

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 April 16, 2013 and the Minutes of February 19, 2013 be received and placed on file.

STAFF SUMMARY

The April 16, 2013 agenda for the Student Affairs Committee includes a presentation entitled Orientation Updates: Fast Track and First Four for 2013, an Alternative Spring Break 2013 Snapshots presentation, final comments by the 2012-13 Student Affairs Advisory Committee, and the introduction of 2013-14 Student Leader Group members.

In addition, several announcements will be made, including an update on Student Loan Debt Initiatives, 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, April 16, 2013
10:30 a.m.

Room 201
Welch Hall

Agenda

1. Approval of February 19, 2013 minutes
Regent Fitzsimmons
2. Alternative Spring Break 2013 Snapshots
Jasmina Camo-Biogradlia
and students
3. Orientation Updates: Fast Track and First Four for 2013
Melissa Ginotti, Rhonda
Kinney-Longworth and
student
4. Final comments by 2012-13 Student Affairs Advisory
Committee (SAAC)
5. Introduction of 2013-14 Student Leader Group members
6. Announcements
 - Update on Student Loan Debt Initiatives

Eastern Michigan University
Board of Regents
Student Affairs Committee
Minutes of February 19, 2013

MEMBERS PRESENT

Regents: Beth Fitzsimmons, Floyd Clack

Administration: Reggie Barnes, Perry Francis, Melissa Ginotti, Glenna Frank Miller, Provost Kim Schatzel

Students: Mallory Apel, Allison Barkel, Trevis Harrold, Desmond Miller, Bryan Michalowski, R. Matthew Norfleet, Jessica Potter, Himaja Ramayanam

GUESTS

Administration: (as signed in) Chris Aris, Amy Barnhart, Jasmina Camo-Biogradlija, Jim Carroll, Debbie Clearwater, Gregg Costanzo, Akosua Dow, Lynette Findley, Evan Finley, Tara Fulton, Nykia Gaines, Larry Gates, Ellen Gold, Gloria Hage, Bob Heighes, Jann Joseph, Amanda Karel, Eleonara Bagatelia Katsambouris, Ann Klaes, Jess Klein, Walter Kraft, Kevin Kucera, Regent Mary Treder Lang, Mary Larkin, Anders Linde-Laursen, Jon Margerum-Leys, Rhonda Longworth, John Lumm, President Susan Martin, Cathie McClure, Jeff Nesmith, Victor Okafor, Amy Oleynik, Charnessa Paige, Jay Pawlowski, Gregory Peoples, Stephanie Petsch, Carl Powell, Chris Shell, Martha Kinney-Sedgwick, Becky Sipe, Tom Stevick, Jennifer Tremewan, Cynthia VanPelt, Eric Ward, Gretchen Ward, Regent Jim Webb, Ron Woody

Students: Jimmy Arnold, Lisa Swearingen

Regent Fitzsimmons convened the meeting at 10:30 am. Minutes of December 6, 2012 were approved as presented.

Student Affairs Advisory Council Retreat held on January 11, 2013

Allison Barkel, the student chair of the Student Affairs Advisory Council (SAAC), gave a report on the many changes to the SAAC this year. In the fall of 2012, the committee decided that it needed focused time to discuss restructuring the committee, selecting expectations for committee members and developing strategies for current and long-term priorities. On January 11, 2013, an all-day retreat was held.

In 2013-14, the committee will be comprised of the Student Body President, Resident Hall Association President, International Student Association President, Greek Life Representative, Campus Life Representative, Student with Disabilities Representative, Graduate Student Representative, Non-

traditional Student Representative, Transfer Student Representative, Commuter Representative and a representative from each of the five colleges.

Long term priorities could include renovation of Snow Health Center, student loan debt and the degree completion agenda. Beginning May 2013, the Student Affairs Advisory Council will again be known as the Student Leader Group.

Greg Peoples asked why the committee would no longer include a minority student representative, and why there was only one Greek Life representative. Allison Barkel replied that the committee decided that it would be difficult to select one minority student to represent the EMU student body. One representative from the three Greek organizations will be selected to represent all three organizations, and will report back to all organizations. Jessica Potter stated that there is naturally occurring diversity on the committee. Greg said that the three Greek organizations have different missions. Mary Larkin spoke up to affirm the decision for one Greek representative on the committee. Ellen Gold asked if a representative from the Student Wellness Advisory Board could be added to the committee. Regent Fitzsimmons stated that the comments received were interesting and would be considered for the future. Provost Schatzel stated that the committee thoughtfully chose what representatives to include.

Financial Literacy and Student Loan Debt

Before Kevin Kucera and Cynthia VanPelt began the presentation on Financial Literacy and Student Loan Debt, Regent Fitzsimmons indicated her interest in this topic because it is becoming a national crisis.

Currently, Eastern Michigan University ranks 4th of the 15 Michigan four-year public institutions in the number of undergraduate students with high financial need. The national average loan debt of 2011 graduating seniors was \$26,600, while the Eastern Michigan University average was \$25,133. If a student does not complete the requirements for graduation in four years, not only must tuition, fees, room and board be considered for the fifth year, but also the opportunity cost of a year of lost wages.

There are many loan repayment options, however, the longer the term of the repayment plan, the more interest that will be paid. One plan, known as the "Pay as You Earn" plan, forgives any remaining loan debt after 20 years, but the amount forgiven must be listed as taxable income.

Regent Fitzsimmons asked about the implications to EMU with regard to the loan default rate of students. Cynthia VanPelt stated that if the default rate is greater than 30%, the university would be put on probation by the federal government. Financial aid money could then be taken away.

After 270 days without making a payment, a student is considered to be in default. The consequences of defaulting on a student loan are serious, and can include garnishment of wages and tax refunds; denial of credit cards, car or home loans; inability to open a new bank checking account; higher interest on existing loans and credit cards; loss of eligibility for financial aid for students who wish to return to school; denial of a professional license or renewal of a professional license; denial of a job due to poor credit. If bankruptcy is filed, student loan debt is usually not discharged. Students default

on loans most often because they do not complete a degree. Other reasons include poor grades in college, the level of the debt, unemployment after college and low wages. If a student has been in default and then makes nine voluntary consecutive payments, he/she will be taken out of default, but it will remain on his/her credit rating.

Several things can be done to reduce student debt and loan default. Increasing graduation rates, targeting students most at risk, engaging students in campus organizations and activities, and increasing campus employment opportunities are strategies to lower student debt and loan default rates.

Kevin Kucera said that Grand Valley State University offers \$500/semester to seniors who enter the university as freshmen and complete 30 credits per year for three years. Another idea is to cap the charge for tuition at 15 credits per semester – any credits over 15 would be at no additional cost.

Financial Awareness Counseling is available to students on the National Student Loan Data System (NSLDS) website. EMU monitors satisfactory academic progress, which includes GPA and the number of credit hours taken and completed. If a student reaches warning status, he/she may appeal and then must complete an online form to increase awareness about the severity of the situation. This becomes part of the appeal process.

The Admissions Office is attempting to engage students before they arrive on campus by asking questions about what the student is involved in and providing personalized information.

Eastern Michigan University receives approximately \$900,000 in Federal Work Study funds annually. Additionally, 25% (\$225,000) of this amount must be matched by the university. For the 2012-13 academic year, Eastern Michigan University has allocated \$602,000 in work study funds. There is much greater demand for work study money than what is available. A campus work study job provides excellent experience for students, allowing them to connect and work with adults and giving them experience and training that can be used on a resume. Students who work on campus drop out less often and have a higher graduation rate.

Kevin and Cynthia are available to do 15-45 minute presentations, and offered attend to events to share information about this important topic. On January 8, 2013, Financial Aid employees stationed themselves in Pray Harrold and outside the Student Center to hand out packages of Ramen Noodles with information about student loan debt attached to them.

Bryan Michalowski asked if the consequences of defaulting include the loss of scholarship money. Cynthia replied that would only happen if the institution makes that stipulation. Regent Clack asked how the monthly default payment is determined. Cynthia replied that the students work with the loan servicer. Regent Fitzsimmons asked if social security benefits can be reduced if the loan is not paid by the time the student retires. Cynthia had not heard that, but it may be true.

Himaja Ramayanam asked if a tab could be added to the my.emich student page with NSLDS information. Cynthia stated that there are links, and it may be possible to add a tab.

Announcements

- Desmond Miller shared a few details about Winterfest, which was held January 14-18. The purpose of the week was to engage students.
- Matthew Norfleet talked about the State of the Student Body address on February 11. He is happy with the work that has been done on the Student Government Gateway Scholarship.
- Trevis Harrold shared details about the upcoming Ypsi Pride Day, which will occur on May 18.
- Bryan Michalowski discussed the upcoming Mental Health events, including S.A.F.E. Now. He distributed flyers about the events and passed out ribbons to be worn as reminders.
- Himaja Ramayaman shared events from International Student week, including a flash mob at the Student Center, collaborations with other student organizations on campus and afternoon tea with the Provost.

The meeting adjourned at 11:14am.

Respectfully submitted,

Michele Rich
Student Affairs Committee Recording Secretary



Eastern Michigan University Alternative Spring Break

2013-14 At-a-Glance

- 21st year of ASB at EMU
- 9 trips | 98 participants
 - Rural Community Development | Radford, VA
 - HIV/AIDS Prevention | Atlanta, GA
 - Hunger and Homelessness | Chicago, IL
 - Disaster Relief and Rebuilding | New Orleans, LA
 - Civil Rights and Youth Education | Selma, AL
 - Food Access | Philadelphia, PA
 - Refugee Resettlement | Atlanta, GA
 - Joyful Experiences for Children | Kissimmee, FL
 - Animal Rights | Falls Church, VA

Best Buddies: Hunger and Homelessness

"It was so sad. It hit me because there were many people that needed food and stuff. Giving people food was good. It made me feel good about myself."
—Deon Chaney-Field



Best Buddies: Hunger and Homelessness



"I felt like this was the perfect place to end on and have a true understanding of not just only food justice, but caring for people!" —Lauren Golubski

Best Buddies: Hunger and Homelessness



"Seeing all of the people really gave me a wake up call. It broke my heart, she just wants food."

-Deon Chaney-Field

Freedom Foundation: Civil Rights and Youth Education

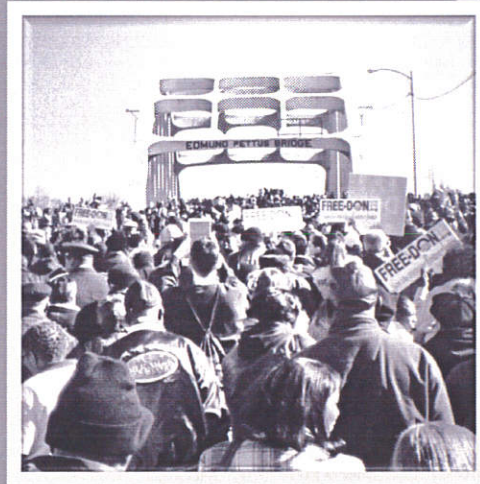
"We hold (or believe we have the strength to reach for) these truths to be self evident for progression has never occurred any other way; these strengths belong to us all; these truths are human rights; this is why we continue the fight; this is why we shall overcome."

-Kayleigh Crummey



Freedom Foundation: Civil Rights and Youth Education

“Today we re-traced the footsteps of civil rights activists from the past. Aspirations rose from inspiration as speakers made known how hard people fought and keep fighting for equal human rights. We can only keep moving forward from here in hopes that one day we’ll achieve the dreams of yesterday.”



EMU Alternative Breaks: What's Next?

- Hosting a national AB conference in June 2013
- Planning an international trip
- Working to expand the work of Alternative Breaks to the local community

Student Affairs Advisory Council

Year-in-Review

Priority Completion/Progress

- Improved wifi in residence halls
- Greater advocacy for graduate students
- Additional student activities fair

Priority Completion/Progress

- Connecting with Ypsilanti Community
- Restructuring of SAAC
- Mental Health Awareness campaign

Looking Forward

- Transition new Student Leader Group members
 - Transition Day on May 10th
- Develop ways to create long term priorities
 - Programming summit
 - National Survey of Student Engagement (NSSE)
 - Senior exit survey

THANK YOU

for supporting the 2012/2013
Student Affairs Advisory Council