

Iowa College Student Aid Commission
May 16, 2014



IOWA COLLEGE STUDENT AID COMMISSION

Guiding Statements

Our Mission

We advocate for and help Iowa students and families as they explore, finance and complete educational opportunities beyond high school.

Our Motto

Because college changes everything.

Our Vision

All Iowans can achieve an education beyond high school.

Our Guiding Principles

We believe in the value of education and our commitment is to:

- Put students first.
- Uphold the public trust.
- Develop and empower a motivated, compassionate, and professional team.
- Create and nurture internal and external partnerships that benefit our customers.
- Provide services to our customers that exceed expectations and address their changing needs.
- Respect and honor the dignity of each other and all those we serve.

IOWA COLLEGE STUDENT AID COMMISSION

A G E N D A

May 16, 2014
10:00 a.m.

Iowa College Student Aid Commission Conference Room

1. Executive Director's ReportTab A Misjak
- *2. Consent Agenda.....Tab B Misjak
 - a. Minutes of Meeting- March 21, 2014 (14-05-B1)
 - b. Proposed Meeting Schedule (14-05-B4)
 - c. Administrative Rule (14-05-B5)
 - e. Postsecondary Registration
 - Non-controversial Registration Applications (14-05-B8)
 - Eastern Kentucky University (14-05-B9)
 - Brown Mackie College (14-05-B18)
- *3. Banker's Trust PresentationTab C Misjak
- *4. Everfi Contract ExtensionTab D Misjak
- *5. Public Relations Intent to AwardTab E..... Doe
- *6. Gold Bridge Partners, Inc. ContractTab F..... Misjak
- *7. Audit and Finance Committee ReportTab G Commissioner Adams
 - *Operating Fund
 - *State Program Administration Budget
 - *Postsecondary
 - *I Have A Plan
 - *Partnership Loan Program
 - *Federal Grants
 - *Default Prevention Budget
8. Committee ReportsTab H
-Legislative CommitteeCommissioner Adams
9. Staff ReportsTab I
 - Administrative Budget/Expenditure Summary.....May
 - Condition of Higher Education Report.....Doe
 - I Have A Plan Iowa UpdateNtem
 - Everfi UpdateNtem
10. Adjournment

* Indicates Action Item

UPCOMING MEETING DATE:

Upcoming meeting dates will be set during the May 16, 2014 Commission Meeting.

IOWA COLLEGE STUDENT AID COMMISSION

Executive Director's Report May 2014

Iowa Department of Education RFI

The Iowa Department of Education issued an RFI for a college and career information system on April 14. The state designated system is currently I Have A Plan Iowa. The system helps districts meet the education and career planning requirements of Iowa Code section 279.61, where students must create a student curriculum plan beginning in 8th grade and build upon it throughout high school by completing identified state components specific to each grade level. Our contract with Xap expires on May 30, 2015. RFI submissions are due May 9 and demonstrations will be scheduled the week of May 19.

Progress on College Changes Everything

Three VISTA members have accepted positions with sites participating in Iowa College Aid's College Changes Everything Initiative. Three more candidates are in the process of considering offers. One cohort of VISTAs will begin with an orientation June 9-12, and the second cohort will begin July 28-August 1.

A senior capstone course in public relations at Simpson College accepted College Changes Everything as their class project. The students and professor worked with Iowa College Aid staff to understand the project and the public relations need. Three teams developed and "pitched" concepts for public awareness and events for College Changes Everything to Iowa College Aid staff and Commissioner Doug Shull. Each group focused on one of the following communities: Waterloo, Council Bluffs and Burlington.

College Access Challenge Grant

We are working on calculating Iowa's Maintenance of Effort requirement for the College Access Challenge Grant Program. The purpose of the College Access Challenge Grant Program (CACGP) is to foster partnerships among federal, state and local governments and philanthropic organizations through matching challenge grants that are aimed at

increasing the number of low-income students who are prepared to enter and succeed in postsecondary education.

GEAR UP Grant Update

The Request for Proposals (RFP) from the U.S. Department of Education for the 2014 competition for GEAR UP State Grants will be released any day. We anticipate a 30 day turnaround from the day the RFP is released and the submission due date. Training sessions for those intending to submit proposals will be announced with the RFP. This round is expected to be highly competitive and we have recently learned of three competitive priorities: college fit, preventing remediation and connection to My Brother's Keeper. My Brother's Keeper is a White House initiative that seeks to build ladders of opportunity for boys and young men of color. Our staff is working to get as many pieces of the program proposal in place as possible to help achieve a quick turnaround for a high quality submission.

**IOWA COLLEGE STUDENT AID COMMISSION
MINUTES OF MEETING
March 21, 2014
10:00 a.m.
Iowa College Student Aid Commission
Via Conference Call**

Members Present:

Janet Adams	Michael Ash
Crystal Ford	Ron Jorgensen
Frederick Moore	Herman Quirnbach
Doug Shull	Elizabeth Sullivan
Jeremy Varner	Karolyn Wells
Cindy Winckler	

Members Absent:

Roger Claypool	Roby Smith
Hannah Walsh	

Staff Present:

Todd Brown	Heather Doe
Julie Leeper	Kris May
Karen Misjak	Rachel Scott
Carolyn Small	Ashley Wendt

Attorney General Present:

Rob Porter

Guests Present

Dr. Rhonda Bonnstetter	Southwest Minnesota State University
Pamela Boyce	Mansfield University
Matt Brown	Iowa Student Loan
Mike Cormack	Iowa Department of Education
Carole Eldridge	Chamberlain College of Nursing
Dr. John Engestrom	Southwest Minnesota State University
Sue Huppert	Des Moines University
Dr. Sharon Kabes	Southwest Minnesota State University
Todd Karr	University of Nebraska
Lois Leytem	Capri College

Graham Tribble
Dr. Debbie VanOverbeke
Margaret Wheeler
Phil Wise

Simmons College
Southwest Minnesota State University
Chamberlain College of Nursing
Iowa Department of Education

Call to Order

The Iowa College Student Aid Commission met for a regularly scheduled meeting on March 21, 2014 via telephone conference call. Commission Chair Adams called the meeting to order at 10:02 am with a quorum present.

Executive Director's Report

Ms. Misjak said the Governor has signed a proclamation declaring April to be Financial Literacy Awareness Month in Iowa. As of this week, there are 170 high schools using the Iowa Financial Literacy Program with 10,661 students. Of those, 6098, or 57%, are fully certified. There are 35 schools with 90% or more of their students certified. Several schools will be hosting certification events in the month of April. There are 35 elementary schools using Vault with 1,534 students. Of those, 892, or 58%, are fully certified. There are 6 schools with 90% or more of their students certified. These programs are doing very well and staff has received a lot of compliments.

This being the last year of the current GEAR UP grant, Ms. Misjak said staff have been working on compiling student and building level data to complete the Annual Performance Report that is due April 15, 2014. The 2014 competition for the next GEAR UP grants is expected to be announced in the next 1-3 months and the Commission is developing a project model in anticipation of general requirements.

GEAR UP staff has also been working on a FAFSA completion project in close collaboration with school district personnel and other community organizations to assist with FAFSA completion which is being tracked. In some cases GEAR UP schools have already completed more FAFSAs by March 4, 2014 than the previous class had completed by June 30, 2013.

Ms. Misjak shared that the current Buena Vista magazine has a lot of information regarding Iowa College Aid and that it was great to see and very much appreciated.

Ms. Scott said the Commission has been approved for 6 Vista members, 4 through Iowa College Aid and 2 in partnership with Iowa Campus Compact.

Consent Agenda

Motion: Commission Shall moved to approve the consent agenda as written:

- Minutes of Meeting- January 17, 2014
- Postsecondary Registration

- Capri College
- Central Michigan
- Mansfield University
- Chamberlain College of Nursing
- Southwest Minnesota State
- Simmons College
- University of Nebraska
- Creighton University
- Administrative Rule
 - Propose: Chapter 28 “Teach Iowa Scholar Program”

Commissioner Varner seconded the motion which passed unanimously.

Public Relations And Communications Services RFP

Ms. Doe said the current public relations and communication services contract with ME&V will be expiring June 30, 2014. Staff has been very pleased with the services provided under this contract. Although staff has been doing more publications internally, they would like to continue having this service in place and are asking to issue a Request for Proposal.

Motion: Commissioner Ash moved to authorize staff to issue a Request for Proposal for Public Relations and Communications Services. Commissioner Shull seconded the motion which passed unanimously.

Legislative Committee Report

Ms. Leeper said a bill synopsis will go out to Commissioners today. The Commission’s agency bill has passed the House and Senate and is ready for gubernatorial action. The postsecondary registration bill that will allow the Commission to participate in the State Authorization Reciprocity Agreement through the Midwest Higher Education Compact is also ready for gubernatorial action.

Staff Reports

Ms. May gave a report on the FY 2014 year to date financials.

Sue Huppert presented a letter of thanks and appreciation regarding the Commission’s help with the MHEC SARA reciprocity agreement.

Commission adjourned at 10:29 a.m.

JANET ADAMS, CHAIR

CRYSTAL FORD, VICE CHAIR

IOWA COLLEGE STUDENT AID COMMISSION

**Proposed Meeting Schedule
May 2014**

RECOMMENDED ACTION:

Approve a meeting schedule for Fiscal Year 2015.

Commission rules require at least six meetings per year. In addition, special meetings, which are often held by telephone, may be scheduled. Notice of such meetings will be given to the public at least seven days prior to the meeting.

Unless otherwise indicated, the meetings will begin at 10:00 a.m., and we will plan to adjourn by 2:00 p.m.

- July 18, 2014
- September 19, 2014
- November 21, 2014
- January 16, 2015
- March 20, 2015
- May 15, 2015

(March meeting date may be changed to accommodate Spring Break Schedules.)

IOWA COLLEGE STUDENT AID COMMISSION

**Administrative Rules
May 2014**

RECOMMENDED ACTION:

Move to adopt amendments to *Administrative Rules:*

***Chapters 2 and 3 – Commission Procedures for Rule Making
and Declaratory Orders***

Chapter 27 – Iowa Grant Program

The rules have been reviewed by the Commission's Legislative Committee and were proposed by the Commission during its January 17, 2014, meeting. The rules are identical to those proposed by the Commission.

Chapters 2 and 3 – Commission Procedures for Rule Making and Declaratory Orders

As the result of relocating the Commission's offices, the Commission's address must be updated in Chapters 2 and 3. In addition, the language in Chapter 2 is being updated to provide additional information about how interested parties may obtain copies of notices of changes to administrative rules.

Chapter 27 – Iowa Grant Program

The amendment ensures eligibility to the children of police officers as required by Iowa Code Chapter 261.93.

COLLEGE STUDENT AID COMMISSION[283]
Adopted and Filed

Pursuant to the authority of Iowa Code section 261.3, the Iowa College Student Aid Commission hereby adopts amendments to Chapter 2, "Commission Procedures for Rule Making," and Chapter 3, "Declaratory Orders," Iowa Administrative Code.

The rules in Chapter 2 describe the Commission's rule-making procedures. These amendments update the Commission's address as identified by a regular review of the administrative rules and provide additional information about how interested parties may obtain copies of notices of changes to administrative rules.

The rules in Chapter 3 describe how individuals may file petitions for a declaratory order with the Commission. These amendments update the Commission's address.

Notice of Intended Action was published in the Iowa Administrative Bulletin as ARC 1346C on February 19, 2014, 2013. The adopted rule is identical to that published under Notice.

The Commission does not intend to grant waivers under the provisions of these rules.

After analysis and review of this rule making, the Commission finds that there is no impact on jobs.

This rule was adopted during the May 16, 2014, meeting of the Iowa College Student Aid Commission.

This rule will become effective on July 30, 2014.

These rules are intended to implement Iowa Code chapter 261.

The following rules are adopted.

ITEM 1. Amend subrule 2.4(3) as follows:

2.4(3) Copies of notices. Persons desiring to receive copies of all future Notices of Intended Action must file with the commission a written request indicating the name and address to which such notices should be sent. Within seven days after submission of a Notice of Intended Action to the administrative rules coordinator for publication in the Iowa Administrative Bulletin, the commission shall mail or electronically transmit a copy of that notice to those persons who have filed a written request for either mailing or electronic transmittal with the commission for Notices of Intended Action. The written request shall be accompanied by payment of the subscription price which may cover the full cost of the subscription service, including its administrative overhead and the cost of copying and mailing the Notices of Intended Action for a period of one year. Interested persons may also subscribe to the service provided at <https://www.legis.iowa.gov/Subscribe/agencyChanges.aspx> to receive rule-making information regarding the commission.

ITEM 2. Amend subrules 2.5(1) and 2.5(5) as follows:

2.5(1) Written comments. For at least 20 days after publication of Notice of Intended Action, arguments, data, and views may be submitted in writing on the proposed rule. Such written submissions should identify the proposed rule to which they relate and should be submitted to Executive Director, College Student Aid Commission, ~~200 Tenth Street, Fourth~~ 430 East Grand Avenue, Third Floor, Des Moines, Iowa 50309-~~3609~~ 1920, or to the person designated in the Notice of Intended Action.

2.5(5) Accessibility. The commission shall schedule oral proceedings in rooms accessible to, and functional for, persons with physical disabilities. Persons who have special requirements should contact the administrative secretary at College Student Aid Commission, ~~200 Tenth Street, Fourth~~ 430 East Grand Avenue, Third Floor, Des Moines, Iowa 50309-~~3609~~ 1920, or (515)242-3341 in advance to arrange access or other needed services.

ITEM 3. Amend subrule **2.6(2)**, introductory paragraph, as follows:

2.6(2) Mailing list. Small businesses or organizations of small businesses may be registered on the commission's small business impact list by making a written application addressed to College Student Aid Commission, ~~200 Tenth Street, Fourth~~ 430 East Grand Avenue, Third Floor, Des Moines, Iowa 50309-~~3609~~ 1920. The application for registration shall state:

ITEM 4. Amend subrule 2.11(1) as follows:

2.11(1) General. When requested by a person, either prior to the adoption of a rule or within 30 days after its publication in the Iowa Administrative Bulletin as an adopted rule, the commission shall issue a

concise statement of reasons for the rule. Requests for such a statement must be in writing and be delivered to College Student Aid Commission, ~~200 Tenth Street, Fourth~~ 430 East Grand Avenue, Third Floor, Des Moines, Iowa 50309-3609 1920. The request should indicate whether the statement is sought for all or only a specified part of the rule. Requests will be considered made on the date received.

ITEM 5. Amend rule ~~283—3.1(17A)~~, introductory paragraph, as follows:

~~283—3.1(17A) Petition for declaratory order.~~ Any person may file a petition with the college student aid commission for a declaratory order as to the applicability to specified circumstances of a statute, rule, or order within the primary jurisdiction of the commission, at ~~200 Tenth Street, Fourth~~ 430 East Grand Avenue, Third Floor, Des Moines, Iowa 50309-3609 1920. A petition is deemed filed when it is received by the commission. The commission shall provide the petitioner with a file-stamped copy of the petition if the petitioner provides an extra copy for this purpose. The petition must be typewritten or legibly handwritten in ink and must substantially conform to the following form:

ITEM 6. Amend subrule **3.3(3)**, introductory paragraph, as follows:

3.3(3) A petition for intervention shall be filed at ~~200 Tenth Street, Fourth~~ 430 East Grand Avenue, Third Floor, Des Moines, Iowa 50309-3609 1920. Such a petition is deemed filed when it is received by the commission. The commission will provide the petitioner with a file-stamped copy of the petition for intervention if the petitioner provides an extra copy for this purpose. A petition for intervention must be typewritten or legibly handwritten in ink and must substantially conform to the following form:

ITEM 7. Amend rule ~~283—3.5(17A)~~ as follows:

~~283—3.5(17A) Inquiries.~~ Inquiries concerning the status of a declaratory order proceeding may be made to Executive Director, College Student Aid Commission, ~~200 Tenth Street, Fourth~~ 430 East Grand Avenue, Third Floor, Des Moines, Iowa 50309-3609 1920.

ITEM 8. Amend subrule 3.6(2) as follows:

3.6(2) Filing—when required. All petitions for declaratory orders, petitions for intervention, briefs, or other papers in a proceeding for a declaratory order shall be filed with the College Student Aid Commission, ~~200 Tenth Street, Fourth~~ 430 East Grand Avenue, Third Floor, Des Moines, Iowa 50309-3609 1920. All petitions, briefs, or other papers that are required to be served upon a party shall be filed simultaneously with the commission.

COLLEGE STUDENT AID COMMISSION[283] Adopted and Filed

Pursuant to the authority of Iowa Code section 261.96, the Iowa College Student Aid Commission hereby adopts amendments to Chapter 27, “Iowa Grant Program,” Iowa Administrative Code.

The rules in Chapter 27 describe the administration of the Iowa Grant Program. This amendment provides additional student eligibility as defined in Iowa Code section 261.93.

Notice of Intended Action was published in the Iowa Administrative Bulletin as ARC 1345C on February 19, 2014, 2013. The adopted rule is identical to that published under Notice.

The Commission does not intend to grant waivers under the provisions of these rules.

After analysis and review of this rule making, the Commission finds that there is no impact on jobs.

This rule was adopted during the May 16, 2014, meeting of the Iowa College Student Aid Commission.

This rule will become effective on July 30, 2014.

This rule is intended to implement Iowa Code chapter 261.

The following rule is adopted.

Amend subparagraph **27.1(7)“b”(4)** as follows:

(4) Is the child of a fire fighter or police officer included under Iowa Code section 97B.49B who was killed in the line of duty as determined by the Iowa public employees’ retirement system in accordance with Iowa Code section 97B.52, subsection 2.

IOWA COLLEGE STUDENT AID COMMISSION

Non-controversial Registration Applications May 2014

RECOMMENDED ACTION:

Allow staff to approve non-controversial postsecondary registrations and report back to Commissioners during board meetings.

In September of 2012, staff began presenting non-controversial recommendations for registration approval to Commissioners on a consent agenda. To date, Commissioners have never requested to remove a staff recommendation for registration approval from the consent agenda. Through this experience, staff has developed an excellent sense about the circumstances that warrant the Commission's prior, independent deliberation and vote on a school registration request or issue.

If the Commission approves this proposal, the Commissioners should expect to see any recommendation for registration approval of a school with special circumstances, or any recommendation for registration denial, as an agenda action item requiring Commission deliberation and a vote. For non-controversial registration requests approved by staff, the Commission will receive the same detailed registration evaluation that it does currently. These non-controversial registration evaluations will be provided to the Commission in its next, regularly scheduled meeting materials, identified on the Commissioners' meeting agenda as a staff report.

IOWA COLLEGE STUDENT AID COMMISSION

Eastern Kentucky University Application for Postsecondary Registration Renewal May 2014

RECOMMENDED ACTION:

Approve Eastern Kentucky University's request for registration in Iowa.

As a condition of registration, the University must:

- Report the Iowa location at which a distance education student will complete a field experience within 90 days of the University's approval of the Iowa site.

Registration Purpose

Revised Iowa Code Sections 261B.2 (definitions) and 261B.3 (effective July 1, 2012) require a school to register with the Commission if a person compensated by the school conducts any portion of a course of instruction, including by in-person, distance education, or correspondence method in this state or if the school otherwise has a presence in this state. Presence means a location in Iowa at which a student participates in any structured activity related to a school's distance education course of instruction. Presence also means an address, location, telephone number, or internet protocol address in Iowa from which a school conducts any aspect of its operations. Staff required Eastern Kentucky University (EKU) to apply for registration to offer distance education programs to Iowa residents because the University offers a distance education program(s) that includes a structured field experience that an Iowa resident would participate in at an Iowa location. In addition, the University wishes to consider Iowa resident online faculty in the future.

Staff notes that the University offers an uncommon, highly specialized, graduate level online nursing program that has been the topic of inquiry from Iowa residents.

Institutional Information

EKU is a public postsecondary educational institution whose main campus is located at 521 Lancaster Avenue, Richmond, Kentucky. The school's chief executive officer is President Michael T. Benson at the same address. The University applied for registration in Iowa only to offer distance education programs. Therefore, it has no Iowa contact person and no Iowa resident agent. Since the University is an instrumentality of a state, it is not appropriate for the University to register with the Iowa Secretary of State as a corporation conducting business in Iowa.

Physical Facilities: Not applicable for a distance education program provider.

Accreditation: Eastern Kentucky University is accredited by the Southern Association of Colleges and Schools, a regional accrediting agency recognized by the federal Department of

Education. In addition, the University's hold accreditation by entities recognized by the federal Department of Education for programmatic specialties, as follows:

- The National Council for Accreditation of Teacher Education (now Council for the Accreditation of Educator Preparation), for the advanced educator programs ECU will offer via distance education to Iowa residents.
- The Commission on Collegiate Nursing Education, for ECU's baccalaureate, masters and doctoral nursing programs.

Federal Stafford Loan Cohort Default Rate (FFY 2010): 9.1%

For comparison purposes, the FFY 2010 national average cohort default rate is 10%.

Graduation Rate: 37%. This is the percentage of first-time, full-time undergraduate students who complete their program within 150% of normal time for completing the program in which the student is enrolled.

Average Loan Debt upon Graduation: \$27,749.48. This is an institutional average comprised of only online students.

Record Preservation: ECU has a lengthy schedule of records retention that is approved by the Kentucky State Archives and Records Commission. ECU is responsible under Kentucky law to ensure that all records created and maintained, whether in paper, electronic, or other formats, are organized and accessible for use. The office of Special Collections and Archives at ECU assists University faculty and staff in managing their records throughout the entire life cycle of the records, from creation or receipt, through the use and maintenance stage, until final disposition of the records. The University's Information Technology Department maintains a backup and retention policy for the University's electronic records including Banner (the student enrollment and financial management system), e-mail, file servers, and Blackboard (the online course management system).

Transcript Requests: Any current or former student may request a transcript by contacting:

Registrar's Office
Transcript Department
SSB CPO 58
521 Lancaster Avenue
Richmond, KY 40475
(859) 622-1102

https://www.studentclearinghouse.org/secure_area/Transcript/to_home.asp?t=150034&LoginHome=to_home.asp

Instructional Methodology: Distance education. For online learning, ECU uses the Blackboard Learning System, which provides a framework for instructors to organize course materials and interact with students through discussion boards, chat rooms and online assignments. The system offers online storage for course materials, online quizzes, and grades. Online students log into this system to access their course materials. Some professors also produce mini-lectures on video and incorporate instructional videos in their course design. Other instructors

rely more on PowerPoint presentations, discussions boards and reading assignments. Most faculty use a combination of strategies and techniques to provide a high level of interaction and instructor feedback.

Students need a computer with high bandwidth Internet access, a Flash player and speakers. It is recommended to use Mozilla Firefox as the primary browser when working with the system. The EKU tech support team is always available to answer any technical questions from online students.

Distance education academic and instructional methodologies and delivery systems information can be found on the EKU website at <http://www.library.eku.edu/distance-online-learning>.

Student Learning Resources: EKU Libraries support all EKU students regardless of location. Much of what is needed to conduct research can be found on the Library website, through a search of the library catalog or hundreds of other online resources. The EKU Library Liaison program is designed to link Library staff to University Academic departments. Each academic department has been assigned a Library staff member. Students may contact the Library Liaison assigned to a specific discipline via email or chat. The University Library posts online guides that are specific to each discipline to aid students in conducting research. Tutorial videos are available online that cover the essentials of the research process, including evaluating information, getting materials delivered, and available databases.

The Library provides access to research assistance via “Ask Us” and supports Instant Messaging (IM), Chat, text, email, and telephone communications. IM and Chat hours are Sunday 1pm – 9 pm, Monday – Wednesday 10 am – 10 pm, Thursday, 10am – 9pm, and Friday 10am – 4pm. Text service hours are the same as IM and Chat hours. If the “Ask Us” service is offline, a student may submit a request for assistance via online form or call the Library during Library hours. A student may also schedule a one-on-one research appointment with a Librarian. Services and resources available in the online EKU library are readily accessible at <http://www.library.eku.edu/distance-online-learning>.

The Library can provide resources to students who live outside the EKU service area via United Parcel Services. Journal articles not available in full text online will be delivered to the student via email. If a student needs a book or article the Library does not own, a Librarian can order it for the online student. Students must return Library materials they request to the main Library at the student’s expense. Students may keep articles they request.

Curriculum Evaluation and Development: The curriculum at EKU is developed and approved through a rigorous internal process. This process begins with the department curriculum committee, comprised of faculty, which evaluates the appropriateness of the curricula for its degrees, certificates, and academic programs. When curriculum changes are recommended and approved at the department level, the changes are then sent to the appropriate college curriculum committee for review and approval. Depending on the nature of the proposed change, the curriculum changes might be reviewed by the Teacher Education Committee, the General Education Committee, and/or the Graduate Council before being reviewed and approved by the Council on Academic Affairs and the Faculty Senate. All degree programs are reviewed and approved by EKU’s Board of Regents. New or substantially modified program are also reviewed and approved through the Kentucky Council on Postsecondary

Education. This approval process involves two stages and considers the need for the program in the context of the mission of the University in addition to other criteria that include budget and assessment plans.

Student Complaints Process: ECU discloses its complaint resolution process for online students on its website at <http://ekuonline.eku.edu/established-accredited-programs-now-available-online-0>. Students enrolled in ECU online programs should attempt to resolve complaints by using the University's policies and procedures in the Student Handbook <http://studentaffairs.eku.edu/studenthandbook>. ECU provides different student complaint processes depending on the topic of the complaint and the appropriate administrative area that provides oversight for that topical area: Academic Affairs; Financial & Administrative Affairs; Enrollment Management, Marketing, and University Relations; or Student Affairs. For other complaints, ECU directs students to the University's organizational chart to determine the appropriate person/office where a complaint should be filed. If a student cannot resolve a complaint internally, ECU refers students to a web-posted list of State Agency contacts.

Distance Education Programs Offered In Iowa

The total, **estimated** cost of tuition, fees, books and supplies for each online program ECU proposes to initially offer to Iowa residents is listed on an attachment immediately following this recommendation evaluation.

In addition, the University plans to initiate the following additional online programs beginning in the fall of 2014:

- Bachelor of Science in Nursing (RN to BSN): \$12,970
- Masters of Applied Engineering – Construction: \$9,545
- Master of Education – Teacher Leader: \$15,625

Education Programs: ECU's online education programs are offered at the graduate level and intended for licensed teacher to improve their skills or gain additional expertise in a particular topical area. None of the University's online education programs prepare students for first-time licensure as a professional school teacher or administrator.

**Field Experience –* ECU employs field experiences, internships or "Cooperative Education" in a number of its online programs. The ECU Center for Career and Cooperative Education assists students in finding cooperative education or internship opportunities in which students earn academic credit as well as a salary. Under the Cooperative Education program, students are assigned a supervisor by the employer to provide direction and coordinate job duties. The work site supervisor is responsible for completing midterm and final evaluation reports, which are included in the determination of a final grade.

- Bachelor of Science in Psychology: Students have two options for selecting experiences in a work setting. The length of the field experience varies depending on the option the student chooses. Students may work concurrent with regular college courses part-time from one semester (for 3 credit hours applied to the major course requirements) to three or more semesters (for up to 16 credit hours, of which 3 credit hours applied to the major course requirements) A student may also work full-time during a summer semester.

- Bachelor of Science in Fire Protection Administration, Fire Protection and Safety Engineering Technology and the Certificate in Fire Protection and Safety Engineering Technology: Students have the option to engage in cooperative education and internship opportunities earning from .5 to 16 undergraduate credit hours (100 work hours for each 1 credit hour of credit). Students work within a fire department or fire related industry to gain insight into the functions of the organization.
- Bachelor of Science in Occupational Safety: Students have the option to participate in applied learning and cooperative education opportunities that allow students to practically apply concepts and theories they have learned in the classroom. Practical activities may include incident investigations, performing inspections, or writing programs. Field experiences typically occur in industrial settings, such as manufacturing plants, distribution centers, or refineries during the student's junior or senior year.
- Master of Science in Safety, Security, and Emergency Management: Students may engage in cooperative and internship opportunities that apply theories and principles of safety, security, and emergency management. The University typically places students with private sector employers or nonprofit organizations in an industrial setting, such as manufacturing operations, distribution centers, construction sites, or related operations.
- Master of Arts in Education – Library Science and School Media Librarian P-12 Certification Programs: These programs include a School Media Librarian Practicum consisting of a total of 160 clock hours working at the elementary, middle, and secondary levels providing administrative, instructional, and consultative services required of school media librarians. This practicum occurs under the mentorship of a University-approved, librarian practitioner that is currently employed by a school district and who has a master's degree.
- Master of Arts in Education – Curriculum and Instruction: Three specializations in this program (i.e., gifted education, special education/learning and behavior disorders, and literacy P-12 curriculum) include 40-hour, supervised teaching experiences where students apply knowledge and skills in classroom settings, participating in program planning, implementation, and evaluation. Assessment occurs in formal/informal discussion with peers, University personnel and site supervisor. Evaluations are completed in cooperation and collaboration with peers, University personnel and site supervisor.
- Master of Science in Nursing (MSN) and Post-MSN Certificate specializations (family nurse practitioner, psychiatric mental health nurse practitioner, nursing administration) require clinical experiences supervised by qualified nursing practitioners. Standards for clinical experiences in ECU's graduate level nursing programs are set by its programmatic accrediting agency, the Commission on Collegiate Nursing Education. Students may identify a potential site, but faculty must approve the site selection and the site supervisor/preceptor. The preceptor must have an unrestricted Advanced Practice Nurse Practitioner license and preferably a Nurse Practitioner license in the primary care area that is the focus of the student's program.

- Master of Public Administration: An internship in a public or nonprofit organizational setting is conducted under the supervision of University faculty and results in a capstone paper.
- Master of Applied Engineering, Construction Management:
- Occupational Therapy Doctorate: The practicum experience in this program provides an opportunity for students who are practicing occupational therapists to enhance clinical practice and leadership initiatives in settings where the students are typically employed, such as hospitals, outpatient and inpatient rehabilitation centers, private practices, schools, and home health agencies. ECU executes a memorandum of understanding with the site prior to the practicum experience.

Registration Compliance

As required by Iowa Code Section 261B.4, the University disclosed its institutional policy on refunding tuition charges for withdrawn students, which is not governed by Iowa law or rule.

Administrative rules specifically require the school to comply with the requirements of Chapter 261.9(1) “e” through “h”.

- Iowa Code Section 261.9(1)(e) requires a school to maintain and disseminate a drug and alcohol abuse policy that includes sanctions for violation of the school’s policy and information about the availability of drug or alcohol counseling or rehabilitation. Iowa Code Section 261.9(1)(f) requires a school to maintain and disseminate a sexual abuse policy that includes information about counseling opportunities and reporting instances of sexual abuse to school officials and law enforcement. These requirements duplicate policies and disclosures required by the federal Department of Education for a school that participates in the federal student aid programs. The University complies with the requirements of Iowa Code Section 261.9(1)(e) and (f), and discloses these policies and services to students on its website at:
 - ✓ <http://studentaffairs.eku.edu/sites/studentaffairs.eku.edu/files/files/2013%20to%202014/Handbook%202013-2014%20for%20Website.pdf#page=10>
 - ✓ <http://studentaffairs.eku.edu/sites/studentaffairs.eku.edu/files/files/2013%20to%202014/Handbook%202013-2014%20for%20Website.pdf#page=18>
 - ✓ <http://studentaffairs.eku.edu/sites/studentaffairs.eku.edu/files/files/2013%20to%202014/Handbook%202013-2014%20for%20Website.pdf#page=26>
 - ✓ <http://www.counseling.eku.edu/self-help-resources>
 - ✓ <http://police.eku.edu/sites/police.eku.edu/files/asfsr.pdf>.
- Iowa Code Section 261.9(1)(g) requires a school to maintain a special policy concerning tuition and mandatory fee charges for members of the Iowa National Guard or reserve members of the U.S. Armed Forces, or the spouse of such a member if the member has a dependent child, when the service member or spouse must withdraw from the school because the service member has been called to active (Iowa) state or federal military duty or service. The University submitted a Military Activation and Course Completion policy with its application that is compliant. The University publishes the policy on its website at <http://registrar.eku.edu/military-activation>.

- Iowa Senate File 2225 created a new Iowa Code Section 261.9(1)(h). This new law, generally effective July 1, 2012, requires a school to develop and implement a policy for employees who, in the course of their employment, attend, examine, counsel, or treat a child and who suspect the physical or sexual abuse of that child. By cross-reference from existing administrative rules for registration [283-21.2(261B), subsection 7], this new policy now applies to Iowa's registered schools, including distance education providers, that have compensated parties working for the school at an Iowa location. The University currently has no Iowa-resident employees. However, ECU's office of University Counsel provided staff with a copy of Kentucky Revised Statutes Chapter 620, Section 30, which requires any person who knows or has reasonable cause to believe that a child has been abused or neglected to immediately report to law enforcement. The University's general Crime Reporting Policy requires all employees of the University to immediately report to the ECU Police Department (or "911") all crimes or reports of criminal activity brought to the employee's attention.

Student Consumer Information: In its registration application, the University affirms its willingness to comply with the requirements of Iowa Code Chapter 261.9, as stipulated by Iowa Code Section 261B.4(8). Chapter 261.9 requires disclosure to students of information about the school's programs, charges, tuition refund policies, whether a certificate or diploma awarded by the school is applicable toward a degree program the school offers, and the identity of the school's accrediting agency. These disclosures are duplicative of the federal Department of Education's student consumer information disclosure requirements for a school that participates in the federal student aid programs. The University provides these disclosures in various program-specific locations on its website and in its undergraduate and graduate catalogs at <http://catalogs.eku.edu/>.

ECU affirms on the application that it will comply with the provisions of Iowa Code Section 261B.7. Effective July 1, 2012, these provisions of Iowa Code were modified to state that, provided the school does not claim "approval" or "accreditation," the school must disclose to students that it is registered by the Commission and provide Commission contact information for students who have questions or complaints about the school. These disclosures will be provided to Iowa resident online students in ECU's State Authorization web site at <http://ekuonline.eku.edu/state-authorization-status>.

Financial Responsibility: ECU submitted a copy of an independent audit report conducted by Crowe Horwath for the institutional fiscal years that ended June 30, 2012 and 2011. The auditors stated their opinion that the University's financial statements present fairly the respective financial position of the University.

- A public institution is not required to calculate a composite score to measure its financial responsibility. All public institutions are considered financially responsible if its debts and liabilities are backed by the full faith and credit of the state.
- A public institution is not required to determine the percentage of its revenue that is derived from Title IV student financial aid.

Full-Time Iowa Resident Faculty Member or Program Coordinator: ECU has no Iowa-resident faculty providing instruction in its online programs at this time. Administrative rules effective January 15, 2014, do not impose this requirement on a school that applies for registration in

Iowa solely for the purpose of offering distance education programs. However, the University does wish to consider hiring qualified, Iowa-resident online program faculty in the future.

Instructional/Supervisory Staff Qualifications: Staff sampled profiles of faculty associated with the online programs that ECU will offer Iowa residents, as follows:

- Applied Engineering – Construction (graduate level): Of 23 faculty profiles reviewed, 7 have a doctoral degree and two of the seven are identified as specializing in construction management. Staff also randomly sampled a 508-page document ECU provided containing resumes for all faculty members in this department. All sampled faculty held a masters degree and the majority a doctoral degree. Educational credentials included fields such as project management, manufacturing systems engineering, structural engineering, vocational education, a notable number of individuals with degrees in industrial education, and civil engineering-construction management. All of the sampled faculty members had significant postsecondary or other noncredit teaching experience and extensive publications, grant awards, professional licenses or certifications, and industry leadership positions.
- Criminal Justice (undergraduate and graduate level): Of 26 profiles reviewed, all have a doctoral degree in law or a criminal justice related field. All are authors, co-authors, and/or editors of research and/or publications such as essays, articles, texts, or books. Expertise and interests include policing, predatory crime, gang violence and mentality, juvenile justice, substance and gambling addiction, marginalized identities, human trafficking, victim support, and child protection.
- Education (graduate level): Of 22 faculty profiles reviewed, all but 2 have doctoral degrees in education, childhood education, special education, education administration, curriculum and instruction, or library science. The remaining two faculty members hold a master's degree in loss prevention and safety, and educational administration, respectively. All have extensive work experience in public school systems. Expertise among these faculty include topics such as distance education, information technology, multicultural education, school safety, college readiness, improving school achievement and student achievement.
- Psychology (undergraduate level): Of 19 faculty profiles reviewed, all have a doctoral degree in psychology. Expertise and research interests among these faculty members include abnormal psychology, forensic psychology, prejudice and racism, inhibitory processes in attention in school-aged children, memory, visual cognition, school psychology, college student success, test development, human sexuality, industrial/organizational psychology, the aging workforce, Alzheimer's disease, cyberbullying, autism, behavior disorders in children, and the psychology of women.
- Fire Science, Safety, and Emergency Management (undergraduate and graduate levels): Of 17 faculty profiles reviewed, 8 have a doctoral degree in law, education, geology or an unspecified field. The remaining faculty members have master's degrees in safety management, fire service leadership, civil engineering, loss prevention and safety, organizational management, or education. Experience among all 17 faculty includes fire safety leadership, arson and explosives, emergency management and

response, corporate safety management, labor and employment law, and postsecondary teaching.

- Homeland Security (certificate, associates, baccalaureate, and graduate level): Of 7 faculty profiles reviewed, 5 hold doctoral level degrees in geology, psychology, public policy and administration, educational leadership or policy, and international relations. The remaining two faculty members are pursuing doctoral degrees in public administration and emergency management. Experience among these faculty members includes management of federally funded homeland security programs, national security, strategic intelligence, fire and safety inspections, first responders, domestic violence, disaster response and hazard mitigation, and school safety.
- Nursing (baccalaureate, graduate, and doctoral levels): Of 36 faculty profiles reviewed, all have at least a master's degree in nursing and 23 have a doctoral degree. All 36 hold professional nursing licenses and certifications specializing in critical care, family practitioner, advanced practice, obstetrics, or infection control.
- Master of Public Administration: Of 5 faculty profiles reviewed, all have a doctoral degree in political science, human resources, or public administration. Research interests and expertise among these faculty members include prison privatization, nonprofit versus for profit organizations, Appalachian politics and development, public budgeting, community development, local governments, organizational and the relationship between religion and politics.
- Master of Applied Engineering, Construction Management:

Commitment to Iowa Students and Teach-Out: EKU provided a written letter from President Michael T. Benson committing to the delivery of programs offered to Iowans and agreeing to provide a teach-out at the same or another school in the event the University closes a program before Iowa resident students have completed their program.

Student Complaints: None.

Compliance with Iowa Code Chapter 714

Section 714.18 – Evidence of Financial Responsibility

Not applicable. EKU is a public institution eligible for an exemption from financial responsibility as a postsecondary educational institution authorized by the laws of a state to grant degrees under Iowa Code Section 714.19, subsection 1.

Section 714.23 – State Tuition Refund Policy

Not applicable. Iowa's tuition refund policy for withdrawn students applies only to for profit institutions.

IOWA COLLEGE STUDENT AID COMMISSION

Brown Mackie College Application for Postsecondary Registration Renewal May 2014

RECOMMENDED ACTION:

Approve Brown Mackie's application for registration renewal in Iowa for a consecutive term that begins retroactively on January 22, 2014 and ends on January 22, 2016.

Note: Brown Mackie timely submitted a registration renewal application before the expiration date of its prior term that ended on January 21, 2014.

Registration Purpose

Revised Iowa Code Sections 261B.2 (definitions) and 261B.3 (effective July 1, 2012) require a school to register with the Commission if a person compensated by the school conducts any portion of a course of instruction, including by in-person, distance education, or correspondence method in this state or if the school otherwise has a presence in this state. Presence means a location in Iowa at which a student participates in any structured activity related to a school's distance education course of instruction. Presence also means an address, location, telephone number, or internet protocol address in Iowa from which a school conducts any aspect of its operations. Staff required Brown Mackie College to apply for registration renewal in order to continue operating its Quad Cities campus located in Bettendorf, Iowa. Brown Mackie does not offer distance education programs to Iowa residents.

Institutional Information

Brown Mackie is a private, for-profit educational institution whose Iowa ("Quad Cities") campus is located at 2119 E. Kimberly Road, Bettendorf, Iowa. The Chief Executive Officer of the Quad Cities campus and Brown Mackie's Iowa contact person is President Jennifer Opp-Jackson. The College's chief national officer is Danny Finuf, national President of Brown Mackie College, at 624 Eden Park Drive, Suite 100, Cincinnati, OH. Brown Mackie College – Quad Cities has a fictitious name registration with the Iowa Secretary of State, under the active, foreign, for-profit corporate registration #381756 for American Education Centers, Inc. The corporate resident agent is Corporation Service Co., 505 5th Ave., Suite 729, Des Moines, IA.

Brown Mackie College Quad Cities discloses its ownership as follows. The Quad Cities campus is owned by American Education Centers, Inc. American Education Centers, Inc. is a wholly owned subsidiary of the Institute of Post-Secondary Education, Inc. The Institute of Post-Secondary Education, Inc. is a wholly owned subsidiary of The Art Institute of Colorado, Inc. The Art Institute of Colorado, Inc. is wholly owned subsidiary of The Art Institutes International, LLC. The Art Institutes International LLC is a wholly owned subsidiary of Education Management LLC. Education Management LLC is a wholly owned subsidiary of Education Management Holdings LLC. Education Management Holdings LLC is a wholly owned subsidiary of Education Management Corporation, also known by its acronym "EDMC."

Staff requested a list of the parties comprising the College's governing body. Brown Mackie College provided a list of the corporate officers for American Education Centers, Inc., as follows:

- Danny Finuf, President of Brown Mackie College and Sr. Vice President of EDMC
- Robert G. Hrivnak, Chief Accounting Officer and Corporate Controller, EDMC
- J. Devitt Kramer, Sr. Vice President, General Counsel and Secretary, EDMC
- Dorinda Pannozzo, Vice President and Treasurer, EDMC
- Dana Garcia, Vice President, Corporate Real Estate, EDMC
- Patrick J. Guinee, Vice President – Securities & Corporate Counsel, EDMC
- Carol A. Brunner, Asst. Vice President and Manager, Transaction & Personal Property Taxes, EDMC
- Sue Minahan, Law Department Administrator, EDMC

Staff noted that all of the members of the Brown Mackie College corporate officers are employees of EDMC and only one, President Danny Finuf, has any disclosed background in academia. Therefore, staff requested and received information about the entity or parties that establish academic policies and render academically-related decisions on behalf of Brown Mackie College. See below, under "Curriculum Development" for additional information about the College's academic leadership and their roles.

Physical Facilities: Brown Mackie College provided a copy of current lease to rent nearly 30,000 square feet of space consisting of instruction rooms, library facilities, offices, a food lounge for faculty and students, restroom facilities, and other common public spaces. Year-round, 24/7 access to parking in the amount of 8 spaces per 1,000 square feet of rented space is guaranteed as part of the lease.

Accreditation: The College is accredited by the Accrediting Council for Independent Colleges and Schools, a national accrediting agency recognized by the federal Department of Education. The College also holds special programmatic accreditation by the Accreditation Council for Occupational Therapy Education (ACOTE) for the College's Occupational Therapy Assistant Program. ACOTE accreditation is a requirement of the Iowa Board of Physical and Occupational Therapy for licensure of an occupational therapy assistant.

Federal Stafford Loan Cohort Default Rate (FFY 2011): 15.4%. The federal Department of Education calculates a single cohort default rate for all Brown Mackie Colleges campuses nationwide.

For comparison purposes, the FFY 2011 national average cohort default rate is 10%.

Graduation Rate: This is the percentage of first-time, full-time undergraduate students who graduated within 150% of the normal time for program completion as reported to the federal Department of Education. The College's graduate rate is 56% for the Quad Cities campus.

Average Loan Debt upon Graduation: \$18,192 (for the Quad Cities campus only).

Record Preservation: Brown Mackie College's parent company, EDMC, maintains a Records Management Policy that Brown Mackie College follows as it relates to the protection, retention, and destruction of any College record. EDMC provides a Record Retention Schedule to all employees, and, to the extent necessary, develops and implements supplemental policies to address specific issues related to the creation, use, storage and disposition of records. Records are retained only as long as necessary to satisfy corporation's Records Management policy and Record Retention Policy

and any applicable supplemental policies. Hard copy documents that contain sensitive information, personally-identifying information, individual health information, and/or individual credit card holder information, or that require disposal through secure means per applicable law are securely destroyed through shredding or other approved means. Storage media containing electronically stored information that includes sensitive information is destroyed under the direction of the EDMC Information Technology Department. In order to facilitate compliance, each location has a Document Retention Coordinator. This person assists in the effective implementation of the corporation's Records Management policy and answers questions about the policy. The College also assigns, at the national level, a Document Retention Coordinator who is assigned to the EDMC Law Department.

Transcript Requests: Any current or former student may request a transcript by contacting:

Jennifer Porter, Registrar
Brown Mackie College - Quad Cities
2119 Kimberly Rd.
Bettendorf, IA 52722
(563) 344-1500

Instructional Methodology: Brown Mackie College offers courses using two delivery modes. A student may be enrolled and admitted to a class using a residential or a blended learning modality where at least 50% of the course is delivered via classroom instruction on campus and the remainder is delivered online.

The online learning content for a course supports the program's educational learning objectives or outcomes. The outcomes and objectives for the online component of a course mirror the content delivered in the on-campus classroom. In the online learning environment, student activities include posting notes and responding to the notes of classmates that relate to the lecture and assigned readings; answering and responding to other students' answers to assigned discussion questions; case studies; specific assignments; and critiques. A "response" may be a question about another's work; an agreement with or challenge to the point of view expressed supported by a reference to the text or lecture or a personal experience (not mere opinion); citation of a reference relevant to the topic; a critique of someone's work, etc. Students must read all instructor's and fellow students' notes. The quantity and quality of the student's participation is graded. Students are strongly encouraged to participate throughout the week, including weekends.

Grading is done on a point system. Points are assigned for each criterion previously established for the purpose of evaluating each assignment. Each graded assignment, project, quiz, exam, and discussion question criterion is assigned a point value, which is reflective of the quality of the student's contribution. In most instances there will be at least two, and usually more, distinct criteria specified for student evaluation and grading. Students will receive a weekly progress and grade report.

Brown Mackie College provides the opportunity, with student authorization, for all new students to access to electronic textbooks through the use of an iPad2. Authorizing students receive their iPad2 during the third week of the first course. The cost of the iPad2 and Technology Kit is payable by federal student aid. Students who choose to decline the College's iPad2 must supply their own iPad2 no later than week three of the first course. Instructors provide all materials for the first two weeks of the first course.

Student Learning Resources: The Brown Mackie College – Quad Cities Campus Library is open as follows:

Monday: 9:00am - 7:00pm

Tuesday: 9:00am - 7:00pm

Wednesday: 8:00am - 5:00pm

Thursday: 10:30am - 7:30pm

Friday: 8:00am - 2:00pm

The Quad Cities campus employs a full-time Library Director who has a Master of Science in Library and Information Science degree and a Bachelor of Arts in Spanish Education degree. This individual has been the Quad Cities campus Librarian since 2012.

Students receive library instruction in the first class within their programs. The delivery of this information takes place in a computer lab, which is integral to the retention of information transmitted during the library presentation. This introductory presentation addresses an overview of the library resources. It introduces the student to resources available through the online student portal and on the Brown Mackie College Findley Library website, as well as an introduction to citation formatting.

The Quad Cities campus Library Director conducts additional Information Literacy presentations within specific General Education classes. These classes have coursework that is heavily dependent on additional knowledge of location, assessment, and evaluation techniques of the various resources available through the library. Regular library presentations are scheduled in the following courses: Composition II, Effective Public Speaking, Principles of Sociology, Principles of Microeconomics, and Introduction to Microcomputers. Instructors in all courses (not just the ones listed) regularly collaborate with the Library Director to consistently refine and implement additional opportunities to integrate the instruction and utilization of library resources. As a result, there are multiple courses that request visits tailored toward a specific learning objective.

During specialized presentations, more advanced instruction is introduced to address multiple information literacy objectives. Students learn to use various technologies to manage the information that they retrieve from electronic and physical library resources. They gain the ability to differentiate between the varied types of information sources and proper citation formatting of those sources. They learn to assess the quantity, quality, and relevance of the results of their searches within databases. In addition, they learn techniques in search revision and searching strategies. For example, how one would search for materials pertaining to Business will vary from that of Occupational Therapy Assistant. Therefore, it is optimal that the students have at least one visit to the Library during their “core” course offerings. This visit focuses predominantly on aiding the student in transferring skills learned in previous presentations with a focus on the particular databases best suited to the student’s program of study.

Students at Brown Mackie College – Quad Cities may utilize a number of services to help them achieve their academic and career goals. The College has designed its class scheduling to leave Fridays available for tutoring by faculty at no additional charge. Participation in Friday tutoring sessions may be required of students as part of their course assignments. Student tutors are also available. Student advisors and/or faculty are available to assist students with academic and other issues that may pose a distraction from the successful pursuit of their courses. The student advisor and/or faculty member works closely with staff and administration to assist students in finding solutions to issues, and can

direct students to appropriate community resources. The student advisor and/or faculty also assist in organizing college-approved events for students and employees.

While Brown Mackie College does not guarantee employment and students are advised not to rely solely on its career-related services, the Quad Cities campus Office of Career Services assists graduates in good standing in exploring careers in their fields of education and training. Staff works with students prior to graduation to determine areas of employment interest and explore employment options. Students are notified of appropriate opportunities as they occur. The campus Office of Career Services works to provide employment leads and help graduates obtain interviews for appropriate employment. Staff also assists students seeking part-time employment during their studies at the College by interviewing students in advance and arranging interviews with potential employers when opportunities arise. The Office of Career Services provides support to students in preparing resumes and developing interviewing techniques.

Current students have remote access to a live online Librarian for library reference and instruction services through Ask Today, a new on-call library service provided by the national Brown Mackie College Findley Library during the following hours: Monday - Thursday: 8am - 2am EST; Friday: 8 am - 11pm EST; Saturday: 10am - 11pmEST; Sunday 12pm-2am EST.

During coverage hours, in addition to ready reference through in-coming contacts, the national Brown Mackie College Findley Librarians provide the following activities:

- One-on-one sessions – these 1 hour advanced research sessions are scheduled by appointment through Library Services. The topics of these one-on-one sessions will be determined by the **specific needs of the individual scheduling the session.**
- Workshops – conducted weekly for all members of the BMC community. The topics of these workshops will be pre-planned collaboratively between the Digital Library Director of The Center and the Digital Resources Director of Brown Mackie College. A schedule of upcoming online workshops is provided at <http://libraryguides.brownmackie.edu/findlay>.
- Course Interactions- Librarians will perform instruction services in an embedded librarianship model to be included in courses designated by BMC.

Research resources that the national Brown Mackie College Findley Library provides include the following:

- Academic Search Complete (EBSCO)-Multi-disciplinary database featuring full-text scholarly journals, periodicals, reports, books, and more from over 9,100 publications (over 86% peer-reviewed/scholarly) with coverage from 1887 to present. Presents broad global coverage of subject areas including business and economics, health and medicine, news and world affairs, science, education, technology, humanities, social sciences, psychology, literature, law, and women's studies.
- Associates Programs Source Plus (EBSCO)-Designed for the research needs of two-year colleges and relevant associates programs with 2,000 full-text journals and 350 full-text books covering programs including culinary arts, fashion design, graphic arts, interior design, photography, and more.
- Biography Reference Center (EBSCO)- Contains top-ranked biographical reference collections and magazines including *Biography Today* and *Biography*. Provides coverage of more than 600,000 individuals with over 2.2 million records. Narrative profiles average 3,000 words in length. Includes 35,000 images.

- Business Source Complete (EBSCO)-Considered a leader in business information, this resource provides 1,000 books, 9,000 case studies, 1 million company profiles, 1,400 country economic reports, 20,000 industry reports, 8,100 executive and analyst interviews, 2,400 market research reports, 2,400 peer-reviewed journals, 1,600 trade and general business magazines, and 3,500 SWOT analyses.
- CINAHL Plus with Full Text (EBSCO)- Provides a focus on nursing and allied health with access to 760 full-text journals and 275 full-text books dating back to 1937. Also includes 130 evidence-based care sheets and 170 quick lessons providing disease and treatment overviews.
- Communication & Mass Media Complete (EBSCO)-Combining the resources of *CommSearch* (National Communication Association) and *Mass Media Articles Index* (Penn State), this database presents 500 full-text journals with coverage dating back to 1915.
- Consumer Health Complete (EBSCO)-Coverage on topics including aging, cancer, diabetes, drugs and alcohol, fitness, nutrition and dietetics, and more through full-text health reference books, encyclopedias, health reports, consumer health pamphlets, and leaflets. Also includes medical images and diagrams and over 2,000 Health Daily videos from NBC Digital Health Network.
- Criminal Justice Abstracts with Full Text (EBSCO)-Contains over 200 full-text magazines, journals, and books with information relating to criminal justice, criminology, corrections and prisons, criminal investigations, forensic sciences and investigation, substance abuse and addiction, and probation and parole.
- eBook Academic Collection (EBSCO)-Full-text access to over 113,000 electronic books with unlimited user access. Subject areas covered by this collection include art, business and economics, education, language arts, literary criticism, medicine, performing arts, philosophy, poetry, political science, religion, social science, technology, and more. Allows for user download to personal computer/mobile systems. Users can create personalized bookshelves, highlight books, and add notes and bookmarks.
- eBook Community College Collection (EBSCO)- Full-text access to over 48,000 electronic books with unlimited user access. This multidisciplinary collection is focused on the academic and trade information needs of community colleges. The information available in this collection varies from introductory/basic content to higher-level content, providing students with a range of information to meet their needs as they develop in their area(s) of study. Allows for user download to personal computer/mobile systems. Users can create personalized bookshelves, highlight books, and add notes and bookmarks.
- Education Source (EBSCO)- This database covers scholarly research and information to meet the needs of education students, professionals and policy makers. The file offers the world's largest and most complete collection of full-text education journals, and includes an international array of periodicals, full-text books and more. It covers all levels of education, from early childhood to higher education, as well as all educational specialties, such as multilingual education, health education and testing.
- ERIC (EBSCO)- The Education Information Resource Center provides access to educational literature and resources. The resource contains more than a million records and links to thousands of full-text documents from *ERIC* dating back to 1966.
- Humanities Source (EBSCO)-Considered a humanities super-database, combining content from EBSCO and its recently acquired Wilson. This resource provides 1,400 full-text journals as well as interviews, obituaries, original works of fiction, book reviews, and reviews of ballets, dance programs, motion pictures, musicals, operas, plays, and more. Subject coverage in this resource includes: archaeology, area studies, art, classical studies, communications, dance,

film, folklore, gender studies, history, journalism, linguistics, literary and social criticism, literature, music, performing arts, philosophy, religion and theology, and others.

- Literary Reference Center Plus (EBSCO)-Fulfills literary needs with over 35,000 plot summaries, synopses and work overviews, 89,000 articles/essays of literary criticism, 258,000 author biographies, 774,500 book reviews, 113,800 classic and contemporary poems, 27,500 classic and contemporary short stories, 8,800 author interviews, 2,700 literary reference books, 900 literary journals and magazines, 35 volumes of new contemporary literature titles from Salem Press, 40 full-text literary study guides and 72 literary videos pertaining to classic works and authors.
- Mental Measurements with Full Text (EBSCO)-Guide to over 3,000 contemporary testing instruments related to psychology, education, business, and leadership.
- Newspaper Source (EBSCO)-Provides cover-to-cover full text of more than 40 U.S. and international newspapers. Added bonus of selective full text from more than 330 regional U.S. newspapers as well.
- OmniFile Full Text MEGA (EBSCO)-Formerly a Wilson database, this resource is more robust than the previous subscribed OmniFile Full Text Select, with over 3,100 full-text publications dating to 1994 and over 500 podcasts and videos on a range of art, humanities, and science subjects. Covers core subjects including applied sciences, art, education, humanities, law, social sciences, and technology.
- Points of View Reference Center (EBSCO)-Presents topic overview (objective background/description), point (argument), and counterpoint (opposing argument) for topics including abortion, censorship, global issues, human rights, medicine and ethics, national debate topics, substance abuse, war and peace, and more. Offers 1,300 main essays, political magazines, newspapers, radio and TV transcripts, primary source documents, and reference books. Provides *Guide to Critical Analysis* to aid in evaluation.
- Psychology and Behavioral Sciences Collection (EBSCO)-Offers 560 full-text journals relating to fields of psychology and behavioral sciences. Subjects covered include: anthropology, emotional and behavioral characteristics, mental processes, observational and experimental methods, psychiatry and psychology, and more.
- Regional Business News (EBSCO)-Offers full text of 100 regional U.S. and Canadian business publications including business journals, newspapers, and newswires. Includes titles from Crain Communications.
- SPORTDiscus with Full Text (EBSCO)-Offers 530 full-text journals, books, book chapters, and conference proceedings with a focus on sports and sports medicine.

Curriculum Evaluation and Development: New programs and revisions to existing programs are accomplished through a process that may begin at the individual campus level. A Program Review Committee (PRC) is established at each campus to evaluate the need for program modifications and suggest new program models. The PRC is comprised of the Campus President, the Academic Dean, two Department Chairs, full-time and adjunct faculty, the Director of Career Services, the Financial Services Director, a Learning Support Specialist, a student, and a representative of a Program Advisory Committee. The Program Advisory Committee is comprised of College faculty and staff as well as representatives of local business and industry in the career fields that are the focus of the programs that Brown Mackie College – Quad Cities offers.

New program proposals advanced by a campus-level Program Review Committee (PRC) must include the following information:

- Name of the program

- Mission and intent of the program
- Comparison with other Brown Mackie College programs
- Scope, trends, and projected longevity of the proposed program
- Proof-of-need in the form of preliminary market research that addresses potential student interest
- Proof-of-need in the form of job availability along with anticipated starting salaries in the cities in which Brown Mackie College operates
- A list of at least six major competencies a graduate would develop

The Vice President of Academic Operations initially reviews proposals for program revisions and new program proposals to determine whether the proposal is worthy of further development. If that is the case, the Vice President of Academic Operations advances the proposal to the appropriate Program Manager and subject matter experts at the Brown Mackie College Central Services level for modifications to or, as appropriate, initial identification of program outcomes, syllabi, lesson plans, student assessments, textbooks, and any necessary materials.

The proposal for a new or revised program is then referred to a Program Review Committee that exists at the Brown Mackie College Central Services level. This PRC is comprised of Academic Deans, Department Chairs, and other subject matter experts from across Brown Mackie Colleges. The national PRC meets, at minimum, quarterly and each campus designates appropriate faculty to participate in this system-level review of program changes. The Brown Mackie College – Quad Cities' Academic Dean and Department Chairs in the Occupational Therapy Assistant and Allied Health programs are members of this national PRC. The national Program Review Committee evaluates recommendations from Program Advisory Committees and comments from faculty on a national level. The PRC advances proposals to the Vice President of Academic Operations, the Vice President of Finance, and Vice President of Campus Services. This team ensures consistency with the mission of Brown Mackie College, confirms program employment outcomes and geographic locations near BMC campuses in which employment opportunities are available, and solidifies the potential student market and the prospective student's profile. At this level, capitol costs associated with program delivery are also enumerated. Curriculum changes or programs approved at this final stage of review are referred to the Training Campus Services and Academic Team for deployment.

The Vice President of Academic Operations has a key role in approving proposals for revisions to existing programs or new program development. This position also oversees academic policy development, program oversight, and faculty training and development. The Brown Mackie College Central Services Vice President of Academic Operations has a doctorate in Metaphysics, a master's degree in Community Counseling, and bachelor's degree in English Literature. She has been with Brown Mackie College since 2005, serving as Campus President of Brown Mackie Colleges in Louisville, Kentucky, and Tuscon, Arizona before her appointment to her current role in 2010.

Student Complaints Process: The College discloses its process for handling student complaints in its Enrollment agreement and the Quad Cities campus Catalog at

<http://www.brownmackie.edu/documents/student-consumer-information/catalog-quad-cities.pdf>.

The College provides a process of resolving complaints on the part of any student who believes that the College's decision, action, or policy has unfairly and adversely affected his or her status, rights, or privileges as a student. In most cases, a complaint can be resolved at the College level. Faculty and staff are available to guide students in completing their programs, and students are informed of the parties to whom issues and concerns should be addressed. These are as follows:

- Faculty – resolution of academic concerns pertaining to individual courses (as grades, assignments, attendance, etc.)
- Department Chair/Program Administrator - unresolved academic issues pertaining to the student's program (such as program objectives, curriculum, graduation requirements, licensure examinations, faculty, etc.)
- Academic Affairs Office - unresolved issues pertaining to faculty, curriculum, grades, attendance, change of program, transfer of credit, graduation requirements, withdrawal, and personal issues which may impact the student's education
- Office of the Registrar - resolution of issues involving course scheduling and obtaining transcripts
- Student Financial Services Office - resolution of issues involving loans, grants, deferments, verification, federal funding, and consequences of withdrawal
- Student Accounting Office - resolution of issues involving the status of the student's account and issues of billing (as monthly payments, book returns, financial arrangements, fees, etc.)
- Office of Career Services Full-time and part-time employment assistance, employment correspondence, and related employment services
- College President – resolution of any issue that remains unresolved after pursuing the matter at the appropriate, lower level
- Group Vice President – resolution of any issue that remains unresolved through the campus's complaint and resolution process

A student who believes that his or her complaint remains unsatisfactorily resolved by the College may refer the complaint to the Iowa College Student Aid Commission or the College's accrediting agency, as appropriate.

Programs Offered In Iowa

Brown Mackie College offers the following programs at its Quad Cities campus. Total estimated tuition charges, fees, books, supplies, and other costs payable to the school by a student are provided for each program.

Diploma Programs

- Accounting - \$16,032
- Business - \$16,700
- Medical Assistant - \$20,040
- Medical Office Management - \$16,032

Associate Degree Programs

- Associate of Science in Accounting Technology - \$32,064
- Associate of Science in Business Management - \$30,060
- Associate of Science in Criminal Justice - \$32,064
- Associate of Science in Health Care Administration - \$30,060
- Associate of Science in Information Technology - \$32,064
- Associate of Applied Science in Medical Assisting - \$29,048
- Associate of Applied Science/Occupational Therapy Assistant - \$38,496

- Associate of Science/Paralegal - \$32,064

Baccalaureate Degree Programs

- Bachelor of Science in Business Administration - \$60,120
- Bachelor of Science in Criminal Justice - \$60,120
- Bachelor of Science in Health Care Administration - \$60,120
- Bachelor of Science in Legal Studies - \$60,120

**Field Experiences:*

- Associate and Baccalaureate degrees in Business Management, Criminal Justice, Health Care Administration, Information Technology, Medical Assisting, Paralegal: Students must complete an externship consisting of 120 clock hours of practical experience in a professional environment.
- Occupational Therapy Assistant: Students complete two separate field experiences in this program:
 - ✓ A field experience consisting of a minimum of 30 hours, or approximately 8 am to 5 pm during one week, observing at a local occupational therapy service or clinic. Students must observe and record information on treatment sessions with patients. Students are encouraged to ask questions and converse with the clinical instructor regarding treatment.
 - ✓ A field experience consisting of a total of no less than 600 clock hours during four fieldwork courses at a facility under the instruction and direct supervision of a clinical instructor. During this experience students initiate and progress in the direct treatment of psychosocial and physical dysfunction. Fieldwork must be completed during the day between the hours of 7 am – 8 pm or as required by the cooperating facility, averaging a minimum of 37.5 hours per week. Students are evaluated at the end of the fieldwork and are graded “passing” or “not passing.” A student that receives a grade of not passing at the end of the fieldwork experience must repeat all four fieldwork courses.

Field experience sites are approved by staff at the Brown Mackie College – Quad Cities campus. If a student has recommended a site, the campus does a review and visit to ensure the site meets all of the qualifications before the site is approved. A site supervisor reports to the Brown Mackie College clinical/field experience site supervisor at midterm and at the end of the field experience. College staff provide site supervisors with a formal evaluation format to utilize in evaluating the student’s progress toward meeting the goals of the field experience.

Brown Mackie College provides site supervisors with written guidelines about their responsibilities. The Affiliation Agreement outlines the responsibilities of the field experience site supervisor, the College, and the student, as follows:

- The College has full responsibility for the academic content of the field experience and the credit granted for its satisfactory completion. The College and the field experience site will agree in advance of the start date of the field experience on the specific studies and research that will occur.
- A student is directly supervised by an employee of the field experience facility who is approved in advance by the College. The student’s on-site supervisor shall not be an employee of the College or a currently enrolled student at the College.

- The College will advise its students to comply with all of the field experience site's policies and procedures, including but not limited to the requirement to keep all patient related medical information confidential and to comply with the site's policy regarding the Health Insurance Portability and Accountability Act (HIPAA).
- The College will advise its students to comply with any of field experience site's requirements regarding criminal background checks/drug screening. The site must provide students a copy of its policy regarding background checks/drug screening. The student pays the cost of the background check/drug screening. The site must apply the same criteria to the College's students as it does to its own employees under its current hiring practices. The College advises students that as a result of a criminal background check/drug screening the field experience site may reject any student and bar them from the site in accordance with site policies.
- The field experience site will provide an appropriate orientation to the students and advise them of all applicable rules and regulations including orientation to the risk of exposure to blood borne viral diseases such as HBV/HIV and to other communicable diseases; to chemical and other environmental hazards in compliance with federal hazard communications regulations; to fire safety procedures at the Facility; and to provide basic training on the confidentiality and privacy requirements of the federal HIPAA law.
- The site must provide a safe physical facility and environment in addition to adequate instruction, supervision, guidance and evaluation of students. The site must complete and promptly return any evaluations requested by the College. Both parties agree to cooperate with each other and share information in the event that any investigation is conducted with respect to a student's experience or performance at the field experience site. Students may be asked to sign a form granting the College and the site permission to share information relevant to his or her experience or performance.
- The field experience site assumes ultimate responsibility for the care of patients and the direction of the site's operations.

Registration Compliance

As required by Iowa Code Section 261B.4, the College submitted a policy for refunding tuition charges to withdrawn students. Since Brown Mackie College is a for-profit institution, its tuition refund policy must comply with Iowa Code Section 714.23. Staff determined that the College's policy is compliant and it is currently disclosed in the addendum to the 2012-2013 College Catalog at <http://www.brownmackie.edu/documents/student-consumer-information/bulletin-quad-cities.pdf>.

Administrative rules for registered schools specifically require a school to comply with the requirements of Chapter 261.9(1) "e" through "h".

- Iowa Code Section 261.9(1)(e) requires a school to maintain and disseminate a drug and alcohol abuse policy that includes sanctions for violation of the school's policy and information about the availability of drug or alcohol counseling or rehabilitation. Iowa Code Section 261.9(1)(f) requires a school to maintain and disseminate a sexual abuse policy that includes information about counseling opportunities and reporting instances of sexual abuse to school officials and law enforcement. These requirements duplicate policies and disclosures required by the federal Department of Education for a school that participates in the federal student aid programs. Brown Mackie College maintains drug and alcohol prevention policies, penalties for drug/alcohol violations and sexual violence policies/resources in its Catalog and Campus Security Policy and Report:

- ✓ <http://www.brownmackie.edu/documents/student-consumer-information/catalog-quad-cities.pdf>
 - ✓ <http://www.brownmackie.edu/documents/student-consumer-information/crime-report-quad-cities.pdf>.
- Iowa Code Section 261.9(1)(g) requires a school to maintain a special policy tuition and mandatory fee charges for members of the Iowa National Guard or reserve members of the U.S. Armed Forces, or the spouse of such a member if the member has a dependent child, when the service member or spouse must withdraw from the school because the service member has been called to active (Iowa) state or federal military duty or service. During the registration evaluation process, Brown Mackie College expanded upon its military deployment refund policy to ensure that all requirements of Iowa Code were explicitly addressed. The College will disclose this clarified policy to students beginning with the next regularly scheduled revision of its Catalog on approximately July 1, 2014. Meanwhile, the College will disclose this policy in a catalog addendum called a Catalog Bulletin, and in the Quad Cities campus enrollment agreement effective on May 5, 2014.
 - Iowa Senate File 2225 created a new Iowa Code Section 261.9(1)(h). This new law, generally effective July 1, 2012, requires a school to develop and implement a policy for employees who, in the course of their employment, attend, examine, counsel, or treat a child and who suspect the physical or sexual abuse of that child. By cross-reference from existing administrative rules for registration [283-21.2(261B), subsection 7], this new policy now applies to Iowa's registered schools who compensate one or more parties to conduct instruction or other operational activities on the school's behalf at an Iowa location. During the registration application review process, Brown Mackie College developed a compliant policy for employees at its Quad Cities campus. The College will post this policy to its faculty/staff web page effective on May 5, 2014.

Student Consumer Information: In its registration application, the College affirms its willingness to comply with the requirements of Iowa Code Chapter 261.9, as stipulated by Iowa Code Section 261B.4(8). Chapter 261.9 requires disclosure to students of information about the school's programs, charges, tuition refund policies, whether a certificate or diploma awarded by the school is applicable toward a degree program the school offers, and the identity of the school's accrediting agency. These disclosures are duplicative of the federal Department of Education's student consumer information disclosure requirements for a school that participates in the federal student aid programs. The College provides this information to prospective students in its Enrollment Agreement and in its Catalog at <http://www.brownmackie.edu/documents/student-consumer-information/catalog-quad-cities.pdf>.

Brown Mackie College affirms on the application that it will comply with the provisions of Iowa Code Section 261B.7. Effective July 1, 2012, these provisions of Iowa Code were modified to state that, provided the school does not claim "approval" or "accreditation," the school must disclose to students that it is registered by the Commission and provide Commission contact information for students who have questions or complaints about the school. The College will disclose its authorization by the Commission, the Commission's contact information, and the Commission's online student complaints page in a combination of Brown Mackie College web pages that provide student consumer and accreditation/licensing information, as follows:

- <http://www.brownmackie.edu/quad-cities/why-brown-mackie-college/accreditation.aspx>
- <http://www.brownmackie.edu/documents/student-consumer-information/catalog-quad-cities.pdf>.

Financial Responsibility: Brown Mackie College is a subsidiary of its parent company EDMC and is therefore audited as a subsidiary of EDMC. The College provided a copy of an independent audit of EDMC and Subsidiaries as of June 30, 2012 and 2011, conducted by the independent auditing firm Ernest & Young, LLP. The auditing firm expressed its opinion that the corporation's financial statements presented fairly, in all material respects, the financial position of EDMC and Subsidiaries.

- A nonpublic school that participates in the federal student aid programs must maintain a composite score, based on a three-factor financial responsibility ratio, of at least 1.5 in order to be determined financially responsible without additional oversight. The US Department of Education does not report a composite score for Brown Mackie. EDMC's annual 10K report to the Securities and Exchange Commission for the institutional fiscal year ending June 30, 2013 discloses the fact that as of that date, EDMC did not meet the required measure of financial responsibility. Therefore, all of EDMC's institutions, including Brown Mackie College, are provisionally certified to participate in federal student aid programs under an irrevocable letter of credit posted with the federal Department of Education in the amount of \$346.6 million.
- A for-profit school that participates in the federal student aid programs must demonstrate that no more than 90% of its revenue is derived from Title IV funding. The most recent EDMC 10K report to the Security and Exchange Commission for the institutional fiscal year ending June 30, 2013, states that the percentage of revenue EDMC institutions derived from federal student aid ranged from approximately 56% to 82%, with a weighted average among all campuses of approximately 76%.

Full-Time Iowa Resident Faculty Member or Program Coordinator: During the application review process, the College updated staff about its full-time faculty and programmatic leaders at the Quad Cities campus:

- Kara DePaoli – Department Chair, Occupational Therapy Assistant program. Ms. DePaoli has a Master of Occupational Therapy and a Bachelor of Arts in Psychology from St. Ambrose University, Davenport, Iowa. She has been employed since 2005 as an occupational therapist; since 2007 at Iowa Health Homecare. Ms. DePaoli holds an active Occupational Therapist license #01716 in the State of Iowa with no disciplinary record. Ms. DePaoli has been the Department Chair in the Occupational Therapy Assistant program since September 2012.
- Sheena McCartney – Health Sciences. Ms. McCartney has a Doctor of Chiropractic degree from Palmer College of Chiropractic in Davenport, Iowa. Her employment history consists of part-time and full-time instruction at the postsecondary level at Kaplan University and Brown Mackie College. Ms. McCartney was also a microbiology teaching assistant at the Palmer College of Chiropractic.
- Mark Frederick – Interim Department Chair, Criminal Justice. Mr. Frederick has a Master of Science in Criminal Justice from Kaplan University and 3 years experience teaching criminal justice at the postsecondary level. Mr. Frederick collaborated with the former Department Chair to significantly increase the student retention rate in the Criminal Justice program at Brown Mackie College – Quad Cities from less than 50% to 80% during a period of six months.
- Anjeanette Lindle – Interim Department Chair, Paralegal. Ms. Lindle has a Juris Doctorate from the Northern Illinois University College of Law, six years experience as an Assistant Attorney General for the State of Montana, and over a year experience providing legal counsel to victims of domestic abuse and sexual assault.
- Sally Seals – Fieldwork Coordinator, Occupational Therapy Assistant program. Ms. Seals has a Masters in Occupational Therapy and a Bachelor of Arts degree in Psychology from St. Ambrose University, Davenport, Iowa. She has been employed since September 2005 as an occupational

therapist at locations in the State of Illinois. Ms. Seals holds an active Occupational Therapist license #056007570 in the State of Illinois with no disciplinary record. She has been the Occupational Therapy Assistant field coordinator at Brown Mackie College – Quad Cities since September 2011.

- Jill Sourdif – Department Chair, Allied Health. Ms. Sourdif has a Doctor of Chiropractic degree from Palmer College of Chiropractic in Davenport, Iowa. She was an Iowa-licensed chiropractor from 1997 until 2006 with no disciplinary record. Ms. Sourdif has been the Allied Health Programs Department Chair at Brown Mackie College – Quad Cities since 2003.

Instructional Staff Qualifications: Staff reviewed approximately 27 resumes for faculty at Brown Mackie College – Quad Cities that the College provided either with its application or during the registration evaluation process. Of all profiles reviewed, staff noted two faculty who had only a baccalaureate degree, but who had a post-baccalaureate, professional certification in an area pertinent to the associate degree programs in which they taught (i.e., paralegal and health services administration, respectively). The remaining faculty held at least a master's degree in fields such as education, postsecondary education, accountancy, criminal justice, business administration, management, advertising, natural sciences, and English/language arts. Five additional faculty members reviewed hold a doctor of chiropractic degree, and two other faculty members are juris doctors. The majority of faculty members reviewed have notable teaching experience at the elementary/secondary and/or postsecondary level.

Commitment to Iowa Students and Teach-Out: The College's registration application includes a written statement from Brown Mackie College - Quad Cities Interim Campus President Deb Thibodeaux, who was in the leadership position at the campus at the time of the application. Interim President Thibodeaux acknowledged the requirements of Iowa Code Chapter 261B for the operation of a postsecondary educational institution in Iowa, and agreed to provide alternatives for students to complete their programs at other institutions if the College closed a program before students have completed a course of study.

Student Complaints: None.

Compliance with Iowa Code Chapter 714

Section 714.18 – Evidence of Financial Responsibility

Brown Mackie College – Quad Cities has filed satisfactory evidence of financial responsibility under Iowa Code Section 714.18, including a continuous corporate surety bond in the amount of \$50,000 payable to the State of Iowa and issued by International Fidelity Insurance Company.

Section 714.23 – State Tuition Refund Policy

Brown Mackie College – Quad Cities maintains a compliant tuition refund policy for students who withdraw from its campus, and discloses that policy to students at <http://www.brownmackie.edu/documents/student-consumer-information/bulletin-quad-cities.pdf>.

Compliance with Iowa Code Chapter 261F

Preferred Lender List: Brown Mackie College – Quad Cities provides generic information about the availability of an alternative (i.e., private) education loan in its Student Consumer Information at

<http://www.brownmackie.edu/quad-cities/student-consumer-information.aspx>. The College's disclosures specifically state that an alternative education loan is not to be used as a substitute for federal Direct Loans and are intended to provide additional funding after all federal loans are sought. The College directs students to the lender of the student's choice. The College does not refer students to specific private education loan lenders.

Student Loan Code of Conduct: Students may review Brown Mackie College's Student Loan Code of Conduct in the College's Student Consumer Information disclosures at <http://www.brownmackie.edu/documents/student-consumer-information/student-lending-code-conduct.pdf>. Staff reviewed the College's Code of Conduct and determined that it is compliant with Iowa Code Chapter 261F.

Additional Information

On February 7, 2014, Mitchell Gilbert, a representative of EDMC/Brown Mackie College – Quad Cities, notified staff that EDMC had received an information request from the Iowa Attorney General's Office. Mr. Gilbert stated that EDMC intended to fully comply with that request. At this time, *staff recommend that the Commission take no action* pending authoritative information about the outcome of the Attorney General's inquiry that is now in progress.

Iowa College Student Aid Commission

**Banker's Trust Presentation
May 2014**

Banker's Trust will be presenting an update on the GEAR UP Trust to the Commission during the May 16, 2014 Commission Meeting.

Iowa College Student Aid Commission

Everfi Contract Extension May 2014

RECOMMENDED ACTION:

Authorize staff to exercise the option for a one-year extension of the Financial Literacy and Default Prevention On-Line Curriculum contract with EverFi, Inc.

The Commission signed a contract in September 2010 with EverFi, Inc., for a comprehensive, efficient, confidential, interactive and user-friendly web-based tool to assist high school students in improving their financial literacy skills. The contract covers a 3-year period (September 1, 2010 – August 31, 2013) and permits three one-year renewals at the option of the Commission. The first of the one-year renewals was granted in 2013.

Through a provision in the contract that allows for modifications to the Scope of Services, the college level program (Buttonwood) was replaced with a program intended for grades 4-6 (Vault) in the 2013-14 school year.

Under the contract, the Commission pays, annually, \$450,000 for the high school financial literacy program and \$150,000 for the elementary program (Vault). EverFi agreed to waive the 3% increase for years 4, 5 and 6, as described in the original cost proposal. This is the second of the three allowable extensions of the contract.

Staff has been very pleased with feedback provided by schools who have implemented the programs and with EverFi's performance under this contract.

High School Financial Literacy Program Usage:

Academic Year	Participating Schools	Active Students
2010-11	64	2,049
2011-12	142	7,727
2012-13	167	10,368
2013-14	200	13,444 (as of 5/5/14)

Vault Usage:

Academic Year	Participating Schools	Active Students
2013-14	51	2,855

IOWA COLLEGE STUDENT AID COMMISSION
Public Relations and Communications Intent to Award
May 2014

RECOMMENDED ACTION:

Authorize executive director to issue an intent to award a one-year contract, with five one-year extension options, not to exceed \$100,000 annually for public relations and communications assistance with Amperage Marketing (formerly ME&V).

Summary

RFP Name and Purpose

RFP0714284033 - Public Relations and Communications Assistance.

Purpose: Select a vendor qualified to provide bundled services to Iowa College Student Aid Commission.

Term of Contract

A 1-year contract with five one-year extension options.

Previous Contract Terms

Contractor: ME&V

Length of Contract: Marcy 1, 2009 to June 30, 2011 with 3 one-year extension options.

Price: Not to exceed \$100,000 annually.

Previous Expenditures

FY14-to date \$ 5,892.00

This amount does not include services that have not been yet invoiced for Your Course to College Cover Design, Photoshoot and State Fair display design services.

FY13 \$ 11,610.98

FY12 \$ 29,482.80

FY11 \$ 38,018.13

RFP Issuance Date

April 10, 2014

RFP Distribution

RFP was posted on State Targeted Small Business website according to State procurement policies on April 8, 2014.

State issued the RFP on April 10, 2014.

Written questions, requests for clarification and suggested changes to the contract were due by April 17, 2014.

Bid proposals were due by May 1, 2014 at 3:00 p.m.

RFP Responders

Amerage Marketing (formerly ME&V)

Review Committee:

The evaluation process was led by DAS representatives. They provided guidance and recorded all evaluation scores. The review committee consisted of:

Heather Doe

Keyli Schultz

Jesa Pace

Amanda Laverman

Recommendation

Staff recommends Iowa College Aid enter into a contract for public relations and communications assistance with Amerage Marketing.

Contract Terms:

- Length of Contract: One year contract – July 1, 2014 to June 30, 2015
- Option: Extend contract for 5 additional one-year periods.
- Price: Not to exceed \$100,000 annually

IOWA COLLEGE STUDENT AID COMMISSION

Gold Bridge Partners, Inc. Contract Scholarship, Grant, and Loan Repayment Application and Processing System May 2014

RECOMMENDED ACTION:

Authorize executive director to enter into a one-year contract, with five one-year extension options, for a scholarship, grant, and loan repayment application and processing system with Gold Bridge Partners, Inc. (GBPI).

During the January 2014 board meeting, Commissioners authorized staff to issue an intent to award a one-year contract, with five one-year extension options, for a scholarship, grant, and loan repayment application and processing system with GBPI. A contract was developed by the Department of Administrative Services that includes state-required terms and conditions, as well as the evaluation/selection criteria and responses received in the Request for Proposal. The contract has undergone negotiations with GBPI, and is currently in a draft final format. Staff at the Department of Administrative Services, Commission staff, and the Commission's Assistant Attorney General has reviewed the contract.

Summary

RFP Name and Purpose:

Name: Request for Scholarship, Grant, and Loan Repayment Application and Processing System.
Purpose: Select a vendor qualified to provide a comprehensive system that offers enhanced functionality in a more efficient, streamlined, and secure manner for Iowa students, parents, and external and internal administrators.

Term of Contract:

1 year with five one-year extension options.

RFP Issuance Date: October 24, 2013.

RFP Distribution:

The RFP process was managed by the Department of Administrative Services (DAS). It was distributed according to State procurement policies as follows:

- Posted on State Targeted Small Business website according to State procurement policies on October 22, 2013.
- State issued the RFP on October 24, 2013.
- Written questions, requests for clarification and suggested changes to the contract were due by October 29, 2013.
- Follow-up RFP written questions, requests for clarification, and suggested changes from Contractors due (no questions accepted or responded to after this date) by November 5, 2013.
- Bid proposals were due by November 14, 2013.

RFP Responders:

- Gold Bridge Partners, Inc. (GBPI)
- International Scholarship and Tuition Services (ISTS)

- Nelnet Guarantor Solutions

Evaluation/Selection Criteria:

Vendors must meet all mandatory RFP requirements. If a vendor does not, it is considered non-responsive according to State procurement policies and is disqualified. GBPI and Nelnet Guarantor Solutions met the mandatory requirements; ISTS did not.

All responsive vendors were evaluated based on the following criteria:

- Experience and demonstrated ability to perform services offered in this proposal.
- Contractor's compliance to terms and conditions of this RFP
- Hosting options
- Response to specifications and technical requirements.
- Options for proposed solution
- Proposed equipment
- Security
- Reporting
- Implementation plan
- Training
- Service and maintenance
- Warranty.

Selection Committee:

The evaluation process was led and monitored by DAS representatives. They provided guidance and recorded all evaluation scores. The selection committee consisted of:

- Todd Brown: ICSAC staff
- Karna Hofmeyer: Financial Aid Directory, Northwest Iowa Community College
- Jim Lloyd: Information Technology Enterprise - Application Development, DAS
- Tristan Lynn: Director of Financial Aid, AIB College of Business
- Haider Qleibo: Information Technology Enterprise - Information Security Office, DAS
- Summer Vaselaar: Director of Financial Aid, Kaplan University Des Moines
- Julie Voss: ICSAC staff
- John Wageman: ICSAC staff
- Ann Wessman: Assistant Director of Student Financial Aid, Iowa State University

The selection committee scored written proposals and participated in face-to-face vendor system demonstrations.

Intent to Award Contract: January 17, 2014.

IOWA COLLEGE STUDENT AID COMMISSION

**Audit and Finance Committee Report
May 2014**

The Audit and Finance Committee will meet prior to the Commission Meeting and will be providing a report to the Commission on May 16, 2014.

RECOMMENDED ACTION:

Approve the proposed budgets for the Operating Fund, State Program Administration, Postsecondary, I Have A Plan, Partnership Loan Program, Federal Grants, and Default Prevention for State Fiscal Year 2015.

Iowa College Student Aid Commission

**Legislative Action Committee
May 2014**

A legislative report will be provided during the May 16, 2014 Commission Meeting.

IOWA COLLEGE STUDENT AID COMMISSION
OPERATING FUND 0163 - YEAR TO DATE/PRIOR YEAR ACTUAL COMPARISON BY UNIT
SUMMARY OF RESOURCES AND EXPENDITURES
SFY 2014 as of April 30, 2014

Operating Fund		FY 2014	FY 2014	FY 2013	FY 2014	FY 2013	FY 2014	YTD Actual
Class	Operating	Year to Date	Year to Date	Apr-13	Apr-14	Year to Date	Year to Date	to Budget
	Budget	Budget	Mth Actual	Mth Actual	Actuals	Actuals	Actuals	Variance
Revenues/Resources:								
1	Payments from Great Lakes (3004)	5,532,558	4,610,465	-	559,415	355,086	5,254,305	643,840
2	Interest on Operating Fund (2001)	-	-	-	5,799	76,259	37,352	37,352
3	Other Revenue	1	1	1,789,950	287	2,652,873	1,218	1,217
4	PLP Rev * (8008)	500,000	416,667	23,347	19,946	384,707	254,696	(161,971)
5	Intra-Agency Reimbursements	2,702,030	2,251,692	-	235,795	3,864	1,880,618	(371,074)
Total Revenues/Resources		\$ 8,734,589	\$ 7,278,825	\$ 1,813,297	\$ 821,242	\$ 3,472,789	\$ 7,428,189	\$ 149,364
Expenditures:								
6	Agency Administration (2001)	2,243,137	1,876,024	113,021	190,326	941,298	1,509,012	(367,012)
7	Marketing Administration (2002)	589,363	490,430	8,761	45,469	242,763	368,121	(122,309)
Total Administrative		\$ 2,832,500	\$ 2,366,454	\$ 121,782	\$ 235,795	\$ 1,184,061	\$ 1,877,133	\$ (489,321)
8	FFELP Expense (3003/3004)	12	12	93,805	4,561	2,175,378	8,562	8,550
9	Collection Expense - PLP (8008)	184,578	153,815	8,130	13,350	123,811	96,566	(57,249)
Total FFELP and Collection Expenses		\$ 184,590	\$ 153,827	\$ 101,935	\$ 17,911	\$ 2,299,189	\$ 105,128	\$ (48,699)
10	IHAPI (7002/7003)	1,916,014	1,595,220	48,142	121,448	930,031	1,352,453	(242,767)
Total IHAPI		\$ 1,916,014	\$ 1,595,220	\$ 48,142	\$ 121,448	\$ 930,031	\$ 1,352,453	\$ (242,767)
11	Osteopathic programs (2004)	0	0	0	0	0	0	-
12	Scholarship and Grants (5002)	1,169,358	974,466	27,888	83,514	194,422	656,050	(318,416)
13	Postsecondary Registration (5003)	320,569	266,744	13,774	39,047	83,600	284,628	17,884
Total Osteo, S&G, Postsecondary Reg		\$ 1,489,927	\$ 1,241,210	\$ 41,662	\$ 122,562	\$ 278,022	\$ 940,679	\$ (300,531)
Total Operating Expenses		6,423,031	5,356,711	313,521	497,715	4,691,303	4,275,392	(1,081,319)
Net resources (exp) before other		\$ 2,311,558	\$ 1,922,114	\$ 1,499,776	\$ 323,527	\$ (1,218,514)	\$ 3,152,797	\$ 1,230,683
Federal Grant Resources (Grant Drawdown)								
14	Gear Up Grant (9009)	3,086,267	2,571,889	1,455,921	1,442,890	2,399,572	2,993,421	421,532
15	Gear Up Scholarship (9001)	200,000	166,667	-	-	-	182,000	15,333
16	JR Justice (4001)	50,000	41,667	-	-	3,864	-	(41,667)
Total Other Resources		\$ 3,336,267	\$ 2,780,223	\$ 1,455,921	\$ 1,442,890	\$ 2,403,436	\$ 3,175,421	\$ 395,198
Federal Grant Expenditures (grants)								
17	Gear Up Grant (9009)	3,674,692	3,061,251	227,820	1,711,381	2,550,605	3,051,965	(9,286)
18	Gear Up Trust Payment -From operating/VISTA (7001)	1,680,000	1,400,000	9,467	14,000	60,762	14,000	(1,386,000)
19	Gear Up Scholarship (9001)	259,091	215,910	0	7,689	0	112,297	(103,613)
20	JR Justice (4001)	89,649	74,708	51,668	3,140	55,532	28,383	(46,325)
Total Other Expenditures		\$ 5,703,432	\$ 4,751,869	\$ 288,955	\$ 1,736,210	\$ 2,666,900	\$ 3,206,644	\$ (1,545,225)
Net Other Income		\$ (2,367,165)	\$ (1,971,646)	\$ 1,166,966	\$ (293,320)	\$ (263,464)	\$ (31,223)	\$ 1,940,423
Net Gain(Loss)Operating Fund		\$ (55,607)	\$ (49,532)	\$ 2,666,742	\$ 30,207	\$ (1,481,978)	\$ 3,121,574	\$ 3,171,106

Footnotes:

4 - Total cash receipts, includes principal and interest

**IOWA COLLEGE STUDENT AID COMMISSION
OPERATING FUND 0163 - YEAR TO DATE UNIT DETAIL
SUMMARY OF RESOURCES AND EXPENDITURES
SFY 2014 as of April 30, 2014**

Operating Fund	UNIT	UNIT	UNIT	UNIT	UNIT	UNIT	UNIT	UNIT	UNIT	UNIT	UNIT	UNIT	UNIT	YTD	YTD	YTD Actual
	2001	2002	2004	3003/3004	4001	5002	5003	7001	7003	8008	9001	9009		ACTUAL	BUDGET	to Budget
	ADMIN	MARKETING	OSTEO	FFELP	JR JUSTICE	S&G	POSTSEC REG	GU SCH/VISTA	IHAPI	PLP	GEAR UP SCH	GEAR UP		TOTAL	TOTAL	Variance
Revenues/Resources:																
1	-	-	-	5,254,305	-	-	-	-	-	-	-	-	-	5,254,305	4,610,465	643,840
2	37,352	-	-	-	-	-	-	-	-	-	-	-	-	37,352	-	37,352
3	-	433	270	515	-	-	-	-	-	-	-	-	-	1,218	1	1,217
4	-	-	-	-	-	-	-	-	-	254,696	-	-	-	254,696	416,667	(161,971)
5	1,510,804	368,121	-	-	-	1,693	-	-	-	-	-	-	-	1,880,618	2,251,692	(371,074)
6	-	-	-	-	-	-	-	-	-	-	182,000	2,993,421	-	3,175,421	2,780,223	395,198
Total Revenues/Resources	\$ 1,548,156	\$ 368,554	\$ 270	\$ 5,254,820	\$ -	\$ 1,693	\$ -	\$ -	\$ -	\$ 254,696	\$ 182,000	\$ 2,993,421	\$ 10,603,610	\$ 10,059,048	\$ 544,562	
Expenditures:																
7	1,173,843	252,845	-	-	-	23,691	153,398	-	343,984	-	-	313,280	2,261,041	2,490,892	(229,851)	
8	6,659	4,312	-	-	-	2,165	-	-	5,086	-	-	145,951	164,173	177,058	(12,885)	
9	19,123	1,378	-	-	-	311	25	-	773	-	-	444	22,054	19,595	2,459	
10	-	-	-	-	-	-	-	-	-	-	-	-	-	1,083	(1,083)	
11	169	41	-	-	-	-	-	-	-	-	-	-	210	-	210	
12	525	67,812	-	-	-	-	-	-	2,698	-	-	10,612	81,647	110,666	(29,019)	
13	214	-	-	-	-	-	-	-	-	-	-	327	541	125	416	
14	4,195	16,793	-	77	-	1,325	-	-	7	-	-	4,660	27,057	32,501	(5,444)	
15	12,401	1,163	-	-	-	2,240	663	-	4,648	-	-	4,479	25,594	44,720	(19,126)	
16	60	-	-	-	-	-	-	-	-	-	-	-	60	65,263	(65,203)	
17	-	-	-	-	-	-	-	-	1,875	-	-	-	1,875	17,918	(16,043)	
18	4,537	-	-	-	-	4,473	-	-	75	69,124	-	3,376	81,585	131,251	(49,666)	
19	63,476	-	-	-	-	-	-	-	-	-	-	88,755	152,231	151,737	494	
20	-	16,511	-	-	-	-	-	-	855	-	-	584,692	602,058	949,785	(347,727)	
21	24,094	-	-	-	-	-	-	-	-	-	-	-	24,094	11,751	12,343	
22	13,331	-	-	-	-	-	-	-	-	-	-	-	13,331	28,438	(15,107)	
23	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
24	19,137	70	-	8,207	-	1,230	158	-	1,053	-	-	689	30,544	21,944	8,600	
25	87,155	781	-	-	-	1,490	160	-	1,131	-	-	833	91,550	146,112	(54,562)	
26	7,475	-	-	-	-	-	-	-	-	-	-	-	7,475	-	7,475	
27	-	-	-	-	28,383	617,940	130,224	-	565,603	26,257	47,515	464,696	1,880,617	2,251,693	(371,076)	
28	-	6,415	-	-	-	-	-	-	-	-	-	-	6,415	-	6,415	
29	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
30	69,997	-	-	-	-	1,185	-	-	2,165	1,185	-	3,671	78,203	3,334	74,869	
31	639	-	-	-	-	-	-	-	-	-	-	-	639	185,584	(184,945)	
32	-	-	-	-	-	-	-	-	422,500	-	-	25,500	448,000	495,463	(47,463)	
33	1,982	-	-	278	-	-	-	-	-	-	-	-	2,260	833	1,427	
34	-	-	-	-	-	-	-	-	-	-	64,782	1,400,000	1,464,782	2,770,834	(1,306,052)	
35	-	-	-	-	-	-	-	14,000	-	-	-	-	14,000	-	14,000	
Total Expenditures	\$ 1,509,012	\$ 368,121	\$ -	\$ 8,562	\$ 28,383	\$ 656,050	\$ 284,628	\$ 14,000	\$ 1,352,453	\$ 96,566	\$ 112,297	\$ 3,051,965	\$ 7,482,036	\$ 10,108,580	\$ (2,626,544)	
Net Gain(Loss)Operating Fund	\$ 39,144	\$ 433	\$ 270	\$ 5,246,258	\$ (28,383)	\$ (654,357)	\$ (284,628)	\$ (14,000)	\$ (1,352,453)	\$ 158,130	\$ 69,703	\$ (58,544)	\$ 3,121,574	\$ (49,532)	\$ 3,171,106	

Footnotes:

4 - Total cash receipts, includes principal and interest

IOWA COLLEGE STUDENT AID COMMISSION
SCHOLARSHIP & GRANT ADMINISTRATION
SUMMARY OF EXPENDITURES
SFY 2014 as of April 30, 2014

State Appropriated - \$250,109

	FY 2013 Actual	FY 2014 Budget	FY 2014 Year to Date Budget	FY 2014 Year to Date Actual	Variance Over (Under)
Expenditures:					
1 Salaries	\$ 253,481	\$ 232,361	218,652	\$ 189,468	\$ (29,184)
2 Travel	-	582	485	-	(485)
3 Office Supplies	-	-	-	-	-
4 Equipment Repairs	-	-	-	-	-
5 Printing	-	-	-	-	-
6 Postage	-	-	-	-	-
7 Communications	-	-	-	-	-
8 Rental	-	-	-	-	-
9 Professional Services	-	-	-	-	-
10 Outside Services	-	-	-	-	-
11 State Transfers	-	-	-	-	-
12 State Reimbursements - Rent	-	-	-	-	-
13 State Reimbursements	-	-	-	-	-
14 ITD Reimbursements	-	17,166	14,305	-	(14,305)
15 Office Equipment	-	-	-	-	-
16 IT Equipment & Software	-	-	-	-	-
17 Other Expenses & Obligations	-	-	-	-	-
Total Expenditures	\$ 253,481	\$ 250,109	\$ 233,442	\$ 189,468	\$ (43,974)

Non Appropriated (Covered by Operating Fund 0163-Unit 5002)

	FY 2013 Actual	FY 2014 Budget	FY 2014 Year to Date Budget	FY 2014 Year to Date Actual	Variance Over (Under)
Expenditures:					
18 Salaries	201,348	-	-	23,691	23,691
19 Travel	4,485	5,400	4,500	2,165	(2,335)
20 Office Supplies	163	1,500	1,250	311	(939)
21 Equipment Repairs	-	-	-	-	-
22 Printing	598	1,000	833	-	(833)
23 Postage	2,927	4,000	3,333	1,325	(2,008)
24 Communications	3,135	2,774	2,312	2,240	(72)
25 Rental	-	-	-	-	-
26 Outside Services	7,627	12,000	10,000	4,473	(5,527)
27 State Transfers	20,538	30,831	25,693	-	(25,693)
28 State Reimbursements - Rent	-	-	-	-	-
29 State Reimbursements	5,663	1,820	1,517	1,230	(287)
30 ITD Reimbursements	778	1,425	1,188	1,490	302
31 Intra-Agency Reimbursements	324,509	1,106,608	922,173	617,940	(304,233)
32 Office Equipment	-	-	-	-	-
33 IT Equipment & Software	1,377	2,000	1,667	1,185	(482)
34 Other Expenses & Obligations	-	-	-	-	-
Total Expenditures	\$ 573,148	\$ 1,169,358	\$ 974,466	\$ 656,050	\$ (318,416)

Notes:

31 - Intra-Agency reimbursements reflects the charges for Administration and Marketing for ICSAC. Charges are allocated based on Estimated Time Allocation.

Total Expenditures (Appropriated + Non-Appropriated)

	FY 2013 Actual	FY 2014 Budget	FY 2014 Year to Date Budget	FY 2014 Year to Date Actual	Variance Over (Under)
Expenditures:					
35 Salaries	\$ 454,829	\$ 232,361	\$ 218,652	\$ 213,159	\$ (5,493)
36 Travel	4,485	5,982	4,985	2,165	(2,820)
37 Office Supplies	163	1,500	1,250	311	(939)
38 Equipment Repairs	-	-	-	-	-
39 Printing	598	1,000	833	-	(833)
40 Postage	2,927	4,000	3,333	1,325	(2,008)
41 Communications	3,135	2,774	2,312	2,240	(72)
42 Rental	-	-	-	-	-
43 Outside Services	7,627	12,000	10,000	4,473	(5,527)
44 State Transfers	20,538	30,831	25,693	-	(25,693)
45 State Reimbursements - Rent	-	-	-	-	-
46 State Reimbursements - Other	5,663	1,820	1,517	1,230	(287)
47 ITD Reimbursements	778	1,425	1,188	1,490	302
48 Intra-Agency Reimbursements	324,509	1,123,774	936,478	617,940	(318,538)
49 Office Equipment	-	-	-	-	-
50 IT Equipment & Software	1,377	2,000	1,667	1,185	(482)
51 Other Expenses & Obligations	-	-	-	-	-
Total Expenditures	\$ 826,629	\$ 1,419,467	\$ 1,207,908	\$ 845,518	\$ (362,390)

**IOWA COLLEGE STUDENT AID COMMISSION
 DEFAULT PREVENTION, FUND #0261
 SUMMARY OF RESOURCES AND EXPENDITURES
 SFY 2014 as of April 30, 2014**

	FY 2014 Budget	FY 2014 Year to Date Budget	FY 2014 Year to Date Actuals	Variance
Resources:				
Interest	3,000	2,500	2,277	(223)
Refunds & Reimbursements	0	0	0	0
Total Resources	3,000	2,500	2,277	(223)
Expenditures:				
Travel/State Vehicle	0	0	0	0
Office Supplies	0	0	0	0
Printing & Binding	0	0	0	0
Professional & Scientific Services	0	0	0	0
Outside Services	0	0	0	0
Advertising & Publicity	0	0	0	0
ITD Reimbursement	0	0	0	0
Licenses	600,000	500,000	712,500	212,500
Aid to Individuals	0	0	0	0
Total Expenditures	600,000	500,000	712,500	212,500
Net Gain(Loss)	(597,000)	(497,500)	(710,223)	(212,723)
Default Prevention Cash Balance 7/1/2013	1,449,069			
Net Gain/(Loss) SFY 2014 04/30/2014	(710,223)			
Cash Balance 04/30/2014	738,846			