

# MDHE DIGEST

*Building Missouri's future... by degrees®*

The Digest, an electronic newsletter produced by the Missouri Department of Higher Education, is intended for Missouri's financial aid officers, high school counselors and other secondary and higher education professionals interested in promoting student success and access to postsecondary education.

## September 2011

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**MDHE**  
Missouri Department of Higher Education

# Digest

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during an exclusive interview with The Clarion. Henderson said that in addition to the mailroom, the staff lounge is moving, and a new office for Auxiliary Services is opening. The refurbishments have affected the relocation of the staff lounge from the right side to the left side of the mailroom. It was also made smaller. According to Henderson, the lounge was well used a great deal by staff thus the downsizing of space. The Auxiliary Services office will move from the main mail room where the old staff lounge used to be. This will allow Sylvia Wilson, the Auxiliary Services director, to be closer to the mailroom. Henderson said Auxiliary Services was looking for a bigger area and

the size of the old ones at four feet wide. Resilient floor will be put in to benefit mailroom employees who stand most of the day. Henderson said the new mailroom will feature more light for the mailroom staff. He explained that being "downgrade" or partially underground due to the slope of the landscape outside, average light makes you feel like you're in a dungeon. "We're going to overdo it on the light."

Mailboxes are being replaced since some of the older ones did not work properly. The previous boxes were aluminum. The new ones will be brass. "It will look real nice; it will go with the antique nature of the university," Henderson said. In addition, the opening into the mailroom is much taller. Henderson believes this will allow mail to flow much better.

Even the finish on the new walls has been matched to the original finish. Henderson said, "It's going to look like it was always here." He added that they wanted the students to feel proud of the school just



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mail postal service, overnight service as well as UPS services are offered through the mailroom. Any student, faculty or staff member can send mail through the mailroom.

The money for the renovation came from the Auxiliary Services budget. The mail-

pus include Dawson Hall where floors six and seven are under renovation due to a fire last semester. Also in Dawson Hall, life safety improvements will be made. Over the summer sprinkler systems will be installed on all floors. Henderson said the renovation is Auxiliary

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## Missouri News

### Department of Higher Education sets criteria for assessing college readiness

Lela is a high school senior who aspires to attend college. She's an "A" student with high ACT scores, advanced placement courses, excellent academic references and extracurricular activities. But until now, colleges and universities did not have a clear set of criteria to use in assessing the readiness of Lela and her fellow students to do college-level work.

The Missouri Department of Higher Education has announced that work on criteria that describe what it means to be college-ready has been completed by a higher education task force. The department worked closely with faculty and academic officers from public and private colleges and universities, as well as representatives from the Department of Elementary and Secondary Education and local school districts, to identify entry-level competencies for college-bound students.

Curriculum alignment was mandated by the Omnibus Higher Education Act, enacted by the Missouri General Assembly in 2007. The completed work on college entry-level competencies is expected to improve the alignment between high school and college, and among colleges and universities, and help students who aspire to go on to postsecondary education.

The competencies align with the Common Core State Standards for language arts and mathematics adopted by the Department of Elementary and Secondary

Education last year. The release of the college-ready competencies was delayed until the higher education sector could analyze the Common Core State Standards to ensure the standards were consistent with the expectations of the state's public colleges and universities.

Commissioner of Higher Education David Russell said the effort to create the college entry-level competencies builds on the [common core standards for high school students adopted by the State Board of Education](#).

"The alignment of the Common Core State Standards developed by DESE and the entry-level competencies established by higher education will make the transition from high school to college more efficient," Russell said. "Now students and their families will have a clearer understanding of the knowledge and skills needed in order to succeed in postsecondary education."

Competencies are defined in six areas of study: [English and communications](#), [science](#), [mathematics](#), [social science](#), [foreign language](#), and [arts and humanities](#). Workgroups comprised of experts from higher education and secondary schools developed the criteria for each of the areas of study. The competencies went through several revisions and reviews, including a period of public comment, before being approved by the Coordinating Board for Higher Education.

In addition to the entry-level competencies in the six study areas, the same process set [exit-level competencies](#) in 16 specific general education fields for students who have completed entry-level college courses.



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Identifying college-level competencies is only part of the challenge for college administrators. Colleges and universities have lacked reliable tools to assess the level of knowledge college-bound students have acquired in high school. Missouri is participating in the SMARTER Balanced Assessment Consortium to develop tests that will measure college readiness before students leave high school. Those assessments are scheduled to be in place by the 2014-15 school year.

MDHE shared the criteria for college readiness developed for Missouri institutions with the national College Readiness Partnership. The partnership was created to ensure that higher education is involved in the implementation of the Common Core State Standards. Russell said the Missouri college entry-level competencies should prove useful to the partnership as it continues to develop national standards for student readiness in the six key areas of study.

## J2C Facebook page offers creative spin on planning and paying for college

Students, parents, high school counselors, financial aid officers, and other teachers and college access professionals in search of creative and innovative ways to obtain college-related information and materials have been enjoying online access to the Missouri Department of Higher Education's *Journey to College Facebook page* since January 2009. As the MDHE nears its two-year Facebook anniversary, we encourage Facebook users who have yet to "like" the MDHE's J2C page to do so today.

Several MDHE college and high school interns have worked diligently over the past two years to

develop a Facebook page that would be widely used by Missouri's postsecondary community as well as students and parents. Under the direction of the MDHE's marketing and customer service unit, MDHE interns post blogs, surveys, videos and online articles to J2C on a regular basis, and are presented in a format that encourages high school and college students to take a more proactive role in planning and paying for college. As a result, the MDHE's J2C page has seen a steady month-to-month increase in "likes." To date, the MDHE's J2C page boasts 572 "likes."

If you're looking to find a variety of information pertaining to planning and paying for college or financial literacy, the MDHE's J2C page was created just for you. Help the MDHE continue to "Build Missouri's future...by degrees." Like the J2C Facebook page today. For an up close and personal glimpse of J2C, visit [www.facebook.com](http://www.facebook.com).



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## National News

By Robert Powell, MDHE policy analyst



### Budget Control Act of 2011

On Aug. 2, 2011, President Obama signed into law the Budget Control Act of 2011. The U.S. Department of Education issued Dear Colleague Letter [GEN-11-16](#) to address changes made to the Direct Loan program as a result of this law. Beginning July 1, 2012, graduate and professional students will no longer be eligible for subsidized loans. After July 1, the USDE will be restricted in the types of repayment incentives they can offer on Direct loans.

### Gainful Employment program clarification

In an [Electronic Announcement](#) issued on Aug. 31, the USDE issued guidance clarifying whether preparatory courses of study are considered Gainful Employment programs. More information about Gainful Employment programs and the new regulations affecting them can be found on the USDE's [website](#).

### Official CDR rates released in September

The USDE [announced](#) the release of the FY 2009 official cohort default rates on Sept. 12, 2011. The official rate is a two-year cohort default rate. Next September will see the release of a three-year cohort default rate for FY 2009, along with a two-year rate for FY 2010. Additional details regarding the National, Missouri, and MDHE actual FY2009 CDRs may be found within the "Default Prevention" section of this month's Digest.

### Program Integrity Q&A website

On [Sept. 2](#), the USDE announced the creation of a new website containing compiled questions & answers related to the new Program Integrity regulations that went into effect recently. Some of the topics covered include State Authorization, Ability-to-Benefit, Return of Title IV Funds, and Misrepresentation.



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## Default Prevention

### MDHE official student loan default rate falls again this year

Recent figures released by the U.S. Department of Education show that the [student loan default rate](#) for loans guaranteed by the Missouri Department of Higher Education is well below the national average, below the overall rate for Missouri, and lower than the MDHE's rate last year. The national student loan default rate rose from 7 percent in 2008 to 8.8 percent in 2009. Missouri's overall rate increased from 5.8 percent to 7.6 percent. The default rate **for loans guaranteed by MDHE declined** from 6.6 percent in 2008 to **6.3 percent in 2009**.

The Missouri Department of Higher Education acts as a guaranty agency for about 40 percent of all student loans in Missouri that were disbursed before July 1, 2010. Loan guaranty agencies insure student loans against default. If the borrower defaults, the guaranty agency reimburses the lender and attempts to recover the funds from the borrower.

MDHE helps delinquent borrowers become [financially responsible](#) by offering free financial counseling. [Default prevention grants](#), distributed by MDHE to Missouri colleges and universities, enable the schools to set up programs for students that encourage smart borrowing, financial literacy and academic success.

The information released by the U.S. Department of Education summarizes the default rates for borrowers whose first loan repayments came due between Oct. 1, 2008 and Sept. 30, 2009, and who stopped making

payments before Sept. 30, 2010. The student loan default rate measures the percentage of borrowers who have stopped repaying student loans.

Commissioner of Higher Education David Russell says MDHE's success as a guaranty agency is largely due to its aggressive approach to default prevention.

"The recent data on student loan default rates show that MDHE's default prevention grants to institutions have been highly effective," Russell says. "Institutions use the grants to help educate student borrowers on ways to minimize their debts and live within a budget."

The average default rate of colleges and universities that received MDHE grants was significantly lower than the average rate of Missouri schools that were eligible for the grants but did not participate.

Missouri's student loan default rate of 7.6 percent was lower than Arkansas (11.6 percent), Illinois (9.1 percent), Iowa (11.5 percent), Kentucky (10.2 percent) and Oklahoma (10.7 percent). Only Kansas (6.8 percent) and Nebraska (5.6 percent) posted lower rates in the region. Missouri had 84,096 students in repayment and 6,462 defaulted borrowers during the reporting period.

MDHE also publishes free "[Smart About Spending](#)" portfolios and "[Planning for Financial Success](#)" calendars that guide students through the process of managing money. The free publications can be [ordered](#) through the agency's [website](#).



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## Training & Events

### Missouri Connections regional training opportunities announced

The Missouri Department of Higher Education recently learned of regional fall training dates for Missouri Connections through the [Missouri Department of Elementary and Secondary Education](#). Missouri Connections is an online career planning resource for students. Students, parents, guidance counselors, and educators can use the [online system](#) free of charge.

Learn how to enhance your understanding of program features and integrate career education information into your courses and programs. These hands-on, interactive training sessions were designed to help participants become more skilled in using DESE's career counseling Web program.

Training opportunities are **FREE**. Seating is limited, so early registration is encouraged. Each training date offers two identical sessions; 8:30-11:30 and Noon-3:00 p.m.

**To register**, go to <http://www.missouriconnections.org/>.

During the three-hour training session, participants will receive an overview of enhancements in addition to a review of site and staff administration tools.

For more information, please contact Jackie Coleman at [jcoleman@motrainer.com](mailto:jcoleman@motrainer.com).



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## What's New

### 2012-13 draft FAFSA and SAR open for comment

The U.S. Department of Education has posted proposed 2012-13 draft versions of the application forms used by individuals applying for federal student aid, including the [Free Application for Federal Student Aid](#) and the Student Aid Report, in the Federal Register.

The FAFSA is required to collect and process the data necessary to determine a student's eligibility to receive Title IV aid as well as some Missouri state aid programs, such as [Access Missouri](#). After submitting the FAFSA, an applicant receives a SAR, which is a summary of the data submitted on the FAFSA. The applicant is charged with reviewing their SAR and making any necessary corrections.

Interested persons are encouraged to review the 2012-13 drafts at [http://edicsweb.ed.gov/browse/browsecoll.cfm?pkg\\_serial\\_num=4703](http://edicsweb.ed.gov/browse/browsecoll.cfm?pkg_serial_num=4703). All comments on draft application materials should be submitted by Oct. 17, 2011. Comments or questions may be submitted electronically by emailing [FAFSA.Comments@ed.gov](mailto:FAFSA.Comments@ed.gov).

### Smart About Spending expansion portfolios back in stock

As you may recall, publication orders for the popular *Smart About Spending* expansion portfolio were suspended last fall due to limited quantities. By way of the *MDHE Digest*, the Missouri Department of Higher Education originally communicated that this

resource would be available to order for the spring 2011 semester. However, the MDHE's marketing and customer unit elected to push back the projected rollout date in order to allow more time to update, improve, and expand several areas of interest within the portfolio.

Now, the MDHE is pleased to announce that this resource is once again available to order via the online [Publication Order form](#). High school counselors or personal finance teachers are encouraged to order this publication for students currently taking the 0.5 credit personal finance course.

Equipped with color-coded, stair-stepped tabs, the SAS expansion portfolio includes loose-leaf sheets that cover [all four competency areas](#) listed in the Missouri Department of Secondary and Elementary Education's curriculum for the personal finance course:

**Income**  
**Money Management**  
**Spending & Credit**  
**Saving & Investing**

To view a PDF of the 2011-12 version of the SAS expansion portfolio, visit [www.dhe.mo.gov/publications.php](http://www.dhe.mo.gov/publications.php).



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## Compliance Q&A

There are no compliance questions and answers to share at this time. For information regarding Missouri Department of Higher resources used to tackle compliance issues, please visit [www.dhe.mo.gov/ppc/studentloans/compliance.php](http://www.dhe.mo.gov/ppc/studentloans/compliance.php).



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## Staff News

Effective Sept. 16, **Debbie Crossnoe** resigned her position as senior associate for loan operations. Missouri Department of Higher Education clients who previously worked with Debbie should now contact [Lori Casteel](#), MDHE coordinator for loan operations, with any questions or requests.

**Derrick Haulenbeek (not pictured)** joined the MDHE earlier this month as a research associate for the student financial aid, outreach and proprietary certification unit. Before securing employment with the MDHE, Derrick worked as a legislative assistant with the Missouri House of Representatives. In his new position, Derrick's primary responsibility will be to administer Missouri's College Access Challenge Grant program, including the sub-grant component. Please join us in welcoming Derrick to the MDHE.



**Debbie Crossnoe**



**Lori Casteel**



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## Financial Literacy

### President's Advisory Council on Financial Capability to host town hall

The President's Advisory Council on Financial Capability will host a town hall meeting on Friday, Oct. 7 in Atlanta, Ga. The meeting will be held from 10:30 a.m. to 12:30 p.m. at the Goizueta Business School Auditorium at Emory University and will be hosted by Samuel T. Jackson, a member of the council.

One of the topics of discussion will be college affordability. The keynote speaker will be Dennis P. Lockhart, President and CEO of the Federal Reserve Bank of Atlanta. Other speakers will include Mark Kantrowitz, Publisher of Fastweb.com and FinAid.org and Carl Rist, Lifetime Savings Expert with CFED.org. For more information, please visit <http://www.eei-inc.org/townhall>.