

**BOARD OF REGENTS**  
**EASTERN MICHIGAN UNIVERSITY**

**RECOMMENDATION**

**MONTHLY REPORT & MINUTES**  
**STUDENT AFFAIRS COMMITTEE**

**ACTION REQUESTED**

It is recommended that the Student Affairs Committee Agenda for February 19, 2013 and the Minutes of December 6, 2012 be received and placed on file.

**STAFF SUMMARY**

The February 19, 2013 agenda for the Student Affairs Committee includes a presentation about student financial literacy and student loan debt, and an update on the Student Affairs Advisory Council and Student Government priorities.

In addition, several announcements will be made and a preview of upcoming events will be given.

**FISCAL IMPLICATIONS**

None

**ADMINISTRATIVE RECOMMENDATION**

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

University Executive Officer

Date

**Eastern Michigan University**  
Board of Regents  
Student Affairs Committee

Tuesday, February 19, 2013  
10:30 a.m.

Room 201  
Welch Hall

Agenda

- |   |                                     |
|---|-------------------------------------|
| 1. Approval of December 6, 2012 minutes           | Regent Fitzsimmons                  |
| 2. Financial literacy and student loan debt       | Cynthia VanPelt and<br>Kevin Kucera |
| 3. Update on Student Government & SAAC priorities | Allison Barkel                      |
| • SAAC retreat                                    |                                     |
| • SAAC restructuring                              |                                     |
| 4. Announcements                                  |                                     |

Eastern Michigan University  
Board of Regents  
**Student Affairs Committee**  
Minutes of December 6, 2012

**MEMBERS PRESENT**

- Regents: Beth Fitzsimmons, Floyd Clack
- Administration: Reggie Barnes, Jim Carroll, Perry Francis, Melissa Ginotti , Glenna Frank Miller
- Students: Brittany Galloway, Brittany Gross, Trevis Harrold, Muneeb Khan, Bryan Michalowski, Desmond Miller, R. Matthew Norfleet, Himaja Ramayanam

*NOTE: This meeting occurred on a different day of the week, and one week prior to finals. Five students indicated that they would not be able to attend due to class conflicts/requirements.*

**GUESTS**

- Administration: (as signed in) Oscar Alcaine, Chris Aris, Marney Buss, Larry Gates, Ellen Gold, Bob Heighes, Geoff Larcom, Lisa Lauterbach, John Lumm, Adam Meyer, Jess Nesmith, Carl Powell, Vicki Reaume, Tom Stevick, Cynthia VanPelt, Kathy Walz, Gretchen Ward, Casey Wooster
- Students: Alecia McNeal
- Guests: Pavel Rusin

Regent Fitzsimmons convened the meeting at 10:00 am. Minutes of October 30, 2012 were approved as presented.

**Mental Health Awareness**

Oscar Alcaine, Counseling and Psychological Services Office, shared a report about mental health awareness. During 2011-12, 3.6% of EMU students sought assistance from Counseling and Psychological Services. Over 2,500 unique students have received services at CAPS since 2009.

In the spring of 2012, 521 nonclinical EMU undergraduates participated in a benchmarking study administered by Campus Labs. This entailed answering a 62 question mental health survey, which was compared to a national sampling. For the 25 questions where there was a significant difference, the EMU sample was always more distressed when compared to the national samples.

Regent Fitzsimmons asked if there were any questions. Perry Francis asked Oscar what the ideal number of staff would be for a student population the size of EMU's. Oscar stated that the

recommended ratio is one full-time staff person per 1,500 students. CAPS currently has eight professional staff members. Staffing would need to double to meet the recommended ratio. Graduate students work with some clients. This increases the responsibility of the professional staff because they must supervise these cases.

Dr. Jim Carroll mentioned a \$260,000 grant that the University of Hawaii received to implement a suicide prevention program. Dr. Carroll will forward the information to Oscar.

Bryan Michalowski and Mimi Bass shared details about the Mental Health Awareness and Suicide Prevention Week, which is planned for mid-march 2013. There is a Wellness Fair scheduled on or near Valentine's Day.

### **2012 EMU Alcohol and Other Drug Biennial Review**

Kathy Walz, Alecia McNeal and Pavel Rusin presented the 2012 EMU Alcohol and Other Drug Biennial Review. This review is completed every two years and is a requirement of the Drug Free Schools Act. The review determines the effectiveness of alcohol and other drug programs on campus. The Board of Regents policy sets up the framework for what is to be included in the EMU Alcohol and Other Drug Policy and Prevention Program document. Committee members reviewed the policy and shared the programs that are available in the area they represent. At present, EMU is in compliance. A few minor revisions to the policy are necessary to modify position titles. Changes to the Alcohol and Other Drug Policy are scheduled for presentation and signature at the February 2013 Board of Regents meeting.

Education sessions about the Medical Amnesty policy were sponsored by Student Government, Residence Life, Student Conduct and Community Standards and The Wellness Center. The Wellness Center received a grant from the Prevention Network for a social norms campaign targeting alcohol use among incoming freshmen. Greek Life Alcohol Safety Seminar (GLASS) continues to be an essential part of the Greek experience and Athletics conducts AOD specific educational programs each semester for athletes.

The Wellness Center has developed a program for any minor student who is transported to a hospital due to excessive alcohol use and requests medical amnesty. It has not been used yet.

### **Announcements**

- Matthew Norfleet shared information about the 24-hour computer space in Halle Library, which began in September 2012. While usage is not as high as hoped, students indicate that they would like this to be a permanent arrangement. Work to expand the pilot into the winter 2013 semester is ongoing.
- Matthew Norfleet indicated that World AIDS Awareness week began on December 1. Many departments have collaborated to educate the EMU student body.
- Matthew Norfleet stated that Club Halle, which began in 2009, started one week earlier than in previous years. The focus this year is on wellness and stress relief.

- Desmond Miller shared information about Winterfest 2013, which is a week of events beginning on January 14. One goal is to encourage students to join student organizations because, for many students, campus involvement increases retention.
- Melissa Ginotti gave a preview of upcoming events, including the Celebration of Student Writing, Transfer Orientation sessions, the Symphony Orchestra and Ballet, Friday night movie showing of "Sparkle", SOS food drive, Snack and Study, Late Night Breakfast at the Commons, Commencement on December 16, Winter Orientation on January 6 and MLK Day on January 21, 2013.
- Glenna congratulated Dennis Beagen on being awarded emeritus faculty status. Dennis has a long and productive history at EMU.
- Desmond Miller and Matthew Norfleet stated that Student Government has partnered with The Wellness Center to promote health and wellness events, especially by student organizations.

The meeting adjourned at 10:40am.

Respectfully submitted,

Michele Rich  
Student Affairs Committee Recording Secretary

# Student Loan Debt

*Kevin Kucera*

*Cynthia Van Pelt*

February 2013

# Why Do Students Borrow?

High need students are defined as having eligibility for a federal Pell Grant.

EMU ranks 4<sup>th</sup> out of the MI 15 four-year public institutions in the number of undergraduate students with high need.

## Percent of UG Students with Pell Grants:

Wayne State University	52.60%
U of M Flint	51.50%
Ferris State University	50.47%
Eastern Michigan University	48.44%

# EMU Direct Costs – UG In-State

Tuition and fees (13 Hrs/term)	\$ 7,835.00
Room and Board	<u>\$ 8,032.00</u>
Total Average F/W Bill	\$15,866.00

*Example:*

Mid-range Pell Grant	\$3,000.00
Emerald Scholarship	<u>\$3,500.00</u>
Total Gift Aid	\$6,500.00

**Balance after Gift Aid**                      **\$ 9,366.00** ← **Borrow?**



# Average Loan Debt – 2011 Graduating Seniors

## National Average<sup>1</sup>

- \$26,600

## Michigan Average<sup>2</sup>

- \$27,451

## EMU Average

- \$21,547

<sup>1</sup> Peterson's Guide

<sup>2</sup>The Institute for College Access & Success

# Opportunity – Cost for 4 years vs 5 years

**Fifth Year Tuition and Fees** **\$16,000**

**Starting Salary for an entry level job delayed one year** **\$35,000**

**True cost for a 5<sup>th</sup> year of school** **\$51,000**

# Repayment Options

Repayment Plan	Short Description	Length
<b>Standard</b>	Fixed payments of at least \$50 a month (most common)	10 years
<b>Graduated</b>	Payments are lower at first and then increase, usually every two years.	10 years
<b>Extended</b>	Payments may be fixed or graduated. Must owe more than \$30,000 in loans.	Up to 25 years
<b>Income Based</b>	The maximum monthly payments will be 15 percent of discretionary income*. The payments change as income changes.	Up to 25 years
<b>Income - Contingent</b>	Payments are calculated each year and are based on adjusted gross income, family size, and the total amount of Direct Loan debt. The payments change as income changes.	Up to 25 years
<b>Income-Sensitive</b>	The monthly payment is based on annual income. The payments change as income changes.	Up to 10 years

\* Discretionary Income = Adjusted Gross Income minus poverty level income based on the size of the household.

# New Repayment Option

Repayment Plan	Short Description	Length	Comparison
<p><b>Pay As You Earn</b></p>	<p>Maximum monthly payments will be 10 percent of discretionary income*. The payments change as income changes</p>	<p>Up to 20 years</p>	<p>The monthly payments will be lower than payments under the 10-year Standard Plan. The borrower will pay more over time than under the 10-year Standard Plan. After 20 years of qualifying monthly payments, any outstanding balance on the loan will be forgiven.</p>

\* Discretionary Income = Adjusted Gross Income minus poverty level income based on the size of the household.

# Why Do Students Default?

## Degree Completion<sup>1</sup>

- Failing to complete a degree is the greatest determinant in student loan defaults. Students have higher unemployment rates and make less in lifetime earnings than those who graduate and are four times more likely to default on their loans.

## Other Characteristics of Students Who Default<sup>2</sup>

- Low family income and lack of academic preparedness from high school
- Poor grades in college
- Level of student loan debt
- Unemployment after college (whether they graduate or not)
- Low wages

<sup>1</sup> The University of Texas System, College Credit Report

<sup>2</sup> NASFAA Cohort Default Rate Issue Brief

# Cohort Default Rates

	FY 2007	FY 2008	FY 2009	FY 2010
National Average	6.7%	7.0%	8.8%	9.1%
EMU	2.6%	3.0%	4.9%	7.2%
# in Repayment	4280	4501	4726	4994
# in Default	114	136	236	364

# Reducing Debt and Default

## Increase Graduation Rates

- Incentives for maximum course loads
- Tuition cap incentives for students enrolling in 15 hours or more
- Incentives for four year graduation

## Target Students Most at Risk

- Require Financial Awareness Counseling for students with low GPAs

## Student Engagement

- Get students engaged - students who are more involved on campus usually experience greater success

## Employment

- Increase on campus employment opportunities (discourage off campus employment)

# Financial Awareness Counseling

**This online tool is offered by the U.S. Department of Education. It educates students on:**

- **Student loans, interest rates, repayment options**
- **Keeping track of borrowing (NSLDS)**
- **Loan Default**
- **Budgeting/managing finances**

**Effective Fall 2012, EMU students who fail to meet Financial Aid academic requirements (SAP) and wish to appeal for continued aid eligibility, must complete Financial Awareness Counseling before submitting an appeal.**



# Getting the Word Out - Events

**Honors Orientation**

**Aviation Orientation**

**UNIV Instructors**

**Nursing Orientation**

**Orientation**

**Black Student Union**

**Veterans Resource Center**

**Student Government**

**Wellness Center**

**Sigma Gamma Rho Sorority**

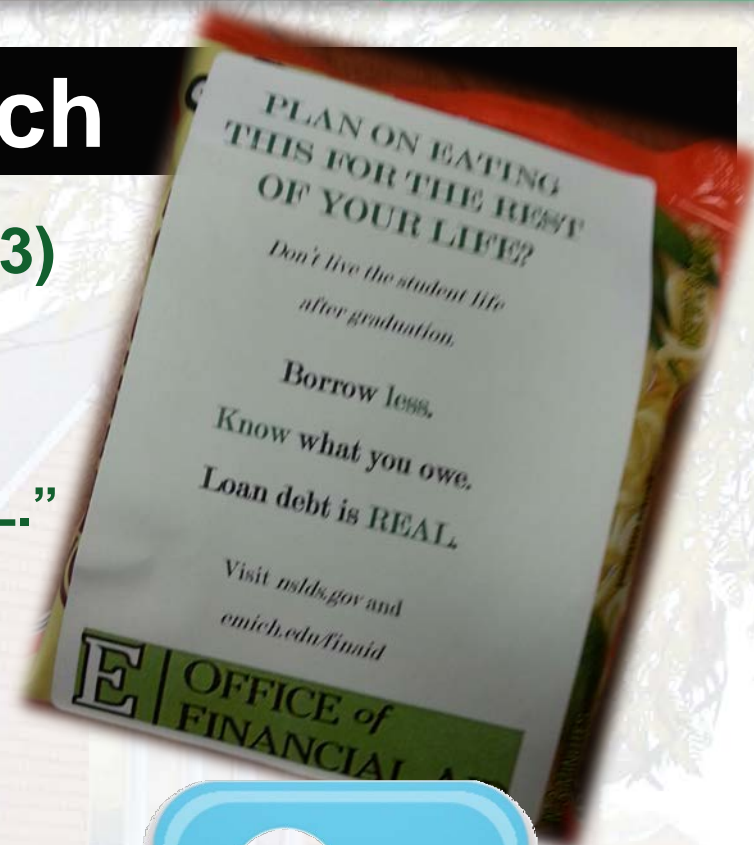
**Graduate Open House**

**UNIV Classes**

# Loan Awareness Outreach

## The Ramen Noodle Project (1.8.2013)

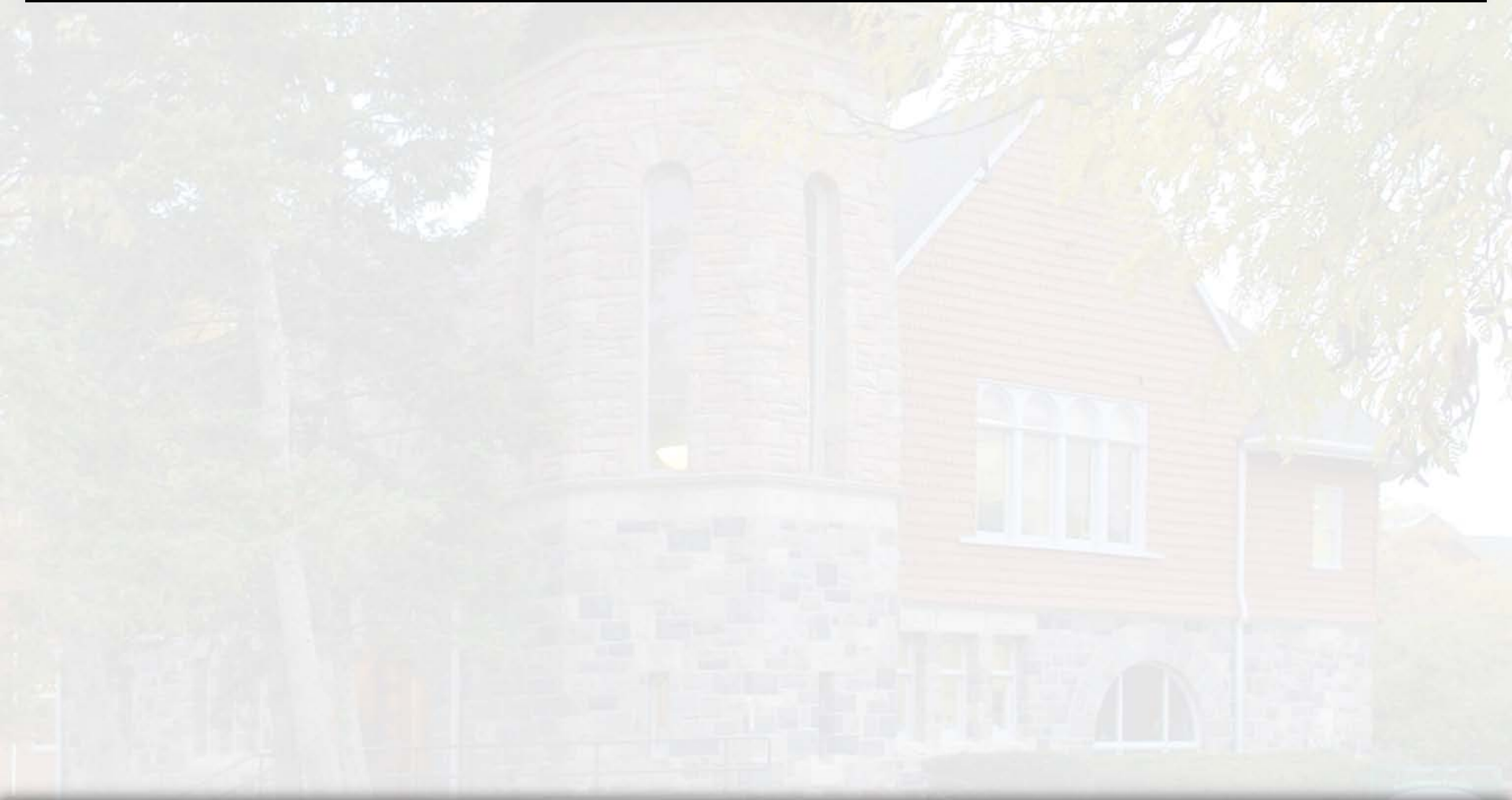
- “Noodlegrams” were handed out on campus with message “Borrow less. Know what you owe. Loan debt is REAL.”
- Label included where students can go for loan information
- The Ramen Noodle Project was also a drive to have students follow us on Twitter (for relevant information)  
*@EMUFinancialAid*
- OFA website integrates noodle campaign



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*Education First*

**Questions?**





**STUDENT AFFAIRS ADVISORY COUNCIL  
RETREAT- JAN. 11, 2013**

# AGENDA

- Why Are We Here?
  - History, Purpose, Expectations, MidYear Review Results
- Finalize Restructuring of SAAC
  - Members, Name, Appointment/Application Process
- Priorities Discussion
  - Priorities Discussion
  - Re-evaluate 2013 priorities
  - Decide presentations on priorities for Feb 19 SAC meeting
  - How to develop future priorities
  - Longer term priorities
  - Invitation to SLG/SAAC Alumni and their participation



# DISCUSSION/DECISIONS- WHY ARE WE HERE?

## ○ History

- Coordinate voice of students to Board of Regents
- Collaborative environment between major student orgs.
- Advisory board to Vice President of Student Affairs

## ○ Purpose

- Represent student voices and concerns
- Foster change
- Open communication between administration and students
- Create sustainability of priorities



# DISCUSSION/DECISIONS- WHY ARE WE HERE? (CONT.)

- Expectations
  - Open communication
  - Open mindedness
  - Accountability
  - Intentional/ purposeful meetings
  - Confidentiality
  - Good judicial standing
  - Minimum 3.0 GPA requirement
- MidYear Review Results
  - Working meetings- not effective. Change to 1 ½ hour bi-weekly meetings



# DISCUSSION/ DECISIONS- RESTRUCTURING OF SAAC

- Members
  - Student Body President
  - Resident Hall Association President
  - International Student Association President
  - Greek Life Representative
  - Campus Life Representative
  - LGBT Representative
  - Students with Disabilities Representative
  - Graduate Student Representative
  - College Representatives
  - Non-traditional Student Representative
  - Transfer Student Representative
  - Commuter Representative
- Name- Student Leader Group
- Appointment/Application Process- TBD





# DISCUSSIONS/DECISIONS- PRIORITIES

- Host summit to hear campus wide ideas
- Group vs. individual priorities
- Establish relationships with administrators
- Possible long-term priorities
  - Student loan debt
  - Snow Health Center
  - Completion agenda

