) N.T. DEC(4E) DEC(4E) N.T.
 CT13(3) BY 130(1) DEC(4E) DEC(4E) DEC(4E) N.T.
 CT13(3) DEC(4M) E DEC(4E) N.T.
 CT13(1-3) N.T. (COP)P(1) N.T. N.T.

DENTAL

DE1(3) N.T. CH10(1) DEC(4E) N.T.
 DE1(2) N.T. DP(2) DEC(4E) N.T.
 DE1(2) N.T. DEC(4E) DEC(4E) N.T.
 DE1(2) DE1(2) N.T. DP(4) DEC(4E) N.T.
 DE1(2) N.T. DP(2) DEC(4E) N.T.
 DE1(2) N.T. DP(2) DEC(4E) N.T.
 DE1(2) N.T. DEC(4E) DEC(4E) N.T.
 DE1(2) N.T. DEC(4E) DEC(4E) N.T.
 DE1(2) N.T. DEC(4E) DEC(4E) N.T.
 DE1(2) N.T. DEC(4E) DEC(4E) N.T.

DIESEL TECHNOLOGY

DT1(4) DEC(4E) IE10(3) DEC(4E) N.T.
 DT1(4) DT2(4) DT1(4) DEC(4E) DEC(4E) N.T.
 DT1(4) DEC(4E) DEC(4E) DEC(4E) N.T.
 DT2(4) DEC(4E) DEC(4E) DEC(4E) N.T.
 DT2(4) DEC(4E) IE10(3) DEC(4E) N.T.
 DEC
 DT2(4) DEC(4E) DEC(4E) DEC(4E) N.T.
 DT2(4) DEC(4E) DEC(4E) N.T. N.T.
 DT2(1-3) DEC(4E) DEC(4E) N.T. N.T.

DATA PROCESSING

DP1(3) E DP1(3) MS111 CS132(1)
 CSC1(3)

DP1(4) DEC(4) DP2(4) CSC12(4) CS304(4)
 12(2) 12(2)

DP1(3) E N.T. DEC(4) N.T.
 DP1(4) E E DEC(4) N.T.
 DP2(4) E DP2(4) MS111 CS304(4)
 CSC1(4)

DP2(4) E DP2(4) DEC(4) DEC(4) N.T.
 DP2(4) E E DEC(4) DEC(4) N.T.
 DP2(4) E E DEC(4) DEC(4) N.T.
 DP2(1-3) N.T. N.T. N.T. DEC(4)

DRAMA

DR1(2) THE100(2) SPT130(3)DEC DRAM12(3) DRAT1(2)
 DR1(2) THE100(2) DEC(SPT) DRAM12(3) DEC(DRA)

COURSE(CRD HRS) A B U N A U U O F A G C C

DR110(2) THE30(1)* SPT130(1) DEC(DRAM) DEC(DRA)
 DR120(3) N.T. DEC(4E) DEC(TECH) N.T.
 DR12(4) E DEC(4E) DEC(TECH) N.T.
 DR12(3) N.T. IE10(3) DEC(TECH) N.T.
 DR12(4) N.T. DEC(4E) DEC(TECH) N.T.
 DR12(4) E IE15(3) DEC(TECH) N.T.
 DR12(3) E DEC(4E) DEC(TECH) N.T.
 DR12(4) E ** E E N.T.

**ARIZONA STATE UNIVERSITY - SELECTIVE CREDIT EXCEPT FOR
 ENGINEERING MAJORS

DR203(3) THE206(3) SPT332(3)* DRAM150(3) DEC(DRA)
 DR204(3) THE206(3) DEC(SPT) DRAM255A(3) DEC(DRA)
 DR22(4) IND11(2) CE110(3) N.T. N.T.
 DR270(1-4) N.T. DEC(4E) N.T. N.T.
 DR280(1-3) DEC(4E) SPT130(3)DEC DEC(DRAM) DEC(DRA)
 DR290(1-3) N.T. DEC(4E) N.T. N.T.
 DRAMA105-106(1-3) THE320-321
 (3-3) DEC(DRAM) DRAT1(3-3)

DRAMA112(1) THE100(3) DEC(DRAM) DEC(DRA)
 DT22(4) E E E N.T.

ECONOMICS

ECO120(3) N.T. EC100(3) N.T. DEC(ECO)

** MAY NOT BE USED IN MAJOR OR MINOR PROGRAMS OR AS LIBERAL
 STUDY'S CREDIT BY BUSINESS AND ECONOMIC MAJORS OR MINORS

EDUCATION

ED100(3) EDF11(2) ED200(2) E EDU103(4)
 ED120(3) E DEC(ED) E E.
 ED15(2) E DEC(ED) E E.
 ED201(1-3) E E E E.

ELECTRONIC TECHNOLOGY

EL100(3) (ELT100(3) IE14(3) DEC(TECH) N.T.
 EL12(3) (ELT330(3)* DEC(4E) DEC(TECH) N.T.
 EL12(3) (ELT420(3)* DEC(4E) DEC(TECH) N.T.
 EL12(3) DEC(ELT) IE44(4) DEC(TECH) N.T.
 EL16(3) (ELT470(3)* IE44(4) N.T. N.T.
 EL220(3) DEC(MAT) DEC(4E) DEC(TECH) DEC(MAT)
 ELEC120(3) DEC(TECH) N.T.

ENGLISH

EN10(3) ENG10(3) (EN10(3) ENGL10(3) EEW11(3)
 EN10(3) ENG33(3)* DEC(ENL) GBC ENGL10(3) EEW12(3)
 EN20(3) DEC(ENG) EN20(3) DEC(ENG) DEC(ENG)
 EN20(3) ENG34(3)* DEC(EN)* DEC(ENGL) EAL32(3)*
 EN20(3) ENG27(3) (EN13(3) DEC(ENGL) EEL21(3)
 EN20(3) ENG27(3) DEC(EN) DEC(ENGL) EEL22(3)
 EN20(3) ENG20(3) ENG15(3) DEC(ENGL) DEC(ENG)
 EN20(3) ENG30(3) DEC(EN)* DEC(ENGL) DEC(ENG)
 EN20(3) ENG10(3) (EN20(3) ENGL30(3)* DEC(EEW)
 EN20(3) N.T. (EN10(3) ENGL10(3) N.T.
 ENG10(3) ENG10(3) ENG10(3) ENGL10(3) EEW12(3)
 ENG12(3) N.T. N.T. DEC(TECH) DEC(ENG)
 ENG12(3) N.T. N.T. DEC(ENGL) DEC(ENG)

FRENCH

FR10(4) FFR10(4) FFR10(4) FREN101A(4) FFR11(4)
 FR10(4) FFR10(4) FFR10(4) FREN101B(4) FFR12(4)
 FREN203-204(4)

FIRE SCIENCE

FS120(3) DEC(4E) LNT10(4) DEC(TECH) N.T.
 FS12(4) DEC(4E) N.T. DEC(TECH) N.T.
 FS12(3) N.T. FSAJ(3) DEC(TECH) N.T.
 FS12(4) DEC(4E) N.T. DEC(TECH) N.T.
 FS13(3) N.T. E DEC(TECH) N.T.
 FS20(3) DEC(4E) N.T. DEC(TECH) N.T.
 FS20(3) DEC(4E) N.T. DEC(TECH) N.T.
 FS22(3) DEC(4E) N.T. DEC(TECH) N.T.
 FS22(3) DEC(4E) E DEC(TECH) N.T.
 FS22(3) DEC(4E) N.T. DEC(TECH) N.T.
 FS22(4) DEC(4E) N.T. DEC(TECH) N.T.
 FS22(3) DEC(4E) N.T. DEC(TECH) N.T.
 FS22(3) N.T. E N.T. N.T.

GRAPHIC COMMUNICATION

GC120(3) DEC(ART) DEC(ART) DEC(ART) E.
 GC12(3) E DEC(4E) DEC(TECH) N.T.
 GC12(3) DEC(4E) DEC(4E) DEC(TECH) N.T.
 GC12(3) DEC(4E) DEC(4E) DEC(TECH) N.T.
 GC12(3) DEC(4E) DEC(4E) DEC(TECH) N.T.
 GC12(3) E DEC(4E) DEC(TECH) N.T.
 GC12(3) DEC(4E) DEC(4E) DEC(TECH) N.T.
 GC20(4) DEC(4E) DEC(4E) DEC(TECH) N.T.

THE LEGISLATURE OF THE STATE OF ALASKA
TWELFTH LEGISLATURE

FISCAL NOTE

I. REQUEST

Bill/Resolution No. HB 34
 Title Course Articulation Guide
 Requested by House HESS Date 3/31/81

II. FISCAL DETAIL

Agency Affected Education
 Program Category Affected Commission on Postsecondary Education
 BRU, Program, or Subprogram(s) Affected Commission Administration
 (Note: If more than one budget component is affected, separate line-item amounts and funding for each component in the analysis section.)

EXPENDITURES (Thousands of Dollars)

	FY 81	FY 82	FY 83	FY 84	FY 85	FY 86
100 PERSONAL SERVICES		41.9	-0-	-0-	-0-	-0-
200 TRAVEL		3.0	-0-	-0-	-0-	-0-
300 CONTRACTUAL		21.5	14.6	15.7	17.0	18.4
400 COMMODITIES						
500 EQUIPMENT						
600 LAND & STRUCTURES						
700 GRANTS, CLAIMS, ETC.						
TOTAL	N.A.	66.4	14.6	15.7	17.0	18.4

FUNDING (Thousands of Dollars)

	FY 81	FY 82	FY 83	FY 84	FY 85	FY 86
GENERAL FUND	N.A.	66.4	14.6	15.7	17.0	18.4
FEDERAL FUNDS						
OTHER (Specify Fund Source)						

POSITIONS

	FY 81	FY 82	FY 83	FY 84	FY 85	FY 86
FULL TIME	N.A.	1.0	-0-	-0-	-0-	-0-
PART TIME						
TEMPORARY		1.0				

III. ANALYSIS (See Fiscal Note Preparation Instructions, Section III)

100 Pers. Srv. Includes hiring two persons, one for the life of the project and one temporary
 38.3 1.0 Research Assistant (Range 18, 12 mon.)
 3.6 1.0 Clerical (Range 9, 2 mon.)
 41.9

200 Travel. Includes three trips each to Anchorage and Fairbanks from Juneau.

300 Contractual, 9.0 Data processing, includes key punching
 10.5 Printing
 2.0 Miscellaneous
 21.5

Additional years contractual in printing and update at 8% inflation

IV. DATE March 31, 1981 PREPARED BY Kerry D. Rosenberg
 AGENCY Alaska Commission on Postsecondary Education
 PHONE 465-2354

Original Legislative Finance
 cc: Budget and Management
 Prime Sponsor (First Legislator Named)

Rec'd
MAR 6 1981

Henrietta Venes
Box 384
Bethel, Alaska 99559
March 2, 1981

Representative Clocksin
Pouch V
Juneau, Alaska 99811

Guide

Dear Representative Clocksin,

I am writing about House Bill number 34. I am a senior in Bethel Regional High and find this bill would be very informational to all seniors. It would save the hassle of having to look through different college pamphlets. A student may find he or she likes the curriculum of one college over another after looking through the book.

Some students from Alaska go out of state because they do not know what is offered in Alaska and the provisions of this bill would correct that situation.

Sincerely,

Henrietta Venes
Henrietta Venes



Federation of teachers

Ralph McGrath, president, 2533 Providence, Anchorage, Alaska 99504, (907) 279-6722

February 16, 1981

Xerox

HB 34

alaska community colleges'

American Fed. of Teachers, Local 2404, American Fed. of Labor - Congress of Industrial Organizations

Representative Donald E. Clocksin
Pouch V
State Capitol
Juneau, AK 99811

Dear Representative Clocksin:

The Alaska Community Colleges' Federation of Teachers has had an opportunity to review House Bill 34, "An Act requiring the preparation of a course articulation guide covering courses offered in community colleges, colleges, and universities; and providing for an effective date." Faculty representatives from the eleven community colleges met on February 6, 1981 and after discussion, they overwhelmingly endorsed the preparation of a course articulation guide and agreed on the necessity for an external university body to undertake the review. We believe that the Post Secondary Education Commission is perhaps in the best position to develop the guide. We feel that students statewide need to have a clear understanding of the standards for transferability to University centers from a particular community college.

We wish to go on record as strongly supporting this legislation. We see it as a major benefit to the students who attend the University of Alaska.

Sincerely,

Ralph

Ralph McGrath
President, ACCFT

cc: Representative Michael F. Beirne
Representative Thelma Buchholdt
Representative Bette M. Cato
Representative Jim Duncan
Representative Terry Martin

H B

4 2

Barrin
file

Testimony
Alaska Student Loan Program / SSBH 32 - SSBH 42
by
Bill Zybach, Director of the Alaska Statewide Student Assoc.
before the
House HESS Committee
Feb. 18, 1981

Good Afternoon. Let me introduce myself and explain who I represent. My name is Bill Zybach, I am a full time student at the University of Alaska and am currently enrolled at UAJ. I am the Director of the Alaska Statewide Student Association. The Association represents the interests of students in post-secondary education institutions in Alaska. I have just concluded statewide telephone conferences with the representatives of our members schools and would like to present to you our united positions on these bills and the Student Loan Program.

Regarding SSBH 42, I would like to reiterate the earlier testimony of Representative Bucholdt's legislative aid, Lou Ann Culter. The students we represent are in favor of coupling academic excellence to the forgiveness clause of the state loan program.

Default On The State Loan* In relation to SSBH 42, we support the recommended changes concerning notification of students in default. SO we suggest that the forgiveness provisions of the program not be extended to those students who abuse the program through default. However, the idea suggested to give the barrower a second chance to return to a good paying status seems fair.

Increasing The Level Of State Loans We support provisions of SSBH 32 to increase the amount of the loans to \$6,000 and \$8,500 respectively for undergraduates and graduates. The reasons outlined in my testimony on SB 120 (which I have distributed) as well as the testimony and information you have received from Rep. Gardiner and Kerry Romesburg, clearly delineate the need for the increase. Let me stress, however, that the levels quoted are in reference to single students, not married, and to those who live on campuses where housing is provided. A great number of students are married and are not in student housing, both factors which increase the cost of education to them.

Extending the Period for Loan Participation Regarding the period for which the loans may be extended, we agree that it should be extended from the current six years to eight. Again, the reasons have been outlined. We would like to see the provision dealing specifically with the number of years of graduate work which is suggested in SSBH32 changed from five to six years if that clause is necessary. Such a change would allow those students who have sought two graduate degrees to pursue them under the state loan program, e.g., a student may take a Masters in Business Administration prior to entering Law School, or a student seeking entrance into a medical doctor's program may take an advanced degree in Biology in order to become a more attractive applicant.

Graduated Repayment Of Loan We strongly advocate a graduated repayment program for the student loan, one which acknowledges the increasing earning / income potential of students after receiving their degrees and participating in the job market over time. Often, when a student is just out of college, his earning ability is relatively low compared to his earning potential five or ten years later. We believe this must be recognized in the repayment schedule of the loan. It is much more realistic and better fiscal management, as many bankers have realized, to have graduated repayment which better suits the economic ability of the barrower and thus reducing the complications of collection and default. The payment schedule should start out at a low level and balloon towards the end of the period of loan repayment.

Increasing Incentives To Return To Alaska After Graduation** Recognizing the ever increasing costs of an education and the continuing need for education as an investment in the states human resources, we would like to suggest that the forgiveness for the loan be increased from the current 40 percent to 60 percent. The additional 20 percent, we suggest should be distributed over the current formula in 5 percent increments. This would increase the incentives for students to return and contribute to the state and also keep their indebtedness at a reasonable level.

Incentives to Attend In-State Institutions*** We believe that there should be incentives to induce residents to attend in-state educational institutions. We contend that state citizens have valuable contributions to make while attending school, and these benefits can only be realized if the students remain in the state. The state gains economically and socially from its citizens who participate in Higher Education in Alaska. To encourage this, we suggest that a maximum of 10 percent of the State Loan be forgiven for attendance in Alaska. We suggest that it be administered on the basis of forgiving 2.5 percent per year for up to four years.

Encouragement Of Academic Excellence**** Despite the controversy which may surround a definition of quality education or a standard of academic excellence, we believe that there is great value in attempting to promote excellence in all that we do, especially in higher education. Therefore, we suggest that students who graduate with honors from post-secondary institutions be given a 10 percent reduction in their loan. Rather than debating the issue of how excellence is defined, "graduating with honors" and other such value judgements should be determined by the institution.

Default Rate I would like to bring to the committee's attention the excellent collection rate and payment rate which this program has. The default rate is 11 percent in Federally defined dollar terms, or 14 percent in terms of people. This rate, I am lead to believe from the Post-Secondary Education Commission, is lower than the federal rate of almost 28 percent on their state loans, and one of the best payment rates in the nation. The Alaskan Student's taking out the Loans are responsible and are, relatively speaking, out "repaying" their loans in comparison to students in other states.

Bankruptcy We believe that students should be responsible for paying back the loans they secure from the state. This is the best state loan program in the nation and we respect that fact, and do not believe that students will jeopardize the program by abusing bankruptcy. We believe that the loan should not be discharged due to bankruptcy except in hardship cases. This may be a moot point anyway due to the information I received from the Attorney General's Office. I was informed that bankruptcy was a federal act and that the student loans fell under section seven of that act. The act provides that students are not released from repaying their loans in a case of bankruptcy if the loan came from a government agency.

Attached are changes to the State Loan Program which are not mentioned in SSHB 32 or SSHB 42:

Alaska Statewide Student Assoc. (cont.)

Suggested Changes to the Alaska Student Loan Program which were not discussed in SSHB 32 / SSHB 42 / SB 120.

1. Amend AS 14.40.763 to add (p):
 - (p) Portions of the loan shall be paid by the state under sections (j), (n), or (o), only if the barrower has not defaulted on the loan. Default under this section shall be determined by the commission.

2. Amend AS 14.40.763 (j) to read:
 - (j) A portion of a loan shall be paid on behalf of the barrower by the state, if upon completion of the course of study for which the loan was granted, the barrower spends at least three years employed in the state. The portion of the Loan which shall be paid by the state shall be the following percentages of the total loan received plus interst up to 60 [40] percent:
 - (1) two-three years residency, 15 [10] percent
 - (2) three-four years residency, 15 [10] percent
 - (3) four-five years residency, 15 [10] percent
 - (4) over five years residency, an additional 15 [10] percent

3. Amend AS 14.40.763 to delete (n) and replace it with the following:
 - (n) A portion of the loan, in addition to allowances under (j) of this section and (o) of this section, shall be paid on behalf of this barrower by the state if the barrower attends a post-secondary institution in Alaska. The portion of the loan to be paid by the state shall be the following percentage of the total loan plus interest up to 10 percent:
 - (1) One year in-state attendance, 2.5 percent
 - (2) Two years in-state attendance, 5.0 percent
 - (3) Three years in-state attendance, 7.5 percent
 - (4) Four years instate attendance, 10 percent

4. Amend AS 14.40.763 to add (o):
 - (o) In addition to allowances under (j) and (n) of this section, the state shall pay 10 percent of the loan on behalf of the barrower if the barrower completes his course of study with honors. Graduating with honors or other measures of academic excellence are or shall be thoses established by the particular institution.

STATE OF ALASKA

**STUDENT
LOAN
PROGRAM**

**ANNUAL REPORT
1979-1980**

**Alaska Commission on Postsecondary Education
Pouch F
Juneau, Alaska 99811**



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PREFACE

The Annual Report of the Alaska Student Loan Program for 1979-80 is hereby transmitted to the Governor and the Legislature of the State of Alaska. The Student Loan Program is administered by the Alaska Commission on Postsecondary Education with advice and guidance of the Student Financial Aid Advisory Committee. Membership of this advisory committee for 1979-80 included:

Mrs. Mildred Banfield (Chairman, Juneau)
Mr. Ron Castle (Wrangell)
Mr. Walter Furnace (ex officio, Anchorage)
Ms. Ida Groiner (Fairbanks)
Mr. Darrell Moore (Sitka)

The Commission and staff wish to express their gratitude for the work of this advisory committee.


Kerry D. Romesburg
Executive Director

July 1980
(1980)

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Introduction

The 1971 Alaska State Legislature established the Alaska Student Loan Program to provide low cost educational loans to Alaskan students enrolled in undergraduate, graduate, or career degree programs. In the nine years of operation, from 1971-72 through 1979-80, over 18,500 loans have been awarded to Alaskans pursuing education at the postsecondary level. These loans have a combined total over \$37 million in State financial assistance.

Educational loans of up to \$3,000 and up to \$5,000 per year for undergraduate and graduate study, respectively, are provided to eligible State residents. These need-based loans offer the borrower a ten-year repayment period at an annual interest rate of five percent. The loans may be used for attendance at any accredited or approved college, university, or vocational-technical program. An incentive, in the form of up to forty percent cancellation, is offered to those borrowers who work in Alaska after completion of their program of study and for those who study in Alaskan institutions.

Program Summary

11 e. 2/3 kv. Alaska

1979-80 was the ninth year of operation for the Alaska State Student Loan Program. The program has now provided Alaskans 18,569 loans, totalling \$37,747,547. Of these loans, 64.5% have been loans for postsecondary attendance out-of-state, and 35.5% have been for attendance in Alaska.

Undergraduate loans still dominate the loan volume, with only 11.9% of the student loans going for graduate study over the past nine years. Freshmen continue to be the largest group of borrowers, representing 28.4% of the loan recipients for 1979-80.

Alaskans use these loans for study throughout the United States, and in a few cases, in foreign countries. In 1979-80, students used state loans for attendance in every state except Delaware and West Virginia. The most frequent choice remains to be Alaska by nearly a three-to-one margin over any other state.

Loan Award Amounts

The average loan award continues to rise as the cost of postsecondary attendance increases. The over-all average loan in 1979-80 was \$2,393, a 4% increase over the \$2,296 average award for 1978-79, and a 61.4% increase over the \$1,483 average for 1971-72. This trend is graphically presented in Figure 1 for in-state, out-of-state and total loans of the program. All loans, whether in-state or out, have continued to rise in 1980-81. This is in part a reflection of the increased loan maximum for undergraduates, which in 1978-79 changed from \$2,500 to \$3,000.

7 1000

Table 1 contains average loan amounts by student level for 1979-80. Since this is the first year for these kind of data no historical comparisons are available, however, it is readily seen that loan amounts are smaller for in-state than for out-of-state attendance in all cases except vocational. There is a large degree of consistency among undergraduate loans in-state for all four undergraduate collegiate levels (around \$1,900) and again for all out-of-state undergraduate collegiate levels (around \$2,100).

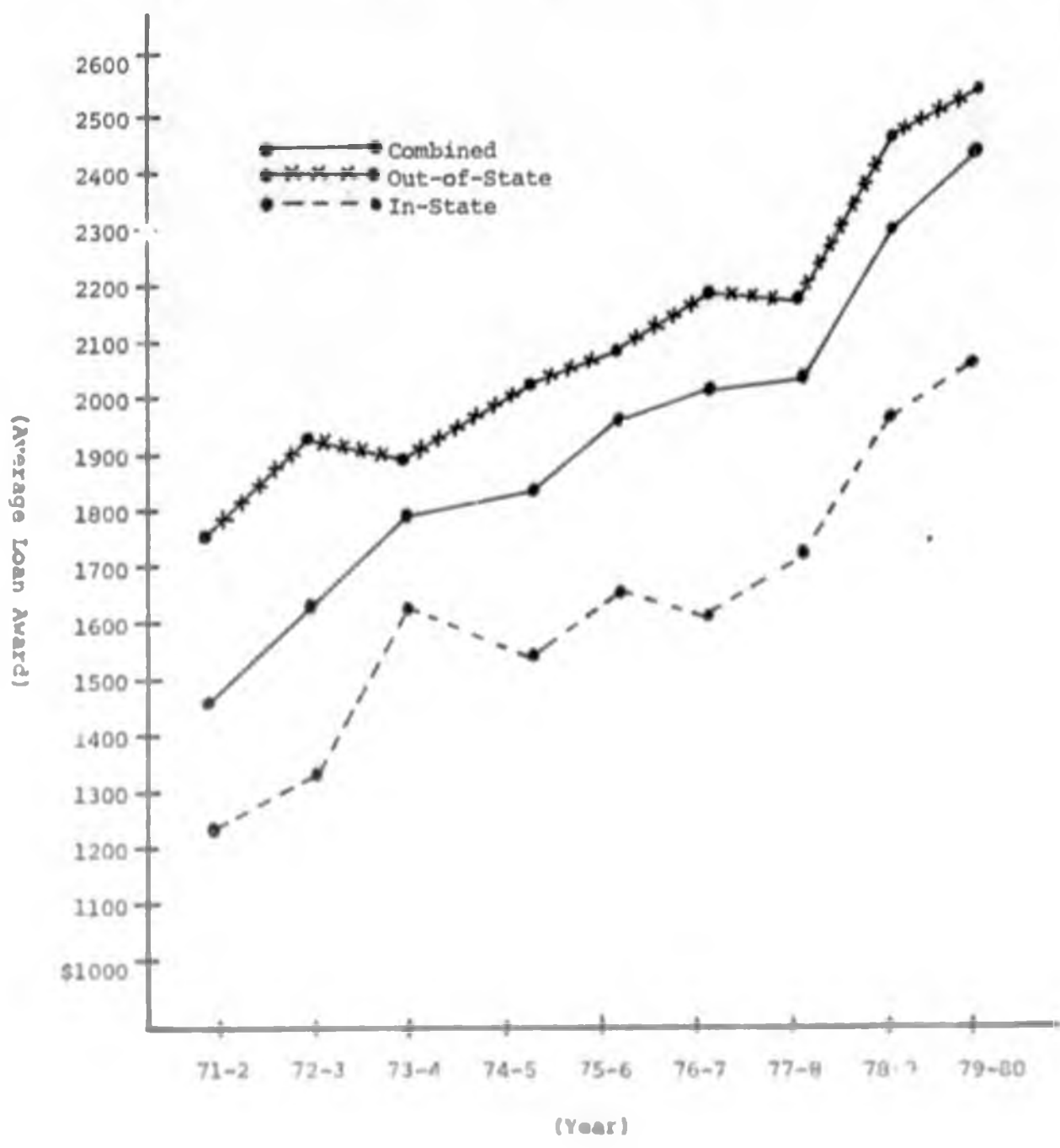


FIGURE 1

MEAN LOAN AMOUNT FOR ALL LOANS
IN-STATE, OUT-OF STATE, AND COMBINED

TABLE 1
 MEAN LOAN AMOUNT PER RECIPIENT BY
 IN-STATE/OUT-OF-STATE AND STUDENT LEVEL
 1979-80

STUDENT LEVEL	IN ALASKA	OUT-OF-STATE	TOTAL
Freshman	\$1,879	\$2,298	\$2,143
Sophomore	1,913	2,388	2,222
Junior	2,027	2,341	2,227
Senior	1,905	2,375	2,192
Vocational	2,766	2,480	2,571
Undergraduate	1,983	2,356	2,222
Graduate	2,906	3,750	3,646
TOTAL	\$2,024	\$2,576	\$2,393

Undergraduate Loans

The number of undergraduate students securing loans under the state program has increased greatly over the past nine years. In 1971-72, 100 undergraduates received assistance, while in 1979-80, the number has grown to 3,448 (nearly a 250% increase). Of these 3,448 loan recipients, 63.9% used their loans for attendance out-of-state, and 36.1% used their loans within Alaska. The states most frequently chosen by undergraduates in 1979-80 are presented below in Table 2.

TABLE 2
 TEN TOP STATES OF ATTENDANCE
 FOR ALASKANS WITH
 UNDERGRADUATE LOANS

STATE	NUMBER			AVERAGE LOAN		
	1977-78	1978-79	1979-80	1977-78	1978-79	1979-80
Alaska	713	861	1,245	\$1,639	\$1,933	\$1,983
Washington	322	352	479	1,982	2,226	2,394
Oregon	220	285	372	2,021	2,297	2,360
California	136	192	191	2,000	2,271	2,517
Colorado	91	144	157	2,092	2,501	2,549
Arizona	49	61	104	1,859	2,163	2,261
Idaho	55	62	94	1,824	2,172	2,217
Hawaii	42	58	89	1,308	1,950	1,888
Utah	42	49	53	1,756	1,911	2,091
Montana	36	41	51	1,943	2,285	2,536
Remaining U.S.	279	347	613	N.A.	N.A.	N.A.
TOTAL	1,985	2,452	3,448	\$1,868	\$2,139	\$2,393