

ALASKA LEGISLATURE COMMITTEE FILES 1981-1982 86/2

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STATE EDUCATIONAL INCENTIVE GRANT (SEIG) PROGRAM

In addition to the Student Loan Program, state financial assistance is available to Alaskans through the State Educational Incentive Grant (SEIG) program. The SEIG program provides grants to eligible students enrolled in undergraduate programs at in-state and out-of-state post-secondary institutions. Grant awards range from a minimum of \$100 to a maximum of \$1,500 depending upon financial need. One-half of each grant is federally funded with remaining funds provided by the state.

An SEIG applicant must be at least a two-year resident of the state, eligible for admission or enrolled in good standing as a full-time undergraduate in a degree or certificate program at an accredited postsecondary institution, and must be able to establish substantial financial need. Grants are awarded in order of greatest financial need.

1980-81 was the third year in which Alaska participated in the SEIG program. Approximately 1500 applications were received. 238 awards were made totalling \$338,920, \$169,460 in federal funds and \$169,460 in state funds. The average grant award was \$1,424. 158 grant recipients attended in-state institutions, while 80 attended out-of-state. A listing of awards by Alaskan schools is shown in Table 10 along with similar data for the 1978-79 and 1979-80 academic years.

In 1981-82, federal cutbacks have caused a reduction in the number of grants that will be awarded to eligible students. While the number of grant applications has increased to over 2000, it is estimated that only 162 maximum grant awards will be made with the \$243,000 in federal and state funds available.

TABLE 10
 DISTRIBUTION OF STUDENTS RECEIVING STATE
 EDUCATIONAL INCENTIVE GRANTS
 (1978-79, 1979-80, 1980-81)

Institution	Number of Grants			Award Totals		
	78-79	79-80	80-81	78-79	79-80	80-81
U of Alaska, Anchorage*	87	85	84	\$ 61,225	\$119,219	\$118,511
U of Alaska, Fairbanks**	42	12	24	30,464	12,357	28,500
U of Alaska, Juneau***	11	6	1	6,082	6,798	1,500
Anchorage Community College	---	---	35	---	---	52,500
Kenai Peninsula Community College	---	5	4	---	7,500	6,000
Matanuska-Susitna Community College	---	---	3	---	---	4,500
Alaska Pacific Univ.	4	---	2	2,265	---	3,000
Sheldon Jackson College	46	8	5	26,753	12,000	7,500
Total in-state	190	116	158	\$126,789	\$157,874	\$220,011
Out-of-state	3	61	80	\$ 2,323	\$ 82,731	\$116,909
Total Grants	193	177	238	\$129,112	\$240,605	\$338,920

*UAA includes ACC, KCC, KPCC in 1978-79 and ACC in 1979-80.

**UAF includes TVCC in 1978-79.

***UAJ includes SCC in 1978-79.

1980-81 figures are as of June 1981.

WICHE Student Exchange Program

The Student Exchange Program helps Alaska residents obtain access to 16 fields of professional education not available in Alaska, but made available at participating institutions in other Western states at a reduced tuition rate. The reduced tuition usually amounts to the in-state rate at public schools and one-third the regular tuition rate at private schools. Students certified for participation in the program may expect preferential admissions consideration for the schools to which they apply. In turn, Alaska reimburses the institution where a WICHE student enrolls with a set support fee that covers the non-resident portion of the tuition and a portion of the institution's operating costs. The student does not receive any direct payment.

The graduate and professional programs available to Alaska residents are as follows:

Architecture	Maritime Technology	Pharmacy
Dentistry	Medicine	Physical Therapy
Forestry	Occupational Therapy	Podiatry
Graduate Library Studies	Optometry	Public Health
Graduate Nursing	Osteopathy	Veterinary Medicine
Law		

Eligibility for WICHE certification is based on at least two continuous years of Alaska residency by the time of enrollment in graduate or professional school. Sixty-eight percent of 1980-81 WICHE participants were residents of the state for five years or more.

Annual student support fees are established by the WICHE Commissioners from the thirteen western states. Annual increases in these fees along with a growing number of program participants account for the increase in total support costs over the last five years as shown in Table 11. Table 12 contains support costs by field of study for the 1980-81 academic year. A total of 232 students were supported in fifteen fields at a cost of \$956,509.

Two new fields of study have been added to the Student Exchange Program beginning in the fall of 1981: Maritime Technology and Osteopathy. It is anticipated that 272 students will be supported in 1981-82 at a cost of over 1.2 million dollars.

*Western Interstate Commission for Higher Education.

TABLE 11
WICHE STUDENT EXCHANGE PROGRAM SUPPORT COSTS
1976-77 through 1980-81

Academic Year	Total Students	Total Costs
1976-77	114	\$ 368,473
1977-78	134	\$ 634,114
1978-79	171	\$ 639,244
1979-80	209	\$ 853,959
1980-81	232	\$ 956,509
TOTAL	860	\$3,452,299

TABLE 12
WICHE SUPPORT COSTS BY FIELD OF STUDY, 1980-81

Field	Support Fee	Total Students	Total Costs
Medicine	\$14,200	6	\$ 92,300
Dentistry	10,300	15	182,798
Veterinary Medicine	11,200	8	89,600
Optometry	4,700	5	23,500
Graduate Library	3,700	11	29,599
Physical Therapy	3,700	2	7,400
Pharmacy	3,700	5	13,950
Dental Hygiene	4,700	0	-0-
Forestry	2,900	7	17,401
Law	2,900	142	407,175
Public Health	3,700	10	27,136
Occupational Therapy	3,700	3	11,100
Graduate Nursing	4,700	6	18,800
Architecture	2,300	9	19,550
Podiatry	5,400	3	16,200
Total		232	\$956,509

RECOMMENDATIONS FROM
A
STATEWIDE CONFERENCE
ON
ALASKA STUDENT FINANCIAL AIDS PROGRAM

February 5, 1982

Conference Conducted by
The Northern Institute for Research, Training & Development, Inc.
Anchorage, Alaska

in Cooperation with
ALASKA SCHOOL COUNSELORS' ASSOCIATION
and
ALASKA COMMISSION ON POSTSECONDARY EDUCATION

Funding by
ALASKA COMMISSION ON POSTSECONDARY EDUCATION

The attached recommendations and statement of philosophy were passed and adopted by the members of the Alaska School Counselors' Association and various other financial aids counselors and administrators from school districts and colleges throughout Alaska.

The Conference was held at the Northern Lights Inn in Anchorage on February 4 and 5, 1982. The Philosophical Statement was unanimously adopted. Many of the 21 Position Statements were also passed unanimously with the remainder being passed with at least a two-third majority vote.

The Alaska Commission on Postsecondary Education was represented by Executive Director Dr. Kerry D. Romesburg; the Alaska School Counselors' Association was represented by their president, Bernice Linn who is a counselor at Palmer High School; and The Northern Institute by Executive Director Ronald D. Daugherty and the Conference Coordinator Edith L. Gilliland.

PHILOSOPHICAL STATEMENT AFFIRMED

at

ALASKA STUDENT FINANCIAL AIDS CONFERENCE

The State of Alaska shall have a postsecondary financial aids program with the purpose of developing our most valuable renewable resource; the people of Alaska.

The first priority in the development of the financial aids program shall be a consistent and stable Alaska Student Loan Program. The goals of the Alaska Student Loan Program shall be to:

- provide, without recourse to needs assessment, financial resources for all qualified Alaskans who desire post-secondary education
- provide freedom of individual choice in selection of postsecondary educational programs
- promote responsible academic and financial involvement on the part of the loan recipient
- embrace incentives for recipients to reside in Alaska after schooling to apply acquired skills and expertise to the advantage of Alaska

Regulations for the administration of the Alaska Student Loan Program will be promulgated by the Alaska Commission on Postsecondary Education.

POSITION STATEMENTS

1. The Alaska Student Loan Program should not be a need based program.

A major concern in addressing the definition of standards for the Alaska Student Loan Program has been the preservation of equal access to financial aid of all eligible Alaskans. Requirements of needs assessment would be contrary to that philosophy and runs counter to the expressed intent of the legislature at the time of establishment of the Alaska Student Loan Program.

2. Loans should be available to students for any year of post-secondary education.

Elimination of the freshman year of study or of any year of study would limit access to postsecondary education and would in fact deny that opportunity to some students who are currently eligible for students' loans. Further, if the freshman year were eliminated for university students or two-year program students; in the name of equity, it would be essential to eliminate all one-year or less than one-year programs. Therefore, a large number of vocational students would not be eligible for loans for postsecondary training.

3. Loans for foreign study should be continued.

A program designed to provide free access to eligible Alaskans and free choice of educational institutions should not deny consideration of foreign study as an appropriate alternative. In some fields of study foreign study may offer unique program options that fit the educational needs and desires of the loan recipient.

4. The inclusion of tuition and fees, room and board, books and supplies, transportation and personal expenses in the student budget should be maintained.

Restricting other expenses would result in the disallowing of school attendance for students with special needs.

5. The present loan maximum amounts should be continued.

Schooling costs continue to rise and reduction in loans could seriously impair freedom of choice in postsecondary schooling/programs.

6. The interest rate charged on loans should not be increased.

The loan program is an investment in Alaska's economic future. Repaying the loan should not become a heavy burden.

7. Forgiveness should continue at the present level.

Re-examination of the current method of providing for the forgiveness should be implemented. Consideration should be given to distributing the forgiveness amount over ten years. This should increase the amount of money repaid annually to the loan fund.

8. Loans for both in-state and out-of-state attendance should continue.

This provision ensures freedom of educational choice and access to programs.

9. Interest waivers during in-school periods and deferment periods should be continued.

10. Institutional verification on the loan application should be eliminated.

Current budget figures are readily available from postsecondary school catalogs. Institutional signoff has caused significant delay and prevented the meeting of application deadlines.

11. All statutory changes in the Alaska Student Loan Program shall take effect the next application year.

This will allow for orderly administrative processing. A stable and consistent loan program cannot function with drastic changes occurring annually.

12. Continuing loans shall be restricted to full-time students in good standing at their respective schools.

While it is appropriate to provide access to all eligible Alaska residents who wish to pursue postsecondary education, as indicated in the goals, there is an academic responsibility assumed by the borrower who accepts loan funds. Maintenance of good standing at their institution of choice is a reasonable criterion of the acceptance of that responsibility.

13. Existing residency requirements should be maintained. It is recommended that verification of residency be required. The applicant will obtain four references willing and able to attest to the student's residency claim. The verification provided in support of residency claims would be a statement of personal oath.

Concern has been expressed that proof of residency needs to be included in the application process. Verification by four references should satisfactorily meet that need.

14. Enforce the current May 15 deadline for priority processing. After the May 15 deadline loans will continue to be processed according to the postmark date only until all loan funds are encumbered.

The continuation of the May deadline will allow the staff to begin the processing of applications and awarding of funds in a timely manner. Processing according to postmark date subsequent to May 15 will provide access to any remaining funds on a first-come first-serve basis.

15. The Alaska Student Loan Program should remain independent.

The program requires a knowledge and expertise that is directly related to its function in the provision of funds for education. The framework has been established and there is no apparent justification for reassignment of that responsibility.

16. The employment of an outside agency for loan collection is not supported.

This does not appear to be fiscally viable.

17. No application for funding for programs in progress will be considered after the program has been in session longer than two (2) weeks.

18. The growth of this program has fostered inherent staffing needs.

It will be necessary to reevaluate loan processing and collection tasks on an annual basis to insure staffing appropriate to the demands of the program.

19. A two-tier or dual loan program is not recommended.

The state should support a loan program with the expressed purpose to benefit Alaska is without regard to need.

20. A revolving base for loan processing is supported.

This process is an admirable goal that merits further investigation.

21. Support a non-need based work study program.
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THE NORTHERN INSTITUTE
for
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ALASKA STUDENT LOAN PROGRAM

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1981-82 ALASKA STUDENT LOANS

1. Program Status (December 31, 1981)

<u>Student Level</u>	<u>Number</u>	<u>Amount</u>
Freshman	2,855	\$11,286,278.50
Sophomore	1,979	7,990,818.50
Junior	1,457	5,957,705.00
Senior	1,190	4,733,502.50
Vocational	700	3,259,429.63
<u>Undergraduate</u>	<u>8,181</u>	<u>\$33,227,734.13</u>
<u>Graduate</u>	<u>887</u>	<u>4,801,869.00</u>
<u>Total</u>	<u>9,068</u>	<u>\$38,029,603.13</u>

2. In-State/Out-of-State Attendance by Level (December 31, 1981)

<u>Student Level</u>	<u>Alaska</u>	<u>%</u>	<u>Out-of-State</u>	<u>%</u>
Freshman	1,451	50.8	1,404	49.2
Sophomore	936	47.3	1,043	52.7
Junior	655	45.0	802	55.0
Senior	529	44.5	661	55.5
Vocational	544	77.7	156	22.3
<u>Undergraduate</u>	<u>3,851</u>	<u>47.1</u>	<u>4,330</u>	<u>52.9</u>
<u>Graduate</u>	<u>211</u>	<u>23.8</u>	<u>676</u>	<u>76.2</u>
<u>Total</u>	<u>4,062</u>	<u>44.8</u>	<u>5,006</u>	<u>55.2</u>

3. Percent In-State Previous Years

	<u>Undergraduate</u>	<u>Graduate</u>	<u>All Loans</u>
1980-81	45.3	17.9	42.3
1979-80	36.1	12.3	33.3
1978-79	35.1	12.0	32.3

4. States of Attendance by Student Level (December 23, 1981)

<u>Freshman</u>	<u>Sophomore</u>	<u>Junior</u>	<u>Senior</u>	<u>Vocational</u>	<u>Undergraduate</u>	<u>Graduate</u>
AK-1,444	AK-953	AK-654	AK-527	AK-560	AK-4,118	AK-211
WA- 319	WA-277	WA-215	WA-163	CO- 78	WA-1,006	WA-147
OR- 269	OR-196	OR-148	OR-108	WA- 32	OR- 728	CA-107
CA- 135	CA- 72	CA 68	CA- 65	OR- 12	CA- 348	CA- 84
ID- 81	ID- 53	AZ- 45	CO- 37		CO- 249	MA- 24
AZ- 76	AZ- 46	ID- 39	UT- 27		AZ- 200	CO- 22
HA- 29	CO- 43	UT- 34	AZ- 26		ID- 199	HA- 19
CO- 65	UT- 43	HA- 27	ID- 26		HA- 158	IA- 16
UT- 43	HA- 40	CO- 26	MT- 23		UT- 139	IL- 16
MT- 30	MT- 34	TX- 24	HA- 21		TX- 110	AZ- 15
Tx- 30	Tx- 34					NY- 15
<u>ZZ- 277</u>	<u>ZZ-198</u>	<u>ZZ-170</u>	<u>ZZ-162</u>	<u>ZZ- 15</u>	<u>ZZ- 884</u>	<u>ZZ-209</u>
2,838	1,969	1,450	1,185	697	8,139	885

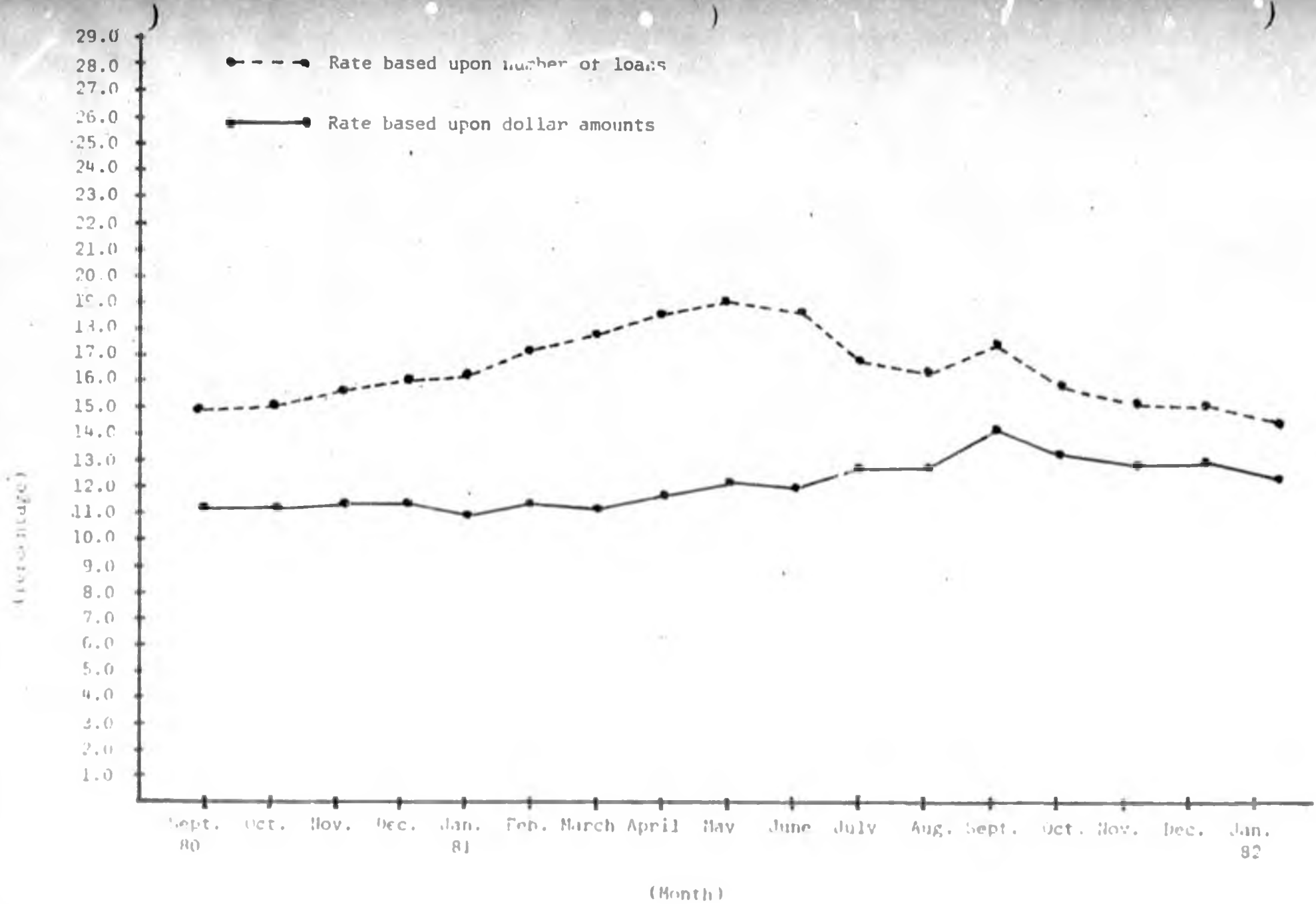
5. All account status (1-12-82)

<u>Status</u>	<u>Number</u>
Current Loan	9,045
Repayment	8,718
Grace Year	1,058
Student Status	383
Deferment	
Unemployment	24
Peace Corps/Public Health	2
Military	43
Internship/Residency	12
Disability	11
Hardship	123
Paid-In-Full/Other	1,360
Total	20,779

6. Default Rate: See attached chart

Rate as of (1-12-82)

Dollar Volume:	13.1%
Individuals:	15.2%



ALASKA STUDENT LOAN PROGRAM
 DEFAULT RATE BY MONTH

ALASKA STUDENT LOAN BORROWERS BY AGE AND BY STUDENT LEVEL (1981-82)*

Age	Freshman		Sophomore		Junior		Senior		Undergraduate		Graduate		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
60+	3	.1	2	.1	0	0	0	0	5	.1	2	.2	7	.1
50-59	39	1.1	18	.9	4	.3	8	.7	69	.8	23	2.5	92	1.0
40-49	119	3.2	45	2.2	24	1.6	22	1.8	210	2.5	82	8.3	292	3.1
30-39	400	11.0	258	12.5	207	14.0	221	18.3	1,086	12.9	420	45.0	1,506	16.1
20-29	1,811	49.7	1,710	82.9	1,241	83.7	952	79.0	5,714	68.1	406	43.5	6,120	65.6
16-19	1,275	34.9	29	1.4	6	.4	2	.2	1,312	15.6	0	0	1,312	14.1
Total	3,647	100.0	2,062	100.0	1,482	100.0	1,205	100.0	8,396	100.0	933	100.0	9,329	100.0

18-24	2,587	70.9	1,443	70.0	942	63.6	645	53.5	5,617	66.9	79	8.5	5,696	61.1
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*Data as of January 17, 1982

9. Partial Cancellations

<u>Cancellation</u>	<u>July 1, 1980/June 30, 1981</u>	<u>July 1, 1981/December 30, 1981</u>
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First	305	150
Second	292	150
Third	264	145
Fourth	225	153
Fifth	<u>0</u>	<u>162</u>
	1,086	760

10. Loan Litigation (Calendar Year 1981)

a. <u>Cases Filed</u>	<u>Amount</u>
117	\$290,741.28

b. Results:	35	judgements on file
	11	in deferment
	13	paid in full
	<u>58</u>	are making payments
	117	

c. A total of \$45,837.83 was paid in 1981 on these accounts

SAMPLE STUDENT BUDGETS
(1981-82 Undergraduate)

1. University of Alaska - Fairbanks

Expenses	Single Student			Single Parent (one child)	Married (one child)
	On-Campus	Off-Campus	w/Parents		
Fees	\$ 580	\$ 580	\$ 580	\$ 580	\$ 580
Room and Board	2,130	4,000*	1,100	6,000**	6,000**
Books	300	300	300	300	300
Sub-Total	\$3,010	\$4,880	\$1,980	\$ 6,880	\$ 6,880
Personal	600	600	600	1,200	1,200
Transportation	800	800	800	800	800
Dep. Allow	0	0	0	1,600	2,400
Total	\$4,410	\$6,280	\$3,380	\$10,480	\$11,280

*300/monthly rent, \$200/monthly food

**\$350/monthly rent, \$400/monthly food

2. University of Alaska-Anchorage

Expenses	Single Student		Married
	Off-Campus	w/Parents	
Fees	\$ 454	\$ 454	\$ 454
Room and Board	4,311	1,098	6,957
Books	250	250	250
Sub-Total	\$5,015	\$1,802	\$7,661
Personal	810	810	1,611
Transportation	666	666	666
Dep. Allow	0	0	Add'l Expense
Total	\$6,491	\$3,278	\$9,938+

3. University of Alaska - Juneau

Expenses	Single Student		Single Parent (one child)	Married (one child)
	Off-Campus	w/Parents		
Fees	\$ 422	\$ 422	\$ 422	\$ 422
Room and Board	4,050	1,100	5,850	5,850
Books	250	250	250	250
Sub-Total	\$4,722	\$1,772	\$5,522	\$ 5,522
Personal	675	675	675	675
Transportation	495	495	495	495
Dep. Allow	0	0	750+*	1,425+*
Total	\$5,892	\$2,942	\$8,422+	\$11,807+

*\$5/day child care if required

4. Anchorage Community College

Expenses	Single Student		Single Parent (one child)	Married (one child)
	Off-Campus	w/Parents		
Fees	\$ 442	\$ 442	\$ 442	\$ 442
Room and Board	4,311	1,098	6,957	6,957
Books	250	250	250	250
Sub-Total	\$5,003	\$1,790	\$7,649	\$ 7,649
Personal	810	810	1,611	1,611
Transportation	666	666	666	666
Dep. Allow	0	0	Add'l Expense	1,881+
Total	\$6,479	\$3,266	\$9,926+	\$11,807+

5. Budget Averages (Percentage for in-state attendance)

Expenses	On-Campus	Single Student		Single Parent (one child)	Married* (one child)
		Off-Campus	w/Parents		
Fees	13.2	7.5	14.8	5.5	5.1
Room and Board	48.3	66.3	34.2	57.3	53.2
Books	6.8	4.2	8.2	2.9	2.7
Sub-Total	68.3	78.0	57.2	65.7	61.0
Personal	13.6	11.5	22.5	11.5	10.6
Transportation	18.1	10.5	20.2	7.6	7.1
Dep. Allow	0	0	0	15.2	21.3
Total	100.0	100.0	100.0	100.0	100.0

*Based upon UAF only

6. Out-of-State Sample Budgets (Single Student)

Expenses	U of Washington	Oregon State	Montana State	Gonzaga	Seattle U
Fees	\$3,048	\$3,600	\$2,042	\$4,040	\$4,275
Room and Board	2,520	1,890	5,476	2,110	2,160
Books	300	300	250	300	250
Sub-Total	\$5,868	\$5,790	\$7,768	\$6,450	\$6,685
Personal	435	1,350	820	870	770
Transportation	450	360	450	950	300
Total	\$6,753	\$7,500	\$9,038	\$8,270	\$7,755

ALASKA COMMISSION ON POSTSECONDARY EDUCATION
DIVISION OF STUDENT FINANCIAL AID
PROJECTED PERSONNEL REQUIREMENTS

Division Programs

- Alaska State Student Loans
- Memorial Scholarships
- State Educational Incentive Grants

Division Personnel Classifications

- a. **Loan Awards Personnel.** Receive applications; check documents for completion; determine eligibility; determine loan amounts; make awards; issue, receive, and check promissory notes; handle check disbursements and receipt documents; deal with questions and correspondence pertaining to the loan award cycle.
- b. **Loan Repayment and Collection Personnel.** Negotiate repayment schedules; determine deferment eligibility and classifications; order repayment coupon books; monitor accounts; pursue collections of past due accounts, including skip-tracing; prepare court action materials, when necessary for delinquent accounts; determine grant (forgiveness) eligibility and awards; negotiate hardship or other special loan terms; deal with questions and correspondence pertaining to the loan repayment and collections cycle.
- c. **Division Support Personnel.** This classification includes accounting personnel for the Division, word processing personnel, records miniaturization personnel, and general receptionist.
- d. **Temporary personnel.** Usually these persons are dedicated to loan awards and are employed during peak loan activity periods (summer and December/January).

Staffing Guidelines

- a. **F.D.I.C.** Although there are no specific staffing formulas for a program exactly analogous to that of the Division, the banking industry can provide a basic reference. 1979, F.D.I.C. policy guides for automated programs of similar volume provide the following:
 - 1.0 awards (acquisition) staff per 508 loan accounts (requests)
 - 1.0 repayment (collections) staff per 559 accounts in repayment
 - 1.0 supervisor/officer per 15 staff of each division. These numbers do not include tellers, clerical, and general support.

PROJECTED PERSONNEL REQUIREMENTS (continued)

b. Commission Recommendation. The Division has already demonstrated the ability to handle larger volumes of accounts than those recommended by F.D.I.C. Therefore, the following staffing guides are proposed:

- 1.0 awards staff per 1,000 loan awards (actual)
- 1.0 repayment/collections staff per 750 accounts in repayment
- 1.0 temporary staff per 1,500 loan awards
- 1.0 support staff per 2,400 active accounts

Staffing Requirements

Table A contains a summary of student loan activity levels, and Table B contains a summary of Division staff requirements for the next five years.

TABLE A

STATE STUDENT LOAN ACTIVITY
Projected to 1986-89

<u>Year</u>	<u>Loan Awards</u>	<u>Loan Volume</u>	<u>Cumulative Total</u>	<u>Average Loan</u>	<u>Loan Collections</u>	<u>General Fund</u>	<u>Cancellations</u>
1971-72	1,081	\$ 1,603,158	\$ 1,603,158	\$ 1,483	\$ -0-	\$ 1,603,158	\$ -0-
1972-73	1,748	2,870,384	4,473,542	1,642	-0-	2,870,384	-0-
1973-74	1,665	2,986,176	7,459,718	1,793	-0-	2,986,176	-0-
1974-75	1,457	2,659,807	10,119,525	1,826	235,476	2,424,331	703
1975-76	1,719	3,382,997	13,502,522	1,968	465,530	2,917,467	44,233
1976-77	1,921	3,850,507	17,353,029	2,004	1,141,461	2,709,046	64,746
1977-78	2,265	4,604,167	21,957,196	2,033	1,191,851	3,412,316	314,306
1978-79	2,795	6,416,402	28,373,598	2,296	1,391,643	5,024,758	445,985
1979-80	3,918	9,373,949	37,747,547	2,393	1,603,436	7,770,513	409,501
1980-81	6,460	15,957,717	53,705,264	2,475	2,225,388	13,732,329	555,104
1981-82	11,000	47,300,000	101,005,264	4,300	3,273,003	44,026,997	960,793
1982-83*	15,000	67,500,000	169,505,264	4,500	6,372,391	61,127,609	2,020,956
1983-84	16,800	83,160,000	251,665,264	4,950	11,320,347	71,839,653	3,713,413
1984-85	18,480	99,792,000	351,457,264	5,400	17,706,979	82,089,021	5,898,014
1985-86	20,328	118,918,000	470,375,264	5,850	23,481,629	95,436,371	7,873,265
1986-87	22,400	132,720,000	603,095,264	5,925	28,944,295	103,775,705	9,741,800
1987-88	24,864	147,940,800	751,036,064	5,950	35,107,473	112,833,327	12,053,788
1988-89	27,599	164,904,025	915,940,089	5,975	42,582,993	122,321,032	14,914,472

*1982-83 through 1988-89 are projections

ALASKA STUDENT LOAN AWARDS
(Projected thru 1987-88)

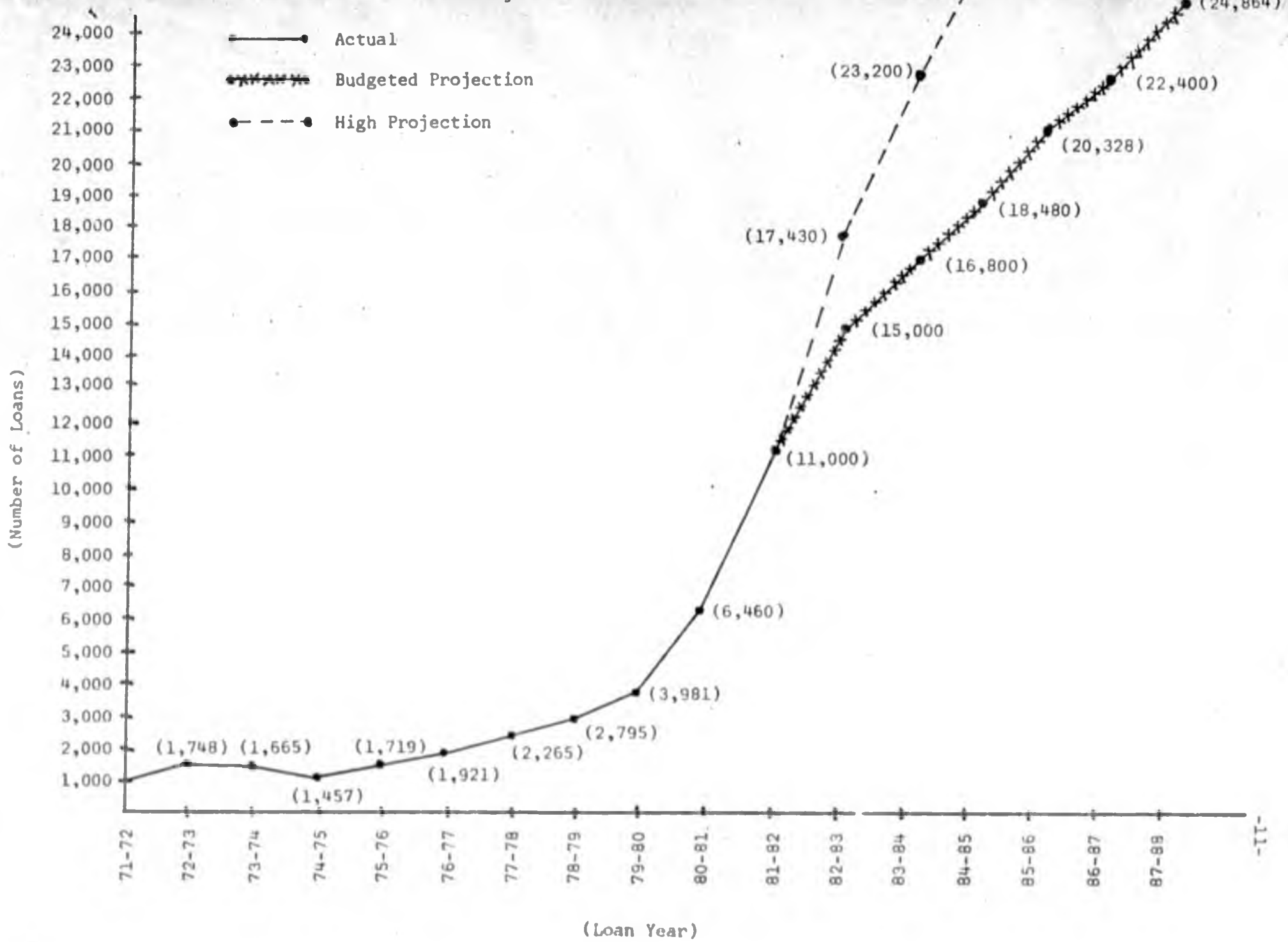


TABLE B

DIVISION OF STUDENT FINANCIAL AID
PERSONNEL REQUIREMENTS
Projected to 1986-86

Year	Loan Awards	Accounts in Repayment	Awards Staff	Repayment/ Collections	Support Staff	Part-time Staff	Total		
							Full-time	Part-time	
1971-72	1,081	-0-	2.0	-0-	-0-	-0-	2.0	-0-	
1972-73	1,748	-0-	3.0	-0-	-0-	-0-	3.0	-0-	
1973-74	1,665	-0-	3.0	-0-	-0-	1.0	3.0	1.0	
1974-75	1,457	278	3.0	2.0	-0-	1.0	5.0	1.0	
1975-76	1,719	550	3.0	4.0	-0-	2.0	7.0	2.0	
1976-77	1,921	1,350	3.0	4.0	-0-	2.0	7.0	2.0	
1977-78	2,265	1,500	3.0	5.0	1.0	4.0	9.0	4.0	
1978-79	2,795	2,100	4.0	7.0	3.0	4.0	14.0	4.0	
1979-80	3,918	3,510	4.0	9.0	5.0	-0-	18.0	-0-	
1980-81	6,460	6,008	6.0	9.0	5.0	4.0	20.0	4.0	
1981-82	11,000	11,156	7.0	(11.0)	11.0 (15.0)	6.0 (9.0)	5.0 (7.0)	24.0 (35.0)	5.0 (7.0)
1982-83*	15,000	20,757	14.0	(1.0)	28.0	14.0	9.0	56.0 (1.0)	9.0
1983-84	16,800	32,037	17.0		44.0	21.0	11.0	82.0	11.0
1984-85	18,480	45,756	18.0		61.0	27.0	12.0	106.0	12.0
1985-86	20,328	55,450	20.0		74.0	32.0	13.0	126.0	13.0
1986-87	22,400	63,357	22.0		84.0	36.0	15.0	142.0	15.0

*1982-83 through 1986-87 are projections; staffing estimates are based upon Division staffing formula.

ALASKA STUDENT LOAN PROGRAM

Questions Regarding the Program:

- a. Question: What caused the tremendous growth in demand for 1981-82 student loans?

Response: The growth of 70% in loan borrowers and over 200% in dollar volume is due to many factors, but the principal cause seems to be the increased loan amounts (SB 120). Alaskans are now able to attend school full time and are doing so in record numbers.

- b. Question: Why was the true fiscal impact of SB 120 so greatly understated?

Response: The fiscal note for SB 120 was estimated at \$5.3 million. The true impact, including the unprojected 70% growth, was (or could be) \$22.3 million. The \$10 million revolving base was used to offset the cost, but the program ended up \$7 million short.

The \$5.3 million estimated impact was based upon the over 6,000 loans already filed at the time of the passage of SB 120. Over 90% of these persons (5,700), refiled loans after SB 120 passed. In so doing, they asked for the increased loan amount. This was unanticipated and cost the program about \$15 million. In re-applying, costs of attendance were adjusted upward, students' resources were adjusted downward, and schools signed off on the budgets.

- c. Question: What caused the long delay in processing loans this fall?

Response: The unexpected volume was a major contributor to the backlog. The office simply is not staffed to handle the current volume. However, the principal cause was the delay in finalizing the bill into law. No contracts could be awarded containing the new loan terms (SB 120) until the bill became law. The Governor, upon the advice of the Attorney General's Office, did not sign SB 120 into law. Rather, it was allowed to become law after the statutory 20-day limit. This delayed any processing until the last week of July/first week of August. By then, backlog was too great to overcome, and the office did not become current in processing until December.

- d. Question: What has been the impact of increasing forgiveness from 40% to 50%?

Response: There has been very little impact of a fiscal nature, but many retroactive adjustments still remain to be processed (162 processed through December). To date, the actual cost has only been around \$50,000 for retroactive forgiveness. The true impact will be in future years.

- e. Question: With the \$10 million revolving based used, does this need to be re-established?

Response: Yes. The same reasons for needing the base still exist and are even more urgent with the current volume. The base, to be truly effective, needs to be re-established and increased to \$25 million to accommodate spring-processing.

- f. Question: Can a student borrow funds, drop school, keep the money, and keep repeating the cycle?

Response: No. The student can do this once, but it cannot be repeated as long as the school is complying with loan requirements.

- g. Question: Can a student use loan funds to buy a car, take a vacation, make investments, etc?

Response: No. the student accepts the funds for use for schooling only. If these funds enable the student to do both things (for example, both attend school and buy a car) rather than having to choose to do only one, there is nothing illegal involved. The program does not require one to deplete savings before borrowing.

Original sponsors: Sturgulewski, Kerdtula,
Stimson and Dankworth

Offered: 5/27/81
Referred: Rules

1 IN THE SENATE

BY THE FINANCE COMMITTEE

2 HOUSE CS FOR CS FOR SENATE BILL NO. 120 (Finance)

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 \$7,000 [\$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(c) is amended to read:

19 (c) To maintain a loan the student must continue to be enrolled
20 as a full-time student in good standing in a career education program,
21 college or university designated under (b) of this section. The com-
22 mission shall adopt regulations defining "good standing" for purposes
23 of this subsection, *which shall include a provision that the*

24 * Sec. 4. AS 14.40.763(d) is amended to read: *the commission shall*

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

26 (1) for more than ⁴ five years of undergraduate study;

27 (2) for more than ⁴ five years of graduate study;

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

*Salient
opines*

1 * Sec. 5. AS 14.40.763(g) is repealed and reenacted to read:

2 (g) Unless the commission and the student agree to a different
3 repayment schedule, repayment of the principal and interest on the loan
4 begins no earlier than nine months nor later than one year after the
5 student terminates his studies. The loan shall provide for repayment
6 of the total amount owed in periodic installments in not less than five
7 nor more than 10 years from the commencement of repayment, except as
8 provided in (k) and (m) of this section. If the commission and the
9 student agree to a different repayment schedule, the student shall
10 repay the loan in accordance with the agreement. A student may make
11 payments earlier than required by this subsection.

12 * Sec. 6. AS 14.40.763(1) is amended to read:

13 (1) If a loan is in default, the commission shall [MAY] notify
14 the borrower [STUDENT] that repayment of the remaining balance is
15 accelerated and due by sending the borrower [STUDENT] a notice by
16 registered or certified mail.

17 * Sec. 7. AS 14.40.763(j) is amended to read:

18 (j) A portion of a loan shall be paid on behalf of the borrower
19 by the state if, upon completion of the course of study for which the
20 loan was granted, ~~the borrower attends school in state or~~
21 the borrower attends school in state or the borrower resides in the state for [SPENDS] at
22 least three years [EMPLOYED IN THE STATE]. The portion of the loan
23 which shall be paid by the state shall be the following percentages of
24 the total loan received plus interest for up to a total of 40 percent

- 25 of the total loan: *Each yr. attendance in state 10% per yr for max of 2 yrs.*
26 (1) ~~two -] three years residency, 20~~ [10] percent;
27 (2) [THREE -] four years residency, an additional 10 percent;

28 and

- 29 (3) [FOUR -] five years residency, an additional 10 percent

30 *This program does not encourage in state attendance*

~~(4) OVER FIVE YEARS RESIDENCY, AN ADDITIONAL 10 PERCENT].~~

* Sec. 8. AS 14.40.763(m) is amended to read:

(m) In case of hardship, the committee may extend repayment of a loan for an additional period of up to five years in increments no longer than 12 [SIX] months each [, WITHIN THE 15-YEAR REQUIREMENT OF (g) OF THIS SECTION].

* Sec. 9. AS 14.40.763(n) is amended to read:

(n) Each year spent attending a college or university in Alaska qualifies as a year of [EMPLOYMENT AND] residency under (j) of this section, if the borrower resides no less than three years in Alaska after completion of the course for which the loan was granted, and has a total Alaskan residency of 10 years time.

* Sec. 10. AS 14.40.763 is amended by adding a new subsection to read:

(o) The provisions of (j) of this section do not apply to a loan to a borrower named in a complaint as a defendant in an action by the state or by the commission to secure payment of the unpaid balance of a loan made under AS 14.40.759 or 14.40.61.

* Sec. 11. This Act takes effect July 1, 1981.

*Financial
impact?
very low
estimate*

THE LEGISLATURE OF THE STATE OF ALASKA
TWELFTH LEGISLATURE

FISCAL NOTE

I. REQUEST
 Bill/Resolution No. FCHSCSSB 120
 Title Amending the Student Loan Program
 Requested by Senator Sturgulewski Date June 16, 1981

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.	5,268.9	6,329.0	7,895.1	10,009.0	12,439.0
TOTAL	N.A.	5,268.9	6,329.0	7,895.1	10,009.0	12,439.0

FUNDING (Thousands of Dollars)

	FY 81	FY 82	FY 83	FY 84	FY 85	FY 86
GENERAL FUND	N.A.	5,268.9	6,329.0	7,895.1	10,009.0	12,439.0
FEDERAL FUNDS						
OTHER (Specify Fund Source)						
Program Revenues		1,650.0	(713.0)	(1,025.0)	(1,025.0)	(1,232.0)
Reproductive Grants		(37.0)				

POSITIONS

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

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

- a. Fiscal Impact of raising loan limits for FY 82:
 Undergraduate: \$3,984,530
 Graduate: 602,370
 \$4,586,900
- b. Fiscal Impact of increasing grant portion from 40% to 50% retroactively will result in reduction of anticipated revenue during upcoming years, and will have an immediate effect of only \$32,000.
- c. Intent to refund grant portions up front rather than on end of repayment cycle will balance out over ten years, but will have an immediate impact on revenues projected of \$650,000.

IV. DATE June 17, 1981 PREPARED BY Nerry D. Roman
 AGENCY Commission on Postsecondary Education
 PHONE 465-2854
 Original Legislative Finance
 cc Budget and Manseement
 Prime Sponsor (First Legislator Named)

STATE OF ALASKA

AUDIT DIVISION
POUCH W—ALASKA OFFICE BUILDING

THE LEGISLATURE

BUDGET AND AUDIT COMMITTEE

JUNEAU, ALASKA 99811

August 3, 1981

SUMMARY OF: A Review of the Department of Education,
Alaska Commission on Postsecondary Education,
Scholarship Revolving Loan Fund,
For the Fiscal Year Ended June 30, 1980

PURPOSE OF THE REVIEW

In accordance with the provisions of Title 24 of the Alaska Statutes, we conducted a review of the Department of Education, Alaska Commission on Postsecondary Education, Scholarship Revolving Loan Fund to determine if the financial statements appearing in the State's Annual Financial Report for the fiscal year ended June 30, 1980 are fairly presented and in compliance with applicable State statutes and regulations governing the operations of the Fund.

In addition, we conducted a review to determine if the Division's performance in granting loans is acceptable.

FINANCIAL STATEMENTS

Since the accounting records were not adequate to allow us to perform the necessary auditing procedures for loans receivable, the scope of our work was not sufficient to enable us to express an opinion on the Balance Sheet and the related Statement of Revenues, Expenses and Changes in Fund Balance.

FINDINGS AND RECOMMENDATIONS

1. The Postsecondary Education Commission, Division of Student Financial Aid, should maintain adequate accounting records to support their financial statements.

The Division of Student Financial Aid's computer system could not produce a listing of outstanding loans receivable that reconciles to the State's accounting records. This prevented us from performing auditing procedures necessary to express an opinion on the financial statements.

PLEASE NOTE: THE PRECEDING PAGES WERE TREATED
AS A UNIT IN THE ORIGINAL DOCUMENT.

1 IN THE HOUSE

BY BEIRNE, MARTIN AND HALFORD

2 SPONSOR SUBSTITUTE FOR HOUSE BILL NO. 709

3 IN THE LEGISLATURE OF THE STATE OF ALASKA

4 TWELFTH LEGISLATURE - SECOND SESSION

5 A BILL

6 For an Act entitled: "An Act relating to scholarship loans; and providing
7 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~~ ^{* according to cost of institution} \$4,000 in any one school year, to an under-
12 graduate 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 \$6,000 [~~\$7,000~~] 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(c) is amended to read:

19 (c) To maintain a loan the student must continue to be enrolled as
20 a full-time student in good standing in a career education program,
21 college or university designated under (b) of this section. The com-
22 mission shall adopt regulations defining "full-time" for purposes of
23 this subsection as at least 26 semester hours or an equivalent amount
24 of study each year for an undergraduate student. The commission shall
25 adopt regulations defining "good standing" for purposes of this subsec-
26 tion as maintaining not less than a 2.0 or equivalent grade point average
27 (based on a 4 point grading system) for each academic year. The require-
28 ment that a student be enrolled as a full-time student in good standing
29 may be waived by the commission for a disadvantaged student for good

1 cause. At the end of each academic year the student shall submit proof
2 to the committee of the number of credit hours completed and grades
3 received.

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

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

6 (1) for more than four [FIVE] years ^{of undergraduate study} *except for that certified program*

7 and

8 (2) for more than four [FIVE] years of graduate study (;

9 (3) FOR MORE THAN A TOTAL OF EIGHT YEARS OF UNDERGRADUATE AND
10 GRADUATE STUDY].

11 * Sec. 5. AS 14.40.763(f) is amended to read:

12 (f) Interest on a loan given under AS 14.40.751 - 14.40.806 is at
13 the rate of six [FIVE] percent a year. ^{make good monies by time of graduation} Interest accrues beginning on
14 the day the borrower receives the money until principal and interest on
15 the loan are fully repaid.

16 * Sec. 6. AS 14.40.765(b)(1) is amended to read:

17 (1) ~~has been physically present in the state for at least two~~
18 ~~years immediately before the date the application is filed. (UNLESS HIS~~
19 ~~ABSENCE FROM THE STATE DURING ANY PART OF THE TWO YEARS WAS DUE TO~~
20 ~~MILITARY SERVICE, OR)~~
read in.

21 * Sec. 7. AS 14.40 is amended by adding a new section to read:

22 Sec. 14.40.766. APPLICATION. (a) An application for a scholar-
23 ship loan for an academic year must be filed with the commission by
24 May 15 of the previous academic year.

25 (b) Affidavits from at least four residents other than the appli-
26 cant must be submitted with an application for a scholarship loan. Each
27 affidavit must state that the affiant knows that the applicant is a
28 resident and has been in the state for at least two years immediately
29 before the date the application is filed. Each affidavit must bear a

30 1) vocational students.

31 If in state 1/2 out of state
enrollment time - final approval.

1 printed notice that a false statement made in it is an offense punishable
2 by law. For purposes of this subsection a resident is a person who has
3 been physically present in the state for at least two years immediately
4 before the date the application for a scholarship loan is filed.

5 * Sec. 8. AS 14.40.765(b)(2) is repealed. —

6 * Sec. 9. This Act takes effect July 1, 1982.
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ANALYSIS OF SSB 709

- Section 1: Reducing undergraduate loan maximum from \$6,000 to \$4,000. This may discourage some borrowing, particularly for those wishing to attend out-of-state, since it will not cover room, board, books, and tuition for most out-of-state schools. It may also have the effect of forcing in-state attendance for those unable to afford to pick up the difference in borrowing levels. (See immediate fiscal impact below.)
- Section 2: Reducing graduate loan maximum from \$7,000 to \$6,000. This will have little effect, other than fiscal. (See below.)
- Section 3: The commonly accepted ¹³ standard for full-time undergraduate attendance is 12 semester credit hours per semester, or the equivalent. This is in keeping with nearly all other aid programs nation-wide. To impose a new definition would cause great problems at the school (particularly out-of-state) and would not encourage academic excellence any more than the current definition. In fact, by defining full-time status on an annual basis, the potential for abuse is increased. For example, a borrower could enroll for eight hours fall term and receive full-funding under the promise of enrolling for 18 hours spring term.
- "Good standing" applies to all students. The bill does not distinguish between undergraduate and graduate students, but a 2.0 for a graduate student is generally considered to be below average and, in some instances, failing. The commission currently requires a 2.0 for undergraduates and a 3.0 for graduates. The schools must certify as to the good standing of the students before the loan check is released. We feel this is a sound method of verifying a student's attendance and academic performance.
- Section 4. Decreasing undergraduate study to 4 years will eliminate many borrowers. For example, education degrees at any California school are five year programs, architecture degrees are usually five year programs, engineering degrees may be five year programs.
- Section 5. Starting interest accrual immediately will have a substantial impact on the debt of a student. Increasing to 6% should have a minimal impact on borrowing trends. (See fiscal impact below.)

Section 6. Requiring two years' physical presence before applying, coupled with that of Section 7, will eliminate many otherwise eligible borrowers. For example: any student attending out-of-state who does not borrow, any student moving here during a summer--until they have lived here nearly three years, a borrower who leaves for military service and then wishes to go to school within two years of completing service.

Section 7. Enforcing a strict May 15 deadline will place a severe hardship on vocational borrowers. Also, see Section 6 above.

Fiscal Impact

1. Reducing \$6,000 to \$4,000

82-83*
\$(7,917,699)

* based upon 6,598 borrowing over \$4,000, at a savings of \$1,200 each

2. Reducing \$7,000 to \$6,000

82-83*
\$(3,000,000)

*based upon 933 borrowing over \$6,000, at a savings of \$500 each

3. (a) Interest at 6% beginning immediately (Example)

Year	Borrowed	Interest		No. Payment	
		Current	New	Current	New
Frosh	\$4,000	\$ 0	\$240.00	\$ 0	\$ 0
Soph	4,000	0	480.00	0	0
Junior	4,000	0	720.00	0	0
Senior	4,000	0	960.00	0	0
Grace	0	0	960.00	0	0
10 yrs. pymt.	0	4,366.40	5,239.68	\$169.72	\$204.99
Total	\$16,000	\$4,366.40	\$8,599.68	\$20,366.40	\$24,599.68

STATE OF ALASKA

JAY S. HAMMOND, GOVERNOR

ALASKA COMMISSION ON POSTSECONDARY EDUCATION

POUCH FP
JUNEAU, ALASKA 99811
PHONE: (907) 465-2854

February 3, 1982

The Honorable Mike Beirne
Chairman, House HESS
Pouch V, State Capitol
Juneau, Alaska 99811

Dear Representative Beirne:

Thank you for the opportunity of commenting upon the draft of your bill relating to the scholarship loan program. Since the bill contains three changes, I shall address each in order and by reference to line numbers within draft.

1. Redefine full-time student. The bill defines full-time undergraduate attendance as 26 semester credit hours, or the equivalent, per year of study. Currently, full-time undergraduate study is completion of 12 semester credit hours, or the equivalent, per semester (that is, 24 semester credit hours per year). This full-time definition (12 hours) is in keeping with federal programs and is the commonly accepted standard for full-time undergraduate attendance. Placing the restriction upon an annual basis would allow a student to enroll for any combination of hours, such as, 8 hours-Fall and 18 hours-Spring, 10 hours-Fall and 16 hours-Spring, or 13 hours Fall and Spring.

I do not believe this change would achieve the purpose for which it is intended, and I would encourage retention of the 12-hour minimum per semester.

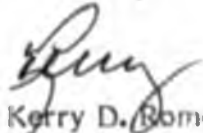
2. Establish 2.0 minimum annual GPA and require transcripts. The 2.0 minimum annual GPA already exists. This is how we defined "good standing" for an undergraduate student. The school is asked, in fact required, to enforce this "good standing" requirement. Placing that responsibility in our offices will greatly increase the flow of documents and correspondence through our agency and could create some administrative difficulties. We prefer having the school sign off on the student status before releasing loan funds. Having this sign-off on file constitutes proof of the student's attendance and academic performance.

The Honorable Mike Beirne
February 3, 1982
Page 2

3. Proof of residency. We currently do not require proof of residency, but rather have initiated a random audit approach to residency verification. In cooperation with the State Troopers, we are now piloting this verification approach, but have yet to receive results. The Commission agrees that proof or some type of verification is needed. Whether or not the audit approach will suffice is undetermined at present.

A fiscal note is attached, and I would be happy to testify upon the bill when it comes up for hearing.

Sincerely,



Kerry D. Bomesburg
Executive Director

Enclosure

THE LEGISLATURE OF THE STATE OF ALASKA
TWELFTH LEGISLATURE

FISCAL NOTE

I. REQUEST

Bill/Resolution No. HB 709
 Title Act relating to Scholarship Loans
 Requested by House HESS Date 2/4/82

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 82	FY 83	FY 84	FY 85	FY 86	FY 87
100 PERSONAL SERVICES		25.8	27.6	29.5	31.6	33.8
200 TRAVEL		-0-	-0-	-0-	-0-	-0-
300 CONTRACTUAL		3.7	3.9	4.2	4.4	4.7
400 COMMODITIES		.3	.3	.3	.4	.4
500 EQUIPMENT		4.0	-0-	-0-	-0-	-0-
600 LAND & STRUCTURES						
700 GRANTS, CLAIMS, ETC.						
TOTAL	N.A.	33.8	31.8	34.0	36.4	38.9

FUNDING (Thousands of Dollars)

	FY 82	FY 83	FY 84	FY 85	FY 86	FY 87
GENERAL FUND	N.A.	33.8	31.8	34.0	36.4	38.9
FEDERAL FUNDS						
OTHER (Specify Source)						

POSITIONS

	FY 82	FY 83	FY 84	FY 85	FY 86	FY 87
FULL TIME	N.A.	1.0	1.0	1.0	1.0	1.0
PART TIME						
TEMPORARY						

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

1. Personal Services: Range 10 - Awards Clerk, inflation at 7% for 84-87 (including benefits)
2. Contractual and commodities at inflation of 6%.

IV. DATE February 4, 1982

PREPARED BY Kerry D. Romesburg

AGENCY Commission on Postsecondary Education

Original: Legislative Finance

PHONE 465-2854

cc: Budget and Management

Prime Sponsor (First Legislator Named)

33-001 (Rev. 12/81)

PLEASE NOTE: THE FOLLOWING PAGES WERE TREATED
AS A UNIT IN THE ORIGINAL DOCUMENT.

APPLICATION FOR AN ALASKA STUDENT LOAN

1982-83



ALASKA STUDENT LOAN PROGRAM
 Pouch FP
 400 Willoughby Avenue
 Juneau, Alaska 99811
 (907) 465-2962

PLEASE READ CAREFULLY

Before completing this Alaska Student Loan application, detach this page, carefully read the front and back of this page, and retain for future reference. Then see instructions for completing this application on the next page. Do NOT detach the instruction page. It must be sent to the school with the application.

Type or print clearly all information requested.

GENERAL INFORMATION

To be eligible a student must:

1. be an Alaska resident for at least twenty-four months immediately prior to filing;
2. be, or plan to be, a full time student in good standing during the period for which funds are requested;
3. attend a school which is approved or accredited by a national or regional accrediting association or the Alaska Commission on Postsecondary Education;
4. be, or plan to be, enrolled in a career vocational—technical program or an associate, baccalaureate, or graduate degree program;
5. not have had loans under this program for more than eight full school years, of which not more than five academic years were either undergraduate or graduate; and
6. reapply for each year a loan is desired. Applications are NOT sent automatically to any borrower, but must be requested on or after January 1st for the following year.

Undergraduate and vocational students may borrow up to \$6,000 per school year. Graduate students may borrow up to \$7,000 per academic year. However, no loan may exceed the difference between the estimated cost of education and the estimated income sources for the school year for which the loan is received.

A REVISED APPLICATION must be submitted if there is:

- (a) a change in the school attended for all or any portion of the period for which the loan is awarded.
- (b) a change in the period of attendance for which the borrower originally applied and/or was awarded a loan.
- (c) a change in expenses or funds from other sources.

The Finance Charge (interest) under the Alaska Student Loan Program is 5% simple. All students are eligible to have interest paid on their behalf during qualifying periods. This interest will be paid by the State of Alaska.

APPLICATION DEADLINE

The application deadline for priority processing is May 15. Applications received after May 15 will be processed in monthly lots with priorities assigned in accordance with loan statutes.

FOR YOUR CONSIDERATION . . .

While you are planning your college or vocational education, in addition to deciding what school will best meet your needs and goals, you should also plan how you are going to meet your educational expenses.

Since 1971, we have assisted over 30,000 Alaskan residents in achieving their educational ambitions by providing financial assistance. At the same time, we also realize the pitfalls that can await student borrowers who become over-burdened with debt and find repayment a real hardship.

Because of this, we urge students not to borrow any more than is absolutely necessary. Your student loan should be used to supplement other available sources of assistance such as scholarships, grants, work-study programs, parental and family aid, etc.

So that you will be aware of your future financial obligation regarding your Alaska Student Loan(s), the table outlines what your monthly payment would be over a ten (10) year repayment cycle for various total loan amounts borrowed. In addition to the principal which must be repaid, interest accrues during the repayment period at a rate of five percent (5%) per year.

IF YOUR STUDENT LOANS TOTAL	YOUR MONTHLY PAYMENT FOR 120 MONTHS (10 YRS) WOULD BE	TOTAL TO BE REPAYED		
		5% Interest	Principal	Total
\$ 1,000.00	\$ 10.61	\$ 273.30	\$ 1,000.00	\$ 1,273.30
2,000.00	21.21	546.70	2,000.00	2,546.70
3,000.00	31.83	818.40	3,000.00	3,818.40
4,000.00	42.43	1,089.80	4,000.00	5,089.80
5,000.00	53.06	1,363.00	5,000.00	6,363.00
6,000.00	63.64	1,636.80	6,000.00	7,636.80
7,000.00	74.25	1,910.00	7,000.00	8,910.00
8,000.00	84.89	2,182.00	8,000.00	10,182.00
9,000.00	95.46	2,455.30	9,000.00	11,455.30
10,000.00	106.07	2,728.40	10,000.00	12,728.40
15,000.00	158.16	4,086.00	15,000.00	19,086.00
20,000.00	212.13	5,466.80	20,000.00	25,466.80
25,000.00	266.16	6,870.30	25,000.00	31,870.30
30,000.00	318.30	8,294.00	30,000.00	38,294.00
35,000.00	371.33	9,747.80	35,000.00	44,747.80
40,000.00	424.26	11,211.30	40,000.00	51,211.30
45,000.00	477.29	12,774.80	45,000.00	57,774.80
50,000.00	530.33	13,358.80	50,000.00	63,358.80

STUDENT BORROWER: DETACH THIS SHEET AND SEE REVERSE SIDE FOR ADDITIONAL INFORMATION

SPECIAL LOAN PROVISIONS

1. Repayment of loan principal and interest may be deferred under certain conditions. These are outlined in loan regulations and are contained in the Promissory Note.
2. Up to 50% of the total loan may be considered a grant if upon completion of course of study, the loan recipient meets Alaska residency criteria of the loan program.

PRIVACY ACT NOTICE

The Privacy Act of 1974 (5 U.S.C. 552a) requires that an agency provide the following notice to each individual whom it asks to supply information:

1. The authority for collecting the requested information is section 7 (a) (2) of the Privacy Act.
2. The principal purposes of this information are as follows: to verify the identity of the applicant; to determine program eligibility; to permit servicing of the loan; and in the event it is necessary, to locate missing borrowers and collect on delinquent or defaulted loans.
3. The routine uses include the following: the information may be furnished during the life of the loan to holders of this and other loans made to the borrower; to educational institutions in which the borrower is enrolled or is accepted for enrollment; to guarantee agencies; to Federal or State agencies or private parties who may be able to provide information necessary for the collection of the loan, or to assist in the servicing or collection of the loan.

Section 7 (b) of the Privacy Act of 1974 (5 U.S.C. 522a) requires that when any Federal, State, or local government agency requests an individual to disclose his/her social security number (SSN) that individual must also be advised whether that disclosure is mandatory or voluntary, by what statutory or other authority the number is solicited, and what uses will be made of it.

Section 7 (a) (2) of the Privacy Act provides that an agency may continue to require disclosure of an individual's SSN as a condition for the granting of a right, benefit, or privilege provided by law where the agency required the disclosure under statute or regulation prior to January 1, 1975. In order to verify the identity of an individual.

Disclosure of the applicant's SSN is required as a condition for participation in the loan program. The SSN will be used to verify the identity of the applicant, and as an account number (identifier) throughout the life of the loan in order to record necessary data accurately. As an identifier, the SSN is used in such Program activities as: determining Program eligibility; certifying school attendance and student status; determining eligibility for deferment or repayments; determining eligibility for disability or death claims; and for tracing and collecting in cases of defaulted loans.

NOTICE

The status of this loan may be reported to a credit bureau. Therefore, in order to maintain a good credit rating, it is in your advantage to comply with all the terms of the loan agreement and to meet your responsibilities as a borrower under this program.

1982-83 INSTRUCTIONS FOR COMPLETING ALASKA STUDENT LOAN APPLICATION

STUDENT BORROWER: DO NOT DETACH THIS PAGE UNTIL THE SCHOOL HAS COMPLETED PART B

ROUTING INSTRUCTIONS:

PART A — TO BE COMPLETED BY STUDENT BORROWER. After completing Part A, forward this page and the four copies (2 white, 1 yellow and 1 blue) of the application to the student financial aid office at the school you will be attending for completion of Part B.

PART B — TO BE COMPLETED BY A SCHOOL OFFICIAL. Under Alaska Statute, applications for the Alaska Student Loan Program must be submitted at the Alaska Student Loan Office on or before May 15 of each year. Applications received after May 15 will not be handled on a priority basis. Therefore, the school is only requested to verify the student borrower's estimated cost of education, any financial aid (if known), and if the student borrower owes a refund on grants or loans previously received at the school in Part B of the application form.

The school is requested to certify the student borrower's enrollment status, academic progress, undergraduate/graduate status, etc. on a form which accompanies each loan check which is sent to the student in care of the student financial aid office at the beginning of each term.

After completing Part B, the School Copy (blue) of the application should be detached and kept in the school records. (The school will also receive an executed copy of the Promissory Note indicating the amount of the loan approved.) The school should forward the remaining three copies (2 white and 1 yellow) and this page to the student.

STUDENT BORROWER: Upon receipt of the application from the school, the Student Copy (yellow) and this page should be detached and retained for your records. The remaining 2 white copies should be taken or sent to: Alaska Student Loan Office, Pouch FP, 400 Willoughby Avenue, Juneau, Alaska 99811.

INSTRUCTIONS FOR COMPLETING PART A — THE STUDENT SECTION

Fill in all items 1 through 27 completely—do not leave any space blank. Incomplete, incorrectly completed or illegible applications will be returned to you for clarification. No priority is assigned until a complete application is received.

1. Enter your full legal name.
2. Enter your social security number—do not guess; check your social security card. Please read the Privacy Act Notice on the reverse side of the front page regarding the use of your social security number in connection with a student loan.
3. Enter date of birth. Make sure that the year entered is the year you were born, not the current year.
4. Enter your permanent mailing address. A temporary school or other temporary address is NOT acceptable. If your address does not include a street name or number or post office box for the city and state listed, enter "none". If your permanent mailing address is not in Alaska, attach a separate sheet of explanation.
5. Enter your current mailing address, if different from Item 4, above, where you can receive correspondence from the student loan office with regard to this application. If you do not keep us informed of your current mailing address during the application processing period, you risk having your loan delayed or canceled. If your current address is the same as your permanent address, enter "same as above".
6. WRITE IN the name of the State where you are a permanent resident and the date you became a resident. If you are a resident of Alaska DO NOT enter "yes", enter "Alaska". Alaska resident means a person who, except for brief intervals, military service, attendance at an educational institution, or for absence for good cause shown, has resided in Alaska and who has maintained his/her domicile in Alaska for at least two years immediately prior to the date of submission of the application for a student loan; domicile is the true and permanent home of a person from which he/she has no present intention of moving and to which he/she intends to return when away. If you are a military dependent and your home of record is not Alaska, you must attach a separate sheet of explanation.
7. Enter your telephone number where you can normally be reached. If you have no telephone where you can be reached, enter "none". If current number is different from permanent, list both telephone numbers.
8. You must provide the name, address, telephone number, and the relationship to you of FOUR (4) references with whom you have periodic contact. If either or both of your parents are deceased and you have no legal guardian, enter the information requested of your closest living relative or a close adult friend. Business or college addresses for references are not acceptable, nor is General Delivery or a blank unless an explanation is attached to indicate that no street names or numbers or post office boxes exist for the city and state listed. All of the references listed must live at different addresses. Addresses listed should be mailing address for each person.
9. Enter your academic standing for the loan period. If you will be a first year Voc-Tech student, check Freshman or a second year Voc-Tech student, check Sophomore, etc. If during part of the school year you will be an undergraduate student and part of the school year you will be a graduate student, you must complete a separate application for each. To qualify as a graduate student, you must be accepted and enrolled in a graduate program.
10. List ALL student loans you have received in prior years from any source, even if any of those loans have been paid in full. Include loans received through the Alaska Student Loan Program, NDSL, FISL and/or GSLP loans received from banks, schools, etc. If you have not received any student loan from any source, enter "none".
11. Enter whether you are a dependent or independent. A dependent is defined as a person who has lived with his/her parents for more than six (6) weeks in 1981 or plan to in 1982, a person who has been claimed on his/her parents' 1981 tax return or if they plan to in 1982, or a person who has received more than \$1000 worth of support from his/her parents in 1981 or if they plan to in 1982.

SEE REVERSE SIDE FOR FURTHER INSTRUCTIONS

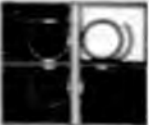
12. Enter the total number of persons who will live with you during the school year who are dependent upon you for at least half of their support. Include dependent spouse, dependent children, and any other dependents. List ages of dependents. If you have no dependents, enter "0". Do not count yourself as a dependent.
13. Enter the number of quarters, semester/trimesters or weeks/months in the appropriate space. Examples: If you will be attending a college or university for Fall, Spring and Summer semesters, enter "2" Trimesters/Semesters and "1" Summer. If you will be attending a 10 week Voc-Tech school, enter "2" Weeks and "2" Months. If you do not plan to attend school for consecutive terms during the same school year (such as Fall and Summer, but not Spring semester), you must complete a separate application for each separate term.
14. Check the appropriate box which describes where you will live while attending school.
15. Enter major course of study, i.e., English, history, dentistry, auto mechanics, etc.
16. Enter type of degree (associate, bachelors, masters, doctorate), or if you will be working toward a certificate or diploma.
17. Enter the estimated cost of education during the loan period. Refer to the financial information provided by the school you will be attending. If the estimated costs you list in this section are higher than the costs stated by the school's current school's brochure, attach an itemized statement explaining the cost difference.
18. Enter sources of financial aid and other sources to cover your estimated cost of education. In addition to applying for a student loan, it is to your advantage to seek other sources of financial aid such as grants, scholarships, work/study programs, etc. through the financial aid office at the school you will be attending.
19. Enter the beginning and ending dates of attendance for which this loan is requested. The dates entered should agree with the number of terms listed in item 13 above. Example: If you will be attending the University of Alaska for Fall and Spring semesters, enter From: Mo. "9" Yr. "82" To: Mo. "5" Yr. "83".
20. Enter amount of loan requested for the loan period. The maximum annual undergraduate or vocational loan is \$6,000 and the maximum annual graduate loan is \$7,000; however, the amount of the loan will not exceed the difference of your estimated cost of education less sources of financial aid (item 17 less item 18).
21. Enter month and year you anticipate completion of your course of study, i.e., the date you expect to earn the degree, certificate or diploma listed in item 16.
22. List any prior degree(s) or professional certificate(s) you may have received and the date(s) earned. If you have not received any prior degrees or certificates, enter "none".
23. Enter if you will be paying resident, non-resident, or if the school you will be attending is private with no differential in tuition charged. If you will be attending a non-Alaskan school and you will pay resident tuition, you must include an explanation on a separate sheet and include a letter from the school that states the reason you are paying resident tuition and that they do consider you an Alaska resident. If you will be attending school outside of Alaska and enter that you will pay resident tuition without providing an explanation, your application will not be processed, but will be returned to you for clarification.
24. Enter whether you plan to enroll as a full-time or a part-time student during the loan period. All loans under this program are granted on the basis of full-time attendance and enrollment only. Full-time student means
 - a) an undergraduate student, not on academic or other probation, who is or will be enrolled in any combination of courses, work experience, research or special studies which the school requires of the student to consider him/her as being engaged in full-time study and which amounts to the equivalent of 12 semester or 12 quarter hours per academic term for institutions utilizing the trimester, semester, or quarter system
 - b) A graduate student, not on academic or other probation, who is or will be enrolled in any combination of courses, work experience, research or special studies which the school requires of the student to consider him/her as being engaged in full-time study and which amounts to the equivalent of 9 semester or 9 quarter hours per academic term for institutions utilizing the trimester, semester, or quarter system.
 - c) a student enrolled in a career education program for at least 30 clock hours per week and who is pursuing a full-time course of study
25. Enter whether you have/will apply for WICHE (Western Interstate Commission for Higher Education) and/or SEIG (State Educational Incentive Grant) for the school period. If yes, enter the date(s) you applied/will apply.
26. Enter name and address of the school you will be attending during the loan period.
27. You must sign and date the application in ink (after reading the conditions and authorizations on the reverse side of the application).

INSTRUCTIONS FOR COMPLETING PART B — THE SCHOOL STUDENT FINANCIAL AID SECTION

An authorized school official must complete all shaded areas of the application. Please refer to ROUTING INSTRUCTIONS — PART B above for further information regarding this Section. If you should have any questions regarding what information is required, please contact the Alaska Student Loan Office (907) 465-2962. We will accept station-to-station collect calls concerning loans.

The School Copy (blue) of the application should be detached and retained for the school records and the remaining copies and instruction sheet returned to the student borrower.

STUDENT BORROWER: DO NOT DETACH AND KEEP THIS PAGE UNTIL THE SCHOOL HAS COMPLETED PART B OF THE APPLICATION FORM.



1962 - 63 ALASKA STUDENT LOAN APPLICATION

This application is to be used for the 1962-63 year only. If you will be attending a Voc-Tech school, attendance must begin on or after July 1, 1962. If you will be attending a college or university, it to be used from Fall 1962 through Summer 1963.

ALASKA STUDENT LOAN PROGRAM, P.O. BOX 777, 400 WILLOUGHBY AVENUE, JUNEAU, ALASKA, 99811

WARNING: This assistance provided for loans may be provided by the State of Alaska. Any person who knowingly makes a false or misleading statement on this form shall be subject to prosecution under provision of Alaska Statute.

PART A - TO BE COMPLETED BY STUDENT BORROWER - IMPORTANT - READ THE INSTRUCTIONS CAREFULLY. Student Borrower should complete Part A and forward the application to the school for completion of Part B.

1. Student Borrower's Last Name

First Name

Middle Name

3. Social Security No.

3. Date of Birth
Mo. ___ Day ___ Yr. ___

4. Permanent Mailing Address

City or Town

State

State

Zip Code

5. Current Mailing Address

City or Town

State

State

Zip Code

6. State of Permanent Residence

City or Town

State

State

Zip Code

7. Area Code / Home Telephone Number

Area Code

Home Telephone Number

8. References. You must provide four references. They must be of legal age with whom you have periodic contact at different addresses.

Adult relative or friend at different address

Adult relative or friend at different address

9. Name

Address

City, State

Telephone #

Relationship to you

Address

City, State

Telephone #

Relationship to you

10. Academic year of study for which this loan applies (check one)

Undergraduate Freshman

Undergraduate Sophomore

Undergraduate Junior

Undergraduate Senior

1st Year

2nd Year

3rd Year

11. List all student loans received from any source. Attach separate sheet if necessary.

NAME AND LOCATION OF LENDER

DATE & TYPE OF LOAN

UNPAID BALANCE

Are you (check one - see instructions):
Dependent Independent

12. Enter the total number of your dependents (same / differentials)

13. Number of terms you will attend during year for which loan applies (specify number)

14. While in school, will you live (check one):
With Relatives
On Campus
Off Campus

15. Major course or study (specify)

16. Degree or Certificate being sought (Associate, B.S., M.A., Ph.D., Diploma, etc.)

17. Estimated cost of education for the loan period:

Tuition Fees

Room & Board

Books & Supplies

Transportation

Personal

TOTAL

18. Financial aid & other sources for loan period:
REG. GRG. Parents, Savings, Etc. Other Educ. Loans Other Scholar & Grants WICHE TOTAL

19. Date of attendance for which loan is requested:

From: Mo. ___ Yr. ___ To: Mo. ___ Yr. ___

20. Amount of loan requested: \$ ___

21. Estimated date of graduation: Mo. ___ Yr. ___

22. List any prior degrees and districts received:

23. Type of tuition you will pay for in a period (see instructions)

Resident Non-Resident No Differential

24. Student Status during loan period:
Full-time Part-time

25. Have you/ will you apply during the loan period for:
WICHE Yes No SEGL Yes No

26. Name and address of school you will be attending:

Name

Address

27. My signature below certifies that I have read, understand and agree to the conditions and authorizations stated in the Student Certification and Statement of Educational Purpose printed on the reverse side of this application. I declare under penalty of perjury that the foregoing is true and correct.

Signed: _____

(Signature of Student Borrower)

Date: _____

PART B - TO BE COMPLETED BY SCHOOL. When School Official completes and signs Part B, the blue copy of the application should be retained for the school records. The instruction sheet, the two white copies and the yellow copy should be sent to the applicant - see instruction sheet for further information.

28. Name and Address of Educational Institution:

Name

Address

29. OE School Code

30. Area Code and Telephone Number

31. Date

32. Print or Type Name and Title

33. Date

34. Signature below certifies that I have read, understand, and agree to the conditions regarding the student named above in the School Certification Statement printed on the reverse side of the applic. form.

Signed: _____

(Signature of School Official)

Date: _____

PART C - FOR ALASKA STUDENT LOAN OFFICE USE ONLY

Loan Approved: _____

Application Incomplete: _____

Application Denied: _____

Prior Alaska Student Loans? Yes No

If yes, have any entered repayment? Yes No

Total \$ _____

STUDENT BORROWER CERTIFICATION AND STATEMENT OF EDUCATION PURPOSE

I, the student borrower, certify that the information contained in Part A of this application is true, complete and correct to the best of my knowledge and belief and is made in good faith. I hereby authorize the educational institution to pay to the Alaska Student Loan Office any refund which may be due me up to the amount of this loan. I further authorize any educational institution that I may attend to release to the Alaska Student Loan Office or subsequent holder or their agents, any requested information pertinent to this loan (e.g. employment, enrollment status, current address). I certify that I will use any funds I receive under the Alaska Student Loan Program solely for the expenses related to attendance at the educational institution named on this form for the academic period covered by this application. I understand that I am responsible for repaying any funds I receive which cannot reasonably be attributed to meeting my educational expenses at the educational institution named on this form. I further understand that the amount of any repayment is based on regulations published by the Alaska Student Loan Office. I certify that I am not now in default on an Alaska Student Loan (ASL). I authorize the Alaska Student Loan Program to issue warrants necessary to cover the proceeds of my loan, in full or in part, made payable to me and sent in care of the student financial aid office at the educational institution named on this application form.

SCHOOL CERTIFICATION STATEMENT

I hereby certify that the student borrower named on this application form is neither in default nor owes a refund with respect to previous loans or grants received for attendance at this institution based on available records. I further certify that I have reviewed the information in Part A of this application, have noted any amendments to items #17 and #18 in the institutional columns, and that the information provided is true, complete, and correct to the best of my knowledge and belief.

1982 - 83 ALASKA STUDENT LOAN APPLICATION

This application to be used for the 1982-83 year only. If you will be attending a Voc-Tech school, attendance must begin on or after JULY 1, 1982. If you will be attending a college or university, to be used from Fall 1982 through Summer 1983.

ALASKA STUDENT LOAN PROGRAM, POUCH FP, 400 WILLOUGHBY AVENUE, JUNEAU, ALASKA 99811

WARNING: This assistance applied for herein may be provided by the State of Alaska. Any person who knowingly makes a false or misleading statement on this form shall be subject to prosecution under provision of Alaska Statute.

PART A — TO BE COMPLETED BY STUDENT BORROWER 'IMPORTANT' READ THE INSTRUCTIONS CAREFULLY. Student Borrower should complete Part A and forward the application to the school for completion of Part B.

1. Student Borrower's Last Name		First Name	Middle Name	2. Social Security No.		3. Date of Birth Mo. ___ Day ___ Yr. ___	
4. Permanent Mailing Address			City or Town	State	Zip Code		
5. Current Mailing Address			City or Town	State	Zip Code		
6. State of Permanent Residence: Since: Mo. ___ Year ___				7. Area Code / Home Telephone Number (___) ___ - ___			

8. References: You must provide four references. They must be of legal age with whom you have periodic contact.

Parent/Guardian	Other Parent, adult relative or friend at different address	Adult relative or friend at different address	Adult relative or friend at different address
Name: _____	_____	_____	_____
Address: _____	_____	_____	_____
City, State: _____	_____	_____	_____
Telephone # _____ Relationship to you: _____	_____	_____	_____

9. Academic year of study for which this loan applies (check one):

UNDERGRADUATE: Freshman _____ Sophomore _____ Junior _____ Senior _____ 5th Year _____
 or GRADUATE YEAR: 1st _____ 2nd _____ 3rd _____ 4th _____

10. List all student loans received from any source. Attach separate sheet if necessary.

NAME AND LOCATION OF LENDER	DATE & TYPE OF LOAN	UNPAID BALANCE

11. Are you (check one — see instructions):
 Dependent Independent

12. Enter the total number of your dependents (see instructions):

 List ages: _____

13. Number of terms you will attend during year for which loan applies (specify number): Quarters: _____ Trimesters: _____ Semesters: _____ Summer: _____ If Voc-Tech student, specify number of: Weeks: _____ Months: _____	14. While in school, will you live (check one): With Relatives <input type="checkbox"/> On Campus <input type="checkbox"/> Off Campus <input type="checkbox"/>	15. Major course of study. Specify: _____	16. Degree or Certificate being sought (Associate, B.S., M.A., Ph.D., Diploma, etc.): _____
---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	-------------------------------------------------------------------------------------------------------------------------------------------------------------------------	-------------------------------------------	---------------------------------------------------------------------------------------------

17. Estimated cost of education for the loan period:	Institution use only	18. Financial aid & other sources for loan period	Institution use only:
Tuition Fees \$ _____	\$ _____	BECA, BEIG \$ _____	\$ _____
Room & Board \$ _____	\$ _____	Parents, Savings, Etc. \$ _____	\$ _____
Books & Supplies \$ _____	\$ _____	Other Educ. Loans \$ _____	\$ _____
Transportation \$ _____	\$ _____	Other Scholar. & Grants \$ _____	\$ _____
Personal \$ _____	\$ _____	WICHE \$ _____	\$ _____
TOTAL \$ _____	\$ _____	TOTAL \$ _____	\$ _____

19. Date of attendance for which loan is requested: From: Mo. ___ Yr. ___ To: Mo. ___ Yr. ___	20. Amount of loan requested: \$ _____	21. Estimated date of graduation: Mo. ___ Yr. ___	22. List any prior degrees and dates received: _____
--------------------------------------------------------------------------------------------------	----------------------------------------	------------------------------------------------------	---------------------------------------------------------

23. Type of tuition you will pay for loan period (see instructions): Resident <input type="checkbox"/> Non-Resident <input type="checkbox"/> No Differential <input type="checkbox"/>	24. Student Status during loan period: Full time <input type="checkbox"/> Part time <input type="checkbox"/>	25. Have you/it you apply during the loan period for: WICHE Yes <input type="checkbox"/> No <input type="checkbox"/> SEIG Yes <input type="checkbox"/> No <input type="checkbox"/> (Date applied) _____
------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	-----------------------------------------------------------------------------------------------------------------	---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

26. Name and address of school you will be attending:
 Name: _____ Address: _____

27. My signature below certifies that I have read, understand and agree to the conditions and authorizations stated in the Student Certification and Statement of Educational Purpose printed on the reverse side of this application. I declare under penalty of perjury that the foregoing is true and correct.

Signed: _____ Dated: _____
 (Signature of Student Borrower)

PART B — TO BE COMPLETED BY SCHOOL. When School Official completes and signs Part B, the blue copy of the application should be retained for the school records. The instruction sheet, the two white copies and the yellow copy should be sent to the applicant — see instruction sheet for further information.

28. Name and Address of Educational Institution: Name: _____ Address: _____	29. DE School Code: _____	30. Area Code and Telephone Number: _____
-----------------------------------------------------------------------------------	---------------------------	----------------------------------------------

My signature below certifies that I have read, understand, and agree to the conditions regarding the student named above in the School Certification Statement printed on the reverse side of the application.

31. Signature of Authorized School Official: _____	32. Title of Type Name and Title: _____	33. Date: _____
----------------------------------------------------	-----------------------------------------	-----------------

PART C — FOR ALASKA STUDENT LOAN OFFICE USE ONLY

Loan Approved: _____	Application Incomplete: _____ Reason: _____	Application Denied: _____ Reason: _____	Prior Alaska Student Loans? Yes <input type="checkbox"/> No <input type="checkbox"/>
Total \$ _____	If you have any entered repayment? Yes <input type="checkbox"/> No <input type="checkbox"/>		

**STUDENT BORROWER CERTIFICATION AND
STATEMENT OF EDUCATION PURPOSE**

I, the student borrower, certify that the information contained in Part A of this application is true, complete and correct to the best of my knowledge and belief and is made in good faith. I hereby authorize the educational institution to pay to the Alaska Student Loan Office any refund which may be due me up to the amount of this loan. I further authorize any educational institution that I may attend to release to the Alaska Student Loan Office or subsequent holder or their agents, any requested information pertinent to this loan (e.g. employment, enrollment status, current address). I certify that I will use any funds I receive under the Alaska Student Loan Program solely for the expenses related to attendance at the educational institution named on this form for the academic period covered by this application. I understand that I am responsible for repaying any funds I receive which cannot reasonably be attributed to meeting my educational expenses at the educational institution named on this form. I further understand that the amount of any repayment is based on regulations published by the Alaska Student Loan Office. I certify that I am not now in default on an Alaska Student Loan (ASL). I authorize the Alaska Student Loan Program to issue warrants necessary to cover the proceeds of my loan, in full or in part, made payable to me and sent in care of the student financial aid office at the educational institution named on this application form.

SCHOOL CERTIFICATION STATEMENT

I hereby certify that the student borrower named on this application form is neither in default nor owes a refund with respect to previous loans or grants received for attendance at this institution based on available records. I further certify that I have reviewed the information in Part A of this application, have noted any amendments to items #17 and #18 in the institutional columns, and that the information provided is true, complete, and correct to the best of my knowledge and belief.

This application to be used for the 1982-83 year only. If you will be attending a Voc-Tech school, attendance must begin on or after JULY 1, 1982. If you will be attending a college or university, to be used from Fall 1982 through Summer 1983.

ALASKA STUDENT LOAN PROGRAM, TOUCH FP, 400 WILLOWHAVEN AVENUE, JUNEAU, ALASKA 99811

WARNING: This restriction applied for herein may be provided by the State of Alaska. Any person who knowingly makes a false or misleading statement on this form shall be subject to prosecution under provision of Alaska Statute.

PART A - TO BE COMPLETED BY STUDENT BORROWER - IMPORTANT - READ THE INSTRUCTIONS CAREFULLY. Student borrower should complete Part A and forward the application to the school for completion of Part B.

1. Student Borrower's Last Name _____ First Name _____ Middle Name _____

2. Social Security No. _____

3. Date of Birth _____

4. Permanent Mailing Address _____ City or Town _____ State _____ Zip Code _____

5. Current Mailing Address _____ City or Town _____ State _____ Zip Code _____

6. State of Permanent Residence _____ State _____ Area Code / Home Telephone Number _____

7. Parent/Guardian _____ Adult relative or friend _____

8. References: You must provide four references. They must be of legal age and whom you have periodic contact. _____

9. Academic year of study for which the loan applies (check one): _____ Undergraduate: Freshman _____ Sophomore _____ Junior _____ Senior _____ In Year _____

10. List all student loans received from any source. Attach separate sheet if necessary. _____

11. Are you (check one - see instructions): _____ Dependent _____ Independent _____

12. Enter the total number of your dependents (see instructions): _____

13. Number of terms you will attend during year: for which loan applies: _____

14. Work in school, will you be: _____ (check one) _____ With Parents _____ On Campus _____ Off Campus _____

15. Major course of study: _____ Specialty: _____

16. Degree or Certificate being sought: _____ (Bachelor's, B.S., M.A., M.Ed., Diploma, etc.)

17. Estimated cost of education for the loan period: _____

18. Financial aid & other sources for loan period: _____

19. Estimated date of graduation: _____ List any prior degrees and dates received: _____

20. Amount of loan requested: _____

21. Type of tuition you will pay for loan period: _____

22. Have you ever been in default of a loan? _____

23. Name and address of school you will be attending: _____

24. My signature below certifies that I have read, understood and agree to the conditions and restrictions stated in the Student Certification and Statement of Educational Purpose printed on the reverse side of this application. I declare under penalty of perjury that the foregoing is true and correct.

25. Signature of Student Borrower: _____

PART B - TO BE COMPLETED BY SCHOOL. When School Official completes and signs Part B, the State may use the information provided to the school for the student's loan application.

26. Name and Address of Educational Institution: _____

27. Name: _____ Address: _____

28. My signature below certifies that I have read, understood and agree to the conditions and restrictions stated in the Student Certification and Statement of Educational Purpose printed on the reverse side of this application. I declare under penalty of perjury that the foregoing is true and correct.

29. Signature of School Official: _____

PART C - FOR ALASKA STUDENT LOAN OFFICE USE ONLY

Loan Approved: _____ Application Enclosed: _____

30. Date: _____

31. Access Number: _____

STUDENT BORROWER'S COPY - KEEP IN FILE WITH OTHER RECORDS

**STUDENT BORROWER CERTIFICATION AND
STATEMENT OF EDUCATION PURPOSE**

I, the student borrower, certify that the information contained in Part A of this application is true, complete and correct to the best of my knowledge and belief and is made in good faith. I hereby authorize the educational institution to pay to the Alaska Student Loan Office any refund which may be due me up to the amount of this loan. I further authorize any educational institution that I may attend to release to the Alaska Student Loan Office or subsequent holder or their agents, any requested information pertinent to this loan (e.g. employment, enrollment status, current address). I certify that I will use any funds I receive under the Alaska Student Loan Program solely for the expenses related to attendance at the educational institution named on this form for the academic period covered by this application. I understand that I am responsible for repaying any funds I receive which cannot reasonably be attributed to meeting my educational expenses at the educational institution named on this form. I further understand that the amount of any repayment is based on regulations published by the Alaska Student Loan Office. I certify that I am not now in default on an Alaska Student Loan (ASL). I authorize the Alaska Student Loan Program to issue warrants necessary to cover the proceeds of my loan, in full or in part, made payable to me and sent in care of the student financial aid office at the educational institution named on this application form.

SCHOOL CERTIFICATION STATEMENT

I hereby certify that the student borrower named on this application form is neither in default nor owes a refund with respect to previous loans or grants received for attendance at this institution based on available records. I further certify that I have reviewed the information in Part A of this application, have noted any amendments to items #17 and #18 in the institutional columns, and that the information provided is true, complete, and correct to the best of my knowledge and belief.

**1982 - 83
ALASKA STUDENT LOAN APPLICATION**

This application to be used for the 1982-83 year only. If you will be attending a Voc-Tech school, attendance must begin on or after JULY 1, 1982. If you will be attending a college or university, to be read from Fall 1982 through Summer 1983.

ALASKA STUDENT LOAN PROGRAM, POUCH FF, 400 WILLOUGHBY AVENUE, JUNEAU, ALASKA 99811

WARNING: This assistance applied for herein may be provided by the State of Alaska. Any person who knowingly makes a false or misleading statement on this form shall be subject to prosecution under provision of Alaska Statute.

PART A - TO BE COMPLETED BY STUDENT BORROWER - IMPORTANT! READ THE INSTRUCTIONS CAREFULLY. Student Borrower should complete Part A and forward the application to the school for completion of Part B.

1. Student Borrower's Last Name _____ First Name _____ Middle Name _____ 2. Social Security No. _____ 3. Date of Birth _____
 Mo _____ Day _____ Yr _____

4. Permanent Mailing Address _____ City or Town _____ State _____ Zip Code _____

5. Current Mailing Address _____ City or Town _____ State _____ Zip Code _____

6. State of Permanent Residence _____ 7. Area Code / Home Telephone Number _____
 Since Mo _____ Year _____

8. References: You must provide four references. They must be of legal age with whom you have periodic contact.

Parents/Guardian	Other Parent, adult relative or friend at different address	Adult relative or friend at different address	Adult relative or friend at different address
Name _____	Name _____	Name _____	Name _____
Address _____	Address _____	Address _____	Address _____
City, State _____	City, State _____	City, State _____	City, State _____
Telephone # (_____) _____	Telephone # (_____) _____	Telephone # (_____) _____	Telephone # (_____) _____
Relationship to you _____	Relationship to you _____	Relationship to you _____	Relationship to you _____

9. Academic year of study for which this loan applies (check one):
 UNDERGRADUATE: Freshman _____ Sophomore _____ Junior _____ Senior _____ 5th Year _____
 or GRADUATE YEAR: 1st _____ 2nd _____ 3rd _____ 4th _____

10. List all student loans received from any source. Attach separate sheet if necessary.

NAME AND LOCATION OF LENDER	DATE & TYPE OF LOAN	UNPAID BALANCE
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____

11. Are you (check one - see instructions):
 Dependent Independent

12. Enter the total number of your dependents (see instructions):
 0 _____
 1 or more _____

13. Number of terms you will attend during year for which loan applies (specify number):
 Quarter _____ Trimester _____ Semester _____
 If Voc-Tech student, specify number of Weeks _____ Months _____

14. While in school will you live (check one):
 With Par. (one)
 On-Campus
 Off-Campus

15. Major course of study: Specify _____

16. Degree or Certificate being sought (Associate, B.S., M.A., Ph.D., Diploma, etc.): _____

17. Estimated cost of education for the loan period:		18. Financial aid & other sources for loan period:	
Institution use only		Institution use only	
Tuition Fees	\$ _____	BOOKS	\$ _____
Room & Board	\$ _____	Parents' Savings, Etc.	\$ _____
Books & Supplies	\$ _____	Other Edu. Loans	\$ _____
Transportation	\$ _____	Other Scholar & Grants	\$ _____
Personal	\$ _____	OFFER	\$ _____
TOTAL	\$ _____	TOTAL	\$ _____

19. Date of attendance for which loan is requested: From Mo _____ Yr _____ To Mo _____ Yr _____

20. Amount of loan requested: \$ _____

21. Estimated date of graduation: Mo _____ Yr _____

22. If not only you, dependents and debts included: Yes No

23. Type of tuition you will pay for loan period (see instructions):
 Resident Non-Resident No Differential

24. Student Status during loan period:
 Full-time Part-time

25. How many terms you study during the loan period for (date approved):
 0 or 1 Yes No 2 or 3 Yes No

26. Name and address of school you will be attending:
 Name _____ Address _____

27. My signature below certifies that I have read, understand and agree to the conditions and stipulations stated in the Student Certification and Statement of Educational Purpose printed on the reverse side of this Application. I declare under penalty of perjury that the foregoing is true and correct.

Signed: _____ Date: _____
 (Signature of Student Borrower)

PART B - TO BE COMPLETED BY SCHOOL. When School Official completes and signs Part B, the five copies of the application should be returned for the school records. The instruction sheet, the two copies copies and the yellow copy should be sent to the applicant - see instructions for further information.

28. Name and Address of Educational Institution:
 Name _____ Address _____

29. CE School Code: _____

30. Area Code and Telephone Number: _____

My signature below certifies that I have read, understand, and agree to the conditions regarding the student named above in the Student Certification Statement printed on the reverse side of the application.

31. Signature of Authorized School Official: _____ 32. Print or Type Name and Title: _____ 33. Date: _____

PART C - FOR ALASKA STUDENT LOAN OFFICE USE ONLY

Loan Approved _____	Application Reopened _____	Requester Returned _____	First Alaska Student Loan? Yes <input type="checkbox"/> No <input type="checkbox"/>
			If you have any second application? Yes <input type="checkbox"/> No <input type="checkbox"/>

Form 8
 02/07/82 (Rev. 1982)
 MICRO NUMBER _____

PLEASE NOTE: THE PRECEDING PAGES WERE TREATED
AS A UNIT IN THE ORIGINAL DOCUMENT.

NOTICE OF PROPOSED CHANGES IN THE
REGULATIONS OF THE
ALASKA COMMISSION ON POSTSECONDARY EDUCATION

Notice is hereby given that the Alaska Commission on Postsecondary Education, under authority vested by AS 14.40.757, proposes to amend regulations in Title 20 of the Alaska Administrative Code, relating to the scholarship loan program, as follows:

20 AAC 15.030. Computation of Authorized Loan Awards. Section (a) is amended.

20 AAC 15.040. Conditions of Loans. Section (e) is amended. 20 AAC 15.040 is also amended by adding sections (j) and (k).

20 AAC 15.045. Disbursement of Loan Awards. Section (c) is amended.

20 AAC 15.060. Grants. Section (a) is amended. Section (b) is repealed and re-enacted. Section (c) is repealed. Section (d) is repealed and re-enacted. Section (h) is repealed and re-enacted.

20 AAC 15.085. Definitions. Definitions (6), (7), and (13) are repealed. Section 20 AAC 15.085 is also amended by adding new definitions (3) and (11).

Notice is also given that any person interested may present written comments or arguments relevant to the action proposed to the Executive Director of the Alaska Commission on Postsecondary Education, Pouch F, Juneau, Alaska 99611, before 4:30 p.m., October 30, 1981.

Copies of the proposed regulations may be obtained by writing to the above-mentioned address.

The Alaska Commission on Postsecondary Education upon its own motion or at the instance of any interested person, may thereafter adopt the proposals substantially as described above without further notice or may decide to take no action on them.

Date: September 11, 1981


Kerry D. Arnesburg, Executive Director
Alaska Commission on Postsecondary Education

STUDENT LOAN REGULATION CHANGES
September, 1981

1. Amend 20 AAC 15.030 (a) to read:

No - should be a State Standard

20 AAC 15.030 (a). The maximum authorized loan for an applicant enrolled for less than a full school year, as defined by the enrolling institution and as approved by the director, is determined by prorating the maximum authorized loan award based upon the actual period of attendance, unless the period of attendance encompasses the entire program of study, in which case the award will be based upon computation of financial need.

Do these any Degree that 50% fee pay?

Total amount of hours needed for B.S or B.A degree. divide by 4

2. Amend 20 AAC 15.040 (e) to read: 20 AAC 15.040 (e). Loans will not be granted for more than [a total of six five full undergraduate school years [.], or more than five full graduate school years, or more than a total of eight full school years.

what about min. attendance?

3. Add new section 20 AAC 15.040 (j) to read:

Too loose - allows just head counting.

20 AAC 15.040 (j). ...For non-collegiate postsecondary programs, the commission applies the standard of good standing used by the institution of attendance. For collegiate attendance the commission applies the cumulative grade point average based upon the following minimums, computed annually:

What % will be lost by increasing min. standards?

Student Level	Minimum Requirement
Undergraduate	2.5 cumulative
Graduate	2.00 cumulative G.P.A
	3.00 cumulative G.P.A

In addition, a borrower must complete course work in which enrolled for each term of enrollment, up to the required full-time enrollment, and must maintain a grade point average of at least 1.50 for each term. *Too easy to get this*

4. Add new section 20 AAC 15.040 (k) to read:

A borrower whose cumulative grade point average falls below the minimum requirement of (j) of this section may request a waiver of the requirements in writing from the director. The request for waiver must set forth unusual or extenuating circumstances and may require documentation. *How many per year asked for now?*

5. Amend 20 AAC 15.045 (c) to read:

20 AAC 15.045 (c). Before delivering the warrant to the recipient, the financial aid officer will be requested to certify on the record of disbursement and receipt form that the recipient is a full-time student in good standing at the institution.

need to spell this out.

6. Amend 20 AAC 15.060 (a) to read:

20 AAC 15.060. GRANTS. (a). Under AS 14.40.763 (j), a recipient is eligible to have up to 50% [40%] of his total loans and accrued interest treated as a grant if he continues his Alaskan residency upon the successful completion of his course of study, is awarded an appropriate degree, diploma or certificate, and resides [HAS BEEN CONTINUOUSLY EMPLOYED], except for brief periods, in the state during the period for which he claims the grant.

7. Repeal 20 AAC 15.060 (b) and readopt to read:

20 AAC 15.060 (b). In order to receive a grant under AS 14.40.763 (j), a borrower must return to Alaska to live within one year of the last day of the school in which the borrower completed full-time study or an extension of that period by deferment under AS 14.40.763 (k).

8. Repeal 20 AAC 15.060 (c).

9. Repeal 20 AAC 15.060 (d) and readopt to read:

20 AAC 15.060 (d). Grants provided under AS 14.40.763 (j) will be provided to the borrower in the form of ^{credits} annual refunds as ? eligibility is established and confirmed; however, no refund will exceed the amount received by the commission in actual loan payments for the twelve-month period previous to grant eligibility. If the eligible grant exceeds the amount received in loan payments for the previous twelve-month period, the appropriate refund will be issued and the remaining grant balance will be applied to the outstanding loan balance.

10. Repeal 20 AAC 15.060 (h) and readopt to read:

20 AAC 15.060 (h). Any borrower who is named in a complaint as a defendant in an action by the state or by the commission to secure payment of the unpaid loan balance, shall forfeit all eligibility for grants provided under AS 14.40.763 (j).

11. Amend 20 AAC 15.085 by deleting the following definitions, re-number as required, and adding the following new definitions:

Delete: 20 AAC 15.085 (6). "employed"
(7). "employed in the state"
(13). "resident"

Add: (3). "Collegiate attendance" means attendance at a college or university for which college credits are awarded and for which such credits are creditable toward a degree;

(11). "physically present" means

(A) the applicant lives in Alaska; or

*Should be 10%
per yr. eligible
as person makes
payments on loan?*

each year residence = one year eligibility for loan.

Same principal as permanent fund based on yrs of residence.

(B) the applicant is dependent upon a parent for care and that parent has lived continuously in Alaska for at least two years immediately preceding application; *Very loose*

(C) the applicant has lived in Alaska for at least two years immediately before entering military service and whose absence from the state is due solely to that military service; or

(D) the applicant has lived in Alaska for at least two years immediately before entering full-time student status and whose absence from the state is due solely to that student status; or

(E) the applicant has lived in Alaska for at least the required two-year period before being employed by the State of Alaska or its congressional delegation outside Alaska and whose absence from the state is due solely to that employment;

Why not minimum economic base?
(Reference J-99-025-82)



federation of teachers

ralph mcgroth, president, 2533 providence, anchorage, alaska 99504, (907) 279-6722

March 25, 1981

Representative Donald E. Clocksin
Chairman, House Health, Education
& Social Services Committee
Pouch V
State Capitol
Juneau, AK 99611

Dear Representative Clocksin:

Several bills have been introduced proposing ~~various loan~~
~~and scholarship plans~~. I am not writing to support or
oppose any particular bill, but rather to express the
hope that consideration will be given not only to the
"typical" 18- to 24-year-old full-time student, but also
to the part-time student.

The House Research Agency, on ~~page 4~~ of its report on the
University of Alaska (Report Number 80-6), states, "Most
~~students~~ attend the University of Alaska on a ~~part-time~~
~~basis~~." This is particularly true of the community col-
leges. The report further states that "61% of University
of Alaska students are over 24 years of age " My class-
room experience bears this out. The majority of students
are attempting to get their college education while working
full or part time. Many who are older are supporting
families. We also have a large number of single women
who are trying to make a living, care for their families
and get training which will enable them to get higher
paying jobs. All these students are struggling hard to
get an education. I believe loan and grant programs
should address the needs of these students.

Thank you for your consideration.

Sincerely,

Mim Carlson
Campus Representative,
Anchorage Community College

MC/jc

cc: Members of House HESS Committee

alaska community colleges'

american fed. of teachers, local 2404, american fed. of labor -- congress of industrial organizations, 1981

PLEASE NOTE: THE FOLLOWING PAGES WERE TREATED
AS A UNIT IN THE ORIGINAL DOCUMENT.

Table 6

Elementary Population by High School Attendance Area

1970-1981

Attendance Area	1970-71	1971-72	1972-73	1973-74	1974-75	1975-76	1976-77	1977-78	1978-79	1979-80	1980-81
Bartlett/Degich	4,457	4,620	4,773	4,602	4,513	4,615	4,718	4,613	4,575	4,432	4,421
Chugiak/Gruening	1,269	1,396	1,373	1,458	1,513	1,695	1,643	1,749	1,660	1,641	1,691
Diamond/Hears	1,764	2,191	2,255	2,353	2,405	2,499	2,865	2,916	3,047	3,017	2,983
East/Henson	4,804	4,921	5,103	4,740	4,647	4,475	4,347	4,035	3,870	3,694	3,837
Service/Hanohew	1,786	1,970	2,141	2,195	2,287	2,580	2,513	2,745	2,907	2,881	2,854
West	7,641	7,394	6,908	6,170	5,917	5,770	5,438	5,259	5,027	4,503	4,461
Total	21,721	22,492	22,553	21,518	21,282	21,634	21,524	21,317	21,086	20,168	20,247

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Table 15

Elementary Student Population Projections 1981 - 1987

FORECAST III (by Areas)

Area	Actual Enrollment as of 9/30/80	1981-82	1982-83	1983-84	1984-85	1985-86	1986-87
Bartlett/Begich	4,421	4,464	4,517	4,583	4,666	4,786	4,924
Chugiak/Gruening	1,691	1,693	1,729	1,772	1,847	1,902	1,981
D' and/Hears *	3,001	3,112	3,135	3,187	3,249	3,325	3,421
East/Henson	3,837	3,935	3,983	4,063	4,143	4,242	4,366
Service/Hanshaw	2,854	2,843	2,885	2,952	3,013	3,084	3,173
West	4,461	4,605	4,572	4,601	4,665	4,754	4,866
District Total	20,265	20,652	20,821	21,158	21,583	22,093	22,731

* Includes 7th and 8th grade students from Cirdwood.

Table 16

III

Elementary Student Population Projections 1981 - 1987

FORECAST III (by School)

School	Actual Enrollment as of 9/30/80	1981-82	1982-83	1983-84	1984-85	1985-86	1986-87
Abbott Loop	52	548	555	569	581	594	611
Airport Heights	336	329	337	350	357	365	376
Aurora	630	637	638	643	653	667	684
Baxter	593	570	593	605	616	631	650
Bayshore	503	511	516	524	534	546	563
Birchwood	283	273	278	285	297	306	320
Campbell	358	395	397	403	411	421	433
Chester Valley	411	392	394	400	407	418	430
Chinook	633	633	637	648	658	673	692
Chugach	234	260	260	260	260	260	260
Chugiak	357	376	380	389	406	418	435

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IV

Table 16 (continued)
Elementary Student Population Projections 1981 - 1987
FORECAST III (by School)

School	Actual Enrollment as of 9/30/80	1981-82	1982-83	1983-84	1984-85	1985-86	1986-87
College Gate	388	393	402	408	416	426	438
Creekside	319	337	340	345	351	360	370
Denali	257	273	269	271	276	279	286
Eagle River	450	454	462	474	494	509	529
Fairview	283	296	289	290	295	301	311
Girdwood *	109	120	123	125	133	136	141
Honestead	601	590	609	624	650	669	697
Huffman	417	419	426	435	444	455	468
Inlet View	240	241	240	242	246	247	252
Kennedy	342	353	354	359	365	374	385
Lake Otis	356	353	363	372	380	389	400

Cap. Exp. Projections

Handwritten signature or initials

Table 18

Secondary Student Population Projections 1981 - 1987

FORECAST III (by School)

School	Actual Enrollment as of 9/30/80	1981-82	1982-83	1983-84	1984-85	1985-86	1986-87
Bartlett-Begich	1,824	1,750	1,678	1,700	1,752	1,818	1,845
Central	658	660	703	722	703	681	677
* Chugiak-Cruening	1,385	1,444	845	857	884	914	932
Clark	728	725	770	795	772	749	744
Diamond-Hears	2,409	2,351	2,355	2,393	412	2,439	2,458
East-Ronaon	1,953	1,895	1,813	1,839	1,895	1,969	1,997
* Jr. High (Eagle River)	(a)	(a)	599	615	598	579	575
Romig	673	695	740	760	740	718	715
Service-Hanshaw	2,620	2,650	2,639	2,689	2,714	2,745	2,766
Wandler	1,041	1,090	1,160	1,195	1,163	1,125	1,118
West	2,083	1,947	1,864	1,841	1,948	2,021	2,052

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PLEASE NOTE: THE PRECEDING PAGES WERE TREATED
AS A UNIT IN THE ORIGINAL DOCUMENT.

2. The Division of Student Financial Aid should follow generally accepted accounting principles to ensure that financial statements are fairly presented.

This recommendation remains unchanged from Legislative Audit's Fiscal Year 1978 audit of the Scholarship Revolving Loan Fund.

AUDITOR'S COMMENTS

The results of our performance survey indicate that most problems causing delays in the awarding of loans have been identified and are being addressed by the Postsecondary Education Commission.

STATE OF ALASKA

AUDIT DIVISION
POUCH W—ALASKA OFFICE BUILDING

THE LEGISLATURE

BUDGET AND AUDIT COMMITTEE

JUNEAU, ALASKA 99811

July 29, 1981

SUMMARY OF: A Review of the Department of Education, Alaska Commission on Postsecondary Education, Memorial Scholarship Revolving Loan Fund, For the Fiscal Year Ended June 30, 1980.

PURPOSE OF THE REVIEW

In accordance with the provisions of Title 24 of the Alaska Statutes, we conducted a review of the Department of Education, Alaska Commission on Postsecondary Education, Memorial Scholarship Revolving Loan Fund to determine if the financial statements appearing in the State's Annual Financial Report for the fiscal year ended June 30, 1980 are fairly presented and in compliance with applicable State statutes and regulations governing the operations of the Fund.

FINANCIAL STATEMENTS

In our opinion, the financial statements are not fairly presented, which is due to incomplete presentation of the financial statements and because assets and Fund Balance are overstated by approximately \$9,000. The overstatement resulted because no provisions were made for estimated bad debts and estimated loans to be converted to grants under AS 14.40.825(e).

FINDINGS AND RECOMMENDATIONS

1. The Division of Student Financial Aid should follow generally accepted accounting principles to ensure that financial statements are fairly presented.

No provision has been made in accounting records to recognize estimated bad debts and estimated loans to be converted to grants. This has resulted in overstating loans receivable and Fund Balance by approximately \$9,000 at June 30, 1981.



UNIVERSITY OF ALASKA, FAIRBANKS
Fairbanks, Alaska 99701

POSITION PAPER ON LEGISLATIVE ISSUES

SB and HB 99 *passed HESS
What about*

As the elected representatives of the student body, half of which is composed of women, we strongly urge the passage of both SB and HB 99 by the Legislature. In an age of increasing concern for social equality, we feel this bill would be a major step in promoting this interest on all of the campuses of the statewide system.

HB 14 → *Really points out the major competition going on within
Hawaii and L.A. for a symbol of survival*

In November of 1980, the voters of the state were presented several bonding propositions dealing with state funding of various improvement projects throughout the state. Of the several that the voter's approved of was Proposition G, which provided \$8.5 million dollars to construct Phase II. of the UAF Rasmuson library. This amount however, is not sufficient to complete the project. HB 14 would provide the necessary \$5 million dollars needed to complete the project as well as provide funding for the planning of the third phase of the library. The students at UAF will greatly benefit from the Phase II. project and thus we support the passage of HB 14.

Community of 50,000
UAF - volumes
TVCC - just walking distance away } *should share not compete*
Falls branch library - Total volumes

Community of 175,000
UAA - NCC APU - *connections - so far good cooperation*
Total volumes
but now Gov. Manigault want \$4M facility.

*UAF - JCC - state library -
need a program of cooperation*

"Good Standing" in Alaska

1. UA-Fairbanks

Undergraduate	Semester and Cumulative GPA 2.0
Graduate	Semester and Cumulative GPA 3.0

2. UA-Anchorage

Cumulative GPA 2.0

3. UA-Juneau

Undergraduate	Semester and Cumulative GPA 2.0
Graduate	Semester and Cumulative GPA 3.0

4. Anchorage Community College Cumulative GPA 2.0

5. Alaska Pacific University

Student Enrollment Tables

<u>Semesters</u>		<u>SCM</u>	
2	or	23	Cumulative GPA 1.75
3	or	39	Cumulative GPA 1.80
4	or	49	Cumulative GPA 1.85
5	or	64	Cumulative GPA 1.90
6	or	79	Cumulative GPA 1.95
7+	or	94+	Cumulative GPA 2.00

Staff recommendation:

(a) Undergraduate

<u>Semesters</u>		<u>SCM</u>	
0 - 2	or	0-24	Cumulative GPA 1.75
4+	or	48+	Cumulative GPA 2.00

(b) Graduate

Cumulative GPA 3.00

(c) Appeal is possible for unusual or extenuating circumstances.

October 16, 1981

Dear Representative Martin,

I hope you and your colleagues will read the enclosed letter written by a student at UAA. It is accurate and to the point.

It's about time our Anchorage representatives begin asking serious questions of President Jay Barton and the Statewide Administration as to why they fail to consider the legitimate needs of our campus (classrooms, science laboratories, and library resources). The time has come for Anchorage to have its own University free from the "roadblocks created by a university system based upon political narrowness". Why does almost \$90 million of a \$125 million budget go to serve approximately the same number of students as at UAA, not including another 5,000 at ACC. This is totally unacceptable.

Please visit our campus. See for yourself the situation under which students and faculty have to work.

Thank you for listening,
John P. Harrington
UAA Faculty Association

Letters to the editor

Anchorage university status

Dear Editor:

Just a word of thanks for your recent news coverage and editorials regarding the state of the Anchorage campus of the University of Alaska. As a student, I can tell you the role of the Anchorage campus is one of the lonely step-sister, hated for her popularity and denied access to her rightful resources.

President Barton and the Board of Regents have continually chosen to ignore the desires of the local pop-

ulation in shaping the role of UAA and instead deny those who steadfastly attempt to become educated in the city of their choice a complete and satisfying program. To choose Anchorage's university campus one must be prepared to wait between one and two years for necessary courses in many majors, suffer the expense of the open market for housing and endure unnumerable frustrations produced by a lack of funding, staffing and space.

I hasten to point out that the faculty and administration of both UAA and ACC perform wonders under this second-class status. All exhibit incredible interest and concern for students in the ways that they try to help overcome the roadblocks created by a university system based upon political narrowness rather than the broad scope of higher learning. As all public institutions should be, a university's goal must be to serve the community, not the

power fantasies of its administrators.

Someone was quoted as thinking the increase in student enrollment had to do with the bargain tuition and they compared Alaskan tuition to that of Yale. That is like comparing apples and oranges, as no tuition is a bargain if the product is not comparable. I urge the academic community and all who would like to see a whole and total university available to Anchorage students to keep this issue in mind during the upcoming governor's race. UAA could be one of Anchorage's finest resources if it could find a friend in Juneau who might change the view from the top offices of the university system.

Lynne Parise-Williams
Anchorage

STATE OF ALASKA

JAY S. HAMMOND, GOVERNOR

ALASKA COMMISSION ON POSTSECONDARY EDUCATION

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

March 16, 1981

The Honorable Terry Martin
Alaska House of Representatives
Pouch V
Juneau, Alaska 99811

Dear Representative Martin:

Enclosed is a copy of our high school survey of last year's seniors. The question in which you may be most interested is summarized in Table 11 on page 16 of the report. You will note that of the seniors that were going to go to school after high school, 31.3% were planning in-state attendance and 68.7% were planning out-of-state attendance. The reasons for these choices are also quite interesting. These are summarized in Tables 15 and 16 on page 22 of the report.

By way of comparison, we can look at what the freshman loan borrowers for this year are actually doing (since this is the same group, at least partially, as the seniors from last year). Our freshman borrowers are using loans at rates of 47.1% in-state and 52.9% out-of-state.

Good trend - but will new loans change this.
The heaviest attendance states are indeed what were indicated in the senior survey, that is, Alaska, Washington, California, and Oregon.

It should be noted, that in-state attendance has been increasing for undergraduate loan recipients over the last five years and for graduate loan recipients over the last three years. ~~Indicates this reflects two things:~~ the increased ability to attract students by the improved offerings of our in-state institutions, ~~and the decreased rate of attendance out-of-state.~~

If you need further information, please let me know.

Sincerely,

Kerry
Kerry D. Jonesburg
Executive Director

Enclosure

Now that we have increased loans again we may see a decrease in in-state attendance.

PETER ARGETSINGER
7071 Whitehall Street
Anchorage, Alaska 99502

March 10, 1981

The Honorable Arliss Sturgulewski
Alaska State Senate
Pouch V
State Capitol Building
Juneau, Alaska 99811

Re: Alaska Scholarship Loan Program

Dear Arliss:

As we had discussed the subject on December 11, I was pleased to note your co-sponsorship of Senate Bill No. 120 which would increase the limit for undergraduate loans from \$3,000 to \$5,000 and for graduate students from \$5,000 to \$7,000, as well as allowing loans to a student for eight years. Your active support of this legislation is appreciated. It seems to me that there is no conceivable "investment" of state general fund monies derived primarily from our non-renewable resources that will pay more dividends to the State of Alaska than loans to students pursuing higher education.

Once passage of Senate Bill No. 120 or its equivalent in the House (SSHB 32) is assured, I know that each of you will turn your attention to adequate funding for the program - including Senate Bill No. 48 now awaiting favorable action in the House.

While I believe SSHB 32 is as acceptable as SB 120 (perhaps more so, due to the higher loan limits), a word should be said about SSHB 42 which is unacceptable for two reasons.

One, the loan limits proposed in SSHB 42 are grossly inadequate in this time of rapidly escalating college expenses. (Enclosed for your information are two recent articles which should underline that concern.)

Two, while the proposal by Rep. Buchholdt in SSHB 42 to amend AS 14.40.763(j) to allow a total of 70% forgiveness of a loan on five years Alaska residency following completion of the course of study is commendable, I object quite strongly to the proposal in AS 14.40.763(j)(4)(A) that five years of residency and a scholastic average of "B" or better qualify a student for 100% forgiveness of a loan. On the surface such a proposition sounds desirable, but the reality may well be that Alaska students will be encouraged to choose institutions of lesser scholastic standing than they otherwise might in order to assure a "B" average so that the remaining

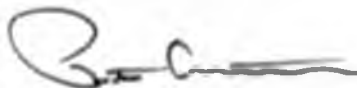
The Honorable Arliss Sturgulewski
March 10, 1981
Page Two

30% of a loan would be forgiven. The incentive is certainly there as the additional forgiveness could amount to as much as \$14,400, plus interest. Instead, I hope as a State we will encourage students (young and older) to pursue as rigorous an academic preparation as they are able to handle. Trite as it sounds, these are Alaska's future leaders.

Again, thanks to you and the bill's co-sponsors for supporting the scholarship loan program. I am taking the liberty of sending copies of this letter to them and to the members of the two HESS committees urging favorable early action on SB 120 and/or SSHB 32, along with SB 88.

Best personal regards,

Very truly yours,



Pete Argetsinger

PA/lw

Enclosure

cc: The Honorable Jalmar M. Kerttula
The Honorable Mike Colletta
The Honorable M. E. Dankworth
The Honorable Vic Fischer
The Honorable Tim Kelly
The Honorable Terry Stimson
The Honorable Jim Duncan
The Honorable M. P. Beirne
The Honorable Thelma Buchholdt
The Honorable Bette M. Cato
The Honorable Donald E. Clocksin
The Honorable Terry Gardiner
The Honorable Ben F. Grussendorf
The Honorable Terry Martin
The Honorable Mike Miller
The Honorable Randy E. Phillips
The Honorable Brian D. Rogers

spoilers. Voters have made it clear they want Reagan to get a fair chance. If they help Reagan and his plan stops inflation and revitalizes the American economy, the Republicans could be the dominant party for decades.

Big question: Will Reagan's economic policies work? Nothing like it has been tried before. Many economists, citizens fear Reagan's program will heat up the economy, fan ever higher prices. Critics note these built-in risks:

Individuals will spend their tax cuts on consumer goods rather than on saving or investing more, as Reagan expects. That would push up prices.

There is nothing in the administration program to moderate wage increases. Hourly earnings in January went up at an annual rate of more than 15 percent. Higher labor costs quickly force higher prices unless productivity jumps.

There is no sign of escape from high imports of oil and increasing energy prices. Despite decontrol of oil prices and more drilling, it is unlikely that U.S. companies can come up with enough domestic crude to reduce imports much.

Says the Petroleum Industry Research Foundation: "The decline in domestic crude-oil production that began in 1971 will continue through the 1980s."

Reagan's proposed jump in defense spending--169.5 billion in six years--will add more heat to the inflation fire. Military spending puts more money into the economy without providing any consumer goods to sop up the funds.

The administration's scenario calls for higher investment to modernize equipment, increase output of goods per worker, thus easing inflation.

The theory will be tested in the months and years ahead.

Back in today's world: America's built-in business prod--tax refunds--are hitting Main Street again. Through February 12, taxpayers got 4.5 million in federal income-tax refunds amounting to 2.7 billion dollars.

They averaged \$607.70, an increase of 4 percent over last year.

Twenty thousand dollars a year for college tuition and room and board? That's what the tab will be in 1990, educators say. By next fall, cost will be \$10,000 plus in top private colleges such as Harvard, Yale and Stanford.

Even state universities with generally lower rates plan to jump tuition 12 percent or more. To make matters worse, Uncle Sam is expected to cut back on tuition-aid funds. Some help in financing gold-plated sheepskins is possible:

Good chance Congress will provide tax credits for tuition costs next year.

The allure of illicit drugs may be dimming. A new study indicates use of the drugs by young people peaked last year. Among high-school seniors . . .

Daily use of marijuana, most widely used substance, was down 12 percent.

Use of hallucinogens, barbiturates and tranquilizers, also down.

Use of cocaine, heroin and LSD remained about stable.

Only increases found were in amphetamines and Quaaludes, sleeping pills.

Why the shift? The youngsters are reading and believing newspaper and magazine reports on scientific evidence documenting bad effects of the drugs.

College tuition breaks the \$7,000 barrier

By LAURIE JOHNSTON
The New York Times

NEW YORK — The price of a college education, which hard-pressed parents have long said is going through the roof, has done just that — only there is a parently no longer a roof.

For 1981-82 undergraduates, tuition charges alone are crashing through the \$7,000 barrier for the first time. Total fees, including room and board, are not only shooting past \$10,000, but also emerging strong on the other side at such pace-setting schools as Harvard, Yale, Brown, Bennington, Columbia, the Massachusetts Institute of Technology and Stanford.

At several campuses, they carry such canny price tags as Princeton's \$9,994.

Outstripping the inflation rate by several points, the increases will commonly be 15 percent and often more. A benchmark 20 percent rise has been announced by Boston's Northeastern University for four of its colleges, where freshmen will pay \$4,500 tuition, with a 16.7 percent rise to \$4,200 at the other colleges. Cornell's endowed colleges will go up 18 percent to \$7,000 tuition, with housing and dining increases expected to bring the

total to \$9,864.

The increases come at a time of severe concern over the Reagan administration's announced goal of limiting federal financial aid to students, and many schools are increasing their own budgets for student aid.

At Amherst college, which expects a 13 to 15 percent increase above the present \$8,450 comprehensive fee (compared with \$3,600 just 10 years ago), 70 percent of the students have federally guaranteed student loans. The college has budgeted its own financial help for 15 percent of next year's freshmen, as against 27 percent this year.

"If there's no major reduction in government loans and grants, we're in good shape," said Donald Routh, dean for financial aid. "If there are reductions, then we have some very real problems."

Putting the blame on inflation, college officials cite soaring costs of fuel and insula' n programs, food and equipment, as well as relatively modest faculty and staff salary increases of 9 to 13 percent. Administrators note in passing that income from endowments and other sources is not keep-

ing pace with inflation.

Announcing that Yale's undergraduate bill would be \$10,340, President A. Bartlett Giamatti called it "as low as it can possibly be" in the face of energy costs, a decline in the purchasing power of endowments and Yale's decision to increase salaries.

Columbia and Barnard, which expect to announce increases of at least 12 percent, to about \$10,300 and \$8,840, respectively, are among the schools citing a need for improved security to justify the rises.

Total fees on nearly all campuses have at least doubled in the past decade — a period when the national consumer price index was rising 112 percent — and most picked up speed in the later years. At Brown University, for example, next year's \$10,242 comprehensive fee is up 110 percent from \$4,890 in 1970-71 and 78 percent from \$5,750 in 1975.

Princeton will break its own records with a 15 percent increase in tuition to \$7,250. The total charges come to \$9,994 — a 133 percent increase in the last decade. However, students and their families are urged to count also on an allowance of

\$1,055 (up from this year's \$975 estimate) for such expenses as books and laundry — not to mention the beer-and-skittles part of education — bringing the recognized total to \$11,049.

With a mere 12.3 percent rise in total fees, Bennington College in Vermont may still present the nation's most expensive undergraduate bill: \$10,560 for tuition, room and board. At Wesleyan University in Middletown, Conn., a planned 15 percent increase will bring student fees to \$9,780, of which \$6,850 is for tuition.

Like many other schools, Harvard University cited "steady inflation and rising energy costs" for its \$1,370 increase in undergraduate charges to \$10,540, with tuition alone up 15.5 percent to \$6,900.

STATE OF ALASKA

JAY S. HAMMOND, Governor

ALASKA COMMISSION ON POSTSECONDARY EDUCATION

DIVISION OF STUDENT FINANCIAL AID

POUCH F - STATE OFFICE BUILDING
JUNEAU ALASKA 99811
PHONE: (907) 465-2962

Office of the Registrar:

Section 14.40.763(k)(1) of the Alaska Statutes provides for deferment of payments from previous loan recipients under the Alaska Student Loan Program during periods of full-time enrollment in good standing.

Our records indicate that the student listed below has a loan obligation with our office. In order to defer the repayment cycle of the subject student while enrolled on a full-time basis, your assistance is requested in certifying full-time status.

We are especially interested in any full-time attendance since: _____

For loan purposes Dept. should require that

Student: _____ SSN: _____

- Semester system
 Quarter system
 Other, specify dates: _____

PLEASE INDICATE FULL-TIME ATTENDANCE
WITH AN "F" AND PART-TIME ATTENDANCE
WITH A "P"

School Year	FALL TERM	(n/a if sem. sys.) WINTER TERM	SPRING TERM	SUMMER TERM
1973-74				
1974-75				
1975-76				
1976-77				
1977-78				
1978-79				
1979-80				
1980-81				
1981-82				

Basis for tuition charges: Resident Non-resident
 Private, no differential

I certify that the information stated above is true and correct.

Sign: _____ Date: _____

Title: _____

Name of School: _____

Address of School: _____



UNIVERSITY OF ALASKA
FAIRBANKS, ALASKA 99701

January 26, 1982

TESTIMONY BEFORE THE HOUSE FINANCE SUB COMMITTEE, JANUARY 26, 1982

"The College of Arts & Sciences, U. of A. Fairbanks, budget request"

Walter Benesch, Professor of Philosophy speaking:

I should like to take the opportunity this public hearing by tele-conference presents to discuss the instructional budget request of the College of Arts & Sciences. As the largest teaching unit on campus, offering well over 50% of all the credit hours that the Fairbanks branch of the University produces, the College of Arts and Sciences has been hit particularly hard by enrollment increases over the past three years. We realize this is a year of tight budgets and we have certainly tried to hold our request to the barest minimum that would enable us to continue to teach what we teach to ever larger numbers of students. The College of Arts and Sciences is asking for support in three different aspects of its instructional program:

I. We need State help in continuing to make the Concert Hall available for cultural activities on the campus and in the Fairbanks community. The Dept. of Music's "Concert Hall Manager" position had been funded out of now eliminated CETA funds. We hope to continue this position and add to it the support services of a clerk, as well as basic technical equipment and commodities tied directly to public use of the hall. The Concert Hall is a very important part of the Fairbanks cultural community.

II. We are seeking to add or improve critical learning laboratory facilities in some of our central liberal arts programs, in order to make available to our undergraduates in Arts and Sciences an opportunity to get the most out of their classroom instruction. In this category we need (a) basic art history slides for the Departments of Art and Humanities, (b) equipment and tapes in foreign languages for the language laboratory in the Department of Linguistics and Foreign Languages, (c) a student lab assistant, a storekeeper, and lab supplies in Physics, (d) audio visual materials and documents for history courses in the History Department. These requests are all tied to the quality of existing instructional programs.

III. Finally, we are requesting three full-time positions and one part-time position in instruction in Arts and Sciences. (a) In Chemistry we need additional faculty salary and teaching assistant salary money in order to add the courses and lab in chemistry that will make it possible to offer the "satellite" Nursing Program in Fairbanks in conformity with the parent program in Anchorage.

(b) In the Art Department we are seeking a full-time additional position. The



UNIVERSITY OF ALASKA

COLLEGE ALASKA 99701

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seven member art faculty of the Department of Art at the UAF, or six in terms of full-time members, provides an art program for approximately 130 art majors who are seeking BA or BFA degrees in art. Each semester over 800 students enroll to participate in one or more of thirty art courses. The annual enrollment growth in the Department is approximately 8%. The new position requested will allow the art program to improve the teaching of foundation courses in basic design, and related graphic arts, and free the studio teachers to more fully develop their specialized and advanced art courses with upper division students. In terms of long range planning, the art program must grow to at least 8 full-time art faculty in order to meet the National Association for Schools of Art guidelines, and to prepare for eventual development of a masters level program for Alaska. Currently, there is no masters degree in art program in Alaska.

(c) In the Political Science Department we are requesting another teacher for the program in Justice. The Justice program at the UAF is a liberal arts oriented program located with the Dept. of Political Science. It offers a BA degree. From a federally funded beginning in 1968, the Justice program has steadily grown from an Associate Degree in Police Administration to a complete BA program in 1976. The faculty has maintained a very conservative posture on expansion---allowing the job market and student demand to dictate program growth. In terms of majors it is the 5th largest of the 32 degree granting program in the College of Arts and Sciences. It has only two faculty members. They are solely responsible for the Justice education of over 60 majors, including their advising, teaching, and supervision of research projects. The course of study demands expertise in several distinct areas including police, courts, corrections, criminology, management, research methodology and statistics, law, and the sociology of law. It is totally unrealistic and a disservice to our students to expect two faculty to possess and adequately transmit knowledge in all of these varied areas. Additionally, the areas of public service and research---traditional and legitimate functions of the University---are not being adequately accommodated due to the demand placed on limited faculty resources. And yet, the geographical area most influenced by the University of Alaska at Fairbanks has continuously shown a desire and need for the expertise offered by the Justice faculty. The addition of a new member would allow the level of interaction in the community and the professional research needed to make the Justice Program at the UAF professionally viable.

(d) And finally, we are requesting a position in the Department of Philosophy and Humanities. The Department still has only the two full-time permanent faculty members that it had 15 years ago, but its enrollments are many times greater, as well as its responsibilities. The philosophy faculty teaches, in addition to basic introductory philosophy courses, all of the "philosophy of science" and the "history of science" that are offered on a campus with a strong science orientation. The basic introduction to philosophy of science course this semester has 40 students enrolled in it. The Department also offers all of the basic logic courses which



UNIVERSITY OF ALASKA
FAIRBANKS, ALASKA 99701

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have now become one of the degree requirements for all BA degrees. Introductory sections have up to 40 and 50 students---and to spend 30 minutes a week reading a single paper from each student and an additional 10 minutes a week talking to each student is an impossibility, though basic to good education in logic and the philosophy of science. The Department has been using part-time faculty when they could be found, and teaching up to five course per faculty member when they could not...and the Department has put its entire upper-division program on an every-other-year basis in order to accommodate the lower-division requests. This means that upper-division courses are offered once every second year.

Again, I want to thank you for this chance to talk to you as a full time faculty member at the UAF. I have been at the UAF for 19 years now, and never in all of that time have I seen the situation as critical as it is now in instruction. I firmly believe that the University and State are going to have to make some very critical decisions this year.

A handwritten signature in cursive script that reads "Walter Benesch".

Walter Benesch,
Department of Philosophy & Humanities
University of Alaska
Fairbanks, Alaska
99701

UNDERGRADUATE STUDENT COST-OF-LIVING
Alaska

University	Room	Board	Books & Supplies	Transportation	Personal Expenses	Total excluding Tuition & Fees	Tuition & Fees	TOTAL
UNIVERSITY OF ALASKA								
UAF--on-campus 80-81	\$560 A	\$1,430 A	\$250 E	\$480 E	\$530 E	\$3,250 E	\$410 A	\$3,660 E
off-campus 80-81	\$2,400 E	\$1,200 E	\$250 E	\$480 E	\$530 E	\$4,860 E	\$410 A	\$5,270 E
on-campus 81-82	\$630 A	\$1,470 A	\$250 E	\$800 E*	\$600 E	\$3,750 E		
off-campus 81-82	\$2,400 E	\$1,600 E	\$250 E	\$800 E*	\$600 E	\$5,650 E		
UAA--off-campus 80-81	\$2,475 E	\$1,575 E	\$250 E	\$495 E	\$675 E	\$5,470 E	\$410 A	\$5,880 E
off-campus 81-82	\$2,475 E	\$1,836 E	\$250 E	\$660 E	\$810 E	\$6,031 E		
UAJ--off-campus 80-81	\$4,100 E		\$250 E	\$500 E	\$675 E	\$5,525	\$410 A	\$5,935 E

A = Actual costs
E = Estimated costs

UAF: Ida Greiner, Financial Aid 479-7255
UAA: Eleanor Brown, Financial Aid 263-1000
UAJ: JoAnn Yamada, Financial Aid 789-2101