University of Wisconsin-River Falls
Co-Curricular Assessment Plan
Financial Aid office

Requirements
1. Use this co-curricular assessment plan template to write the unit’s assessment plan (i.e. this becomes the assessment plan).
2. Links to and/or references to other documents/materials may be included but all materials must be in a single, electronic co-curricular assessment plan (e.g. A link to a unit’s mission statement is insufficient. The mission statement must be pasted into the assessment plan and can be supported by a link.)
3. Send an electronic copy of the assessment plan to your divisional leader by the second Monday in September, and verify that it has been forwarded to academicaffairs@uwrf.edu by the 4th Monday in September.
4. Update and resubmit the program’s assessment plan every three years.

Basic Information

Office/Department: Financial Aid office

Programs Being Assessed: 1) FAFSA Workshop and 2) Student Loan Repayment Presentation.

Division: Business and Finance

Unit: Financial Aid office

Date Plan Submitted: 09/23/2019

Assessment Plan Evaluation Components

Mission Statement: Provide the mission statement and discuss how it links to UWRF’s current strategic planning goals, https://www.uwrf.edu/PathwayToDistinction/Goals.cfm.

UWRF Financial Aid office Vision: All students can attend and succeed at UWRF regardless of their financial ability to pay for college.

UWRF Financial Aid office Mission: The Financial Aid office helps students and their families identify and secure available financial resources to make a UWRF education more affordable.

The Financial Aid office derives its mission from the University mission statement, in accordance with the university strategic goals. The University mission is to prepare students to be productive, creative, ethical and engaged citizens with an informed global perspective. Also, under the strategic goal of Distinctive Academic Excellence, the University seeks to “foster an inclusive, challenging learner-
centered environment that supports academic excellence.” However, many students and families find that the full price of even a modestly-priced university like UWRF is beyond their ability to pay. Financial aid programs help to fill the gap between what families can afford to pay and the overall cost of attending UWRF. By extending the opportunity to achieve a UWRF education to families for whom cost would otherwise be an insurmountable barrier, the Financial Aid office is a critical support for recruiting and retaining students and maintaining an inclusive education environment at UWRF.

The dedicated staff members of the Financial Aid office work with both prospective and current students to connect them with the financial resources available to reduce (through grants, scholarships and waivers) or defer and extend (through loans) the up-front costs to the student for attending UWRF. The Financial Aid office staff accomplishes its mission through many diverse activities, including:

- Individual and group counseling of students and families;
- Engaging in community outreach;
- Educating students about basic financial literacy;
- Evaluating and validating financial aid applications and exercising professional judgment to address individual financial hardships;
- Managing a significant portfolio of grant, scholarship, waiver and loan programs which generate millions of dollars of cash flow to the University each semester; and
- Maintaining the computer support systems (eSIS and third-party) which facilitate the above activities.

Co-Curricular Learning Outcomes:

1. Students who attend a FAFSA workshop will be able to complete the student portion of the FAFSA.
2. Dependent students who attend a FAFSA workshop will be able to assist their parents with completing the parent portion of the FAFSA.
3. Students who attend a Student Loan Repayment presentation will demonstrate an understanding of key repayment features of their student loans.

**Goal number 1:** The purpose of the FAFSA workshops offered on campus is to encourage students to complete the FAFSA for the next academic year. The next academic year FAFSA is available for completion as early as October 1. Students (and their parents) who complete the future year FAFSA are, to some degree, mentally committing to returning for another year. First year student retention is one of the initiatives under the Distinctive Academic Excellence goals and this learning outcome supports this initiative.

**Goal number 2:** The purpose of the Student Loan Repayment presentations is to prepare graduating seniors for the obligations of repaying their student loans. Student loans, whether federal, state or privately issued are complex with different repayment options. The average UWRF student loan borrower graduates with a debt of approximately $28,000, which is a large debt for a typical young adult just starting in the work force. Plus, unlike other financial obligations where repayment begins
immediately, student loans are deferred until students graduate. This means that repaying student loans has not been in the forefront of students’ minds for a period of several years. To be productive and ethical citizens, graduates must honor their debt obligations, and it is incumbent on the Financial Aid office to assist graduates with understanding and managing those debt obligations.

Learning Activities

1. FAFSA Workshop.
2. Student Loan Repayment presentation.

Instruments for Assessing Co-Curricular Learning Outcomes

- Outcomes 1 and 2 will be assessed through a survey at the end of the FAFSA workshop. (Indirect Assessment.) (See Appendix 1)
- Outcome 2 with be assessed through a quiz at the end of the Student Loan Repayment presentation. (Direct assessment.) (See Appendix 2.)

Assessment Process

Outcomes 1 and 2 (FAFSA Workshop)

At the end of each workshop, surveys will be collected from participating students. For each survey item, an average score will be determined. In addition, the percent of students who indicate “somewhat agree” or “strongly agree” will be calculated. Finally, the average of all average scores and percent agree scores will be calculated. Workshop surveys will be coded so that the workshop results can be disaggregated by presenter and the date of the workshop.

The Financial Aid staff person presenting the FAFSA workshop is responsible for distributing and collecting the survey results at the beginning and end of each workshop. The Financial Aid Director will be responsible for calculating the average and percent agree scores for each administration of the workshop. The Financial Aid Director will keep the results of the assessment in a folder under the T:/Administraton/Financial Aid drive. Individual responses to the survey will be shredded after all results have been tallied and assessed.

Each October prior to offering FAFSA Workshops for the next academic year, The Financial Aid Director, Assistant Director and Senior Financial Aid Counselor will meet and review the results of the workshop assessments for the previous year. The workshop materials will be modified where necessary to increase the confidence scores of participants.

This assessment plan will be reviewed annually by the Financial Aid Director as well. Changes to this assessment plan will be tracked and a new version of the plan will be retained as the current assessment plan. The Financial Aid Director will maintain a record of changes to the previous assessment plan.
**Outcome 3 (Student Loan Repayment presentation.)**
At the end of each student loan repayment presentation, quizzes will be collected from participating students. For each item on the quiz, Total Correct and Total Incorrect scores and percentages will be calculated. For each class, an overall average score and the top/bottom quartiles will be calculated.

The Financial Aid staff person presenting the FAFSA workshop is responsible for distributing and collecting the quizzes at the beginning and end of each workshop. The Financial Aid Director will be responsible for correcting each quiz, calculating the total correct and incorrect scores and the overall average and top/bottom quartile scores. The Financial Aid Director will keep the results of the assessment in a folder under the T:/Administration/Financial Aid drive. Individual responses to the quiz will be shredded after all results have been tallied and evaluated.

Each October, prior to offering the Student Loan Repayment presentation for the next academic year, the Financial Aid Director, Assistant Director and Senior Financial Aid Counselor will be and review the results of the presentation assessments for the prior year. The presentation materials will be modified where necessary to increase the number of passing scores of participants.

Publication of aggregated results of the survey for the FAFSA workshop and the quiz for the Student Loan Repayment workshop will be made through the Financial Aid office webpage and updated each October. Results of assessments will be reported to the Assistant Chancellor for Business and Finance at least twice per year.

**Appendices (important materials/documents that are pertinent to the plan)**

- See attached appendices.
Authorization Signatures

Robert Bode, Director of Financial Aid
Signature, Person Submitting the Plan

Elizabeth A Frueh, Assistant Chancellor for Business and Finance
Signature, Supervisor

Signature, Department Head (if applicable)

The division head must review the proposed plan and either return to the unit unsigned for revision or approve and sign the plan, forwarding it to academicaffairs@uwrf.edu. Note that the final, approved and signed report is due by the fourth Monday in September (i.e. submitted to academicaffairs@uwrf.edu, with a copy to the unit that submitted the report).

Signature, Division Head

To Be Completed by Co-Curricular Assessment Committee

Date Received: _______________  Date Reviewed with Committee: _______________

________________________________________________________
Signature, Committee Chair  Date
Appendix 1

Co-curricular Assessment Number 1: Student FAFSA Workshop

The following survey will be given to current UWRF students at the conclusion of student FAFSA workshops.

Please indicate whether you strongly disagree, somewhat disagree, are neutral, somewhat agree or strongly agree with the following statements.

**Following this workshop I am confident that I can:**

Log in to the FAFSA web page using my FSA ID and password.

1. Strongly disagree
2. Somewhat disagree
3. Neutral or not applicable
4. Somewhat agree
5. Strongly agree

Create a Save Key to store my answers and return to the FAFSA to complete later.

1. Strongly disagree
2. Somewhat disagree
3. Neutral or not applicable
4. Somewhat agree
5. Strongly agree

Start a renewal FAFSA if I filed one previously.

1. Strongly disagree
2. Somewhat disagree
3. Neutral or not applicable
4. Somewhat agree
5. Strongly agree

Start a new FAFSA if this is the first time I have filled one out.

1. Strongly disagree
2. Somewhat disagree
3. Neutral or not applicable
4. Somewhat agree
5. Strongly agree

Enter and save basic information about myself.

1. Strongly disagree
2. Somewhat disagree
3. Neutral or not applicable
4. Somewhat agree
5. Strongly agree

Select the correct year in college and degree plan for the next academic year.

1. Strongly disagree
2. Somewhat disagree
3. Neutral or not applicable
4. Somewhat agree
5. Strongly agree
Add or delete colleges that will receive my FAFSA results for next year.

1. Strongly disagree
2. Somewhat disagree
3. Neutral or not applicable
4. Somewhat agree
5. Strongly agree

Correctly answer the questions that determine whether I am considered a dependent or independent student for Federal Student Aid.

1. Strongly disagree
2. Somewhat disagree
3. Neutral or not applicable
4. Somewhat agree
5. Strongly agree

Determine based on the FAFSA response whether I am required to provide parental information or not.

1. Strongly disagree
2. Somewhat disagree
3. Neutral or not applicable
4. Somewhat agree
5. Strongly agree

Help my parents fill out their personal information.

1. Strongly disagree
2. Somewhat disagree
3. Neutral or not applicable
4. Somewhat agree
5. Strongly agree

Help my parents determine the number of family members who should be included in our household.

1. Strongly disagree
2. Somewhat disagree
3. Neutral or not applicable
4. Somewhat agree
5. Strongly agree

Help my parents enter their FSA ID and password.

1. Strongly disagree
2. Somewhat disagree
3. Neutral or not applicable
4. Somewhat agree
5. Strongly agree

Help my parents access and transfer their 2018 Federal income tax data using the IRS data retrieval tool website (if parents filed a 2018 IRS 1040 form.)

1. Strongly disagree
2. Somewhat disagree
3. Neutral or not applicable
4. Somewhat agree
5. Strongly agree

Access and transfer my own 2018 Federal income tax data using the IRS data retrieval tool website (if I filed a 2018 IRS 1040 form.)

1. Strongly disagree
2. Somewhat disagree
3. Neutral or not applicable
4. Somewhat agree
5. Strongly agree
Read and agree to the certification statement terms as the student.

1 2 3 4 5
Strongly disagree Somewhat disagree Neutral or not applicable Somewhat agree Strongly agree

Help my parents read and agree to their certification statement.

1 2 3 4 5
Strongly disagree Somewhat disagree Neutral or not applicable Somewhat agree Strongly agree

Help my parents sign the FAFSA using their FSA ID and password.

1 2 3 4 5
Strongly disagree Somewhat disagree Neutral or not applicable Somewhat agree Strongly agree

Submit my completed FAFSA for processing.

1 2 3 4 5
Strongly disagree Somewhat disagree Neutral or not applicable Somewhat agree Strongly agree

Overall, I understand better how to fill out the FAFSA than I did before I attended this workshop.

1 2 3 4 5
Strongly disagree Somewhat disagree Neutral or not applicable Somewhat agree Strongly agree
Co-curricular Assessment Number 1: Student FAFSA Workshop

Class assessment tool

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<thead>
<tr>
<th>Question</th>
<th>Average</th>
<th>Percent Agree</th>
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<tr>
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<td>Submit my completed FAFSA for processing.</td>
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<td>Overall, I understand better how to fill out the FAFSA than I did before I attended this workshop.</td>
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Appendix 2

Co-curricular Assessment Number 2: Student Loan Repayment Presentation

Please check all the statements which correctly answer the questions below.

1. Which of the following are keys to successfully repaying your student loans?
   - Knowing how to make payments
   - Knowing when repayment begins
   - Knowing how to avoid collection agency calls
   - Knowing what you owe prior to repayment
   - Knowing how to claim hardship for a bankruptcy discharge
   - Knowing what to do if you can’t make payments
   - Knowing your repayment options

2. Which of the following are allowable repayment options under the terms of your Federal Direct Student Loan agreement?
   - Federal loan consolidation
   - Graduated repayment (lower initial payments, higher payments later)
   - Income-based repayment
   - Annual payments
   - Extended repayment (extension of time to repay if loans >$30,000)
   - Standard 10-year repayment
   - Prepayment without penalty
   - IRS garnishment of federal tax refunds
   - Public service loan forgiveness

3. Which of the following are possible consequences for defaulting on your Federal student loans?
   - Wage garnishment
   - Hold placed on academic transcripts
   - Seizing of state lottery winnings
   - Repossession of personal property
   - Federal tax refund withholding
   - Lower credit score
   - Prosecution for bank fraud
   - Loss of eligibility for future financial aid
Please answer true or false to the following questions:

4. I can find the monthly payment amount for my loans at the National Student Loan Database System (https://nslds.ed.gov.)
   ○ True
   ○ False

5. I need my FSA ID and password to access the National Student Loan Database System.
   ○ True
   ○ False

6. Repayment on my Federal Direct Loan begins immediately upon graduation.
   ○ True
   ○ False

7. If I make lump sum payments to reduce my student debt more quickly, I am charged a 1% prepayment penalty.
   ○ True
   ○ False

8. During the early years of my repayment, most of my monthly payment is applied to accrued interest.
   ○ True
   ○ False

9. If I am unable to make a payment, I may ask my loan servicer to grant me a temporary suspension of payments through deferment or forbearance.
   ○ True
   ○ False

10. If I declare personal bankruptcy, my Federal Direct and Federal Perkins loan are automatically discharged.
    ○ True
    ○ False

11. I am responsible for submitting each loan payment when it is due even if my student loan servicer does not send me a monthly bill.
    ○ True
    ○ False
Please provide a brief answer to the following questions:

12. What information from today’s presentation was most helpful to you and why?

13. After attending today’s presentation, do you feel more or less confident about your ability to repay your student loans? Please explain your answer.
Co-curricular Assessment Number 2: Student Loan Repayment Presentation

Answer Key

Please check all the statements which correctly answer the questions below.

1. Which of the following are keys to successfully repaying your student loans?
   a. **Knowing how to make payments**
   b. **Knowing when repayment begins**
   c. Knowing how to avoid collection agency calls
   d. **Knowing what you owe prior to repayment**
   e. Knowing how to claim hardship for a bankruptcy discharge
   f. **Knowing what to do if you can’t make payments**
   g. **Knowing your repayment options**

2. Which of the following are allowable repayment options under the terms of your Federal Direct Student Loan agreement?
   a. **Federal loan consolidation**
   b. **Graduated repayment (lower initial payments, higher payments later)**
   c. **Income-based repayment**
   d. **Annual payments**
   e. **Extended repayment (extension of time to repay if loans >$30,000)**
   f. **Standard 10-year repayment**
   g. **Prepayment without penalty**
   h. IRS garnishment of federal tax refunds
   i. **Public service loan forgiveness**

3. Which of the following are possible consequences for defaulting on your Federal student loans:
   a. **Wage garnishment**
   b. Hold placed on academic transcripts
   c. **Seizing of state lottery winnings**
   d. Repossession of personal property
   e. **Federal tax refund withholding**
   f. **Lower credit score**
   g. Prosecution for bank fraud
   h. **Loss of eligibility for future financial aid**

Please answer true or false to the following questions:

4. I can find the monthly payment amount for my loans at the National Student Loan Database System (**https://nslsds.ed.gov**.)
   a. True
5. I need my FSA ID and password to access the National Student Loan Database System.
   a. True
   b. False

6. Repayment on my Federal Direct Loan begins immediately upon graduation.
   a. True
   b. False

7. If I make lump sum payments to reduce my student debt more quickly, I am charged a 1% prepayment penalty.
   a. True
   b. False

8. During the early years of my repayment, most of my monthly payment is applied to accrued interest.
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10. If I declare personal bankruptcy, my Federal Direct and Federal Perkins loan are automatically discharged.
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11. I am responsible for submitting each loan payment when it is due even if my student loan servicer does not send me a monthly bill.
    a. True
    b. False

Please provide a brief answer to the following questions:

12. What information from today’s presentation was most helpful to you and why?

13. After attending today’s presentation, do you feel more or less confident about your ability to repay your student loans? Please explain your answer.
Co-curricular Assessment Number 2:
Student Loan Repayment Presentation

Class assessment tool
Enter the total number of correct and incorrect answers for each question and sub-question.

**Question 1: Which of the following are keys to successfully repaying your student loans?**

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**Question 2: Which of the following are allowable repayment options under the terms of your Federal Direct Student Loan agreement?**

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**Question 3. Which of the following are possible consequences for defaulting on your Federal student loans:**

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**True or False questions:**

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**12. Key words/phrases – information students found most useful:**

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**13: Key words/phrases – reasons students feel more or less confident about repaying student loans.**

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<th>Less Confident</th>
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<td>Class Average Percent Correct</td>
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<td>Lowest score, top quartile</td>
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