

BOARD OF REGENTS

EASTERN MICHIGAN UNIVERSITY

SECTION:

DATE:

December 15, 2011

RECOMMENDATION

MONTHLY REPORT & MINUTES **STUDENT AFFAIRS COMMITTEE**

ACTION REQUESTED

It is recommended that the Student Affairs Committee Agenda for December 15, 2011 and the Minutes of October 18, 2011 be received and placed on file.

STAFF SUMMARY

At the October 18, 2011 meeting the Committee received updates on enrollment/housing occupancy and Dining Services enhancements. The National Collegiate Health Association Data Report and a report on the evolution of the Student Intervention Team were also presented.

The December 15, 2011 agenda includes an enrollment report, recommended changes to the Student Involuntary Administrative Withdrawal policy and a report on student loan debt.

FISCAL IMPLICATIONS

None

ADMINISTRATIVE RECOMMENDATION

The proposed Board action has been reviewed and is recommended for Board approval.

University Executive Officer

Date

EASTERN MICHIGAN UNIVERSITY
Board of Regents
Student Affairs Committee

Thursday, December 15, 2011
2:00 p.m.

Agenda

Room 201
Welch Hall

- | | |
|---|--------------------|
| 1. Approval of October 18, 2011 Meeting Minutes | Regent Fitzsimmons |
| 2. Enrollment Update | Bernice Lindke |
| 3. Policy Revision: Student Involuntary Administrative Withdrawal | Bernice Lindke |
| 4. Student Loan Debt | Cynthia Van Pelt |
| 5. Announcements | |

EASTERN MICHIGAN UNIVERSITY
Board of Regents
STUDENT AFFAIRS COMMITTEE
Minutes of October 18, 2011

MEMBERS PRESENT

Regents: Beth Fitzsimmons, Floyd Clack

Administration: Melissa Ginotti, Bernice Lindke

Students: Allison Barkel, Jeffrey Chicoine, Brittany Galloway, Jamie Linn, Jelani McGadney, Aijalon McLittle III, Thanh (Jimmy) Nguyen, Samantha Stamper, Shanita Williams

GUESTS

Administration: Sarah Ayers, Amy Barnhart, Ruby Beckermeyer, Meredith Blaine, Susan Boyes, Marney Buss, Cliff Camp, David Carroll, Jayne Carroll, Shalonda Casanova, Monique Coleman, Carlos Costa, Deb deLaski-Smith, Kevin Devine, Brian Fitzgerald, Chris Foreman, Ellen Gold, Gloria Hage, Jesús Hernández, Katie Holdgreve-Resendez, Sarah Kersey Otto, Walter Kraft, Kevin Kucera, Brian Kulpa, Lisa Lauterbach, Kevin Lawson, John Lumm, Susan Martin, Cathie McClure, Greg Millard, Thomas Murray, Kathy Orscheln, Greg Peoples, Carl Powell, Nicholas Rachowicz, Gretchen Sanchez, Lewis Savage, William Shell, Tom Stevick, Kyle Sutherland, Colleen Tompkins, Cynthia Van Pelt, Chanda Victoria, Eric Ward, Gretchen Ward, Ron Woody

Students: Heather Anderson, Jimmy Arnold, Allison Jay, Erica Mouch, David Suggs, Gina Worful

Guests: Rebecca Figura

Regent Fitzsimmons convened the meeting at 2:10 p.m. Minutes of the September 20, 2011 meeting were approved as presented.

Enrollment and Housing Occupancy Update

Vice President Lindke reported that the fall 2012 recruitment season has just started and weekly admissions reports will begin being published in November. A more detailed report will be made at the December 15, 2011 Student Affairs Committee meeting. In the meantime, she indicated that more than 1100 students and guests attended the October 15 Explore Eastern and that a Return to Learn is scheduled November 9. Final fall housing contracts as of September 30 are 2998 compared to 2,844 last year. September 30 apartment occupancy is 438 units compared with 451 last year. It was noted that the September 30 date is used in order to reflect contract cancellations and withdrawals that occur in the first weeks of a semester.

National College Health Assessment (NCHA) II Data Report

Eric Ward, program coordinator in The Wellness Center, and Graduate Assistant David Suggs, presented the National College Health Assessment Data Report. The NCHA is a nationally recognized survey of health assessment by the American College Health Association. More than 355,000 students completed the survey at 300 plus colleges and universities. The voluntary and anonymous survey was emailed to 7000 randomly selected EMU undergraduate students with a 9.6% response rate. This was a 24% increase over the 2008 response rate. The average age of EMU respondents was 27 years.

The survey covers topics including: health; health education and safety; alcohol, tobacco and other drugs; sexual behavior and contraception; weight, nutrition and exercise; mental and physical health; impediments to academic performance; and demographic characteristics. The information is used by The Wellness Center staff and others to plan programs, including cross-divisional collaborations; allocate resources; develop intervention/prevention strategies and share information with constituents.

Regent Fitzsimmons thanked Mr. Ward and Mr. Suggs for their report which was received and placed on file.

Evolution of the Student Intervention Team

The committee received a report from Ellen Gold, executive director of Student Well-Being, and Jesús Hernández, director of Student Conduct and Community Standards, related to campus behavioral intervention at EMU. The report highlighted the evolution of the Student Intervention Team (SIT). The SIT and the Behavioral Evaluation Team will be combined to provide a proactive single team model whose purpose is to gather information to assess situations, connect students to campus or community resources, recommend appropriate intervention strategies or disciplinary sanctions and provide consultation, education and support to faculty and staff. The Student Intervention Team will bring proposed revisions to the Student Involuntary Administrative Withdrawal Policy to the December Student Affairs Committee meeting for approval.

Regent Fitzsimmons thanked Ms. Gold and Mr. Hernández for their report which was received and placed on file.

Dining Services Update

Larry Gates, director of Dining Services, presented a PowerPoint showing the many upgrades, both to physical space and in menus, which have been made to Dining Services venues over the past three years. Dining Services has received extremely positive feedback about the upgrades from students, faculty and staff.

Regent Fitzsimmons thanked Mr. Gates for his report which was received and placed on file.

Announcements

Vice President Lindke recognized Rebecca Figura who was in the audience. Ms. Figura was granted emeritus staff status at today's Educational Policies Committee. She served as director of Housing and retired from EMU in August after 20 years of service.

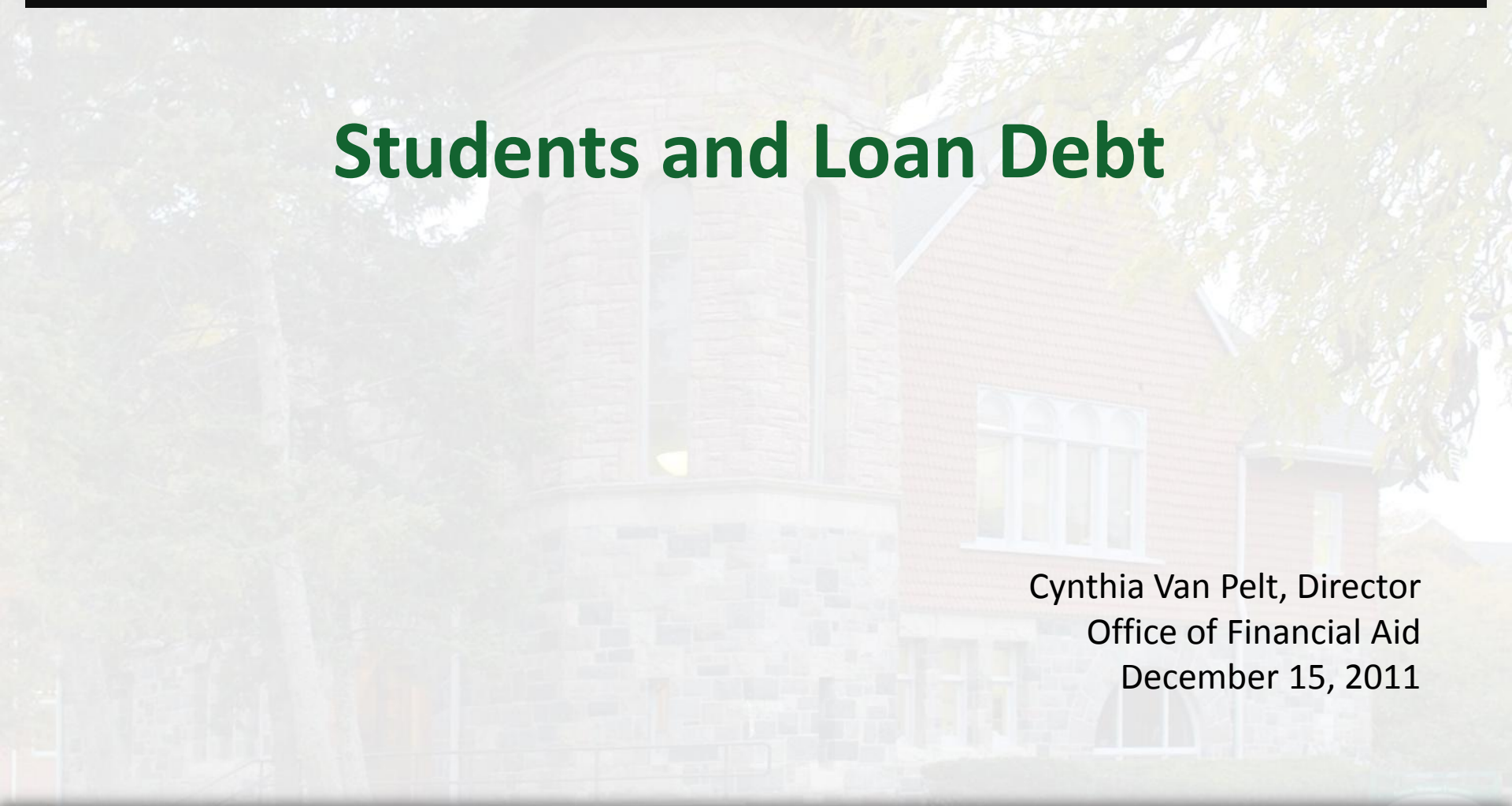
The meeting adjourned at 2:55 p.m.

Respectfully submitted,

Teri L. Papp
Student Affairs Committee Recording Secretary

Student Affairs Committee

Students and Loan Debt



Cynthia Van Pelt, Director
Office of Financial Aid
December 15, 2011

Federal Stafford Loans

- **Federal Family Education Loan (FFEL) program – banks and credit unions were lenders**
- **Federal Direct Loan (DL) program – U.S. Department of Education is the lender**

Prior to July 2010, schools had the option of participating in FFEL or DL for their students. The FFEL program ceased operations (other than collection and servicing loans) June 30, 2010. All new Stafford Loans are now through the DL program.

Federal Direct Stafford Loans

- **Subsidized Loans**
 - Awarded based on demonstrated financial need.
 - Interest free while in school
 - The borrower is responsible for the interest once repayment begins
- **Unsubsidized Loans**
 - Not based on financial need; students are eligible regardless of income or assets
 - Interest is charged as soon as the loan is paid to the student; students have the option to pay the interest while in school or it will accrue

Stafford Loan Interest Rates

Type of Loan	Interest Rates for loans beginning 2011-12	Interest Rates for loans beginning 2012-13
Subsidized Stafford Undergraduate	3.4%	6.8%
Subsidized Stafford Graduate	6.8%	N/A
Unsubsidized Stafford Undergraduate	6.8%	6.8%
Unsubsidized Stafford Graduate	6.8%	6.8%

Stafford Loan Limits

Year in School	Dependent Undergraduate	Independent Undergraduate	Graduate and Professional
First	\$5,500 (no more than \$3,500 may be in Subsidized)	\$9,500 (no more than \$3,500 may be in Subsidized)	\$20,500 (no more than \$8,500 may be in Subsidized)
Second	\$6,500 (no more than \$4,500 may be in Subsidized)	\$10,500 (no more than \$4,500 may be in Subsidized)	\$20,500 (no more than \$8,500 may be in Subsidized)
Third and beyond (each year)	\$7,500 (no more than \$5,500 may be in Subsidized)	\$12,500 (no more than \$5,500 may be in Subsidized)	\$20,500 (no more than \$8,500 may be in Subsidized)
Max Total Debt (Aggregate Loan Limits)	\$31,000 (no more than \$23,000 may be in Subsidized)	\$57,500 (no more than \$23,000 may be in Subsidized)	\$138,500 (no more than \$65,500 may be in Subsidized)

National Student Loan Data System (NSLDS)

Loans

Please click on number in first column to see details

	Type of Loan	Loan Amount	Loan Date	Disbursed Amount	Canceled Amount	Outstanding Principal	Outstanding Interest
1	DIRECT STAFFORD UNSUBSIDIZED	\$3,150	08/22/2011	\$1,575	\$0	\$1,575	\$20
2	DIRECT STAFFORD SUBSIDIZED	\$5,500	08/22/2011	\$3,250	\$0	\$3,250	\$0
3	DIRECT STAFFORD UNSUBSIDIZED	\$921	04/26/2011	\$921	\$0	\$921	\$32
4	DIRECT STAFFORD SUBSIDIZED	\$1,224	04/26/2011	\$1,224	\$0	\$1,224	\$0
5	DIRECT STAFFORD UNSUBSIDIZED	\$756	12/27/2010	\$756	\$0	\$756	\$43
6	DIRECT STAFFORD SUBSIDIZED	\$3,276	12/27/2010	\$3,276	\$0	\$3,276	\$0
Total DIRECT STAFFORD UNSUBSIDIZED						\$3,252	\$95
Total DIRECT STAFFORD SUBSIDIZED						\$7,750	\$0
Total All Loans						\$11,002	\$95

Keep track of your loans: www.nslds.ed.gov

Repayment Calculator

Direct Loans—Standard, Extended, and Graduated Repayment Calculator - Windows Internet Explorer

http://www2.ed.gov/offices/OSFAP/DirectLoan/RepayCalc/dlentry1.html

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Direct Loans—Standard, Extended, and Graduated R...

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Related Sites

[StudentLoans.gov](#)

[DL Servicing](#)

[DL Consolidation](#)

[Student Aid on the Web](#)

Calculator results

Interest Rate:	6.8 %
Loan Amount:	\$ 15000

Repayment Plan	Term (in Months)	Initial Monthly Payments	Total Payments (Interest+Principal)	Detail
Standard	120	\$ 172.62	\$ 20714.40	Detail
Extended				
Extended payment plans are only available for amounts greater than \$30,000.00				
Graduated (see Note 1 below)	120	\$ 118.53	\$ 21833.34	Detail

Note 1: This is an estimated monthly repayment amount for the first two years of the term and total loan payment. The monthly repayment amount will generally increase every two years, based on the graduation factor in the graduated repayment rules.

Estimate your loan payments:

www.studentloans.gov

Repayment Options

- **Standard Repayment:** Monthly payment amount determined by the amount owed but not less than \$50/month; Up to 10 years to repay.
- **Income Based Repayment (IBR):** Monthly payment for a borrower with financial hardship is based on Adjusted Gross Income & family size.
- **Graduated Repayment:** Monthly payments start low and increase over time.

Deferment and Forbearance

- **Deferment**: Temporary postponement of loan payments based on:
 - Enrollment
 - Economic Hardship
 - Military Service
- **Forbearance**: Reduction or postponement of payment for limited or specific period
 - Economic Hardship
 - Illness
 - Internships

Default

**Default occurs on a federal loan
when a borrower doesn't make a
payment for 270 days**

Cohort Default Rate (CDR)

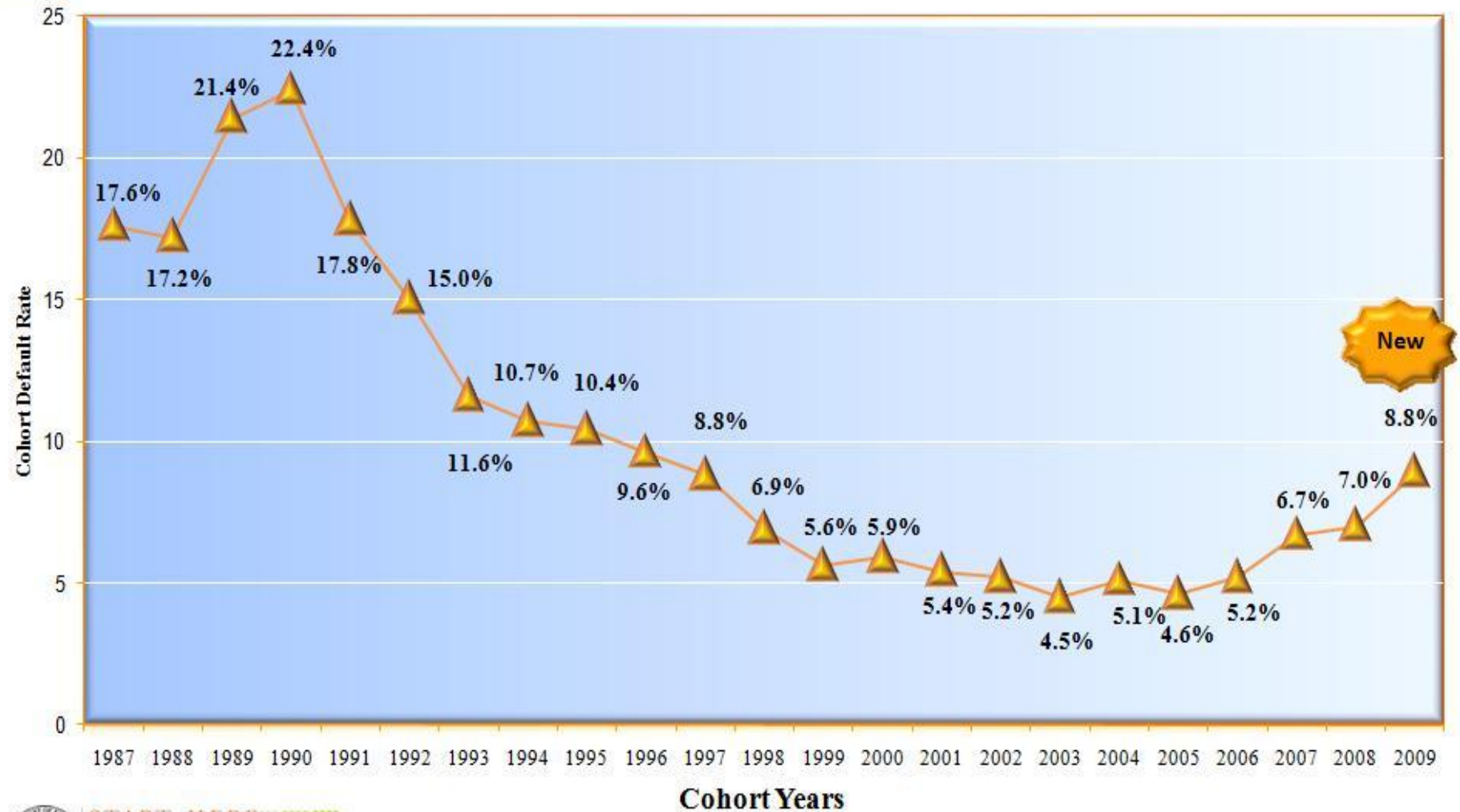
For schools with 30 or more borrowers entering repayment in a fiscal year, the school's CDR is the percentage of the borrowers who enter repayment during that fiscal year (such as 2008/ 2009) and default

Example:

A school had 90 borrowers who entered repayment in the cohort fiscal year (ie: 10/1/2008 – 9/30/2009). Of those 90, 8 borrowers defaulted. The CDR is calculated by dividing 8 by 90 ($8 \div 90 = 0.088$) or 8.8%

National Student Loan Default Rates

Issue Date



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MASFAA (Midwest) Default Rates

State	FY 2007	FY 2008	FY 2009
Illinois	6.9%	7.1%	9.1%
Indiana	6.3%	7.0%	8.4%
Iowa	8.2%	9.9%	11.5%
Michigan	5.7%	6.3%	8.2%
Minnesota	3.3%	3.7%	5.8%
Missouri	6.0%	5.8%	7.6%
Ohio	5.7%	6.1%	8.5%
West Virginia	9.3%	8.6%	9.7%
Wisconsin	2.7%	3.4%	5.4%

EMU Default Rates

Year	FY 2007	FY 2008	FY 2009
Default Rate	2.6%	3%	4.9%
# in Default	114	136	236
# in Repayment	4,280	4,501	4,726

How to Minimize Student Loan Debt

- Keep track of what you owe (nslds.ed.gov)
- Do not treat annual loan limits as a goal or target
- Rule of thumb: total educational loans should be less than your expected starting salary after you graduate (ideally less than half your starting salary)
- Before buying something with student loan money, ask yourself if you'd still buy it at twice the price

Source: Mark Kantrowitz, author of [FASTWEB.com](https://www.fastweb.com)

How to Minimize Student Loan Debt

- Pay the interest on Unsubsidized loans while in school to prevent the loan balance from growing larger
- Work part-time while in school and summers
- Graduate with a bachelor's degree in four years, not five or six (each year can add \$7,500 - \$12,500 in loan debt)

Source: Mark Kantrowitz, author of FASTWEB.com