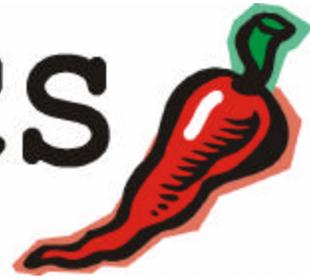


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IPD Financial Aid News
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Table of Contents

Learning Teams and the Demise of the 12-Hour Rule	1
Shortening Loan Periods	3
Institution Transfers, Program Transfers, and Student Re-Entries after July 1, 2003 ..	3
Thirty-Day Delay for First-Year, First-Time Borrowers	5
Financial Aid Commission Update	5
2004 Financial Aid Conference	6
IPD Financial Aid Training	7
Financial Aid Global Distribution List	7
Goings On	7

(Please note: you can click on the Table of Contents items to get to any article quickly.)

Learning Teams and the Demise of the 12-Hour Rule



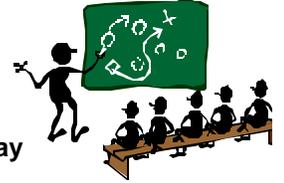
Many locations have inquired about the need to continue learning teams in light of the demise of the 12-Hour Rule. Dr. Ron King, IPD President, distributed the information below in a memo on September 26, 2003, to address this inquiry. Contact Kristen Vedder at kristen.vedder@apollogrp.edu for related attachments.

Learning teams have been an essential element of the Consortium for the Advancement of Adult Higher Education (CAAHESM) adult teaching/learning model since 1973. Founder Dr. John Sperling recognized the value of teams in both academia and the workplace long before these benefits became widely known and accepted. Research now supports collaborative learning as a retention strategy particularly for adults and commuter students. In addition, collaborative learning enables significant learning outcomes to occur. The use of learning teams has been most effective in reassuring regulatory agencies that comparable learning outcomes are achievable in accelerated adult programs. Therefore, the use of learning teams across the curriculum and in every academic program remains integral to the adult learning model.

A primary learning goal of CAAHE institutions is that their students develop competence in collaboration. Learning teams are a primary means by which to foster learning and development, across the curriculum, in this critical competency area. As students work with their colleagues in the completion of course assignments and projects—and with proper guidance from faculty—students learn how to become better leaders and members of teams in the work environment. Learning teams broaden and deepen learning of course content. They also serve as learning communities and support systems for students.

Learning Teams and the Demise of the 12-Hour Rule, continued

Recent changes in Department of Education (ED) regulations will allow some very positive changes in the way learning team processes are administered. On the whole, all areas mentioned in the memo will need to be evaluated jointly between IPD and its partner institutions before making any changes, as there are many operational and regulatory matters to be discussed and decided. The following are some areas for review; we have enclosed a recommended process along with a rationale for each element:



1. **Learning teams should continue to meet weekly between class sessions as generally delineated in each learning team charter (Attachment C). Teams may now be allowed to meet in-person or via teleconference, real-time electronic conferencing, or asynchronous conferencing. Before making any changes to learning teams, check with your state and regional accrediting authorities for your status.**

This change represents a valuable academic benefit, as it will allow you to help students develop competence in managing projects and learning team processes in a distributed environment. Faculty members who instruct and encourage students to develop the skills of meeting effectively via a variety of methods, and who monitor and provide feedback, will foster achievement of this essential learning goal.

An integral component of the adult learning model, the learning team, was designed to support classroom-based programs. Recent ED policy changes provide an opportunity for us to review other modalities in which learning team work may be facilitated. **IPD strongly believes, however, that any changes in regard to the manner in which the mandatory four-hour learning team meetings are managed and documented need to be discussed and decided upon jointly.**

2. **A sample Learning Team Log (Attachment A) has been designed to measure student activities within learning teams. It is strongly recommended that you continue to require faculty members to collect and evaluate logs and to ensure faculty assessment of students' academic performance. In addition, IPD recommends that partner institutions maintain learning team logs as part of each student's academic record. In addition, all schools should develop guidelines for meeting electronically.**

The purpose of the log is to record the activities and results of team meetings. They are most effective when faculty members encourage teams to reflect on and record key lessons learned as a result of team activities and the team process itself. We recommend that faculty use the logs to monitor learning team progress and process, and to assess team effectiveness and individual participation.

3. **A sample Learning Team Peer Evaluation form (Attachment B) has been developed. It is recommended that faculty members continue using some form to assess the relative contribution of team members to both the processes and products of teams, and to ensure that collaboration skills of individual students are reflected in student evaluations.**

One of the most frequent criticisms of team learning methods is that some team members do not "carry their own weight" in achievement of task objectives. Students who thus feel unfairly burdened feel further victimized when colleagues who did not do the work receive the same grade. The peer evaluation process helps encourage equal participation and decrease in-group conflict. It also results in grades that are more valid measures of student mastery of course and program objectives.

Learning Teams and the Demise of the 12-Hour Rule, continued

4. **Advertising and promotional language should continue to emphasize that students meet weekly both in class and then with their learning teams.**

We do not want to reverse the gains we have made in establishing the expectation that learning team meetings are as essential to the learning process as regular class sessions. It is important that we do not allow this change to be seen as minimizing the importance of the team process or lessening the expectation that teams must meet.

5. **Changes to the learning team process should be implemented with due diligence.**

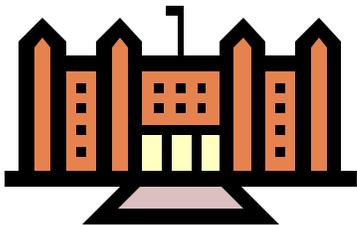
It is very important that all CAAHE institutions continue to enforce learning team processes. If a change to the process is considered, both IPD and the institution should collaborate **prior** to implementing a change. When a change occurs, a Learning Team Change Implementation Checklist (Attachment D) is provided to serve as a guide. In addition, a process-decision tree (Attachment E) is provided. Faculty and staff should be trained on all changes. Additionally, Directors of Faculty and Student Services as well as other staff members will need to work together to prepare for this new process. Finally, it is recommended that all institutions emphasize the importance of the processes and forms described above to achieving institutional learning goals.

Shortening Loan Periods



There have been recent discussions and inquiries concerning an institution's ability to shorten loan periods. The following is a summary of ED's position on retroactively changing overlapping loan periods.

Students who borrow Federal Stafford loans are subject to annual loan limits under the Higher Education Act of 1965 (HEA) and ED's code of federal regulations. Those loan limits apply to the academic year as certified by the school. Schools are not allowed to retroactively change loan periods for loans that have already been disbursed, whether they have been disbursed in part or in whole. If a borrower transfers from school A to school B before the expiration of school A's loan period, the maximum amount the borrower may borrow is the remaining balance of loan limits until the expiration of school B's new loan period.



Institution Transfers, Program Transfers, and Student Re-Entries after July 1, 2003

With the recent changes in the regulations impacting students that transfer and re-enter within a specified period of time, we have been contacted frequently with questions. Such changes can be confusing. To ensure we all understand the new regulations, we have summarized the impact of these activities in the following matrix.

INSTITUTION TRANSFERS, PROGRAM TRANSFERS, AND STUDENT RE-ENTRIES AFTER JULY 1, 2003				
	Program Transfers	Institutional Transfers	Re-Entry within 180 Days	Re-Entry after 180 Days
IMPACT ON ACADEMIC YEAR	The academic year will be restarted. For FFELP, if there are overlapping academic years, prior funds must be considered for frequency of annual loan limits.	The academic year will be restarted. For FFELP, if there are overlapping academic years, prior funds must be considered for frequency of annual loan limits.	If the student returns to the same program of study at the same institution, the academic year will not be restarted. The student retains her/his original eligibility as though s/he did not cease attendance.	The academic year will not be restarted. For FFELP, if there are overlapping academic years, prior funds must be considered for frequency of annual loan limits.
IMPACT ON LOAN PERIOD	The loan period will be restarted. For FFELP, if there are overlapping loan periods, prior funds must be considered for frequency of annual loan limits.	The loan period will be restarted. For FFELP, if there are overlapping loan periods, prior funds must be considered for frequency of annual loan limits.	If the student returns to the same program of study at the same institution, the loan period will not be restarted. The student retains her/his original eligibility as though s/he did not cease attendance.	The loan period will be restarted. For FFELP, if there are overlapping loan periods, prior funds must be considered for frequency of annual loan limits.
IMPACT ON PAYMENT PERIOD	The payment period will be restarted. For FFELP, if there are overlapping academic years or loan periods, prior funds must be considered for frequency of annual loan limits.	The payment period will be restarted. For FFELP, if there are overlapping academic years or loan periods, prior funds must be considered for frequency of annual loan limits.	If the student returns to the same program of study at the same institution, the payment period will not be restarted. The student retains his/her original eligibility for that payment period, as though s/he did not cease attendance. Once the payment period for which the student has been paid is completed, s/he becomes eligible for subsequent Title IV payments.	The payment period will be restarted. The payment period would be the number of credits left to finish that would complete the academic year. For FFELP, if there are overlapping academic years or loan periods, prior funds must be considered for frequency of annual loan limits.
IMPACT ON DISBURSEMENTS	Disbursements will be made based on the new payment periods.	Disbursements will be made based on the new payment periods. If there are no overlapping loan periods/academic years, the borrower is immediately eligible to receive a new loan.	The institution must re-disburse aid that had been disbursed then returned due to R2T4. The institution must disburse aid that the student was eligible for that had not yet been disbursed at the time the student withdrew. The institution must cancel any overpayments assessed the student as a result of the prior withdraw.	Disbursements will be made based on the new payment periods.
TRANSFER MONITORING		For all mid-year transfer students, the new institution is required to go through the inform, monitor, and alert process on NSLDS as discussed in GEN-01-09.		



Thirty-Day Delay for First-Year, First-Time Borrowers



There was discussion at the IPD Financial Aid Training regarding the 30-day disbursement delay for first-year, first-time borrowers of Stafford Loans. The code of federal regulations (34 CFR 682.604(c)(5)) states that a school may not release the first installment of a Stafford loan for endorsement to a student who is enrolled in the first year of an undergraduate program of study and who has not previously received a Stafford, SLS, Direct Subsidized, or Direct Unsubsidized loan until 30 days after the first day of the student's program of study. GEN-02-06 discusses the expiration of previous statutory exceptions at <http://www.ifap.ed.gov/dpclatters/GEN0206.html>.



Financial Aid Commission Update

The Financial Aid Commission conducted the annual business meeting during the April 2003 conference. The minutes were subsequently sent out and approved as reflected below. As a further update, both subcommittees established during the meeting have met and are moving forward with their objectives.

Minutes for Financial Aid Commission Meeting, Tuesday, April 8, 2003, Phoenix, Arizona

Quorum Present

Holly Ulland, Vice-Chair, opened the meeting by reviewing the officers for current year:

Lois Kelly – Chair

Pam Harris – Secretary

Kristen Vedder reviewed the functions of the commission and discussed bylaws. All were encouraged to take an active role in the commission.

Election of the new officers then took place. Open positions include vice-chair and secretary. Holly polled the room to determine voting preference (ballot or voice). Those present opted unanimously for voice. Holly then reviewed positions. The floor was opened for nominations for the vice-chair position. Jeanne Mott was nominated, but declined as she is seeking office with another organization. Pam Harris was then nominated. The nominations closed, and Pam was elected by majority vote. Secretary nominations included Pat Forquer, Marty Jackson, and Phyllis Hart. Pat Forquer was elected by majority vote.

The dates for the next conference and new regulatory changes were considered. The dates proposed and established by a majority vote are March 8–9, 2004. Locations were then discussed, and Mai Bui volunteered to host the meeting in California at Hope International University. No nominations were proposed for an alternative location. Kristen made a motion for a different location to host the meeting each year. Pat Forquer wishes to host the 2005 Financial Aid Conference. Jeanne inquired about travel costs for next year's conference, and Kristen told everyone that IPD pays for hotel, meals, and ground transportation for a representative from each institution.

Future communications were then discussed, specifically teleconference and list serv. Jeanne's recommendation to use the list serv located at ipdfinaid@apollogrp.edu was approved.

The next teleconference was scheduled for the first week of June. The agenda was to include a regulatory update. The suggested date was June 4th at 1:00 central time. Kristen was to establish the phone lines.

Financial Aid Commission Update, continued



Training was also discussed. Kristen would like an advanced training workshop for Pell and Loans. This could be done as a pre-conference workshop in March. Other topics for a refresher workshop include consumer information, policy and procedures, process reengineering, and technology. Kristen made a motion for the members to establish a training committee with Kristen and Holly to serve as liaisons. The following committees were then established:

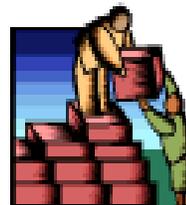
Conference Planning—Mai, Amber, Athena, Carol: Amber made a motion to have a chair of each committee—passed: Mai is chair and Athena is co-chair. First meeting was scheduled for the first week of June, the 2nd at 1:00 central time.

Financial Aid Training – Pam, Marty, Philip, Jeanne, and Phyllis, the chair—Jeanne suggested a cash management session. The first meeting of the group was scheduled for April 30, 2003 at 1:00 central time. Kristen was to establish the phone lines. Committee was to decide on the higher level training and location.

Carol suggested that these individuals have a mentor after a basic training. Carol is in charge of formulating the program and making a list of mentors that need training.

The final topic of discussion was *reauthorization*. The group would like Bob Collins to provide quarterly updates.

Philip made a motion to end the meeting, Carol and John seconding.



2004 Financial Aid Conference

by Holly Ulland

Mark your calendars. The 2004 IPD Financial Aid Conference will be hosted by Hope International University in sunny Southern California on March 8–9, 2004. The Financial Aid Conference will start with a welcome dinner on Sunday, March 7, 2004, following with a full day and evening activity on Monday, March 8, 2004. The conference is scheduled to wrap up on Tuesday, March 9, 2004. The theme for this year's conference will center on the Electronic Age. This is a valuable opportunity to soak in some regulatory knowledge and network with your peers...not to mention soak in the glorious California sunshine. We hope to see all of you there!

IPD Financial Aid Training

The IPD Non-Term Financial Aid Training session was held in Phoenix, Arizona, on October 6–7, 2003. There were 17 participants from different locations who had the opportunity to enjoy the beautiful Arizona weather, as well as soak in some non-term processing knowledge. Training was conducted by Kristen Vedder and Dawn Davison. IPD invited all participants to a “cowboy feast” at the “Rustler’s Rooste” in Phoenix, Arizona and the feedback was, “Yummy”!

The next IPD Financial Aid Training is scheduled for February 2004. If you have additional training needs in the meantime, please e-mail kristen.vedder@apollogrp.edu.



Financial Aid Global Distribution List

The Financial Aid Global Distribution List (including only CAAHE members) is available to allow you to consult with one another about the common problems you face and solutions you have found that have provided positive results. To use the list serv, open a regular e-mail and type ipdfinaid@apollogrp.edu in the "To" section of the message. When the e-mail is sent, it will go to all the members of the list. Clicking "Reply To All" in response to the e-mail will send the response to all members of the list. Thanks to all who have been using this list, and to those providing timely responses to requests.

Goings On

Dawn England joined Cornerstone University as a new ACE Financial Aid Specialist.

Carol Carpenter was awarded the Cornerstone University Outstanding Service Award last May for work in the database for processing ACE student aid.

Do you have information about job openings or upcoming events at your institution that you would like to share with other IPD Partner Institutions? Just e-mail the information (including the name of the event or job opening; any relevant dates; and a name, telephone number, or e-mail address of a contact person) by February 4, 2004, to kristen.vedder@apollogrp.edu so that your information will be included in the next newsletter.

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