Student Financial Assistance
ANNUAL REPORT FOR 2006-2007

I. Unit Title: Student Financial Assistance
Division: Student Affairs
Unit Administrator: Ann Margaret Mullins

II. Educational Program Learning Outcome Assessment Plan

A. Learning Outcome

Students participate in Financial Awareness Week and become knowledgeable about personal financial affairs.

B. Data Collection and Analysis

Students register and complete an evaluation form at each session during the week.

C. Results of Evaluation

Evaluations were evaluated and the sessions that were most helpful for students will be repeated in future sessions. Different sessions were added. Attendance increased from 425 participants to 608.

This is the third year of Financial Awareness Week. Results will be more apparent as students graduate and manage their finances – which includes repaying student loans in a timely fashion.

D. Use of Evaluation Results

This is the third year of Financial Awareness Week.

III. Department Goals for 2006-2007

A. Goal # 1: Work with software provider to offer exit loan counseling on-line for students leaving school or graduating at specific times of the year.

1. Institutional Goal: The university community will benefit from better communication, effective operational and administrative systems, an optimal work environment, and a performance-responsive reward structure.

2. Evaluation Procedure: Evaluate whether or not fewer students have university holds due to required loan counseling.

3. Actual Results of Evaluation: A much smaller percent of students had exit holds at the time of graduation.

4. Use of Evaluation Results: We will continue to use on-line exit counseling in specific instances as circumstances warrant.
B. Goal # 2: Work with lender partners to secure PLUS loan and alternative loan funds electronically rather than by paper check.

1. Institutional Goal: Students will enroll in greater numbers and a larger percentage will persist to graduation.

2. Evaluation Procedure: Evaluate if students receiving PLUS and alternative loan funds receive those funds in a shorter period of time.

3. Actual Results of Evaluation: Students received loan funds in a fewer number of days.

4. Use of Evaluation Results: We will continue to receive PLUS and alternative funds electronically.

C. Goal # 3: Continue to work towards lowering our student loan default rate.

1. Institutional Goal: The university community will benefit from better communication, effective operational and administrative systems, an optimal work environment, and a performance-responsive reward structure.

2. Evaluation Procedure: Monitor default rate on a yearly basis.

3. Actual Results of Evaluation: Default rate remains low.

4. Use of Evaluation Results: We will continue efforts to lower default rate.

IV. Data and Information for department

Mission Statement
The goal of the financial aid office at Delta State University is to provide the opportunity for its students to secure funding to assist with paying for their education.

Office Location
The financial aid office is located in Suite 144 of Kent Wyatt Hall. The first floor of Kent Wyatt Hall serves as a “one stop shop” for student’s interaction with Student Business Services, Financial Aid, Admissions, and the Registrar.

Responsibilities and Activities of the Financial Aid Office at Delta State University

1. Provide federal and state financial aid applications to students.
2. Provide counseling to students and parents with regard to securing funds to pay for their education.
3. Under federal guidelines, make federal financial aid awards to students. This would include Pell Grants, FSEOG, Student Loans, & Federal Work Study.
4. Identify potential recipients and award SLEAP federal emergency grant funds to students affected by hurricanes in the year 2005.
5. Serve as a “clearinghouse” for all institutionally awarded scholarships.
6. Electronically transmit loan application date to lenders.
7. Receive electronic funds from lenders and distribute to appropriate student accounts.
8. Electronically return funds to lenders for students who do not enroll, withdraw, or decline funds.
9. Provide loan counseling to all students before receipt of their first loan funds.
10. Provide loan counseling to all students at graduation or withdrawal.
11. Collect income data to verify accuracy of student’s financial aid applications data.
12. Electronically make corrections to financial aid applications for students.
13. Conduct workshops for high school senior and their parents regarding financial aid that is available.
14. Attend training sessions 3-5 times a year to ensure we are aware of all changes in federal and state awarding guidelines.
15. Receive funds for state scholarships and distribute to appropriate student accounts.
16. Report academic data to IHL each semester for all scholarship recipients.
17. Have daily contact with lenders regarding loan application and disbursement issues.
18. Manage small institutional emergency loan fund. (Bland)
19. Assist Bursar’s office with balancing loan funds account.
20. Monitor grades of all students receiving financial aid each semester.
21. Notify students of financial aid academic probation or suspension status.
22. Contact instructors of students with all non-passing grades each semester to determine last date of attendance so that an unofficial withdrawal date can be determined and financial aid funds adjusted if necessary.
23. Complete and submit the Fiscal Operations Report and Application to Participate (FISAP) with the assistance of the Accounting office each year to the Department of Education. This secures financial aid funding for the next academic year.
24. Serve as a standing member of the Enrollment Management Task Force
25. Entertain lenders on campus that come to share their services with students.
26. Provide ad hoc financial aid reports for on and off campus sources as requested.
27. Work closely with recruiting and admissions to enroll students.
28. Serve as a standing member of the Administrative Staff Council.
29. Serve as an officer and/or trainer in the Mississippi Association of Student Financial Aid Administrators. (MASFAA)
30. Send letters to all applicants notifying them of date that is required before financial aid awards can be made.
31. Send letters to all applicants notifying them of their financial aid awards.
32. Maintain student files for five years after a student’s late date of attendance.
33. Electronically receive and upload to the BANNER system federal financial aid applications for all students who list Delta State as their intended school.
34. Create and have printed numerous forms that must either be completed by the student to secure financial data or are sources of information for students.
35. Assist students with completing financial aid applications.
36. Respond to thousands to inquiries yearly from students and parents by phone, in person, and by e-mail.
37. Maintain a yearly filing system of approximately 4000 students with an average of ten new confidential documents per student each year.
38. Provide a scholarship bulletin board for students in our building.
39. Notify financial aid students on academic probation of the services and workshops provided by the Academic Support Lab. Serve as a monitor at these workshops.
40. Speak to parents and students at each Orientation session in the summer.
41. Staff members serve as instructors in GST emerging scholar's classes.
42. Manage the Federal Work Study program on campus. This includes notifying departments of positions, monitoring payroll data, and notifying students of eligibility.
43. Make professional judgment decisions, within Title IV guidelines, regarding a student’s dependency status.
44. Make professional judgment decisions, within Title IV guidelines, regarding changes in student’s and parent’s income data provided on the federal application.
45. Serve as recruiters for Delta State University.
46. Work closely with the athletic department to ensure NCAA regulations are being followed with regard to athletic scholarships.

### Total Aid Accepted All Types – Unduplicated (As of June 19, 2007)

<table>
<thead>
<tr>
<th>YEAR</th>
<th># of Students</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>2006-2007</td>
<td>3597</td>
<td>29,003,389</td>
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<tr>
<td>2005-2006</td>
<td>3467</td>
<td>$29,245,409</td>
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<tr>
<td>2004-2004</td>
<td>3449</td>
<td>$25,674,415</td>
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<tr>
<td>2003-2004</td>
<td>3280</td>
<td>$ 23,880,747</td>
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<tr>
<td>2002-2003</td>
<td>3296</td>
<td>$ 22,873,375</td>
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<tr>
<td>2001-2002</td>
<td>3151</td>
<td>$ 20,058,641</td>
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<tr>
<td>2000-2001</td>
<td>3238</td>
<td>$ 18,901,053</td>
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<tr>
<td>1999-2000</td>
<td>3134</td>
<td>$ 17,394,804</td>
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<tr>
<td>1998-1999</td>
<td>3312</td>
<td>$ 16,091,945</td>
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<tr>
<td>1997-1998</td>
<td>3218</td>
<td>$ 15,135,242</td>
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<tr>
<td>1996-1997</td>
<td>3238</td>
<td>$ 14,721,506</td>
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</table>

**Total Title IV Accepted** 2816 21,447,289  
**Total Institutional Scholarships** 692 4,585,236  
**Total State Scholarships** 1017 1,260,381  
**Total Outside Sources** 712 1,257,074  
**Total Private Loans** 112 453,409  

### Loan Information

<table>
<thead>
<tr>
<th>Loan Type</th>
<th># of Students</th>
<th>TOTAL</th>
<th>Fall 2006</th>
<th>Spring 2007</th>
<th>Summer 2007</th>
</tr>
</thead>
<tbody>
<tr>
<td>Subsidized Stafford Loans</td>
<td>1929</td>
<td>8,340,918</td>
<td>4,013,130</td>
<td>3,849,677</td>
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<tr>
<td>Unsubsidized Stafford Loans</td>
<td>1656</td>
<td>6,525,522</td>
<td>3,155,883</td>
<td>2,936,040</td>
<td>433,599</td>
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<tr>
<td>Parent PLUS Loans</td>
<td>101</td>
<td>625,820</td>
<td>312,269</td>
<td>291,231</td>
<td>47,303</td>
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<tr>
<td>Perkins Loans</td>
<td>149</td>
<td>391,398</td>
<td>68,550</td>
<td>67,406</td>
<td>255,442</td>
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<tr>
<td><strong>TOTAL Federal Loans</strong></td>
<td><strong>15,883,658</strong></td>
<td></td>
<td></td>
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<td></td>
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<tr>
<td>Alternative Private Loans Paid</td>
<td>95</td>
<td>453,409</td>
<td>178,478</td>
<td>244,956</td>
<td>29,975</td>
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### Grant and Work Study Information

<table>
<thead>
<tr>
<th>Grant Type</th>
<th># of Students</th>
<th>TOTAL</th>
<th>Fall 2006</th>
<th>Spring 2007</th>
<th>Summer 2007</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pell Grants – Disbursed</td>
<td>1347</td>
<td>4,231,492</td>
<td>2,238,106</td>
<td>1,927,792</td>
<td>65,594</td>
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<tr>
<td>SEOG</td>
<td>220</td>
<td>144,991</td>
<td>35,734</td>
<td>32,038</td>
<td>77,219</td>
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<td>LEAP</td>
<td>42</td>
<td>23,014</td>
<td>0</td>
<td>23,014</td>
<td>0</td>
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<tr>
<td>SLEAP</td>
<td>73</td>
<td>607,038</td>
<td>315,807</td>
<td>291,231</td>
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<tr>
<td>ACG</td>
<td>73</td>
<td>52,022</td>
<td>26,292</td>
<td>25,542</td>
<td>188</td>
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<tr>
<td>SMART</td>
<td>5</td>
<td>20,000</td>
<td>10,000</td>
<td>10,000</td>
<td>0</td>
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<tr>
<td>Federal Work Study Awarded</td>
<td>320</td>
<td>485,074</td>
<td>210,279</td>
<td>235,795</td>
<td>39,000</td>
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<td><strong>Average Pell Grant Award/Year</strong></td>
<td></td>
<td>$ 3,141</td>
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### Institutional Scholarships/Funds

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<thead>
<tr>
<th>FUND</th>
<th># of Students</th>
<th>Amount</th>
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<tbody>
<tr>
<td>Academic</td>
<td>382</td>
<td>1,315,265</td>
</tr>
<tr>
<td>Athletic</td>
<td>241</td>
<td>1,277,591</td>
</tr>
<tr>
<td>Music</td>
<td>135</td>
<td>317,776</td>
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<tr>
<td>Foundation</td>
<td>285</td>
<td>255,405</td>
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<tr>
<td>Other Service **</td>
<td>320</td>
<td>548,688</td>
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<tr>
<td>Dependent</td>
<td>65</td>
<td>123,229</td>
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<tr>
<td>WIA</td>
<td>129</td>
<td>353,012</td>
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<tr>
<td>Delta Educ Init</td>
<td>11</td>
<td>75,000</td>
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<tr>
<td>Delta Init Educ</td>
<td>9</td>
<td>96,500</td>
</tr>
<tr>
<td>Hearin Fellows</td>
<td>8</td>
<td>32,920</td>
</tr>
<tr>
<td>C’land Sch Dist</td>
<td>3</td>
<td>21,600</td>
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<tr>
<td>Delta Health Educ</td>
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<td>168,250</td>
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<td><strong>TOTAL</strong></td>
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<td>4,585,236</td>
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### State Scholarships

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<thead>
<tr>
<th>FUND</th>
<th># of Students</th>
<th>Amount</th>
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<tbody>
<tr>
<td>Critical Needs</td>
<td>26</td>
<td>229,456</td>
</tr>
<tr>
<td>HELP</td>
<td>10</td>
<td>36,072</td>
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<tr>
<td>MTAG</td>
<td>867</td>
<td>602,400</td>
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<tr>
<td>MESG</td>
<td>28</td>
<td>65,000</td>
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<tr>
<td>Nursing</td>
<td>57</td>
<td>242,112</td>
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<tr>
<td>William Winter</td>
<td>17</td>
<td>64,000</td>
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<tr>
<td>Sum Develop</td>
<td>8</td>
<td>18,716</td>
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<tr>
<td>Grad Teacher</td>
<td>4</td>
<td>2,625</td>
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<tr>
<td><strong>TOTAL</strong></td>
<td></td>
<td>1,260,381</td>
</tr>
</tbody>
</table>

* Total Outside Sources Includes: MAMP, GI Bill, National Guard Benefits, Vocational Rehabilitation, and Off Campus Scholarships.

** Other Service Includes: Graduate OOS, Art, Cheerleader, Gooch, SGA, Student Union, Student Editors, Dorm, Vice President, Delta Region, Dorm, Hurricane, Meal, & Student Affairs.
Average Financial Aid award per student for 2006-2007 $ 8,063
($29,003,389 / 3597 = $ 8,063)

Total Actual cost for a dorm student at Delta State in 2006-2007 $ 8,751
($ 4743 dorm/meal fee + $4008 tuition)

Estimated cost of attendance for 2006-2007 at Delta State University

<table>
<thead>
<tr>
<th>Item</th>
<th>Dependent</th>
<th>Independent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition</td>
<td>4008</td>
<td>4008</td>
</tr>
<tr>
<td>Books</td>
<td>700</td>
<td>700</td>
</tr>
<tr>
<td>Room/Board/Transportation/Miscellaneous</td>
<td>8550</td>
<td>8550</td>
</tr>
<tr>
<td>Self Supporting Allowance</td>
<td>-0-</td>
<td>1000</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>13258</strong></td>
<td><strong>14258</strong></td>
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</tbody>
</table>

Financial Aid Application Report

<table>
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<tr>
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<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>March 1</td>
<td>481</td>
<td>509</td>
<td>649</td>
<td>884</td>
<td>1019</td>
<td>1037</td>
<td>966</td>
<td>959</td>
<td>924</td>
</tr>
<tr>
<td>April 1</td>
<td>1378</td>
<td>1416</td>
<td>1601</td>
<td>1857</td>
<td>1935</td>
<td>2071</td>
<td>1915</td>
<td>1901</td>
<td>1779</td>
</tr>
<tr>
<td>May 1</td>
<td>2334</td>
<td>2118</td>
<td>2318</td>
<td>2729</td>
<td>2882</td>
<td>2913</td>
<td>2813</td>
<td>2838</td>
<td>2699</td>
</tr>
<tr>
<td>June 1</td>
<td>2853</td>
<td>2821</td>
<td>2925</td>
<td>3418</td>
<td>3656</td>
<td>3560</td>
<td>3513</td>
<td>3645</td>
<td>3457</td>
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<tr>
<td>July 1</td>
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<td>3359</td>
<td>3459</td>
<td>4040</td>
<td>4240</td>
<td>4291</td>
<td>4334</td>
<td>4500</td>
<td>4119</td>
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<td>3836</td>
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<td>4561</td>
<td>4914</td>
<td>5062</td>
<td>5117</td>
<td>5401</td>
<td>4891</td>
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<tr>
<td>Sept 1</td>
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<td>4242</td>
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<td>5155</td>
<td>5508</td>
<td>5573</td>
<td>5778</td>
<td>5968</td>
<td>5483</td>
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<tr>
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<td>5679</td>
<td>5721</td>
<td>5937</td>
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<td>5602</td>
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<tr>
<td>Nov 1</td>
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<td>4722</td>
<td>5431</td>
<td>5779</td>
<td>5814</td>
<td>6038</td>
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<td>Dec 1</td>
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<td>5561</td>
<td>5904</td>
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<td>January 1</td>
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<td>5683</td>
<td>6030</td>
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<td>6266</td>
<td>6534</td>
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<td>6138</td>
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<td>6704</td>
<td>6071</td>
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<tr>
<td>End of Yr</td>
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<td>5178</td>
<td>5931</td>
<td>6257</td>
<td>6412</td>
<td>6547</td>
<td>6885</td>
<td>6256</td>
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</tbody>
</table>

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V. Personnel:

Noteworthy activities and accomplishments:

The Financial Aid Director served as a member of the board of Mississippi Higher Education Assistance Corporation (MHEAC).

The Assistant Director served as chairperson for the MASFAA State Aid Committee. A Counselor served on the MASFAA Diversity Committee. Financial Aid staff members served on the Delta State attendance committee.

The following workshops were attended by one or all of the SFA professional/support staff during 2006-2007. These provided the continued training necessary in new and proposed financial aid regulations.

- MASFAA (State Association) Fall training
- Financial Aid Officer’s Workshops sponsored by USA Group
- MASFAA Spring Conference
- NASFAA (National Organization) Training

Financial Aid staff served as presenters and/or organizers of the following:

- IHL Sponsored Recruiting Day in Jackson
- Financial Aid Workshop at Kirk Academy, Grenada
- Financial Aid Workshop at Lee Academy, Clarksdale
- Financial Aid Workshop at Pillow Academy, Greenwood
- Financial Aid Workshop at Clarksdale High School
- Financial Aid Workshop at Ruleville High School
- Gear Up Kids for the Delta Center for Culture and Learning
- Instructor for GST class on campus

New positions requested: Clerical position to serve as receptionist and assist with added burden of new scanning duties and other responsibilities.

Recommended change of status: None
VI. Department Goals for 2007-2008

A. Goal # 1: Send financial aid award notification through campus e-mail system and only send paper award notification to new DSU students.

1. Institutional Goal: The university community will benefit from better communication, effective operational and administrative systems, an optimal work environment, and a performance-responsive reward structure.

2. Evaluation Procedure: Assess whether or not students receive award notification more quickly and at less expense to the university.

3. Expected Results of Evaluation: Students will be made aware of the financial aid awards more quickly and the postage expense for the department will decrease.

4. Use of Evaluation Results: Determine whether or not to continue sending award notification electronically.

B. Goal # 2: Train staff and utilize new university scanning system to manage student financial aid files.

1. Institutional Goal: The university community will benefit from better communication, effective operational and administrative systems, an optimal work environment, and a performance-responsive reward structure.

2. Evaluation Procedure: Evaluate whether or not documents are more easily accessible to all financial aid staff.

3. Expected Results of Evaluation: Staff will rarely have to access the physical file for a student.

4. Use of Evaluation Results: Determine if scanning will continue to be utilized by Financial Aid staff.

C. Goal # 3: Change processing of student loan master promissory notes (MPN). Students will now be directed to complete MPN on-line rather than completing a paper copy mailed to them by the DSU Financial Aid Office.

1. Institutional Goal: The university community will benefit from better communication, effective operational and administrative systems, an optimal work environment, and a performance-responsive reward structure.

2. Evaluation Procedure: Determine whether or not students are still submitting MPN to the lender in a timely fashion.

3. Expected Results of Evaluation: Students will submit the MPN to the lender faster and loan proceeds will arrive at the school in a timely manner.

4. Use of Evaluation Results: Determine if we should continue to provide MPN on-line information to student or if we should mail an actual paper MPN.