

**Alaska Commission on
Postsecondary Education**

PROVIDING EDUCATION & CAREER FUNDING SOLUTIONS

Winter Quarter Commission Meeting

January 15, 2026



ALASKA COMMISSION ON POSTSECONDARY EDUCATION

[Zoom Link](#)

Meeting #: 949 7685 9815

Password: ACPE

Teleconference: 1 (888) 788-0099; Code: 854 3830 6097 #

AGENDA

January 15, 2026

1. **10:00 A.M.** Convene/Roll Call
- 2.* Adoption of Agenda
3. Ethics Disclosure Relative to Adopted Agenda
- 4.* Approval of Meeting Minutes from the October 9, 2025 Meeting of the Commission.
 - *Suggested Motion: move approval of the meeting minutes from the October 9, 2025 Meeting of the Commission.*
5. Public Testimony:
 - Individuals: 3-minute limit
 - Group Representatives: 5-minute limit
- 6.* **10:15 A.M.** AO360 Annual Regulatory Plan – Jackie Hall, Program Manager
 - *See suggested motion in memorandum.*
7. **11:00 A.M.** Executive Director Report – Executive Director Kerry Thomas
8. **11:30 A.M.** University of Alaska Update – Dr. Brian Smentkowski, Vice President and Chief Academic Officer
9. **Noon** Break
10. **1:00 P.M.** Compliance Activities Report – Tyler Eggen, Institutional Authorization Program Coordinator
- 11.* Institutional Standards and Evaluation – Tyler Eggen, Institutional Authorization Program Coordinator
12. **2:00 P.M.** Management Team Reports
 - a. Finance – Julie Pierce
 - b. Program Operations – Jackie Hall
 - c. Communications and Outreach – Kate Hillenbrand
 - d. Information Support Services – Jamie Oliphant
 - e. Human Resources – included in the Executive Director's Report



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| 13.* | 2:30 P.M. | Determine January 2027 Meeting Date <ul style="list-style-type: none"> • Thursday, January 7, 2027 at 10 a.m. • Thursday, January 14, 2027 at 10 a.m. <p>➤ <i>Suggested motion: move the Commission hold its 2027 Winter quarterly meeting on Thursday, January [DAY], 2027.</i></p> |
| 14. | | Mission Moment |
| 15. | 2:45 P.M. | Commissioner and Department Reports: <ol style="list-style-type: none"> a. Alaska Student Loan Corporation – Donald Handeland b. Board of Education and Early Development – Kathryn McCollum c. Board of Regents – Karen Perdue and/or Paula Harrison d. Community Colleges – Vacant e. Student Representative – Stacia Goecker f. Alaska Workforce Investment Board – Trish Zugg |
| 16. | | Miscellaneous: <ol style="list-style-type: none"> a. Administrative Action Log b. Commission Members' Affiliations c. Future Scheduled Meeting Dates <ol style="list-style-type: none"> 1. April 2, 2026 2. July 23, 2026 3. October 15, 2026 d. ACPE Commonly Used Acronyms e. New Commission Member Bios |
| 17. | | Commissioner Closing Comments |
| 18.* | 3:00 P.M. | Adjournment <p>➤ <i>Suggested Motion: Move the Commission adjourn the January 15, 2026 Meeting of the Commission.</i></p> |

*Action Required



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The 2025 Winter Quarterly Meeting of the Alaska Commission on Postsecondary Education (ACPE), conducted in-person, originated from the campus of the University of Alaska Anchorage on October 9, 2025. Vice Chair Brown called the meeting to order at approximately 8:32 a.m.

ATTENDEES

Commission Members present for all or portions of the meeting: Vice Chair John Brown, Representative Ashley Carrick, Commissioner Keith Hamilton, Commissioner Donald Handeland, Regent Paula Harrison, Senator Löki Tobin, and Commissioner Brittany Williams.

Commission Members absent: Commissioner Kathryn McCollum, Regent Karen Perdue, and Chair Trish Zugg.

Commission Staff present for all or portions of the meeting: Executive Director Kerry Thomas, Director of Communications and Outreach Kate Hillenbrand, Director of Information Support Services Jamie Oliphant, Chief Finance Officer Julie Pierce, Institutional Authorization Program Coordinator Tyler Eggen, Program Manager Jackie Hall, Program Coordinator Kordel Thompson, and Assistant Attorney General Ben Hofmeister.

Presenters in attendance: Dr. Brian Smentkowski, Vice President and Chief Academic Officer for University of Alaska.

Institutional representatives in attendance: Cynthia McMullen, CEO and Administrator for the Alaska Institute of Oriental Medicine, Acupuncture, and Massage Therapy; Anette Atwell, Owner and Director of the Institute of Massage Fairbanks; and Jesse Christiansen, Managing Partner with Mat-Su CNA Training Program.

ADOPTION OF AGENDA

Commissioner Hamilton moved to adopt the October 9, 2025 meeting agenda. Commissioner Handeland seconded the motion. By roll call vote, all members present voted aye to adopt the agenda. The motion carried.

ETHICS DISCLOSURE

No potential violations were disclosed by Commission members relative to the adopted agenda.

APPROVAL OF MINUTES

Commissioner Williams moved to approve the Minutes from the July 24, 2025 Meeting of the Commission. Representative Carrick seconded the motion. By roll call vote, all members present voted aye to adopt the agenda. The motion carried.

COMMITTEE APPOINTMENTS

Vice Chair Brown announced that Chair Zugg had appointed the following commission members to the Institutional Standards and Evaluation Committee:

- Kathryn McCollum



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- Paula Harrison
- Student Commissioner (To Be Appointed)
- Trish Zugg, Chair
- John Brown, Vice Chair

Chair Zugg also appointed the following Commission member to the Internal Audit Committee: Brittany Williams.

Vice Chair Brown announced Chair Zugg had recommended Commission members Hamilton and Purdue to the Executive Committee, to be confirmed by the Commission.

Commissioner Handeland moved to approve the appointment of Commissioners Hamilton and Purdue to the Executive Committee. Commissioner Williams seconded the motion. By roll call vote, all members voted aye. The motion carried.

PUBLIC TESTIMONY

No public members were present. Vice Chair Brown closed the period for public testimony.

ANNUAL STRATEGIC PLAN UPDATE – Jamie Oliphant, Director of Information Support Services

Director Oliphant presented an annual strategic plan update, noting FY25 marks the midway point through ACPE's three-year plan, which was developed through extensive stakeholder engagement beginning in 2021 and publicly launched in 2024. The plan centers on ACPE's mission to provide sustainable solutions for college, career, and technical training, and its vision of students becoming educated, skilled contributors to their communities. Four strategic priorities guide the work—becoming Alaska's education lender of choice, increasing access to federal and state education funding, operating a sustainable and responsive organization, and helping bridge Alaska's education gap—supported by seven strategic goals tracked through key performance indicators (KPIs) on a dashboard.

Progress over the past year showed meaningful advancement across several goals. ACPE nearly met its overall student loan volume target after implementing loan program changes, including lower FICO thresholds and flexible repayment options, though refinance loan volume lagged behind expectations. Visibility and outreach efforts continued through major publications like the Alaska Performance Scholarship (APS) Outcomes Report and the Almanac, strengthened interagency collaboration via the APS Cross-Agency Workgroup, and increased marketing and FAFSA completion efforts. KPIs showed strong gains in FAFSA completion and APS eligibility and usage, while Alaska loan market share grew modestly but fell short of target goals. Significant improvements were also made to financial planning resources through upgrades to the Alaska Career Information System (AKCIS), resulting in utilization increases well beyond targets.

Operationally, ACPE made progress modernizing the customer experience with a new website and logo, continued Information Technology (IT) and call center improvements, and maintained strong fiscal discipline by keeping operational costs below 4%. Oversight of loan



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servicing partners, cost reduction efforts, and default prevention initiatives remained ongoing priorities. Internally, the agency focused on employee satisfaction, workspace improvements, and professional development, with a new employee survey and communications efforts planned. Looking ahead, ACPE plans to focus more intentionally on identifying statewide higher education programs, initiatives, and gaps, while continuing to refine lending, outreach, and operational strategies to better support Alaska students and workforce needs.

Discussion: Representative Carrick asked how current refinance loan performance compares to past years. Executive Director Thomas explained that refinance volume increased in FY25 compared to the prior year but remains down over a longer historical period due to pandemic-era federal loan repayment pauses, subsidized interest, and expectations of loan forgiveness. She noted that as borrowers resume repayment amid higher interest rates, refinance activity is beginning to return.

Vice Chair Brown questioned whether ACPE has data comparing its loan volume to out-of-state lenders and how competitive ACPE is in the broader student loan market. Executive Director Thomas responded that ACPE has solid data on its in-state market share but lacks reliable data on where Alaskans borrow when attending out-of-state institutions. She also explained that ACPE cannot compete with large for-profit lenders in online advertising and search rankings due to budget constraints, relying instead on word-of-mouth, statewide email outreach, and targeted refinance marketing through credit bureau prescreening. Representative Carrick shared that a Google search showed ACPE appearing prominently, though not as the top result.

Discussion then shifted to employee engagement and performance tracking. Commissioner Harrison questioned the value of conducting employee satisfaction surveys annually and suggested moving to a biennial schedule to allow time for meaningful action. Executive Director Thomas acknowledged the challenge but explained the intent is to track trends and address select issues each year. Representative Carrick expressed interest in employee tenure, turnover, and deeper analysis of survey results, particularly metrics related to experience versus expectations. Vice Chair Brown concluded by commending ACPE staff for meeting or exceeding KPIs during a challenging period that included an interim executive director, highlighting the strength and resilience of the agency's leadership and team.

EXECUTIVE DIRECTOR REPORT – EXECUTIVE DIRECTOR KERRY THOMAS

Executive Director Thomas noted ACPE is preparing for the upcoming legislative session in January, with its FY27 budget request submitted in August but not yet public until the governor's December release. The Higher Education Investment Fund (HEIF) saw a \$160 million transfer in September to cover the FY25 shortfall, with discussions of up to \$200 million. While FY26 funding for APS and Alaska Education Grant (AEG) remains intact, the impact of the transfers will begin in FY28. Legislators have discussed restoring the HEIF, and ACPE is preparing historical context on its use for broader discussions. Meanwhile, Staff have analyzed the One Big Beautiful Bill Act focusing on changes to financial aid such as Pell Grants becoming the last source of funding and reduced federal loan support for graduate students, with ACPE assessing potential gaps and responses.

Administrative Orders issued by the governor have also affected ACPE operations. Order 358 froze hiring and out-of-state travel, Order 359 introduced AI-driven cost savings reviews, and Order 360 emphasized regulatory reform. These directives have disrupted strategic priorities, but ACPE is adapting. A Human Resources update noted ACPE has 13 vacancies out of 51 positions.



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due in part to the hiring freeze, impacting efficiency and mission delivery. ACPE requires separate approval to both recruit and hire, compounding hiring challenges in Juneau's competitive labor market. Despite this, ACPE continues to fulfill its mission and serve Alaskan students while managing limited staffing resources. Several proposals have been raised for future initiatives. Suggestions include expanding AEG eligibility to non-Title IV institutions through an alternative application process, though this would increase administrative burden and strain limited funds. For APS, ideas include creating a non-FAFSA application option and allowing participation by out-of-state online schools, though there is concern about how to fund the resultant expanded population of eligible students. Loan program proposals involve reconsidering statutory dividend requirements, minimizing cosigner needs for credit-based loans, and exploring state-backed risk-sharing. Finally, ACPE is considering partnerships with Alaska-based credit unions to expand awareness and access to student loans, supported by potential new marketing staff. These proposals reflect recurring stakeholder feedback and highlight trade-offs ACPE must weigh in advancing its mission.

Discussion: Commissioner Williams raised concerns about whether APS funding will still prioritize first-come, first-serve applications or if there's enough funding for late submissions. Executive Director Thomas clarified that while there is a priority deadline based on Free Application for Federal Student Aid (FAFSA) or alternate application submissions by June 30, subsequent funding depends on availability. However, the ACPE expects to fund all scholarships for the full academic year.

Commissioner Hamilton expressed concerns about the complexity of FAFSA and suggested that perhaps the state shouldn't maintain a separate application process for AEG. He worried it might lead to inefficiencies and increased administrative work. Executive Director Thomas explained that some students avoid FAFSA due to privacy concerns, particularly with federal data. An alternative application could allow students to bypass FAFSA and submit their tax returns to apply for grants. Commissioner Harrison shared that many students find the FAFSA form difficult, especially those whose parents are self-employed or have complicated financial situations. The group discussed the need for clearer guidance on how to help students with FAFSA completion. Executive Director Thomas advised ACPE offers assistance for students who need help with FAFSA completion, both individually and in groups.

Commissioner Williams asked if ACPE had the staff resources to manage a new alternate application process or if it would require hiring additional staff. Executive Director Thomas acknowledged that additional staff might be needed to assess financial need without FAFSA, but emphasized that the administration of the process could be manageable with proper staffing. She noted that bypassing the FAFSA could result in some students losing out on Pell Grants, a significant source of financial aid, which could lead to them taking on more student loans. Commissioner Handeland raised concerns that students could miss out on federal financial aid if they don't submit a FAFSA and instead use state grants, which could put them in a worse financial situation.

The possibility of students using APS for online institutions/programs was discussed. Executive Director Thomas explained that students attending online programs while living in Alaska could potentially use APS, but there were concerns expressed from members about funding and whether students could claim residency while studying outside Alaska. Representative Carrick questioned whether online institutions should be limited to Alaska-based programs or if students attending schools out-of-state (but living in Alaska) should be eligible.



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Commissioner Handeland expressed concern that allowing more out-of-state online students to access APS might reduce funding for students attending in-state institutions, while Commissioner Harrison shared a concern that some online institutions might not offer quality education, which could undermine the APS program's value. Vice Chair Brown advocated for flexibility in supporting students and institutions but suggested that the goal should be to increase access to post-secondary education in Alaska, not necessarily to direct more funding out of state.

Commissioner Hamilton and others asked about trends in Alaska's education data. Executive Director Thomas noted that Alaska ranks very low in terms of education completion and FAFSA submissions, but that the state has affordable training options. However, the challenge remains getting students to enroll in and complete post-secondary programs.

Discussions continued around how to make the AEG application process easier for students, especially those facing financial difficulties. Vice Chair Brown emphasized the importance of addressing economic hardship and how education is key to breaking generational poverty. There was mention of possible alternative loan structures to help students, such as offering loans with higher interest rates or using the Permanent Fund Dividend (PFD) as collateral to start repayment. Executive Director Thomas agreed that there is value in simplifying the process and suggested further exploration of how to support at-risk students, particularly in rural areas. She also indicated that future discussions should include better data tracking and perhaps pilot programs to test new approaches.

UNIVERSITY OF ALASKA UPDATE – Dr. Brian Smentkowski, VP and Chief Academic Officer

Dr. Brian Smentkowski, Vice President and Chief of Academic Affairs at the University of Alaska, provided an overview of recent developments at the University of Alaska (UA) system and their close alignment with ACPE's work, structuring his remarks around five themes: enrollment trends; recruitment, retention, and graduation efforts; leadership transitions; systemwide points of pride; and the evolving federal landscape. He emphasized UA's identity as three distinct universities with 13 community campuses that are deeply connected to Alaska's geography, cultures, and economies, and highlighted the system's focus on "every student, everywhere." Central to this approach is linking awareness to opportunity and career pathways, with ACPE playing a critical role in early student identification, outreach, and helping Alaskans see themselves as future college students.

Enrollment across the UA system continues on an upward trajectory. Spring enrollment showed modest headcount growth and strong gains in credit hours, applications are up 21% year over year, and fall enrollment increased by approximately 4%. APS participation reached a record high, with more than 2,800 scholarship recipients enrolled at UA institutions, while degree and certificate completions increased by over 4%. Dual enrollment also grew by about 4%, with roughly 2,500 high school students participating, reinforcing UA's education pathways. Recruitment, retention, and graduation remain top priorities under the Students First Action Agenda, with new systemwide initiatives focused on high-ROI strategies, faculty and student engagement, improved data and metrics, and stronger collaboration among the three universities to support student success from initial awareness through graduation.



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Dr. Smentkowski also addressed leadership stability during a period of transition, noting that interim chancellors and provosts are performing strongly while permanent searches progress at UAA and UAF. He highlighted numerous points of pride, including UA's leadership in Arctic and environmental research, energy resilience, AI-enabled science, Indigenous knowledge integration, community-engaged research, and statewide initiatives that strengthen collaboration and leadership development. On the federal front, UA is closely monitoring the termination of the Alaska Native and Native Hawaiian Serving Institutions program—which could affect \$8.8 million in grants—and the ongoing federal shutdown, though operations remain stable. He concluded by expressing confidence in UA's positive trajectory, reaffirming the system's commitment to Alaska Native education and community partnerships, and thanking ACPE for its indispensable collaboration in connecting Alaskans to postsecondary opportunities.

Discussion: Commissioner Hamilton thanked Dr. Smentkowski for the positive update, noting that conditions across the university system have improved significantly compared to the post-COVID period. He referenced a past practice under former leadership of receiving annual reports on Indigenous/ SCOPE students and their graduation rates, observed that a new FY25 report had not yet been seen, and requested assistance in determining whether it is available and obtaining a copy.

Dr. Brian Smentkowski confirmed that he could follow up on the request and explained that the Alaska Native Success Initiative (ANSI) has recently completed a draft of its annual report. He offered to share this updated information, along with other relevant materials, and agreed to provide the most current version to the commission.

Vice Chair Brown expressed appreciation for Dr. Smentkowski's time and the encouraging news, echoing Commissioner Hamilton's remarks that the progress reflects significant effort by many people. Dr. Smentkowski thanked the commission, committed to updating and distributing the presentation slides later that day, and encouraged continued communication.

RESOLUTION OF APPRECIATION FOR JOSHUA BICCHINELLA

WHEREAS, Commissioner Joshua Bicchinella, as a representative of Alaska's proprietary education as Campus President, Program Manager/Compliance Officer and Regional Campus Manager, faithfully served on the Alaska Commission on Postsecondary Education from May 2018 through December 2023, and then as a representative of the general public faithfully served on the Alaska Commission on Postsecondary Education from March 2024 through July 2025; and

WHEREAS, Commissioner Bicchinella has been a valuable and engaged member of the Commission, serving as both Vice Chair and Chair. Furthermore, Commissioner Bicchinella served the Alaska Student Loan Corporation as a member, and as Chair of that Body, providing insightful leadership to both entities; and

WHEREAS, Commissioner Bicchinella generously gave his time to learn and understand the programs and services the Commission offers and continuously encouraged his fellow members to do the same, which greatly contributed to providing stable, informed leadership to the Commission; and



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WHEREAS, Commissioner actively supported the Commission's mission to promote postsecondary attainment in Alaska and opportunities to ensure students have access to education and career training beyond high school. Commissioner Bicchinella dedicated his personal time to travel to Juneau to advocate and support legislation that sought to improve Alaska's student loan programs in the 32nd Legislature. His efforts were impactful and the legislation was passed;

NOW, THEREFORE BE IT RESOLVED, that the members of the Alaska Commission on Postsecondary Education and its Staff officially recognize Commissioner Bicchinella's service as a member on the Commission and extend their statement of appreciation for his support and contributions to the Commission's efforts; and

BE IT FURTHER RESOLVED, that their Resolution be appropriately engrossed and conveyed to Commissioner Bicchinella with a copy to be incorporated in the official minutes of the October 9, 2025, meeting of the Commission.

Commissioner Handeland moved to approve the Resolution of Appreciation as written for Joshua Bicchinella. Commissioner Hamilton seconded the motion. By roll call vote, all members present voted aye. The motion carried.

Discussion: Vice Chair Brown recognized former Commissioner Bicchinella's significant contributions, highlighting his mentorship during the Vice Chair's own transition onto the commission and his valuable role in hiring two executive directors through service on hiring committees. The Vice Chair emphasized that leadership and hiring are among the most important responsibilities of the commission, noted that Mr. Bicchinella will be missed, and expressed confidence that he will make a meaningful impact in public education in his new role as a teacher.

ADOPTION OF PROPOSED REGULATIONS CHANGES – Jackie Hall,

Program Manager

Program Manager Hall presented proposed regulatory amendments and requested approval to move them into the adoption phase. She explained that the project has been underway for just over a year and involves nine amendments to Title 20 of the Alaska Administrative Code. These amendments affect Chapter 15 (Alaska Supplemental Education Loan and Alaska Family Education Loan programs), Chapter 16 (Education Grant and Alaska Performance Scholarship programs), and Chapter 17 (housekeeping changes related to postsecondary institution regulation). The amendments remain unchanged from those reviewed at the previous meeting and are detailed in the meeting packet.

Program Manager Hall reported that the commission approved the proposed amendments for public comment in July, and a 30-day public comment period followed. Notices were widely distributed and published on the ACPE website, the Alaska Online Public Notice System, and in major Alaska newspapers, as well as shared with postsecondary institutions and key stakeholders. No formal public comments were received, and therefore no revisions were made. She did note that two stakeholder inquiries were received early in the process regarding credit requirements under the APS, due to the repeal-and-readoption structure of the regulation. In response, Staff created and



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distributed a clear, side-by-side comparison of current and proposed language, which was also published online.

With commission approval, the next steps will include preparing adoption materials and submitting the regulatory packet to the Department of Law for review and any technical edits. Following that review, the regulations will move to the Governor's and Lieutenant Governor's Offices for approval and final publication. Program Manager Hall anticipated that this final phase will extend through the end of the year, with formal approval and filing likely in early 2026, and concluded by noting the suggested motion included in the agenda and meeting packet.

Commissioner Williams moved to adopt regulation changes in Title 20, Chapter 15, regarding the Alaska Supplemental Education Loan and Alaska Family Education Loan Programs, Chapter 16, regarding the Alaska Education Grant and Scholarship Programs, and Chapter 17, regarding the Regulation of Postsecondary Educational Institutions as written in the draft regulations, subject to final review and approval by the regulation's attorney in the Department of Law. Representative Carrick seconded the motion. By roll call vote, all members present voted aye. The motion carried.

Discussion: Regent Harrison asked whether the Governor had placed a pause on regulatory changes and sought clarification on whether that affected the proposed regulations. Program Manager Hall confirmed that there is indeed a pause on implementing new regulations, but explained that this project began prior to the administrative order. Because the work was already near the public comment phase when the order was issued, the Governor's Office granted approval for the project to proceed through completion.

Representative Carrick asked for clarification on how "half-time" enrollment is defined for graduate students. Program Manager Hall explained that the existing requirement for first-year undergraduate scholarship recipients—completion of at least 12 semester credits in an academic year—remains unchanged, and that the amended regulation adds a definition for graduate students, specifying half-time enrollment as a minimum of 10 semester credits (or the equivalent) during the academic year.

PRESENTATION ON ADMINISTRATIVE ORDER 360: REGULATORY REFORM INITIATIVE - Jackie Hall, Program Manager

Program Manager Hall provided a high-level overview of Administrative Order 360, the State of Alaska's Regulatory Reform Initiative issued by Governor Dunleavy on August 4. The order requires all agencies with regulatory authority, including ACPE and the Alaska Student Loan Corporation (ASLC), to reduce regulatory burdens by a cumulative 25% by the end of 2027—15% by the end of 2026 and an additional 10% in 2027. Agencies are empowered to identify which regulations are burdensome and determine how best to streamline them while ensuring regulations remain lawful, clear, and necessary. A major emphasis of the initiative is improving transparency and public access, including soliciting stakeholder input and publishing guidance documents on the Alaska Online Public Notice System.

Program Manager Hall explained that guidance documents—such as policies, interpretive bulletins, and program-related publications—play a key role in the initiative. Agencies must inventory these documents, have them reviewed by the Department of Law to ensure they do not



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improperly contain regulatory language, and permanently house approved documents on the public notice system. Reductions in guidance document length or volume can also count toward the overall 25% reduction goal. The Office of the Governor and the Department of Law are responsible for statewide implementation and oversight, including approving agency regulatory plans and compiling them into a unified statewide regulatory plan. Program Manager Hall noted that she serves as the regulations liaison for ACPE and ASLC, responsible for meeting deadlines, benchmarks, and quarterly reporting requirements.

Looking ahead, Program Manager Hall outlined the major benchmarks and timelines. ACPE and ASLC are currently calculating their regulatory baselines, identifying all discretionary regulatory requirements that will serve as the starting point for measuring reductions. Stakeholder meetings are scheduled throughout October to gather public input on which regulations are unclear or burdensome, and that feedback will inform the development of separate regulatory reform plans for ACPE and ASLC. Initial reform plans are expected to be approved and published in early 2026, followed by an intensive period of rulemaking to achieve at least a 15% reduction by the end of 2026. The final year of the initiative will focus on achieving the remaining reductions to reach the full 25% goal by the end of 2027, with ongoing quarterly reporting and annual planning continuing beyond the project to maintain the reduced regulatory baseline into the future.

Discussion: Senator Tobin asked for clarification on what constitutes a “regulatory burden” under Administrative Order 360 and whether the order takes into account recent, significant regulatory changes ACPE has already made—particularly those related to changes in the Performance Scholarship program—to avoid placing additional strain on staff. Program Manager Hall responded that “burden” is broadly defined and varies by agency, generally referring to requirements imposed on the public or stakeholders, such as application processes, documentation, or clarity of regulations. She explained that the initiative also considers whether requirements can be simplified or better explained, and noted that recent regulatory changes will ultimately be incorporated into ACPE’s baseline once implemented, requiring adjustments to future reform plans.

Commissioner Handeland asked how the 25% reduction is measured—whether by pages, lines of text, or another metric. Program Manager Hall explained that reductions are based on counting individual regulatory “requirements,” not page length. A single paragraph can contain multiple requirements, each counted separately toward the baseline. As regulations are amended, repealed, or clarified, requirements are added or subtracted accordingly, making the process complex and dynamic. Representative Carrick commented on the lack of a clear definition of “burden,” noting the confusion between burdens on the public versus burdens on staff, and acknowledged the complexity and difficulty agencies face in implementing the order. Program Manager Hall agreed, noting that agencies are implementing the project while guidance continues to evolve.

Representative Carrick also asked whether ACPE can accomplish this work with existing staff. Executive Director Thomas explained that staff have had to adjust timelines, pause, or delay other projects to free capacity for the regulatory review. Commissioner Williams questioned whether a change in governor could affect the initiative and whether the work could become obsolete. Executive Director Thomas explained that administrative orders typically remain in effect until changed or rescinded, though a future governor could alter the direction. Vice Chair Brown asked what actions the Commission should expect to take, and Program Manager Hall responded that the primary upcoming action will be approval of the first regulatory reform plan, likely in early 2026, with continued updates provided in the meantime.



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MISSION MOMENT

Director Hillenbrand highlighted strong growth and renewed engagement in the outreach team's programs over the past quarter, including AKCIS, Kids to Careers, the Success Center, and the Alaska College and Career Advising Consortium (ACAC). Participation has increased across the state, with many partner organizations re-engaging after COVID as they refocus their missions and reconnect with ACPE's outreach efforts.

Director Hillenbrand emphasized the success of the ACAC Annual Training Program, now in its eighth year, which brings together participants from across Alaska for a comprehensive four-week training on postsecondary education and funding resources. She credited ACAC Program Coordinator Dominika Szpotanska for building a strong, recurring network of participants and trainers, noting that the program has become embedded in many organizations that work directly with students, making it a standout example of outreach advancing ACPE's mission.

Discussion: Vice Chair Brown expressed enthusiasm about the idea of "re-engagement," noting it as positive and encouraging news coming out of the discussion.

Commissioner Hamilton agreed, stating that similar re-engagement is being observed elsewhere and reflecting on the long-lasting impacts of COVID, which disrupted many efforts. He noted that while recovery took longer than expected, the turnaround is now clearly underway.

DETERMINE OCTOBER 2026 MEETING DATE

Representative Carrick moved that the Commission hold its 2026 Fall Quarterly Meeting on October 15, 2026. Commissioner Handeland seconded the motion. By roll call vote, all members present voted aye. The motion carried.

Discussion: Vice Chair Brown asked for staff to comment on the proposed options, Executive Director Thomas noted the January 15, 2026 date is preferred by staff as it gives a little more time to prepare before the next meeting.

INSTITUTIONAL AUTHORIZATION COMPLIANCE ACTIVITIES REPORT –
TYLER EGGEN, INSTITUTIONAL AUTHORIZATION PROGRAM
COORDINATOR

Tyler Eggen, Institutional Authorization Program Coordinator, presented the Compliance and Activities Report, which summarizes institutional authorization (IA) staff activities, application reviews, and monitoring efforts for the quarter. He reported that 21 institutions qualified for and were granted exemptions from institutional authorization, noting that exemptions are not automatic and must be approved by the Commission. The report also includes updates on staff administrative approvals and institutional changes involving Alaska Career College, Generation Southeast Community Learning Center, and Yuut Elitnaurvait, as well as monitoring activities such as teach-out plans for Style Starts Here Hair Academy and Wayland Baptist University, accreditation observations at Charter College, and the closure of Shear Fire Academy of Hair Design.



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The report further highlighted broader regulatory and authorization activities. At the federal level, staff are monitoring changes from the Department of Education and ongoing negotiated rulemaking. Within the State Authorization Reciprocity Agreement (SARA), staff approved Ilisagvik College's initial application and renewed SARA applications for the University of Alaska Anchorage, Fairbanks, and Southeast. Mr. Eggen also noted recently released research from the State Higher Education Executive Officers Association related to authorization processes, which is linked in the report. In addition, staff managed several complaints during the quarter, including four informal complaints, two formal complaints, and one complaint initiated by the Executive Director on behalf of a group of students, with guidance provided to individuals on how to proceed formally.

Mr. Eggen also introduced two new reference documents developed by Commission staff to support commissioner decision-making. The first, a Commissioner Guide for Institutional Authorization, Motions, and Actions, outlines potential Commission actions, authorization period guidelines, conditions that may be placed on institutions, and possible fines or penalties, drawing from statutes, regulations, and past practice. The second document provides recent examples of Commission actions and the rationale behind them, with the goal of helping current and future Commissioners in decision making processes related to institutional authorization.

INSTITUTIONAL STANDARDS AND EVALUATION RECOMMENDATIONS
- TYLER EGGEN, INSTITUTIONAL AUTHORIZATION PROGRAM
COORDINATOR

1. Renewal of Authorization - Alaska Institute of Oriental Medicine, Acupuncture and Massage Therapy

Mr. Eggen reported that the Alaska Institute of Oriental Medicine, Acupuncture, and Massage Therapy provides massage therapy education in Anchorage that meets Alaska licensure and continuing education requirements. Although the Institute was renewed for only one year in October 2024 due to financial unsoundness and placed under consumer protection conditions, it has continued to demonstrate strong program quality, including experienced faculty, solid alumni employment outcomes, and an active role in the community. The Institute is exploring partial online delivery of lecture courses to expand access statewide and significantly reduce facility lease costs, which could further improve its financial position.

Commission staff and a third-party auditor again determined the Institute remains financially unsound, requiring continued oversight, but recent updates show improvement. Enrollment in the Fall 2025 cohort of 16 students is projected to generate sufficient revenue to exceed prior-year expenses if students remain enrolled and current on payments. A site visit and student surveys identified no compliance, safety, or recordkeeping concerns, and the Institute responded promptly to all requests for information. Based on consistent compliance with prior conditions and improving financial indicators, staff recommended a two-year renewal of authorization through October 31, 2027, contingent on continued quarterly financial reporting, student ledger submissions, financial disclosures, independent financial reviews, and maintained bonding, with the rationale that a two-year term reduces costs while allowing continued monitoring.



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Commissioner Williams moved to renew Alaska Institute of Oriental Medicine, Acupuncture, and Massage Therapies authorization through October 31, 2027, based upon staff recommendations. Commissioner Handeland seconded the motion. By roll call vote, all members present voted aye. The motion carried.

Discussion: Commissioner Hamilton thanked Cynthia McMullen, CEO and Administrator for the Alaska Institute of Oriental Medicine, Acupuncture, and Massage Therapy, for attending and asked about the cost of the required independent financial review, noting concern about the burden such costs place on small institutions. Ms. McMullen responded that the audit costs approximately \$12,000. Commissioner Hamilton then sought clarification on whether this cost would be incurred once or twice over the next two years. Mr. Eggen explained that, under the staff recommendation, the Institute would receive a pass on submitting a compilation report during the upcoming year, with continued submission of unaudited financial statements, and would not need to provide the compilation report again until the next renewal cycle.

Vice Chair Brown asked for clarification to confirm that the \$12,000 audit cost was not an immediate contingency of renewal but rather part of longer-term monitoring. Mr. Eggen confirmed that the requirement would be deferred until just before the next renewal, which Commissioner Hamilton noted would be around October 2027. Commissioner Hamilton acknowledged the financial strain these requirements can place on small institutions but emphasized the Commission's responsibility to ensure compliance, expressing optimism that the Institute's financial position would continue to improve. Ms. McMullen thanked the Commission for the consideration.

Vice Chair Brown then asked Ms. McMullen to elaborate on the Institute's plans to expand into online instruction. Ms. McMullen explained that the Institute is considering offering lecture components in a video-based online format while retaining in-person, hands-on instruction with live instructors. She noted this approach would reduce required lecture time on site and lower costs. In response to a follow-up question from Vice Chair Brown, she added that while the current fall cohort is already at capacity with 20 students, the online component could potentially allow the Institute to offer additional cohorts within a year, expanding access beyond cost savings alone.

2. Renewal of Authorization - Institute of Massage Fairbanks

Mr. Eggen reported on the application for renewal of authorization for the Institute of Massage Fairbanks, a massage therapy school founded in 2024 by Annetta and Sam Atwell. The Institute offers a 625-hour massage therapy program regulated by the Alaska Board of Massage Therapists, and is led by Annetta Atwell, a licensed massage therapist since 2006 who currently serves as chair of the Board. The Commission granted the Institute an 18-month initial authorization in April 2024, during which its first cohort of six students successfully graduated, with several obtaining licensure over the summer. The Institute has since launched a second cohort in August 2025, expanding enrollment to eight students.

Commission Staff conducted a remote site visit and found no concerns related to safety, facilities, equipment, or student records compliance. Student exit surveys reflected satisfaction with the education received, and the Institute consistently submitted required materials and responded promptly to follow-up requests. Based on the Institute's strong application, full student completion, successful licensure outcomes, and overall compliance, Staff recommended a three-year renewal of authorization through October 31, 2028.



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Commissioner Williams moved to renew the Institute of Massage Fairbanks and authorization through October 31, 2028. Commissioner Hamilton seconded the motion. By roll call vote, all members present voted aye. The motion carried

Discussion: Vice Chair Brown complimented the Institute of Massage Fairbanks on its 100% student completion rate, noting that such results are impressive. Annetta Atwell, owner and director of the Institute of Massage Fairbanks, responded with an update, sharing that five of her six students have already obtained their licenses, with three actively practicing—either employed or running their own businesses—and one awaiting the official issuance of her license. Vice Chair Brown acknowledged this update, highlighting that it also reflects the strong relationship Atwell maintains with her students through ongoing follow-up.

3. Renewal of Authorization - Mat-Su CNA Training Program

Mr. Eggen reported that Maple Springs of Palmer, under Administrator Jesse Christensen, established the Mat-Su CNA training program to address workforce shortages and provide vocational training for community members in Matanuska Valley. Initially approved for an 18-month authorization in April 2024, the program has since launched a remote-to-residency model, allowing students to complete three weeks of virtual lectures before attending in-person labs and clinical training. Mat-Su CNA has adapted to changes in Board of Nursing regulations and continues to support graduates in obtaining employment. The program plans to expand its hybrid learning model to more rural areas, maintaining community-based, job-aligned training and building a local pipeline of qualified CNAs.

Commission staff conducted an in-person site visit, observing no violations regarding life and safety, equipment, resources, or student record compliance. A student experience survey with ten participants reflected positive feedback on the learning environment and hands-on training. With a cumulative first-time Board of Nursing exam pass rate of 84.2%—exceeding the 80% requirement—Mat-Su CNA demonstrated strong program outcomes. Staff recommended a three-year renewal of authorization through October 31, 2028, citing thorough application materials, regulatory compliance, and ongoing quarterly reviews of professional licensure pass rates.

Commissioner Williams moved to renew Matsu CNA training program's authorization through October 31, 2028. Representative Carrick seconded the motion. By roll call vote, all members present voted aye. The motion carried.

Discussion: Jesse Christensen, managing partner of Mat-Su CNA Training Program, expressed appreciation for the opportunity to provide CNA training to support the local community. Vice Chair Brown thanked him and acknowledged the program's contributions. Commissioner Hamilton highlighted the high demand for CNAs, sharing a story of a student from Haiti whose skills are in constant demand, and encouraged sending graduates to areas with shortages, like Kenai. Vice Chair Brown also praised the program's strong completion rates and expressed personal gratitude as a valley resident. Mr. Christensen responded with appreciation for the recognition.

ALASKA PERFORMANCE SCHOLARSHIP YEAR IN REVIEW - Kate Hillenbrand, Director of Communications and Outreach

Kate Hillenbrand, Director of Communications and Outreach, provided a comprehensive year-in-review report on the APS. She began with background on APS, noting it was established in



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2011 as a merit-based award funded through the Higher Education Investment Fund and administered by ACPE, with the goals of incentivizing academic rigor, preparing students for post-secondary education, supporting student persistence, and retaining Alaskan talent in-state. APS awards range from \$3,500 to \$7,000 annually based on high school performance. She highlighted modernization efforts over the past five years, including a 10-year program review with Montgomery Research Group and the resulting HB148 legislation, signed in June 2024. The legislation expanded eligibility options, removed standardized test requirements, increased award amounts, extended the term of use from six to eight years, and created a step-up award provision to incentivize continued post-secondary achievement.

Director Hillenbrand then described the implementation of these changes, noting that updates for the class of 2024 and future graduates included expanded curriculum options, removal of test score requirements, and earlier APS eligibility notifications by mid-junior year. Existing and new APS recipients received increased awards and extended use periods, while the step-up provision required substantial programming work in the Alaska Student Aid Portal (ASAP) to accommodate eligibility, awarding, and disbursement processes. She reported that preliminary data for the class of 2025 showed over 750 additional APS-eligible students and more than 500 additional Level 1 awardees compared to the previous year, with fiscal awards increasing from \$13 million in FY25 to \$17 million projected for FY26.

Finally, Director Hillenbrand outlined ongoing initiatives to ensure continued APS success, including the APS Cross-Agency Workgroup, which meets monthly to coordinate roles, responsibilities, and communications across educational stakeholders. Tangible outputs included a Roles and Responsibilities document, an APS Roadmap combining FAQs and contact guidance, and standardized FAFSA messaging. She also highlighted resources for students, families, and counselors, such as checklists, FAQs, and the ACPE Resource Library, along with enhanced communications campaigns and website improvements launched in July to make APS information more accessible. These efforts aim to maintain progress, improve access, and ensure accurate information reaches students and stakeholders statewide.

Discussion: Vice Chair Brown asked if any school districts had successfully implemented the mid-junior year APS reporting. Director Hillenbrand explained that the first preliminary reporting occurred last December and was left largely to district discretion, so implementation varied. Some districts implemented notification early, though it wasn't yet individualized for each student. Executive Director Thomas added that while initial communication from districts was one-size-fits-all, summer reporting required student-level data. Of the 9,300 juniors reported, 6,500 were on track for APS eligibility, showing promising early results. Hillenbrand also noted that students could track APS eligibility individually via the AKCIS platform.

Representative Carrick inquired about how the current eligibility numbers compared historically, and Director Hillenbrand confirmed that eligibility for 2025 was the highest since APS inception in 2011. Both Representative Carrick and Commissioner Hamilton discussed the substantial increase in Level 1 eligibility, with Director Hillenbrand attributing the jump primarily to the removal of the standardized test requirement and expanded curriculum options, which provided more flexibility for students in rural and urban districts. Vice Chair Brown and Executive Director Thomas noted that continued improvements in communication and district coordination could further increase eligibility over the coming years.



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The discussion then turned to ongoing outreach and training initiatives. Director Hillenbrand explained that APS trainings would be delivered both in-person and virtually, with recordings available to reach schools statewide. Commissioner Harrison asked about transfer students' eligibility, and Director Hillenbrand and Executive Director Thomas clarified that transferred coursework could count toward APS requirements and that any student meeting curriculum and residency criteria would be eligible, regardless of when they entered a school. Finally, Commissioner Hamilton praised the professionalism and clarity of the APS graphics and materials used in communications.

MANAGEMENT TEAM REPORTS

Finance – Julie Pierce, CPA, Chief Finance Officer (CFO), provided an update on the Commission's FY26 operating budget. She reported adjustments across several areas: for interagency receipts, personal services decreased due to vacancy factor adjustments and the elimination of one PCN, offset by compensation and benefit increases, with travel reduced and contractual lines increased accordingly. Similar shifts occurred for designated general fund programs and general fund program receipts, with decreases in personal services and travel balanced by increases or decreases in contractual lines as needed. Statutory designated program receipts remained unchanged.

CFO Pierce also noted that the Corporation Board last met in May 2025 to review and approve investment policies and variable loan rates. The next Board meeting is scheduled for November 6, 2025 to review the annual audited financial statements and the annual dividend to the state of Alaska.

Program Operations – Jackie Hall, Program Manager, presented the Program Operations Report, focusing on updates for the Alaska Supplemental Education Loan (ASEL) and Alaska Family Education Loan (FEL) programs. In Quarter 1 of FY26, overall loan activity remained relatively stable compared to the same period in FY25. Supplemental loans increased by 8% in total dollar amount, while family education loan funding saw a slight decrease despite one additional loan being awarded. Refinance loans experienced notable growth, with a 245% increase in total dollars awarded and nearly double the number of loans compared to the previous year. Most loans continue to go to students attending out-of-state schools, with 72% of loans awarded to out-of-state institutions in Q1 FY26, up 4% from the prior year.

Program Manager Hall also highlighted ongoing projects, including the implementation of Administrative Order 360 and House Bill 148, which introduced the step-up enhancements to the APS program, allowing students to increase their award tier based on academic performance. In collaboration with the Department of Education, preliminary APS eligibility notices were issued to high school juniors for the first time, with over 6,000 notices distributed in August. These efforts mark significant progress in outreach, program implementation, and support for students navigating financial aid and scholarship opportunities.

Discussion: Commissioner Williams asked about the 245% increase in refinance loan amounts for the quarter compared to FY25 and what factors contributed to such a large jump. Program Manager Hall explained that outreach efforts, including sending annual postcards to potentially eligible borrowers, likely contributed, along with some recent eligibility changes. Executive Director Thomas added that the increase was largely due to a combination of the pre-screening postcards and a reduction in refinance loan interest rates effective July 1st, which was communicated



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externally. Commissioner Hamilton asked whether further rate reductions were expected, and Executive Director Thomas clarified that rates are set annually, with the next adjustment unlikely until July unless significant financial market changes occur.

Commissioner Williams noted that the KPI dashboard goal was a 10% increase, suggesting the recent jump still fell short of the target. Executive Director Thomas explained the apparent discrepancy, noting the dashboard reflected year-end data as of June 30, 2025, while the operations report included more recent data through September, and future updates would reconcile these differences.

Communications and Outreach – Kate Hillenbrand, Director of Communications and Outreach, reported that ACPE outreach staff reached 637 Alaskans through 177 information sessions and 40 trainings or webinars. She highlighted the successful launch of the new website in July 2025, with Phase 2 updates underway to improve accessibility and enhance web analytics for better reporting.

Director Hillenbrand also noted substantial planning for updated ACPE marketing campaigns set to launch in the fall, focusing on FAFSA completion, the APS, and education loan programs. She emphasized the quarter's growth in outreach programming, including expanded partnerships across the state, which have strengthened connections to ACPE resources.

Information Support Services – Jamie Oliphant, Director of Information Support Services, reported on ongoing and completed information technology initiatives at ACPE. Major efforts continue around updating the APS portal and platform to implement HB148 changes. The department is also completing a full upgrade of PCs and platforms to Windows 11, expected to be finished by the next week. Additionally, a previously delayed call center upgrade project has resumed after resolving enterprise solution challenges and is now in final testing phases, with completion anticipated by the end of the year. Director Oliphant also highlighted recent operational successes and routine projects. During the Juneau glacier outburst and disaster recovery event in August 2025, the team successfully executed its risk mitigation plan, safely shutting down and restoring systems with no disruptions or damage. Annual processes such as the PFD garnishment were completed, with the first payment processed the prior week. Other work this quarter included report enhancements and a behind-the-scenes upgrade to automated outgoing email systems, which was completed successfully without impacting stakeholders or customers.

Discussion: Commissioner Hamilton asked how effective PFD garnishment is as a collection tool, questioning whether recoveries are minimal or substantial and noting that, despite its long use, he had not heard much about its impact. Executive Director Thomas explained that PFD garnishment is very effective for defaulted student loan borrowers who live in Alaska. While this year's collections were lower due to a smaller dividend—about \$350,000 in the first payment—prior years typically generated two to three times that amount. Overall, the program often recovers at least \$1 million annually, and in some years several million. In addition to PFD garnishment, ACPE uses administrative wage garnishment, which is authorized by statute without a court order and is also highly effective; nearly \$8 million was recovered last year using these administrative collection tools.

Commissioner Hamilton asked a follow-up question to confirm whether a borrower owing \$1,001 to their school would lose their entire \$1,000 PFD. Executive Director Thomas clarified that ACPE only garnishes PFDs for defaulted student loans (defined as 180 days past due) and not for other university debts. For eligible cases, ACPE



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garnishes 100% of the PFD, subject to statutory priority rules—child support and certain federal obligations take precedence, but ACPE otherwise has high priority.

Commissioner Harrison sought clarification on whether the full dividend is taken when the debt exceeds the PFD amount. Executive Director Thomas confirmed that while administrative wage garnishment follows exemption formulas, PFD garnishment allows for 100% withholding.

Commissioner Williams asked whether borrowers are informed. Executive Director Thomas responded that borrowers are notified using both the address on their PFD application and ACPE records, and they have the right to appeal. A small number of cases are typically referred to the Office of Administrative Hearings. Representative Carrick added that borrowers must apply for the dividend in order for it to be garnished, and many are already aware of this process since it has been in place for years.

COMMISSIONER REPORTS

- Alaska Student Loan Corporation
 - Commissioner Handeland reported that the Corporation hasn't met since the Summer Quarter Commission meeting.
 - He reported that with Joshua Bichinella's resignation, he is now the current Chair of the Corporation.
 - He advised their next meeting will take place November 6, 2025, and they will be discussing the Corporation's annual dividend to the State of Alaska.
- Board of Education and Early Development
 - Commissioner McCollum was not present to give a report.
- UA Board of Regents
 - Commissioner Harrison emphasized that the primary focus is currently on student recruitment and retention, with the goal of increasing enrollment across Alaska's universities
 - She highlighted the importance of obtaining student names earlier—particularly for Alaska Performance Scholarship recipients—so outreach can begin sooner and encourage students to remain in Alaska for their higher education.
 - She noted that enrollment figures are already improving this year, which she described as a positive development and an encouraging sign that current efforts are having an impact.
- Community Colleges
 - Commissioner Williams did not have anything new to report.
- Student Representative
 - N/A.
- Alaska Workforce Investment Board (AWIB)
 - Chair Zugg was not present to give a report.



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CLOSING COMMENTS

Senator Tobin thanked the Commission for allowing her to participate in the meeting virtually.

Commissioner Harrison noted upcoming leadership transitions at the University of Alaska, explaining that, as chair of governance, she is aware of the process but could not share details. She expressed confidence in the applicant pool and stated that overall, the meeting was productive.

Representative Carrick thanked staff and fellow commissioners, expressed strong interest in proposed statutory changes, and requested an offline discussion with Executive Director Thomas. She also raised concerns about how administrative order implementation could increase ACPE's workload, particularly given existing staff vacancies, and offered her office as a resource to help monitor impacts and inform legislative colleagues.

Commissioner Hamilton commented on his appreciation for in-person meetings and thanked organizers for making the face-to-face meeting possible.

Commissioner Williams praised the quality of the meeting, particularly the data-driven approach and use of visuals, and commended staff for actively using data to guide decisions rather than simply reporting it.

Vice Chair Brown thanked staff and Executive Director Thomas for a well-prepared and well-presented meeting and wished safe travels to commissioners returning home.

Executive Director Thomas closed by recognizing the senior management team and staff for their exceptional work over the past year, noting that she has been dual-filling the Executive Director and Director of Operations roles and plans to seek approval to fill the operations position in the coming year. She also highlighted staff contributions, acknowledged four current Commission vacancies, and shared that she is working with Boards and Commissions to fill them while preparing for the upcoming legislative session.

ADJOURN

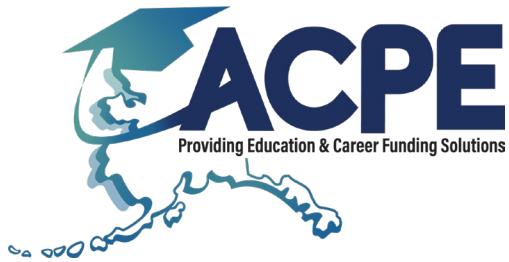
Representative Carrick moved to adjourn the October 9, 2025 Meeting of the Commission. Commissioner Handeland seconded the motion. By roll call vote, all members present voted aye. The motion carried.

The meeting adjourned at approximately 2:40 p.m.

Approved by:

 Chair

 Date



Alaska Commission on Postsecondary Education

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MEMORANDUM

TO: Members, Alaska Commission on Postsecondary Education
CC: Kerry Thomas, Executive Director
FROM: Jackie Hall, Program Manager
DATE: December 26, 2025
SUBJECT: 2026 Annual Regulatory Plan

As required under Administrative Order 360, Alaska's Regulatory Reform Initiative, the Alaska Commission on Postsecondary Education (ACPE) must reduce its regulatory requirements by 15% by December 31, 2026, and 25% by December 31, 2027. Further, the initiative requires the creation of a State Unified Regulatory Plan, which must be published annually. Each agency must develop and submit an annual regulatory reform plan that includes a list of planned regulatory actions for the following fiscal year.

ACPE proposes its annual plan of regulatory actions for 2026, which includes changes in Title 20, Chapters 15 through 19 of the Alaska Administrative Code dealing with student financial aid, the Alaska Education Grant and Scholarship programs, the Regulation of Postsecondary Educational Institutions, the WICHE Professional Student Exchange Loan Program, and Financial Support for the WWAMI Program.

ACPE's regulatory reduction plan includes the following requirements:

1. Establishes the agency's baseline of discretionary regulatory requirements.
2. It outlines all stakeholders and public recommendations received during the public engagement process, and whether the recommendation is accepted or rejected.
3. It summarizes the proposed reductions identified through the agency's comprehensive review.
4. It establishes a timeline for submitting draft regulatory revisions to the Department of Law for preliminary review and for how ACPE will organize the regulations into discrete projects.

Regulatory Baseline and Proposed Reductions

ACPE's regulatory baseline of discretionary requirements across Chapters 15 through 19 is 1,262 and incorporates pending revisions under the agency's current regulatory project. If approved, the proposed regulatory reductions would eliminate 198 requirements, resulting in a 16 percent reduction by the end of 2026.

Proposed regulatory actions include the following key categories: clarifying language; removing obsolete provisions linked to discontinued programs and provisions that impose unnecessary burdens; and eliminating redundant requirements.

Public input and stakeholder engagement were essential to the review process. ACPE solicited public feedback on potential regulatory changes to Title 20, Chapters 15 through 19, to gather ideas, suggestions, and input before proposing any specific amendments or repeals.

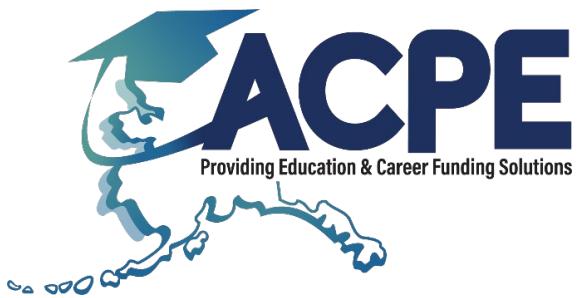
Based on the number of regulatory revisions identified to meet the 15 percent reduction requirement, ACPE proposes to organize the regulations for reform into three projects to be submitted to the Department of Law for preliminary review.

2026 Regulatory Projects

- Chapter 17 Revisions – February 1, 2026
- Chapter 15 Revisions – March 1, 2026
- Chapters 16, 18, and 19 revisions – April 1, 2026

All regulatory projects will be presented to the Commission for approval to go to public comment no later than the meeting scheduled for July 23, 2026. The proposed timeline may be adjusted as projects progress through the regulatory rulemaking process under the Alaska Administrative Procedure Act.

Motion: approve ACPE's annual regulatory plan for changes to regulations in Title 20, Chapters 15 through 19, to reduce ACPE's regulatory requirements in compliance with Administrative Order 360.



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Alaska's Regulatory Reform Initiative

ALASKA COMMISSION ON POSTSECONDARY EDUCATION ANNUAL REGULATORY REDUCTION PLAN

JANUARY 1, 2026

Agency Regulatory Liaison

Jackie Hall
Program Manager
Alaska Commission on Postsecondary Education

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ADMINISTRATIVE REGULATIONS

Administrative Order 360, Alaska's Regulatory Reform Initiative, aims to improve the quality, transparency, and efficiency of the state's regulatory environment. The initiative mandates a statewide review of existing administrative regulations to reduce regulatory burdens by 15 percent by the end of 2026 and 25 percent by the end of 2027.

The Alaska Commission on Postsecondary Education (ACPE) conducted a comprehensive review of its regulations to identify outdated, duplicative, or overly prescriptive provisions. The review streamlines and clarifies requirements, removes barriers, and preserves program integrity, accountability, and legal compliance.

ACPE's proposed regulatory actions include the following key categories: clarifying regulatory language; removing obsolete provisions linked to discontinued programs and provisions imposing unnecessary burdens; and eliminating redundant requirements.

Public input and stakeholder engagement are essential to this process. The agency solicited feedback through public meetings and written comments to ensure the reforms balance regulatory efficiency with the needs of students, families, postsecondary institutions, and other stakeholders.

These efforts will deliver a 16 percent reduction in regulatory requirements by December 2026.

BACKGROUND

Administrative Order 360 is Alaska's Regulatory Reform Initiative, issued by Governor Dunleavy on August 4, 2025. The initiative was established to improve the quality, transparency, and efficiency of the State's regulatory environment by reducing administrative and economic burdens on Alaskans, investors, and agencies, and to encourage business and economic growth in Alaska.

Under this initiative, agencies are directed to review their regulations systematically and implement reforms that achieve a 15 percent reduction in regulatory requirements by December 31, 2026, and 25% by 2027 (cumulative). Annual reporting is required to track progress, document actions taken, and provide transparency on the agency's efforts to align regulations with current practices, statutory intent, and public needs.

OBJECTIVES

1. Reduce regulatory burdens
2. Engage stakeholders
3. Increase transparency
4. Establish ongoing regulatory planning and reporting
5. Achieve measurable reduction targets

REGULATORY BASELINE

The Alaska Commission on Postsecondary Education was established in 1974 to coordinate the development of educational programs and regulate postsecondary institutions in the State for the well-being of all Alaskans. Funded by the Alaska Student Loan Corporation (ASLC), ACPE provides sustainable solutions for college, career, and technical training.

ACPE offers a suite of financial aid and outreach services, designed to provide education access necessary for Alaskans to become peak performers, regardless of their financial status. These efforts support ACPE's Vision in which Alaskans are educated and skilled contributors to our vibrant communities and economy.

ACPE's administrative regulations are in Title 20 of the Alaska Administrative Code under Miscellaneous Boards and Commissions.

- **Chapter 15:** Establishes the framework for the State's student financial aid programs and the administration of student and family education loan programs.
 - 20 AAC 15.010 – 15.085 – Article 1. Education Loans
 - 20 AAC 15.086 – 15.095 – Article 2. AlaskAdvantage Federal Consolidation Loan Program
 - 20 AAC 15.100 – 15.170 – Article 3. AlaskAdvantage Loan Programs
 - 20 AAC 15.171 – 15.199 – Article 4. AlaskAdvantage Consolidation Loan Program
 - 20 AAC 15.200 – 15.295 – Article 5. Teacher Education Loan Program
 - 20 AAC 15.510 – 15.590 – Article 7. Family Education Loan Program
 - 20 AAC 15.610 – 15.690 – Article 8. A.W. “Winn” Brindle Memorial Education Loan Program
 - 20 AAC 15.700 – 15.795 – Article 9. Supplemental Education Loan Programs
 - 20 AAC 15.910 – 15.990 – Article 11. General Provisions
- **Chapter 16:** Establishes the framework for state education grants and scholarships, including the Alaska Education Grant and Alaska Performance Scholarship.
 - 20 AAC 16.005 – 16.050 – Article 1. Education Grant Program
 - 20 AAC 16.205 – 16.250 – Article 2. Alaska Performance Scholarship Program
 - 20 AAC 16.900 – Article 3. General Provisions
- **Chapter 17:** Establishes the regulatory framework to ensure that postsecondary institutions in Alaska operate responsibly, ethically, and transparently, while protecting students and maintaining educational quality.
 - 20 AAC 17.010 – 17.145 – Article 1. Authorization to Operate and Agent's Permits
 - 20 AAC 17.205 – 17.255 – Article 2. Authorization to Operate as a University, College, Junior College, Community College, or Career College
 - 20 AAC 17.900 – 17.910 – Article 3. General Provisions
- **Chapter 18:** Establishes and governs the WICHE Professional Student Exchange Loan Program. The WICHE program provides financial assistance to Alaskan residents pursuing professional degrees not available in the state, participating in the Western Interstate Commission for Higher Education (WICHE) Professional Student Exchange Program (PSEP).
 - 20 AAC 18.005 – 18.990 – General Provisions
- **Chapter 19:** Establishes the rules, eligibility requirements, and financial terms under which ACPE provides financial support to Alaskan students participating in the WWAMI Medical Education Program, and to define the conditions for repayment or forgiveness of that support.
 - 20 AAC 18.005 – 18.990 – General Provisions

ACPE's regulatory baseline of discretionary requirements across Chapters 15 through 19 totals 1,262 and includes pending revisions under the agency's current regulatory project (2025200015). If approved, the proposed regulatory reductions would eliminate 198 requirements, resulting in a 16 percent reduction.

| • Chapter 15. Student Financial Aid. | Baseline | Reductions |
|---|------------------|-------------------|
| ○ Article 1. 20 AAC 15.010 – 15.085 – | 22 | 19 |
| ○ Article 2. 20 AAC 15.086 – 15.095 – | 35 | 26 |
| ○ Article 3. 20 AAC 15.100 – 15.170 – | 61 | 35 |
| ○ Article 4. 20 AAC 15.171 – 15.199 – | 38 | 26 |
| ○ Article 5. 20 AAC 15.200 – 15.295 – | 29 | 18 |
| ○ Article 7. 20 AAC 15.510 – 15.590 – | 15 | 01 |
| ○ Article 8. 20 AAC 15.610 – 15.690 – | 29 | 00 |
| ○ Article 9. 20 AAC 15.700 – 15.795 – | 101 | 24.50 |
| ○ Article 11. 20 AAC 15.910 – 15.990 – | <u>185</u> | <u>01</u> |
| | Total 515 | 150.50 |

- **Chapter 16. Education Grant and Scholarship Programs.**

| | Baseline | Reductions |
|-------------------------------------|------------------|-------------------|
| ○ Article 1. 20 AAC 16.005 – 16.050 | 62 | 02 |
| ○ Article 2. 20 AAC 16.205 – 16.250 | 107 | 07 |
| ○ Article 3. 20 AAC 16.900 | <u>07</u> | <u>00</u> |
| | Total 176 | 09 |

- **Chapter 17. Regulation of Postsecondary Education Institutions.**

| | Baseline | Reductions |
|-------------------------------------|------------------|-------------------|
| ○ Article 1. 20 AAC 17.010 – 17.145 | 348 | 18.50 |
| ○ Article 2. 20 AAC 17.205 – 17.255 | 42 | 06 |
| ○ Article 3. 20 AAC 17.900 – 17.910 | <u>22</u> | <u>00</u> |
| | Total 412 | 24.50 |

- **Chapter 18. WICHE Professional Student Exchange Loan Program.**

| | Baseline | Reduction |
|--------------------------|------------------|------------------|
| ○ 20 AAC 18.005 – 18.990 | <u>102</u> | <u>08</u> |
| | Total 102 | 08 |

- **Chapter 19. Financial Support for the WWAMI Program.**

| | Baseline | Reductions |
|--------------------------|-----------------|-------------------|
| ○ 20 AAC 18.005 – 18.990 | <u>57</u> | <u>06</u> |
| | Total 57 | 06 |

STAKEHOLDER AND PUBLIC ENGAGEMENT

ACPE solicited public feedback on potential regulatory changes to Title 20, Chapters 15 through 19, to gather ideas, suggestions, and input before proposing any specific amendments or repeals.

ACPE held a series of public meetings from October 15 to 29, 2025, during which staff provided a high-level overview of the regulations under Title 20 and invited participants to offer oral testimony on which regulations should be prioritized for reform.

In addition to the public meetings, ACPE accepted written comments through multiple channels, including direct email, the Alaska Online Public Notice System, and an online survey. Public feedback is essential in helping ACPE shape meaningful changes that support students, families, and postsecondary institutions.

SUMMARY OF RECOMMENDATIONS

The following timeline summarizes the public engagement process, the recommendations received, and, where applicable, whether each recommendation was accepted or rejected.

| Chapter | Meeting Date | Comment Period | Public Recommendations | Channel | Action | Justification |
|--|--------------|---------------------------|--|----------------|--------|--|
| Chapter 15. Student Financial Aid | 10/15/25 | 10/15/25 through 11/14/25 | No comments received from the public | N/A | N/A | Although no public comments were received, ACPE will review Chapter 15 to identify opportunities for streamlining. |
| Chapter 16. Education Grant and Scholarship Programs | 10/21/25 | 10/21/25 through 11/20/25 | No comments received from the public | N/A | N/A | Although no public comments were received, ACPE will review Chapter 16 to identify opportunities for streamlining. |
| Chapter 17. Regulation of Postsecondary Education Institutions | 10/28/25 | 10/28/25 through 11/27/25 | Public testimony was received regarding the impact of recent storms in the region, which displaced approximately 2,000 individuals. She emphasized the importance of supporting displaced residents by providing | Public Meeting | N/A | ACPE will consider this testimony as staff work to streamline regulations and programs under Title 20, Chapters 15 through 19. |

| Chapter | Meeting Date | Comment Period | Public Recommendations | Channel | Action | Justification |
|--|--------------|---------------------------|--|---------------|----------|---|
| | | | <p>job and training opportunities locally to improve retention rates and reduce homesickness. The individual also highlighted the generosity of Alaskans in supporting those affected and urged streamlined regulations and programs to assist the community during this challenging time.</p> <p>20 AAC 17.095, regarding Facilities and equipment. Survey response: Keep the existing language.</p> | | | |
| Chapter 18. WICHE Professional Student Exchange Loan Program | 10/29/25 | 10/29/25 through 11/28/25 | <ul style="list-style-type: none"> • 20 AAC 18.005 – The provision is clear, and WICHE has no issues with its stated purpose. • 20 AAC 18.007-20 AAC 18.050 – These provisions fall under ACPE's jurisdiction, and it does not conflict with any WICHE policies. WICHE has no issues with its implementation. • 20 AAC 18.060 – This provision is clear and consistent with WICHE processes. • 20 AAC 18.070-20 AAC 19.990 – These provisions fall under ACPE's jurisdiction, and they do not conflict with any WICHE policies. WICHE has no issues with its implementation. | Online Survey | Accepted | As requested, ACPE will make no changes to 20 AAC 17.095. |
| | | | We reviewed the provisions related to | Email | N/A | Although no revisions were |

| Chapter | Meeting Date | Comment Period | Public Recommendations | Channel | Action | Justification |
|---|--------------|---------------------------|---|---------|----------|--|
| | | | Title 20, Chapter 18, which pertain to the WICHE Professional Student Exchange (PSE) Loan Program. Through the survey, WICHE noted that the provisions explain how we partner in the implementation of PSE. However, the statutory provisions fall under ACPE's jurisdiction. From our perspective, they are clear and concise, and they do not conflict with any existing WICHE policies or processes. WICHE has no concerns regarding their implementation. | | | proposed, ACPE will review Chapter 18 to identify opportunities to streamline it. |
| Chapter 19. Financial Support for the WWAMI Program | 10/29/25 | 10/29/25 through 11/28/25 | I am a UAA WWAMI medical school applicant and I am running into a problem with my residency eligibility. In summary, I am ineligible due to 20 AAC 19.030. 20 AAC was written in 1999, when school began in the Fall. However, this residency requirement does not fit the current WWAMI curriculum—the current WWAMI curriculum begins in July (Summer), not September (Fall). The 1999 state statute to establish residency intended “two consecutive years ending in September 1st of the year before the participant begins class [3 weeks later on September 27th, 1999] in the WWAMI program”. This sounds reasonable. A two year | Email | Accepted | ACPE confirmed with UAA that the program start date for the WWAMI program begins in July. ACPE will amend 20 AAC 19.030. |

| Chapter | Meeting Date | Comment Period | Public Recommendations | Channel | Action | Justification |
|---------|--------------|----------------|--|---------|--------|---------------|
| | | | <p>wait for residency before classes begin. The statute does not say — begins classes in the WWAMI program “the following year”, it implies that it is the same year "ending on September 1st of the year before the participant begins class [on September 27th, 1999] in the WWAMI program."</p> <p>However, when the 20 AAC 19.030 state statute from 1999 is applied with our current WWAMI July start date curriculum change, <i>this can cause a student to wait 3 years (not 2 years like the statute intends).</i></p> | | | |

REGULATORY REDUCTION PLAN

ACPE's regulatory reduction plan establishes the agency's baseline of discretionary regulatory requirements. It further summarizes the proposed reductions identified through the agency's comprehensive review process and establishes a timeline for submitting draft regulatory revisions to the Department of Law for preliminary review.

PROPOSED REGULATIONS FOR REFORM

ACPE's regulatory baseline of discretionary requirements across Chapters 15 through 19 is 1,262. The following regulations have been identified for reform in 2026. The proposed changes are based on stakeholder meetings and written comments received during the public engagement process, as well as out-of-date regulations and sections that can be streamlined. The proposed reductions will eliminate 198 discretionary requirements, resulting in a 16 percent reduction by the end of 2026.

| Regulation | High-Level Summary | Action |
|---|---|--------|
| 20 AAC 15.010. Purpose of education loan program. | The regulation describes the purpose of the education loan program. | Repeal |
| 20 AAC 15.060. Resident forgiveness benefits. | The regulation describes the eligibility rules and procedures for loan forgiveness under former AS 14.43.120(j) for Alaska student loan borrowers from the 1986–87 school year and earlier. | Repeal |
| 20 AAC 15.086. Purpose of the AlaskAdvantage federal consolidation loan program | The regulation describes the purpose of the AlaskAdvantage federal consolidation program, which allows eligible borrowers to | Repeal |

| Regulation | High-Level Summary | Action |
|--|---|--------|
| | consolidate multiple outstanding federally guaranteed education loans into a single loan. | |
| 20 AAC 15.087. General program requirements. | The regulation outlines the program's requirements under the Higher Education Act of 1965. | Repeal |
| 20 AAC 15.088. Applicant eligibility | The regulation outlines an applicant's eligibility requirements. | Repeal |
| 20 AAC 15.089. Loan eligibility. | The regulation outlines which federal student loans may be consolidated and under what conditions. | Repeal |
| 20 AAC 15.090. Application Procedure. | The regulation describes the application process and the commission's right to request additional information. | Repeal |
| 20 AAC 15.091. Loan Disbursement. | The regulation describes how loans will be disbursed in compliance with 34 C.F.R. 682.206 and 34 C.F.R. 682.209. | Repeal |
| 20 AAC 15.092. Loan fees, interest, and interest capitalization. Sections (a), (b), and (c). | Section (a) of this regulation describes origination fees, section (b) states interest rates cannot exceed 8.25%, and section (c) describes how subsidized loans included in consolidation remain unsubsidized. | Repeal |
| 20 AAC 15.100. Purpose of AlaskAdvantage loan program. | The regulation describes the purpose of the AlaskAdvantage loan program, which provides low-cost federally guaranteed loans to qualified applicants | Repeal |
| 20 AAC 15.105. General Program Requirements. | The regulation outlines that the program will be administered under the Higher Education Act of 1965. | Repeal |
| 20 AAC 15.110. AlaskAdvantage loan types. | The regulation outlines the federal loan types under the program. | Repeal |
| 20 AAC 15.115. Applicant eligibility. | The regulation describes the applicant eligibility requirements for the loan. | Repeal |
| 20 AAC 15.120. Institutional eligibility. | The regulation describes the eligibility requirements for institutions to participate in the program. | Repeal |
| 20 AAC 15.125. Application procedure requirements. | The regulation outlines the procedural requirements for applying for an AlaskAdvantage federal loan. | Repeal |
| 20 AAC 15.130. Allowable use of loan proceeds. | The regulation states that AlaskAdvantage loan proceeds may be used, in accordance with 20 U.S.C. 1087ll, to pay the allowable costs of attendance related to the student's period of enrollment. | Repeal |
| 20 AAC 15.140 Limitations on loan amounts. | The regulation states that borrowing under the program is subject to the annual and aggregate lifetime limits set out in 34 C.F.R. 382.204. | Repeal |
| 20 AAC 15.145. Loan disbursement and refund. | The regulation states that loans will be disbursed in accordance with 34 C.F.R. 668.22, 668.164, and 682 | Repeal |
| 20 AAC 15.171. Purpose of the AlaskAdvantage consolidation loan program. | This regulation provides the purpose of the AlaskAdvantage consolidation loan program. | Repeal |
| 20 AAC 15.174. Applicant eligibility. | The regulation describes the applicant eligibility requirements for the loan. | Repeal |
| 20 AAC 15.177. Application procedure. | The regulation outlines the procedural requirements for applying for an AlaskAdvantage consolidation loan. | Repeal |
| 20 AAC 15.180. Priority ranking of applicants. | The regulation outlines how loans will be awarded. | Repeal |
| 20 AAC 15.183. Computation of authorized loan amounts. | The regulation outlines what is included in the total loan award and the minimum authorized loan amount. | Repeal |
| 20 AAC 15.186. Effect of consolidation on eligible loans. | The regulation states a promissory note for an eligible loan is void once it is fully paid and consolidated, and the commission staff will | Repeal |

| Regulation | High-Level Summary | Action |
|---|--|--------|
| | promptly return the cancelled promissory notes to the borrower after the consolidation loan is originated. | |
| 20 AAC 15.189. Loan fees, interest, and interest capitalization. Section (c). | The regulation describes loan fees, interest accrual and interest capitalization. | Repeal |
| 20 AAC 15.199. Definitions. | This regulation includes specific definitions applicable to the AlaskAdvantage consolidation program. | Repeal |
| 20 AAC 15.200. Purpose of teacher education loan program. | This regulation provides the purpose of the Teacher Education Loan Program. | Repeal |
| 20 AAC 15.205. Administration. | This regulation covers the administrative process for distributing nomination and application forms each year. | Repeal |
| 20 AAC 15.210. Filing of application. | This regulation outlines the application process and distribution of loan proceeds. | Repeal |
| 20 AAC 15.215. Applicant eligibility. | The regulation describes the applicant eligibility requirements for the loan. | Repeal |
| 20 AAC 15.220. Priority ranking of applicants. | The regulation describes how loans will be awarded if available money is not sufficient to fund all eligible applicants. | Repeal |
| 20 AAC 15.230. Condition of loans. | The regulation outlines how the loan may be used. | Repeal |
| 20 AAC 15.250. Forgiveness benefits. Section (d). | This section of the regulation describes applicant eligibility for forgiveness benefits under former AS 14.43.120, which is no longer available. | Repeal |
| 20 AAC 15.540. Duties of student recipient. Section (a). | The regulation describes the student's responsibility to sign the promissory note for the Alaska Family Education Loan program. | Repeal |
| 20 AAC 15.705. Applicant Eligibility. Section (a)(4). | This section of the regulation describes eligibility under the AlaskAdvantage loan program, which is no longer available. | Repeal |
| 20 AAC 15.710. Institutional Eligibility. | This regulation points to institutional eligibility under 20 AAC 15.922. | Repeal |
| 20 AAC 15.715. Application procedure requirements. Section (g). | This section of the regulation describes the signature requirements on the promissory note for an endorser. | Amend |
| 20 AAC 15.755. Loan forbearance. | This regulation points to 20 AAC 15.966. | Repeal |
| 20 AAC 15.760. Medical cancellations. | This regulation points to 20 AAC 15.920. | Repeal |
| 20 AAC 15.765. Delinquency and default. | This regulation points to 20 AAC 15.970. | Repeal |
| 20 AAC 15.770. Complaints and appeals. | This regulation points to 20 AAC 15.915. | Repeal |
| 20 AAC 15.775. Loan audit and institutional sanctions. | This regulation points to 20 AAC 15.924. | Repeal |
| 20 AAC 15.780. Default rates of students who attend an institution. | This regulation points to 20 AAC 15.925. | Repeal |
| 20 AAC 15.785. Default rate reduction requirements for institutions. | This regulation points to 20 AAC 15.925. | Repeal |
| 20 AAC 15.790. Involuntary collection on the supplemental education loan. | This regulation points to 20 AAC 15.970. and 20 AAC 15.972 | Repeal |
| 20 AAC 15.795. Definitions. Section (2). | This regulation outlines the definition of ASELP, which is no longer needed. | Repeal |
| 20 AAC 15.945. Conditions and limitations of loans. Section (g). | This section of the regulation outlines how the interest rate on a Teacher Education Loan is set. | Repeal |

| Regulation | High-Level Summary | Action |
|--|--|--------|
| 20 AAC 15.960. Repayment of loans. Sections (c) and (e)(3). | This section of the regulation outlines how payments on a delinquent loan is applied. | Amend |
| 20 AAC 15.970. Delinquency and Default. Sections (e)(4), (e)(5)(A), and (g). | This section of the regulation outlines the calculation of an institutions default rates under AS 14.43.120(d). | Amend |
| 20 AAC 16.021. Institution eligibility and responsibilities. Section (a)(3). | This regulation outlines institutional eligibility and responsibilities. | Repeal |
| 20 AAC 16.034. Priority ranking of applicants. Sections (a) and (b). | This regulation outlines how applications are prioritized. | Repeal |
| 20 AAC 16.037. Computation of financial need and authorized grant amounts. Section (e). | This regulation outlines how grants are determined and the award amounts. | Amend |
| 20 AAC 16.205. Purpose of Alaska performance scholarship program. | This regulation outlines the purpose of the Alaska Performance Scholarship Program. | Amend |
| 20 AAC 16.215. Application procedure. Sections (a), (b), and (c). | This regulation outlines the application process for the Alaska Performance Scholarship Program. | Amend |
| 20 AAC 16.225. Award disbursement and refund. Sections (d) and (e). | This regulation outlines the disbursement and refunds of the Alaska Performance Scholarship Program. | Repeal |
| 20 AAC 17.015. Exemptions. Sections (b), (d), and (f). | This regulation establishes which programs and institutions are not subject to full regulatory oversight. It balances regulatory efficiency with consumer protection. | Amend |
| 20 AAC 17.016. Participation in the National Council for State Authorization reciprocity Agreements. Sections (a)(2)(A) and (d). | This regulation facilitates interstate delivery of postsecondary distance education, enabling Alaska institutions to participate in SARA, allowing out-of-state institutions to serve Alaska students under SARA, and providing a clear framework for approvals, compliance, and complaint resolution. | Amend |
| 20 AAC 17.018. Appeal process. Section (a). | This regulation provides a structured, fair process for challenging administrative decisions, including reconsideration by the executive director and, if needed, a formal administrative hearing, while maintaining an applicant's operational status during the appeal. | Amend |
| 20 AAC 17.040. Status changes. Sections (a), (b), (c), and (f). | This regulation ensures that any material changes to an institution's programs, delivery, tuition, location, or ownership are transparently communicated and approved by the commission, maintaining regulatory compliance and safeguarding students. | Amend |
| 20 AAC 17.045. Bonding requirements. Sections (b) and (e). | This regulation ensures that postsecondary institutions and agents maintain financial security to protect students from financial loss, establishes the method for calculating bond amounts, provides exemptions for employees, and allows alternative bonding mechanisms approved by the commission. | Amend |
| 20 AAC 17.055. Fees. Sections (a) and (b). | This regulation provides a structured fee schedule for institutions and agents, covering applications, renewals, amendments, exemptions, and late submissions, supporting the commission's ability to regulate postsecondary education effectively. | Amend |
| 20 AAC 17.060. General operating standards. Sections (c), (d), (e), and (f). | This regulation sets foundational academic, operational, admission, and safety standards for postsecondary institutions, ensuring programs are legitimate, compliant, and capable of delivering meaningful student outcomes. | Amend |

| Regulation | High-Level Summary | Action |
|--|--|---------------------|
| 20 AAC 17.065. Institutional and course names. | This regulation ensures that institution and course names accurately reflect the nature, level, and purpose of the education provided, protecting students and the public from misrepresentation, while providing limited exceptions for religious and Alaska Native institutions. | Repeal and Re-adopt |
| 20 AAC 17.070. Advertisement and solicitation. Sections (d) and (k) | This regulation protects students by requiring accurate, transparent, and verifiable advertising, ensuring institutions do not mislead about programs, costs, accreditation, placement, or professional outcomes. | Repeal |
| 20 AAC 17.075. Catalog. | This regulation ensures that the catalog functions as a comprehensive disclosure document, providing students with all necessary information about the institution, programs, costs, policies, and outcomes so they can make informed enrollment decisions. | Amend |
| 20 AAC 17.085. Enrollment contract. Section (g). | This regulation ensures that enrollment contracts are clear, fair, and legally enforceable, protect student rights, accurately reflect program costs and schedules, and require proper documentation of changes and student identity. | Repeal |
| 20 AAC 17.102. Financial soundness. | This regulation requires institutions to prove financial stability through audited or reviewed financial statements, with extra safeguards for financially unsound institutions, including bonds, teach-out plans, and annual reviews. Smaller institutions may submit unaudited statements with certain standards. | Repeal and Re-adopt |
| 20 AAC 17.110. Records. Sections (b)(5), (c), and (d). | This regulation requires institutions to maintain detailed, accurate, and accessible records covering student demographics, academics, attendance, finances, and compliance. Permanent retention applies to transcripts, with other records kept for a minimum of five years. | Amend |
| 20 AAC 17.115. Tuition and refund policy. Sections (j) and (k) | This regulation establishes clear standards for fair tuition practices, a cooling-off period, proportional refunds based on attendance, and clear trust/accounting requirements for unearned tuition, with special standards for collegiate programs. | Repeal |
| 20 AAC 17.117. Closure of institution or cessation or change of program. Section (g) | This regulation ensures that students are timely notified, refunded fairly, and offered substantially equivalent alternatives if their program or institution closes. It also establishes strict penalties for noncompliance and mandates disclosure of financial unsoundness. | Repeal |
| 20 AAC 17.125. Revocation, suspension, conditioning, or refusal of authorization. | The Commission can take action against an institution's authorization whenever it fails to comply with legal requirements, misrepresents information, or breaks its own promises in the application process. This is a key enforcement tool to ensure institutions operate ethically and in compliance with state law. | Amend |
| 20 AAC 17.140. Exceptions to complaints accepted. Sections (b) and (d). | This regulation specifies situations in which the Commission will not take action on a complaint, even if it is filed. It ensures the Commission focuses on timely, actionable complaints and avoids duplication with legal proceedings. | Amend |
| 20 AAC 17.145. Complaint investigation process. Section (a) | This section outlines how the Alaska Commission on Postsecondary Education investigates formal complaints against postsecondary institutions, from initial analysis through potential hearings. The process moves from analysis → mediation → formal investigation → report → reconsideration → hearing, ensuring procedural fairness while prioritizing voluntary resolution when possible. | Amend |

| Regulation | High-Level Summary | Action |
|--|---|---------------------|
| 20 AAC 17.205. Use of terms university or college. Section (b) | This section governs the use of the term “university” and “college” by postsecondary institutions in Alaska, ensuring that only properly accredited and authorized institutions may use these designations. | Repeal |
| 20 AAC 17.240. Institutional Assessment. | This regulation ensures that institutions offering degree programs have a formal system for evaluating and demonstrating the effectiveness of their educational programs and support services. | Repeal and Re-adopt |
| 20 AAC 17.250. Admission requirements. | This regulation ensures that students admitted to degree programs are capable of succeeding and that program standards are upheld. | Repeal and Re-adopt |
| 20 AAC 17.900. Definitions. | This section clarifies the key terms used in the regulations governing postsecondary institutions in Alaska. | Amend |
| 20 AAC 18.007. Fields of study for which PSE loans are available. Section (3). | This section ensures that PSE loans are offered only for out-of-state professional programs that are hard for Alaskans to access, meet Alaska’s workforce needs, and lead to careers that provide sufficient income to repay the loan. | Repeal |
| 20 AAC 18.020. Certification eligibility. Section (b) and (c) | This regulation ensures that Professional Student Exchange program participants are Alaska residents, meet school admission and loan eligibility standards, and maintain communication with their school regarding certification status. | Repeal |
| 20 AAC 18.030. Application procedure. Sections (b), (c), (d), and (i) | This section sets the rules for submitting and processing PSE applications, including deadlines, required signatures, admission documentation, consent for record transfer, handling of continuing students, verification of information, and reporting changes to ensure accurate certification and loan administration. | Repeal |
| 20 AAC 18.040. Certification procedure. Section (c). | This section establishes the timeline and process for notifying WICHE and applicants of certification, ensuring that eligible students are confirmed and alternates are considered based on available funding. | Amend |
| 20 AAC 19.020. Application requirements. Section (a)(2). | This regulation requires applicants to be admitted to UW School of Medicine, meet state eligibility criteria, and agree to repay state support if program obligations are not met. | Repeal |
| 20 AAC 19.030. Eligibility requirement. | This regulation ensures WWAMI participants have a strong connection to Alaska through prior residency and maintain the intent to return, while allowing limited absences for study, military, Peace Corps, or relevant work experience. | Amend |
| 20 AAC 19.090. Complaints and appeals. Section (a). | This regulation limits complaints and appeals to issues with the commission’s administration of WWAMI and excludes matters related to the University of Washington School of Medicine’s admissions or internal administration. | Repeal |
| 20 AAC 19.900. Definitions. Sections (1), (2), and (4). | This section clarifies terminology for Chapter 19. | Repeal |

REGULATORY TIMELINE

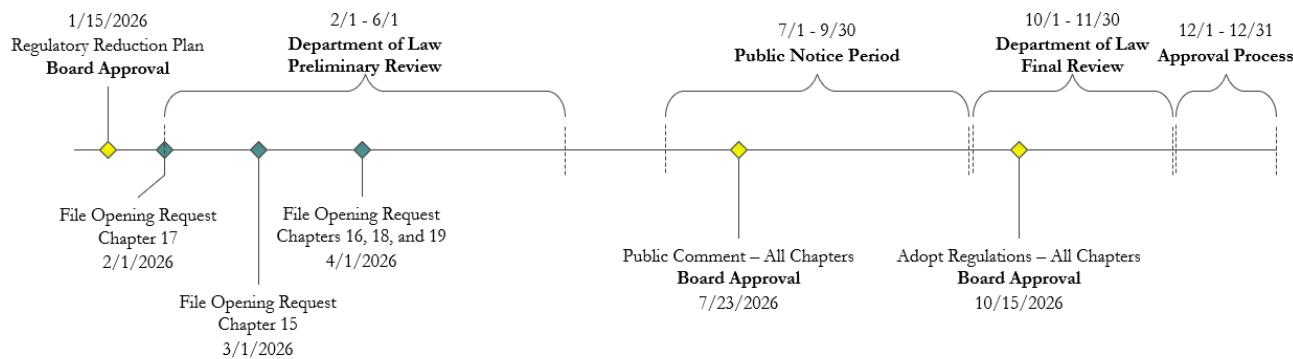
ACPE proposes the following timeline¹ for submitting draft regulatory revisions for preliminary review. It outlines key milestones, anticipated submission dates, and the process for coordination with the Department of Law to ensure timely and orderly review of proposed regulatory changes.

¹ The proposed timeline is preliminary and may be adjusted as the project progresses.

Based on the number of regulatory revisions identified to meet the 15 percent reduction requirement, ACPE proposes to organize the regulations for reform into three projects to be submitted to the Department of Law for preliminary review as outlined below. ACPE will not be requesting drafting assistance from the Department of Law; staff will draft all revised regulations for submission.

2026 REGULATORY PROJECTS

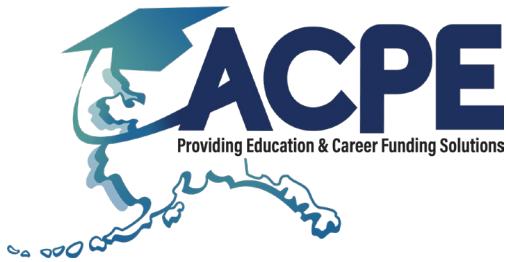
- Chapter 17 Revisions – February 1, 2026
- Chapter 15 Revisions – March 1, 2026
- Chapters 16, 18, and 19 revisions – April 1, 2026



In closing, this report documents the actions taken and timelines established in response to Administrative Order 360. ACPE has not requested or been granted an extension of time for any regulatory reform deadline. ACPE remains committed to timely implementation and continued transparency as this work proceeds.

BOARD APPROVAL

ACPE's proposed regulatory reform plan will be presented to the Commission for approval during its January 15, 2026, Commission meeting. Certification of Commission action will be submitted under separate cover.



Alaska Commission on Postsecondary Education

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MEMORANDUM

TO: Members, Alaska Commission on Postsecondary Education
FROM: Kerry Thomas, Executive Director
DATE: January 6, 2026
SUBJECT: Executive Director Report

This quarter the Commission continued to focus on Administrative Order 360 related to regulatory reductions and addressed outstanding items related to the implementation of the Alaska Performance Scholarship (APS) program changes resulting from the passage of HB 148 in 2024. Additional analysis of the One Big Beautiful Bill Act occurred, prompting coordination with other state agencies and higher education institutions related to implementing the changes in the federal legislation.

Legislative Session:

Included in the FY27 operating budget released in December 2025 is funding for ACPE's operating activities, primarily funded by the Alaska Student Loan Corporation (ASLC), and funding for APS and the Alaska Education Grant (AEG), funded by the Higher Education Investment Fund (HEIF). The amounts for APS and AEG of \$20,307,800 and \$10,153,900, respectively, represent 100% of available funding from the HEIF as determined by the Department of Revenue and based on the 7% cap established in statute. Of note in the FY26 supplemental budget is the \$130 million recapitalization of the HEIF from the Constitutional Budget Reserve.

Strategic Planning:

In October and November, senior managers held virtual strategic planning sessions. The focus areas of these meetings were to review the annual marketing plan, evaluate progress toward meeting established goals, discuss active and upcoming projects, as well as review FY25 financial and audit results, investment income review, allowance for loan loss and State of Alaska dividend recommendations. The quarterly dashboard was updated to reflect the first quarter of FY26 data from July 1 through Sept 30, 2025. Dashboard updates include: New FY26 targets; new graphs for employee survey data to be completed next quarter.

Alaska Student Loan Corporation Meeting:

ASLC convened on November 6, 2025 and approved the FY25 audited financial statements and approved no dividend to the State of Alaska in FY27 based on FY25 results. The Corporation's next meeting is scheduled on February 5, 2026.

Professional Organization Meetings/Presentations:

Over the past quarter, I attended several meetings and presentations related to higher education and federal changes. A summary of those meetings follows:

- Weekly meetings with the Department of Education & Early Development Director's team
- Bi-weekly meetings with University of Alaska Vice Presidents Brian Smentkowski and Michelle Rizk
- Monthly meetings with Education Finance Council (EFC)
- Monthly meetings with the Alaska Performance Scholarship Cross Agency Workgroup
- Federal updates meetings, hosted by the State Higher Education Executive Officers Association (SHEEO)
- National Conference of State Legislatures (NCSL) Summit on the State-Federal Relationship in Higher Education - December 15-16, 2025 in Washington, DC

Human Resources Update:

Staffing changes this quarter included a successful recruitment and promotion.

- Marie Bates, Executive Secretary, started on December 12, 2025.
- Gilda Gonzales, Accounting Technician 1, promoted to Accounting Technician 3 on December 3, 2025.

Recruitment efforts continue to be challenged by the statewide hiring freeze under Administrative Order 358, which requires agencies to obtain waivers from the Governor's Office before filling vacancies. This constraint is expected to continue influencing ACPE's staffing levels in the coming quarters.

ACPE currently has 39 filled positions, with 9 located in Anchorage and 30 in Juneau. The distribution of filled positions by division is as follows: Information Systems and Services (ISS) – 7 (2 in Anchorage and 5 in Juneau); Finance – 10 (8 full-time and 2 part-time); Program Operations – 12; Outreach – 7; and Executive Office – 3. There are 5 employees eligible to retire in calendar year 2026.

There are currently 12 vacant positions: ISS – 2, Finance – 4, Program Operations – 5, and Outreach – 1. ACPE's total number of Position Control Numbers (PCN) is 51, with 11 located in Anchorage and 40 in Juneau.

The average employee tenure is 12.74 years, and ACPE's employee retention rate for 2025 is 83.33%.

ACPE's workforce consists of 26 females (65.8%) and 13 males (34.2%), compared to the statewide workforce distribution of 7,185 females (48.4%) and 7,659 males (51.6%). The average age of ACPE employees is 46 years, slightly higher than the statewide average of 43.5 years. Racial and ethnic demographics for ACPE are 84.92% white and 15.38% minority employees, compared to the statewide composition of 72.1% white and 27.9% minorities. See the State of Alaska Workforce Profile FY25 for additional details.

Attachments:

ACPE Key Performance Indicators Dashboard Q1 FY26
2025 ACPE Loan Distribution Map

Key Performance Indicator (KPI) DASHBOARD

STRATEGIC PRIORITIES:

Dashboard Key

 Measurable Target

 Current Status

P1 Become the education lender of choice in Alaska and for Alaskans.
KPI 1, 2, 6, 7, 8

P2 Increase access to, and utilization of federal and state education funding sources.
KPI 1, 3, 4, 6, 7

P3 Operate a sustainable organization responsive to students, customers, stakeholders, and employees.
KPI 1, 9, 10, 11, 12, 13, 14

P4 Position ACPE to help bridge the gap in Alaska's current and future workforce needs.
KPI 5, 15, 16

Strategic priorities are achieved by meeting the seven goals. Progress towards meeting each goal is measured by the KPIs.

*Target values based on FY25 totals (data from 7/1/24 to 6/30/25, unless otherwise indicated). Current statuses reflect data from 7/1/25 to 9/30/25.

GOAL #1: Offer loan program responsive to consumer and organization needs

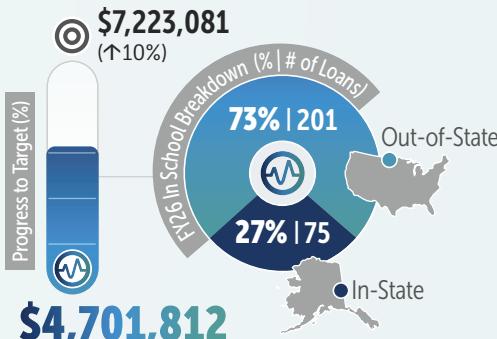
STRATEGIC PRIORITIES MET:

P1 **P2** **P3**

KPI-1 Loan volume:

In school (ASEL + FEL)

Target based on FY25 total: \$6,566,437



Refinance (REFI)

Target based on FY25 total: \$1,708,554 (27 loans)

17 Loans:

\$1,793,982 (↑5%)

\$1,078,833 

KPI-1 SEE GOAL #1

KPI-2 Alaska loan market share:

Based on annual in school loan originations

Target based on FY25 total: 41.5% AYTD



KPI-3 FAFSA completion trends:

Target based on FY25 total: 32,980

34,629 (↑5%)



KPI-4 SEE GOAL #7

STRATEGIC PRIORITIES MET:

P1 **P2** **P3** **P4**

KPI-5 Trends in APS:

APS eligibility

Target based on class of 2025: 53%

Progress updated annually

2024  45%

2025   53%

2026   58%

APS use

Target based on FY25 total: 2,613

2,960  = 86 Students above target

 2,874 (↑10%)

CHANGE TOWARDS TARGET:




| 2025-26 PROGRESS | DATE | | | |
|-----------------------|---|---|---|---|
| | 9.30.25 | 12.31.25 | 3.31.26 | 6.30.26 |
| Strategic Priority #1 |  |  |  |  |
| Strategic Priority #2 |  |  |  |  |
| Strategic Priority #3 |  |  |  |  |
| Strategic Priority #4 | NA | NA | NA | NA |



Key Performance Indicator (KPI) DASHBOARD

*Target values based on FY25 totals (data from 7/1/24 to 6/30/25, unless otherwise indicated). Current statuses reflect data from 7/1/25 to 9/30/25.

GOAL #4: Modernize and streamline the customer experience

STRATEGIC PRIORITIES MET:



KPI-8 Trends in application funnel:

Incomplete applications



○ new info coming FY2026

Submitted applications



○ new info coming FY2026

Disbursed loans



○ new info coming FY2026

KPI-9

Trends in customer satisfaction ratings:



○ new info coming FY2026

KPI-10

Trends in website engagement:

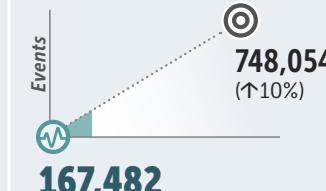
Number of users

Target values based on FY25 total: 78,516



Number of web events

Target values based on FY25 total: 680,049



GOAL #5: Improve operational efficiency and financial sustainability of the organization

STRATEGIC PRIORITIES MET:



KPI-1 KPI-1 SEE GOAL #1

KPI-11 Non ASLC funding sources:

Target based on FY24 total, \$906,668. Progress updated annually.

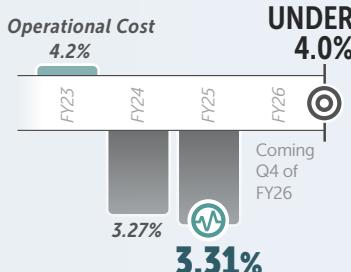
FY24 \$928,294

FY25 \$906,668

FY26 ○ \$997,335 (↑10%)

KPI-12 Operational cost as an established percentage of income generating assets:

Target value based on FY23 total: 4.2%. Progress updated annually



GOAL #6: Foster an environment where employees thrive as the agency evolves

STRATEGIC PRIORITIES MET:



KPI-13 Trends in employee satisfaction ratings:

FY25 data featured (Progress updated annually)



FY26

Coming Q2 2026

GOAL #7: Identify the current state of higher education programs and resources in Alaska

STRATEGIC PRIORITIES MET:



KPI-14

Complete inventory:

○ new info coming FY2026



○ new info coming FY2026



KPI-15

Tangible commitments:

○ new info coming FY2026



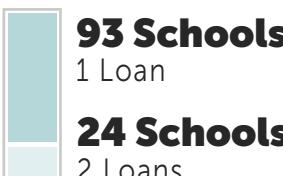
○ new info coming FY2026



Alaska Commission on Postsecondary Education

2025 ACPE Loan Distribution

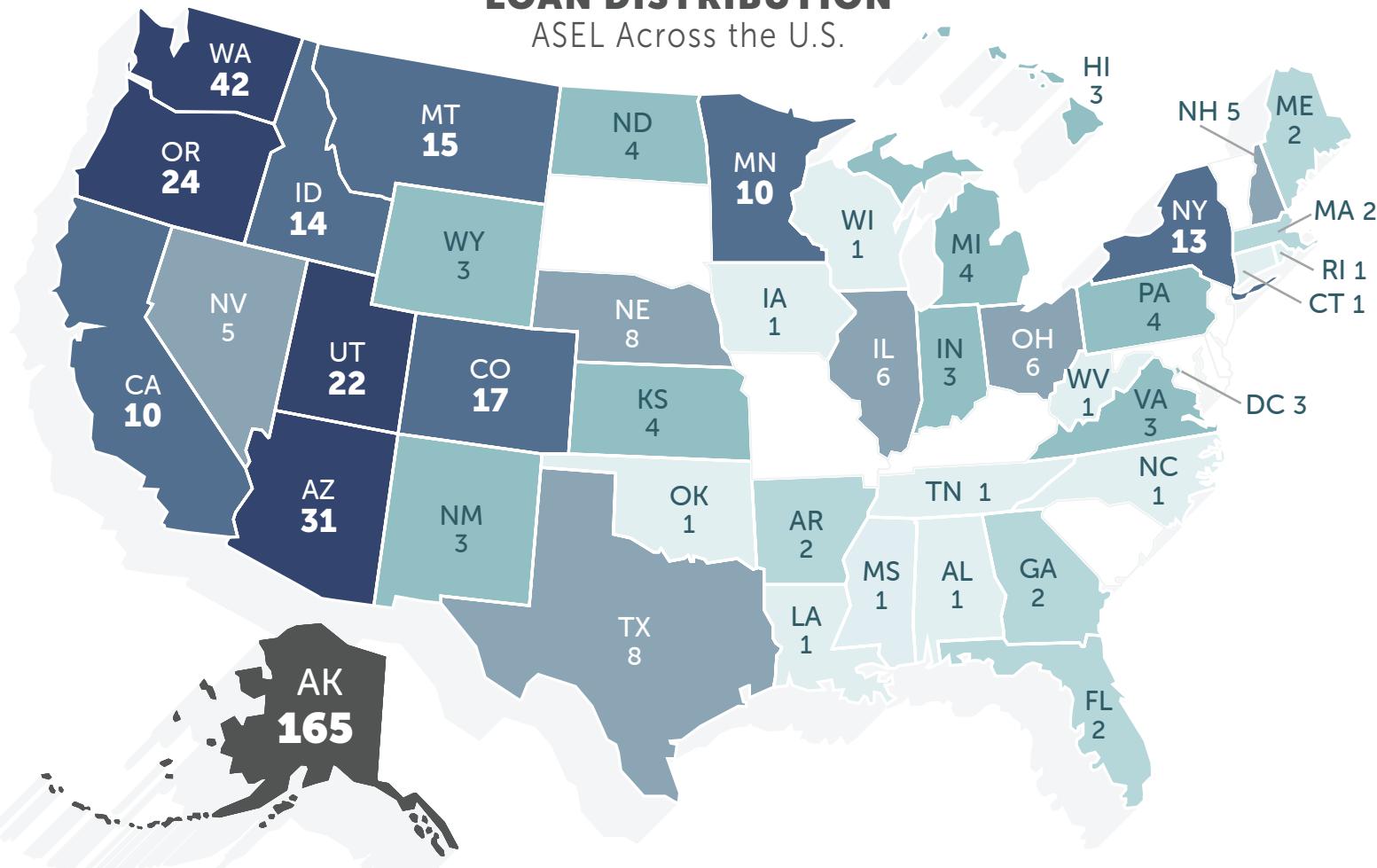
*Total FY25 Loans = **456** Loans disbursed across 162 schools in 43 states (includes District of Columbia)



\$ Only 20 schools receiving ACPE loans had **FIVE OR MORE LOANS**

LOAN DISTRIBUTION

ASEL Across the U.S.





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MEMORANDUM

TO: Alaska Commission on Postsecondary Education Members
THROUGH: Kerry Thomas, Executive Director
FROM: Tyler Eggen, Institutional Authorization Program Coordinator
DATE: December 19, 2025
RE: **Compliance and Activities Report**

Quarter Applications

Renewal of Authorization

Alaska Pacific University
Alaska Training Center

Initial Authorization

Northern Industrial Training

Program Amendment

Charter College

Exemptions

Institutions qualifying for Exemption from Authorization as of the quarter's report date.

| Location | Certification this Quarter |
|--------------|----------------------------|
| Alaska | 4 |
| Out-of-State | 12 |

Administrative Approvals

Alaska Christian College

- Review and approve tuition changes to the cost of attendance for 2025/26 and 2026/27.

Charter College

- Review and approve curriculum changes to the Certificate in Medical Assistant program.

Institutional Authorization Monitoring & Activities

This quarter, Commission staff have been processing Annual Reports submitted by all Authorized Institutions. All reports were submitted on time this year. Commission staff have been conducting compliance reviews and communicating with institutions accordingly.

Style Starts Here Hair Academy, which closed in 2025, surrendered its student records to the Commission for preservation.

No students filed complaints with the Commission regarding **Wayland Baptist University** (WBU) ceasing Alaska-based operations in May 2025. WBU provided monthly communications to Commission staff for six months to ensure students were aware of their closure related options. A majority of WBU students continued their WBU education online.

Commission staff are working with **Shear Fire Academy of Hair Design** and its students regarding the abrupt closure of the Institution in October 2025, including school closure protocols and the submission of student records.

Commission staff continue to make progress on regulatory changes to satisfy the requirements of Administrative Order 360. Commission staff will defer to Jackie Hall, Program Manager, regarding this update.

Federal Monitoring

Commission staff continue to monitor changes at the United States Department of Education (Department). This quarter, the Department held [meetings](#) for the Access through Demand-driven Workforce Pell (AHEAD) Committee. The Committee reached [consensus language](#) regarding Workforce Pell Grants, which will become effective July 2026. In the coming months, meetings are expected to discuss changes to accreditation policy and rules.

State Authorization Reciprocity Agreement

The [State Authorization Reciprocity Agreement \(SARA\)](#) provides a streamlined, reciprocity-based process for institutions to obtain approval to provide interstate distance education, eliminating the need to apply to each state individually. SARA is operated by the National Council for State Authorization Reciprocity Agreements (NC-SARA) in partnership with four regional compacts. Alaska is a member of the Western Interstate Commission for Higher Education (WICHE), and the commission staff serves on the WICHE-SARA or W-SARA Regional Steering Committee (RSC).

Commission staff approved the renewal of SARA applications for Charter College.

Complaints

When complaints arise, our regulatory complaint procedure requires students to attempt to resolve matters with their Institution through the Institution's grievance policy. Generally, a resolution is reached at this point. However, if a resolution cannot be reached, the student may file a formal written complaint with the Commission.

This quarter, Commission staff received two informal complaints. One student was directed back to the institution. The other complaint was related to the University of Alaska and directed to the University resources for resolving the dispute.



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Staff Report
Alaska Pacific University
Renewal of Authorization & Mission Amendment

Summary

Alaska Pacific University (APU) is a small, private, not-for-profit, liberal arts and sciences university accredited by the Northwest Commission on Colleges and Universities (NWCCU). It has two campuses, in Anchorage and Palmer. APU offers associate, baccalaureate, master's, and doctoral degrees, as well as postgraduate certificates. APU is also programmatically accredited by the Accrediting Commission for Education in Nursing, the Council for the Accreditation of Educator Preparation, and the International Assembly for Collegiate Business Education. APU is a member of the EcoLeague, a consortium of six liberal arts colleges dedicated to ecologically focused education, in which students may participate in semester-long exchanges.

In this application, APU is amending its Mission and renewing its Authorization.

| | | | |
|------------------|--|---|-------------------|
| Administrator | Dr. Janelle Vanasse, President | Financial Statements | Financially Sound |
| Address | 4101 University Dr. Anchorage, AK 99508 | FY24 Tuition Revenues | \$6,251,997 |
| Year Founded | 1959 | 2025 Annual Enrollment Data | 833 |
| Authorized Since | 1978 | Complaints since the last Authorization | 1 |
| | | Surety Amount/Type | \$250,000/Bond |

| Program name | Program Length | Credential | Cost |
|--|----------------|---------------------------------|----------|
| Alaska Native Executive Leadership Program Certificate | 9 hrs | Certificate | \$10,000 |
| Alaska Rural Management | 19 hrs | Certificate | \$16,997 |
| Community Health | 34 hrs | Certificate | \$30,092 |
| Eco League Water Resource Management | 24 hrs | Certificate | \$21,392 |
| Entrepreneurship & Innovation | 12 hrs | Certificate | \$10,886 |
| Environmental Public Health | 26 hrs | Certificate | \$23,108 |
| Health Occupations | 24 hrs | Certificate | \$20,762 |
| Health Occupations | 24-41 hrs | Certificate | \$36,408 |
| Investment Certificate | 16 hrs | Certificate | \$14,173 |
| K-8 Teacher Certification Only- Option Program | 33 hrs | Certificate | \$29,424 |
| Practical Nursing | 27 hrs | Certificate | \$34,065 |
| Pre-Med | 56 hrs | Interdisciplinary Concentration | \$49,708 |
| Business Administration | 64 hrs | AA | \$42,740 |
| Community Health | 64 hrs | AAS | \$42,740 |
| Environmental Public Health | 64 hrs | AAS | \$42,740 |
| Health Occupations | 64 hrs | AAS | \$42,740 |
| Nursing | 72 hrs | AN | \$63,292 |
| Alaska Native Governance | 128 hrs | BA | \$85,480 |
| Business Administration | 128 hrs | BA | \$85,480 |
| Community and Place-based Education | 128 hrs | BA | \$85,480 |
| Counseling Psychology | 128 hrs | BA | \$85,480 |
| Creative and Professional Writing | 128 hrs | BA | \$85,480 |
| Environmental Studies | 128 hrs | BA | \$85,480 |
| Liberal Studies | 128 hrs | BA | \$85,480 |
| Outdoor Studies | 128 hrs | BA | \$85,480 |
| Sustainable Studies | 128 hrs | BA | \$85,480 |
| Environmental Public Health | 128 hrs | BS | \$85,480 |
| Health Science | 128 hrs | BS | \$85,480 |
| Marine and Environmental Sciences | 128 hrs | BS | \$85,480 |
| Nursing | 128 hrs | BS | \$85,480 |
| Master of Arts | 36 hrs | MA | \$32,248 |
| Executive MBA in Information Technology | 36 hrs | MBA | \$32,248 |
| Executive MBA in Strategic Leadership | 36 hrs | MBA | \$32,248 |
| Master of Business Administration | 36 hrs | MBA | \$32,248 |
| Master of Fine Arts in Creative Writing | 36 hrs | MFA | \$32,248 |

| | | | |
|-----------------------------------|--------|--------|----------|
| Counseling Psychology | 60 hrs | MS | \$53,775 |
| Environmental Science | 48 hrs | MS | \$42,724 |
| Outdoor & Environmental Education | 36 hrs | MS | \$32,248 |
| Counseling Psychology | 96 hrs | Doctor | \$86,268 |

Updates Since the Last Renewal of Authorization & Mission Amendment

At the January 2021 Commission meeting, the Commission approved APU for a five-year Renewal of Authorization. Over the past 5 years, APU has worked to enroll more Alaska Native and American Indian students and to maintain its designation as an Alaska Native-serving institution. APU aspires to continue serving Alaska Native people, with a strategic plan goal to provide academic programs and educational growth opportunities that meet Alaska's critical needs.

This past fall, the Board of Directors of APU adopted a new Mission and Vision, which are:

New Mission: Grounded in Alaska Native knowledge and community, APU provides hands-on education that prepares students to lead with purpose, serve with integrity, and shape a just and self-determined future for Alaska and beyond.

New Vision: APU is a gathering place where Alaska Native knowledge leads, all students belong, and culture and innovation come together to grow courageous leaders for the next seven generations.

Additionally, for the first time in nearly 10 years, the Board of Directors decided to increase tuition by 3%, effective Fall 2026. There was also a decision to increase housing and meal plans by 5%, the first increase since 2019.

Before the submission of the Commission's staff report, APU announced it received a \$18 million gift from MacKenzie Scott's Yield Giving Foundation.

IPEDS Data

| Fall Enrollment | 2023 | 2022 | 2021 |
|-----------------------|------|------|------|
| Total Fall Enrollment | 578 | 595 | 554 |

| Fall Cohorts | 2022 | 2021 | 2020 |
|--------------------------|------|------|------|
| Full-Time Retention Rate | 68% | 82% | 68% |

| Fall Cohorts | 2017 | 2016 | 2015 |
|------------------|------|------|------|
| Graduation Rates | 47% | 36% | 22% |

| Fall Cohorts | 2017 | 2016 | 2021 |
|--------------------|------|------|------|
| Transfer-out Rates | 34% | 25% | 44% |

Site Visit & Student Experience Survey

Commission staff conducted a Site Visit at APU, during which no violations or concerns regarding life and safety matters or equipment and resources were observed.

On the day of the Site Visit, Commission staff spoke with several faculty and staff members about the institutional offerings and operations. Commission staff met informally with several students to discuss their experiences. Commission staff also sought student experiences through an online survey, which yielded 22 responses from a diverse group of students. The responses indicate the institution is operating in compliance with applicable regulations.

Materials Review

Materials were submitted promptly, and follow-up requests were responded to appropriately. Previously, the Commission authorized an alternative tuition refund policy in 2015, which remains unchanged. This policy complies with regulations.

Records Review

Upon review of APU's recordkeeping practices, it was discovered that APU was not obtaining government-issued identification cards or meningitis notifications, which are statutory and regulatory requirements. This was caused by the documents not being captured when APU changed platforms for admissions processing. APU expects to be in full compliance with record statutes and regulations by Fall 2026, including immediate actions to obtain identification cards and meningitis notifications for current students.

Evaluation

| Minimum Standards Component - AS 14.48.060 | Staff Evaluation/Comments |
|---|--|
| 1. Program and courses meet stated objectives | Accredited by NWCCU, several programmatic accreditations |
| 2. Adequacy of space, equipment, and resources | Confirmed by Commission Site Visit, approved by AK Board of Nursing. |
| 3. Appropriateness of staff/faculty credentials | Compliant |
| 4. Catalog/brochure compliance | Compliant |
| 5. Credential compliance | Degrees and Certificates awarded. |
| 6. Adequacy of records | Reviewed and implemented new procedures to obtain compliance |
| 7. Compliance with applicable laws | No observations of non-compliance with other applicable laws |
| 8. Financial soundness | Compliant |
| 9. Advertising and sales | Compliant |
| 10. Administrators have a good reputation | Background check with no adverse findings |
| 11. Student housing, if any | Compliant |
| 12. Refund policy compliance | Compliant |
| 13. Costs and charges compliance | Compliant |

Recommendation

Staff recommends approving the Mission Amendment and renewing the Authorization for Alaska Pacific University for five years, through January 31, 2031, contingent upon the mission being approved by the Institution's accreditor.

The recommendation is based on APU's Institutional accreditation, several programs' programmatic accreditation status, and its nursing programs' oversight by the Alaska Board of Nursing, which provides greater Institutional oversight and increased consumer protection.

Suggested Motion:

"Move to approve the Mission Amendment and renew Authorization for Alaska Pacific University through January 31, 2031, based on staff recommendations."



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Staff Report
Alaska Training Center
Renewal of Authorization

Summary

Alaska Vocational Training Center (AVTC), doing business as the Alaska CNA Program, owned and operated by Marcus Murchison, was sold to Alaska Training Center (ATC), owned by Ebunoluwa "E.B." and Vincent Osara, in 2024. ATC continues to offer the Nurse Aid Training program. E.B. Osara is a licensed Registered Nurse and Certified Nurse Aid Instructor by the Alaska Board of Nursing (BoN) and has been instructing at the Alaska CNA Program since January 2024.

| | | | |
|------------------|---|--|-------------------|
| Administrators | E.B. and Vincent Osara | Financial Statements | Financially Sound |
| Address | 1569 Bragaw Street, Suite 102 Anchorage, AK 99508 | FY24 Tuition Revenues 2024 Annual Enrollment Data | \$187,572 95 |
| Year Founded | 2024 | Complaints since the last Authorization | 0 |
| Authorized Since | 2024 | Surety Amount/Type | \$10,000/Bond |

| Program name | Program length | Cost |
|--------------|----------------|---------|
| CNA Program | 140 hrs | \$2,070 |

Review & Updates Since the Last Renewal of Authorization

At the July 2024 Commission meeting, the Commission approved ATC for an 18-month Initial Authorization. ATC's goals over the next few years are to increase and maintain students' Board of Nursing (BoN) Licensing pass rates and to provide more time for students to practice and simulate practical skills. Additionally, the CNA program has historically been offered quarterly throughout the year, and ATC would like to add a fifth offering in a year to accommodate more students.

Annual Report 2024 Data

| Program Name | Number of Students* | Completion Rate* | Placement Rate |
|--------------|---------------------|------------------|----------------|
| CNA Program | 95 | 91% | 91% |

**The completion rate does not include students still enrolled.*

Board of Nursing Compliance:

According to BoN regulations, a Training Program Pass Rate of a BoN-approved CNA Training program must achieve at least an 80% cumulative annual pass rate for first-time test takers. ATC CNA's cumulative pass rate was 84.8% for FY25 (July 2024-June 2025).

ATC received a two-year renewal by BoN in 2024, with its next review scheduled for 2026.

Site Visit & Student Experience Survey

Commission staff conducted a Site Visit at the ATC, which observed no violations or concerns regarding life and safety matters or equipment and resources.

Commission staff were unable to meet with students on the day of the Site Visit; however, 13 students conducted the online survey. The survey results indicated that the Institution complies with applicable regulations. All 13 respondents indicated that they would recommend ATC to another student.

Materials Review

Materials were submitted promptly, and follow-up requests were responded to appropriately.

Evaluation

| Minimum Standards Component - AS 14.48.060 | Staff Evaluation/Comments |
|---|---|
| 1. Program and courses meet stated objectives | The Alaska Board of Nursing approves curriculum preparation for the CNA licensing exam. |
| 2. Adequacy of space, equipment, and resources | Confirmed by Commission Site Visit and approved by BoN |
| 3. Appropriateness of staff/faculty credentials | Compliant |
| 4. Catalog/brochure compliance | Compliant |

| | |
|---|--|
| 5. Credential compliance | Certificate awarded |
| 6. Adequacy of records | Reviewed |
| 7. Compliance with applicable laws | No observations of non-compliance with other applicable laws |
| 8. Financial soundness | Compliant |
| 9. Advertising and sales | Compliant |
| 10. Administrators have a good reputation | Background check with no adverse findings |
| 11. Student housing, if any | N/A |
| 12. Refund policy compliance | Compliant |
| 13. Costs and charges compliance | Compliant |

Recommendation

Staff recommends a three-year Authorization of Alaska Training Center, through January 31, 2029.

The recommendation is based on the fact that the Institution is overseen by both the Commission and the Alaska Board of Nursing, which provides greater institutional oversight and increased consumer protection.

Suggested Motion:

"Move to renew Authorization for Alaska Training Center through January 31, 2029."



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Staff Report
Northern Industrial Training
Initial Authorization

Summary

Northern Industrial Training (NIT) is a career and technical education institution that offers programs primarily to prepare for employment in the oil, gas, trucking, and construction trades. Programs include courses regulated by the Federal Motor Carrier Safety Administration (FMCSA) and construction courses accredited by the National Center for Construction Education & Research (NCCER). NIT is certified as an Accredited Test Facility by the American Welding Society (AWS), a national professional organization. This designation allows NIT students who pass the AWS welding exam to obtain AWS Certification. NIT also offers a variety of short courses in First Aid, Safety, and North Slope Training. Their central location in Palmer holds offices and classrooms, and the welding and mechanical trades shop is next door. NIT operates its driving and heavy equipment operator training range at the Alaska State Fairgrounds. NIT also has offices and classroom spaces in Anchorage and Fairbanks, as well as an auxiliary location for truck driving instruction at Joint Base Elmendorf Richardson.

This Initial Authorization application was submitted due to a change of ownership from Northern Industrial Training, LLC, to 5 Anchors Holding, LLC, to Joseph "Joey" Crum.

| | | | |
|---------------------|---|--------------------|----------------|
| Chief Administrator | Joey Crum | Year Founded | 2003 |
| Address | 1740 N. Terrilou Ct Palmer, AK 99645 | Surety Amount/Type | \$350,000/Bond |

| Program name | Program length | Cost |
|--------------------------------------|----------------|----------|
| Administrative Assistant Level One | 320 hrs | \$4,000 |
| Administrative Assistant Level Two | 160 hrs | \$4,250 |
| Administrative Assistant Level Three | 160 hrs | \$4,250 |
| Advanced Carpentry | 320 hrs | \$6,500 |
| Advanced Carpentry (Fairbanks) | 320 hrs | \$7,500 |
| Advanced Welding | 320 hrs | \$11,500 |
| Aluminum Welding | 160 hrs | \$8,000 |

| | | |
|---|-----------|----------|
| ATV Mechanics | 240 hrs | \$6,000 |
| Construction Equipment Training (CET) | 240 hrs | \$12,500 |
| Fabrication Welding | 160 hrs | \$6,000 |
| Heavy Duty Mechanic (Service Oiler) | 320 hrs | \$10,000 |
| Heavy Duty Mechanic (Fairbanks) | 320 hrs | 10,500 |
| Health, Safety, and Environment Technician (HSET) | 160 hrs | \$6,000 |
| Industrial & Construction Skilled Laborer (ICSL) | 160 hrs | \$8,500 |
| Outboard Motor Repair | 240 hrs | \$6,000 |
| Pipe Welding | 320 hrs | \$10,000 |
| Pro Truck Driver TD107 4-Week | 160 hrs | \$9,200 |
| Pro Truck Driver TD107 4-Week(Fairbanks) | 160 hrs | \$9,500 |
| Pro Truck Driver TD108 6-Week | 240 hrs | \$11,500 |
| Pro Truck Driver TD108 6-Week (Fairbanks) | 240 hours | \$12,000 |
| Pro Truck Driver TD112 4-Week | 160 hrs | \$9,200 |
| Pro Truck Driver TD110 8-Week | 320 hrs | \$15,000 |
| Pro Truck Driver TD112 4-Week | 160 hrs | \$9,200 |
| Pro Truck Driver TD112 4-Week (Fairbanks) | 160 hrs | \$9,500 |
| Pro Truck Driver/ Ultimate | 480 hrs | \$20,000 |
| Project Manager | 160 hrs | \$5,000 |
| Structural Welding (Nights & Weekends) | 320 hrs | \$11,500 |
| Ultimate Welding, 16-Week | 640 hrs | \$23,000 |

Materials Review

Materials were submitted promptly, and follow-up requests were responded to appropriately.

Evaluation

| Minimum Standards Component - AS 14.48.060 | Staff Evaluation/Comments |
|---|--|
| 1. Program and courses meet stated objectives | Industry-recognized curriculum that prepares students for immediate employment |
| 2. Adequacy of space, equipment, and resources | The DMV inspects trucks and is subject to FMCSA rules. AWS Accredited Test Facility. |
| 3. Appropriateness of staff/faculty credentials | Compliant licenses |
| 4. Catalog/brochure compliance | Compliant |
| 5. Credential compliance | Certificate awarded |
| 6. Adequacy of records | Compliant |
| 7. Compliance with applicable laws | Compliant |
| 8. Financial soundness | Financially sound |
| 9. Advertising and sales | Compliant |
| 10. Administrators are of good reputation | Background check-no adverse findings |
| 11. Student housing, if any | N/A |
| 12. Refund policy compliance | Reviewed and documented |
| 13. Costs and charges compliance | Reviewed and documented |

Recommendation:

Staff recommends an Initial Authorization for Northern Industrial Training for 18 months, through July 31, 2027. This recommendation is based on no changes being made at the programmatic or staffing level. The 18-month recommendation is the maximum length of an Initial Authorization, per Commission regulations.

Suggested Motion:

"Move to approve authorization for Northern Industrial Training, through July 31, 2027, based upon staff recommendations."



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**Staff Report
Charter College
Program Amendment**

Summary

Charter College currently offers programs through its Anchorage campus and online. Most degrees are offered online, but in Alaska, a variety are delivered in person or in a blended format. The College is owned and operated by Prospect Education, LLC, of Reno, Nevada, with additional campuses in Washington, California, Nevada, New Mexico, and Utah. The College is institutionally accredited by the Accrediting Bureau of Health Education Schools (ABHES) with several programmatically accredited programs.

| | | | |
|---------------------|---|------------------|---|
| Chief Administrator | Joshua Swayne, CEO, Prospect Education | Addresses | 2221 E. Northern Lights Blvd. Anchorage, AK 99508 |
| Local Administrator | Charles Soule IV, Regional Campus Manager | | 5911 Old Seward Hwy, Anchorage, AK 99518 |
| Year Founded | 1985 | Authorized Since | 1985 |

• New Programs

| Program or degree name | Program length | Tuition/Fee Cost |
|----------------------------------|----------------|------------------|
| Certificate in Practical Nursing | 52.5 Credits | \$29,800.00 |

Program Review

The Certificate in Practical Nursing (CPN) program prepares students to become Licensed Practical Nurses (LPNs). The program covers health outcomes, medication administration, nursing skills, delegation rules, and evaluation for the LPN nursing practice. Emphasis is placed on Medical-Surgical nursing and specialty areas, including obstetrical, pediatric, psychiatric-mental health, and gerontological nursing. The program consists of didactic instruction,

laboratory applications, and clinical rotations at hospitals, clinics, and health care agencies in the region.

Program Approvals

At its November 2025 Board meeting, the Board of Nursing (BoN) provisionally approved the CPN program. After obtaining Commission and ABHES approval, the College will pursue programmatic accreditation through the Accreditation Commission for Education in Nursing (ACEN). The College already offers an Associate of Applied Science in Nursing program, which is BoN-approved and ACEN-accredited.

Anticipated Enrollment

The College expects approximately 30 Alaska students to join the program in the 2026/2027 academic year.

Licensed Practical and Licensed Vocational Nurses Job Outlook, State & National:

Alaska Department of Labor and Workforce Development Data:

| Mean Wage | Wage by Percentile | | | | |
|-----------|--------------------|------------------|---------|------------------|------------------|
| | 10 th | 25 th | Median | 75 th | 90 th |
| \$37.43 | \$28.87 | \$32.86 | \$37.24 | \$41.38 | \$46.39 |

| Alaska Occupational Forecast | | | | | | | |
|------------------------------|------|--------|----------------|--------------------------|------------------|--------------------------|-----------------------|
| 2022 | 2032 | Growth | Percent Change | Annual Labor force exits | Annual Transfers | Total Annual Separations | Total Annual Openings |
| 323 | 355 | 32 | 9.91% | 14 | 12 | 26 | 29 |

U.S. Bureau of Labor Statistics Data:

| Mean Wage | Wage by Percentile | | | | |
|-----------|--------------------|------------------|---------|------------------|------------------|
| | 10 th | 25 th | Median | 75 th | 90 th |
| \$26.86 | \$19.47 | \$22.98 | \$26.26 | \$29.86 | \$34.93 |

| National Occupational Forecast | | | |
|--------------------------------|----------------------------|-------------------|--------|
| Employment, 2024 | Projected Employment, 2034 | Change, 2023-2033 | |
| | | Percent Change | Growth |
| 651,400 | 668,500 | 3% | 54,400 |

Comparative Programs

Comparative programs are available at Alaska Pacific University and the University of Alaska Fairbanks, which launched their LPN programs in 2022 and 2023, respectively. Previously,

before this resurgence, the last LPN program in Alaska was offered through the Alaska Vocational Training Center (AVTEC), which was discontinued in 2016.

Materials Review

The required application and supporting materials were reviewed by Commission staff and found to comply with statutes and regulations.

Staff Recommendation Action:

Staff recommends amending Charter College's Authorization to include the Certificate in Practical Nursing, contingent upon approval from the Accrediting Bureau of Health Education Schools and the Accreditation Commission for Education in Nursing.

Suggested Motion:

"Move to amend Charter College's Authorization based upon staff's recommendation."



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MEMORANDUM

TO: Members, Alaska Commission on Postsecondary Education
THROUGH: Kerry Thomas, Acting Executive Director
FROM: Julie Pierce, Chief Finance Officer
DATE: January 15, 2026
SUBJECT: Finance Report

FY2027 Operating Budget

Following is a summary of the Commission's FY2027 operating budget included in the Governor's proposed budget released December 11, 2025.

| Budget Line | Interagency (ASLC Receipts) | Designated General Fund - AHEIF | General Fund Program Receipts | Statutory Designated Program Receipts | Total |
|-------------------|-----------------------------------|---------------------------------------|-------------------------------------|--|-----------------|
| Personal Services | 7,718.3 | .0 | 32.4 | .0 | 7,750.7 |
| Travel | 46.1 | .0 | 1.8 | .0 | 47.9 |
| Contractual | 3,285.9 | 686.1 | 70.3 | 150.1 | 4,192.4 |
| Supplies | 108.2 | .0 | .0 | .0 | 108.2 |
| WWAMI | .0 | 5,140.1 | .0 | .0 | 5,140.1 |
| AEG | .0 | 10,153.9 | .0 | .0 | 10,153.9 |
| APS | .0 | 20,307.8 | .0 | .0 | 20,307.8 |
| Total | 11,158.5 | 36,287.9 | 104.5 | 150.1 | 47,701.0 |
| Positions | 50.74 | - | 0.26 | - | 51 |
| | | | | | |

Changes from 2026 Management Plan include the following:

- **Interagency Receipts (ASLC receipts)**
 - Personal services line
 - An increase of \$300.1 for salary, health insurance, PERS and other rate adjustments.
- **Designated General Fund – AHEIF** – This category represents funding for WWAMI, AEG, APS and statutory programs funded by Alaska Higher Education Investment Fund (AHEIF).
 - An increase in funding for APS of \$3,293.8 to increase access to, and eligibility and usage of APS.
 - An increase in funding for AEG of \$1,646.9 based on statute, in connection with the APS increment, a corresponding amount is appropriated for AEG.
- **General Fund Program Receipts** – This category represents funding received from institutional authorization fees.
 - Personal services line
 - An increase of \$1.3 for salary, health insurance, PERS and other rate adjustments.
- **Statutory Designated Program Receipts** – No change. These receipts represent private grants to support ACPE's designated activities and programs.

Alaska Student Loan Corporation

The Corporation Board last met on November 6, 2025 to review the annual audited financial statements, the annual dividend to the State of Alaska and loan program changes.

The next Corporation Board meeting is scheduled for February 5, 2026 to review loan limits and fixed interest rates.

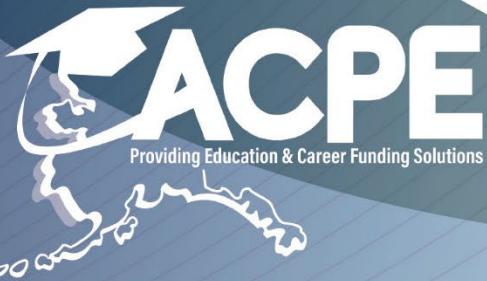
If you have any questions or wish to discuss this report further, please do not hesitate to contact me at 907-465-6757 or at julie.pierce@alaska.gov.

PROGRAM OPERATIONS

Quarterly Report

September 2025 – November 2025

Program Management, Program Support, & Default Management



DIVISION OF PROGRAM OPERATIONS – QUARTER HIGHLIGHTS

Financial Aid Updates

Loan Volume

The number of FY26 Q2 Alaska Supplemental Education Loan (ASEL) and Family Education Loan (FEL) awards increased slightly over FY25 Q2. To date in FY26, ACPE awarded 315 ASEL loans compared to 309 in FY25. The dollar amount for Q2 FY26 awards is \$5,235,829, a 6.3% increase over the \$4,925,048 awarded in FY25. For FEL, ACPE awarded 11 loans in Q2 FY26 vs. 7 loans awarded in FY25. Thus far in FY26, the total dollar amount awarded for the FEL program is \$172,771, up from the Q2 FY25 award total of \$106,521.

In State vs. Out of State

In keeping with past trends, more ASEL and FEL loans were awarded to students choosing to attend out-of-state institutions. In FY26, the proportion of students receiving ASEL and FEL loans to attend out-of-state institutions increased over FY25. To date in Q2 FY26, 72% (234) of loans were awarded to out-of-state institutions, an increase of 2% (70%) (222) over the same period Q2 FY25.

Refinance Loans

Refinance loan award amounts for the quarter are up 146% in FY26 compared to the same period in FY25. In Q2 FY26, 23 Refinance loans were awarded for a total of \$1,635,032, compared to FY25 which had 11 loans for \$664,758 during the same time period.

Project Updates

HB 148 Implementation

ACPE continues work on the implementation of HB 148, the legislation passed in 2024 that reforms parts of the Alaska Performance Scholarship (APS) program. Currently, ACPE is working through the rollout of the “step-up” provisions of the law which give students the opportunity to increase their scholarship award amount based on their academic performance. In the coming months ACPE will work with partners to further refine step-up to ensure optimal deployment to students.

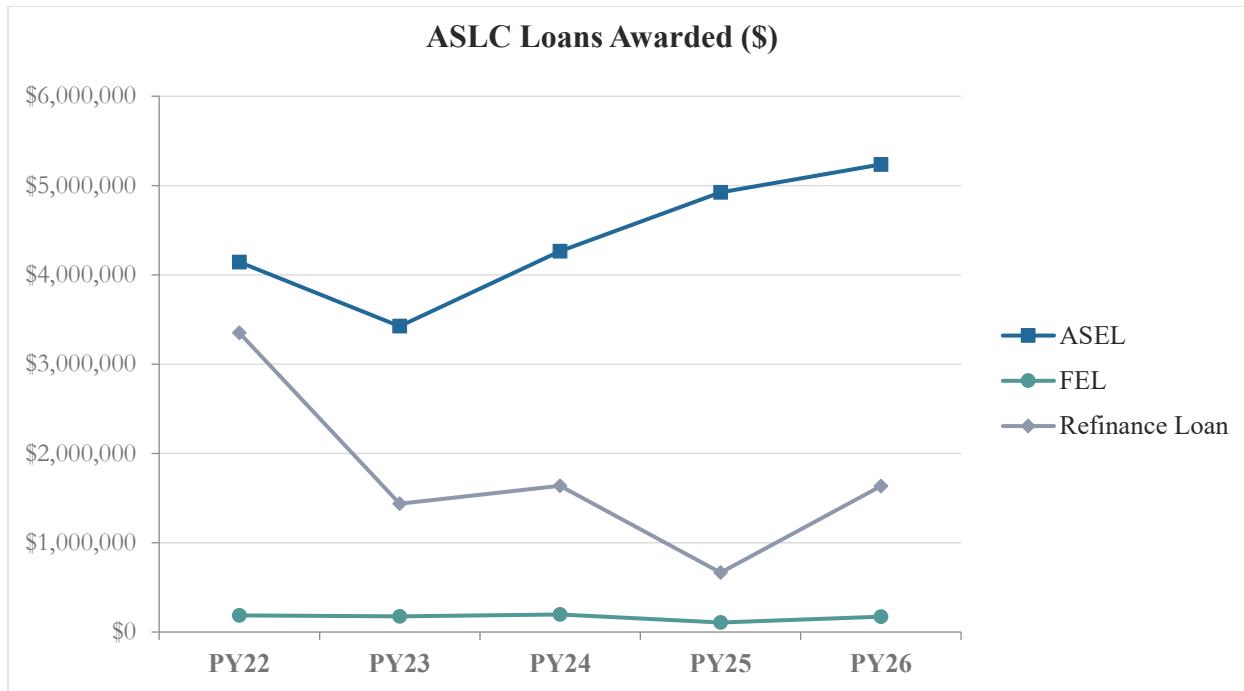
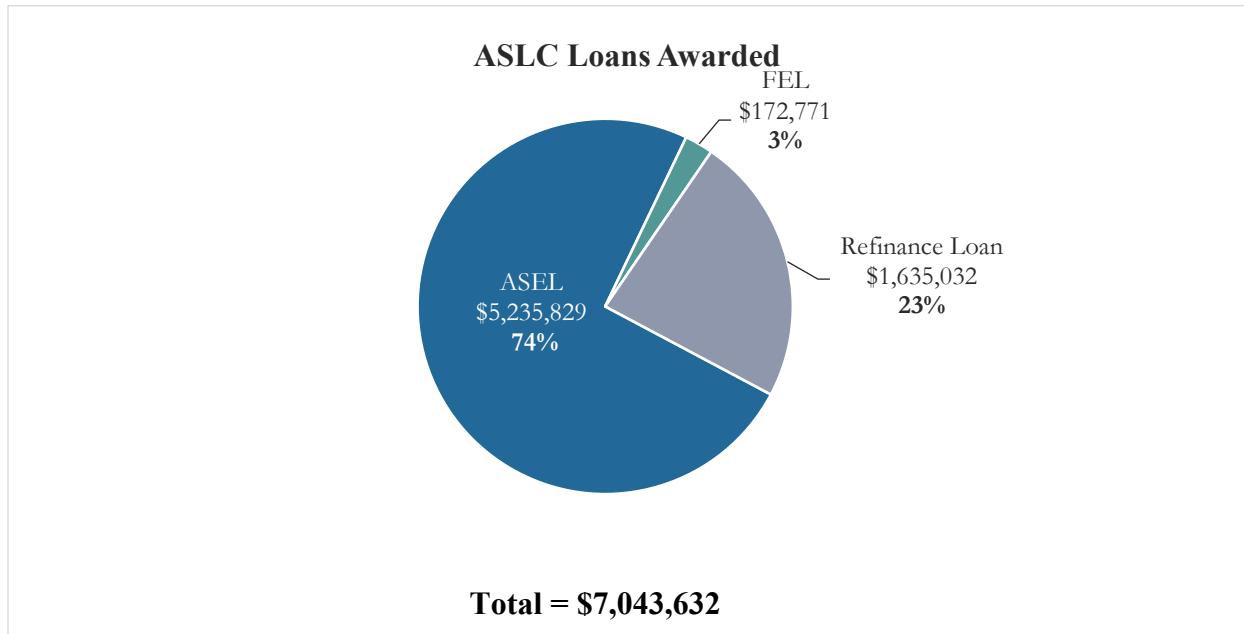
Publication Updates

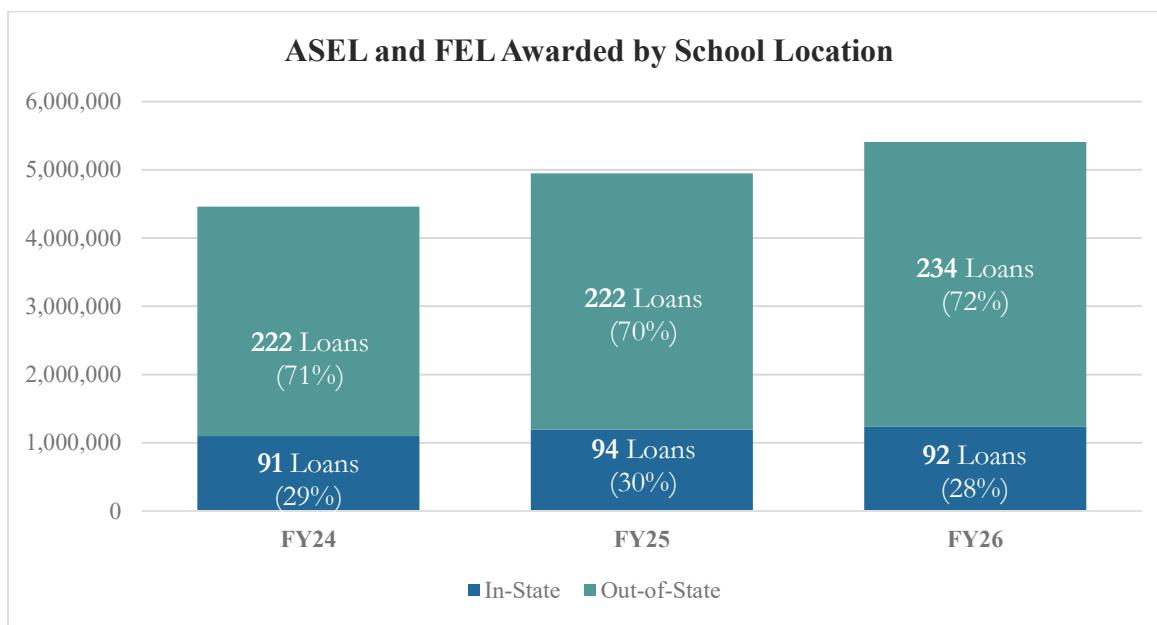
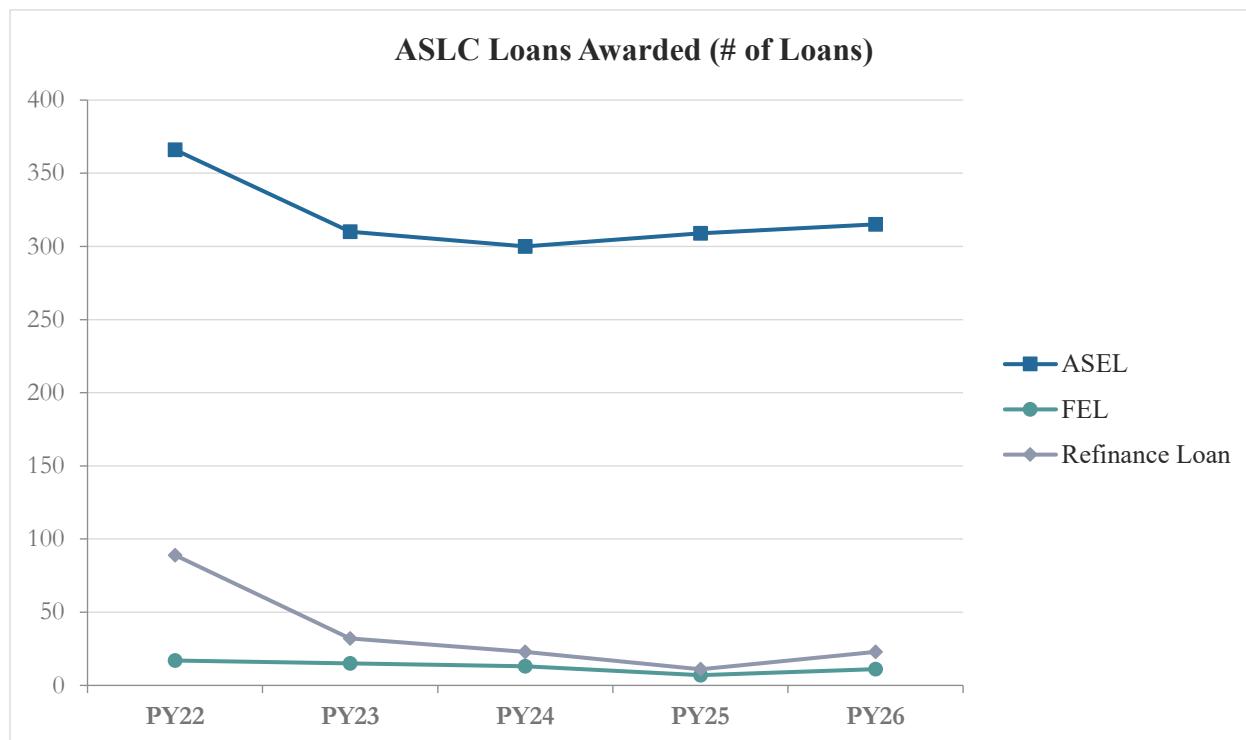
2026 APS Outcomes Report

Work on the 2026 APS Outcomes Report began in August and the majority of work for the report was completed this quarter. This report is prepared annually and provided to the Legislature at the start of session as required by statute. It provides an overview of the past year’s APS outcomes including APS use, eligibility within the high school graduating class of 2025, and how APS affects higher education and the economy within Alaska. Final touches are being put on the report in preparation to submit it to the Legislature in early Q3.

LOAN ORIGINATIONS

Program Year 25/26 through November 2025





Loans Awarded

| Loan Type | 2025-2026 | | 2024-2025 | | % Change | |
|------------------------|------------|--------------------|------------|--------------------|--------------|----------------|
| | # of Loans | Amount Awarded | # of Loans | Amount Awarded | # of Loans | Amount Awarded |
| Family Education Loans | 11 | \$172,771 | 7 | \$106,521 | 57.14% | 62.19% |
| AK Supplemental Loans | 315 | \$5,235,829 | 309 | \$4,925,048 | 1.94% | 6.31% |
| Refinance Loans | 23 | \$1,635,032 | 11 | \$664,758 | 109.09% | 145.96% |
| Total: | 349 | \$7,043,632 | 327 | \$5,696,327 | 4.21% | 23.65% |

Loans Awarded – by Enrollment Intensity

| Intensity Level | 2025-2026 | | 2024-2025 | | % Change |
|-----------------|------------|----------------|------------|----------------|--------------|
| | # of Loans | Percentage | # of Loans | Percentage | |
| Full-Time | 312 | 95.71% | 301 | 95.25% | 3.65% |
| Half-Time | 14 | 4.29% | 15 | 4.75% | -6.67% |
| Total | 326 | 100.00% | 316 | 100.00% | 3.16% |

Special Programs

| Loan Type | 2025-2026 | | 2024-2025 | | % Change | |
|------------------------------|------------|-----------------|------------|-----------------|------------|----------------|
| | # of Loans | Amount Awarded | # of Loans | Amount Awarded | # of Loans | Amount Awarded |
| Winn Brindle | 2 | \$30,864 | 2 | \$30,864 | 0.00% | 0.005% |
| WWAMI Medical Education Loan | 0 | \$0 | 0 | \$0 | N/A | N/A |
| WICHE PSEP Loan | 0 | \$0 | 0 | \$0 | N/A | N/A |
| Total: | 2 | \$30,864 | 2 | \$30,864 | | |

ACPE Loans Serviced by AES – FFELP

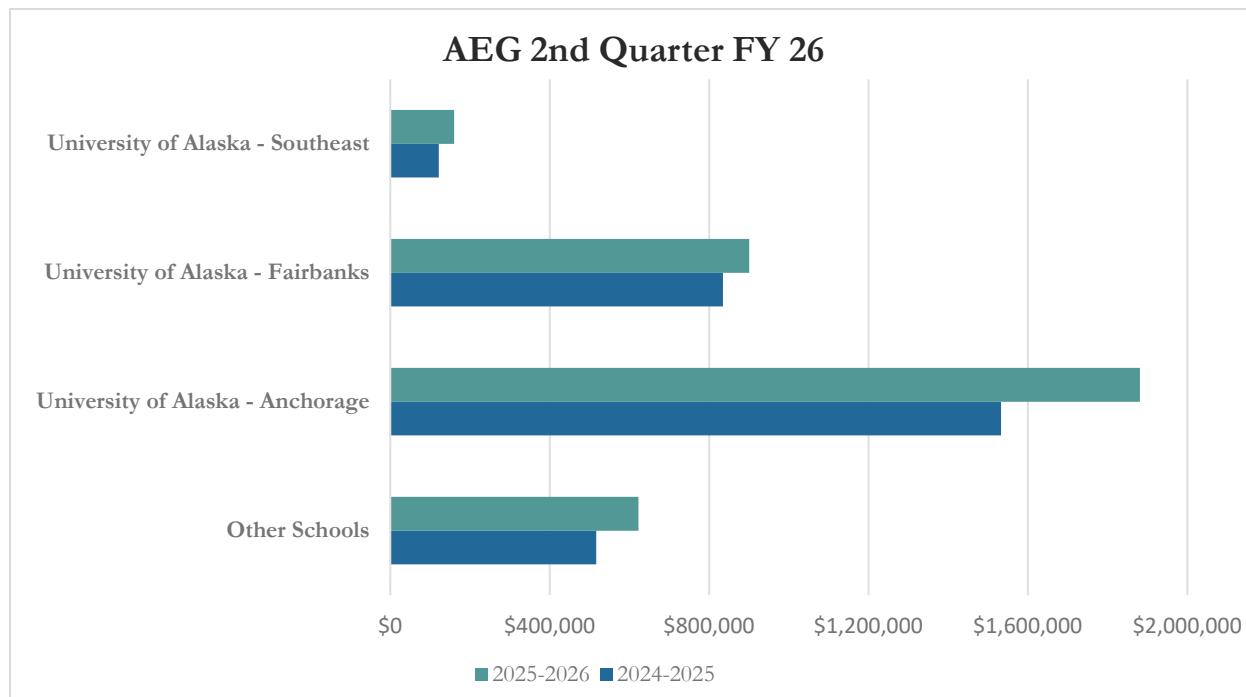
| | # of Loans | Principal Amount | Interest Amount | Total Loan Amount |
|-----------------|--------------|---------------------|------------------|---------------------|
| In-School | 5 | \$34,422 | \$20,250 | \$54,672 |
| Grace | 0 | \$0 | \$0 | \$0 |
| Repay- Current | 1,837 | \$9,104,450 | \$644,762 | \$9,749,212 |
| Repay- Past Due | 207 | \$982,341 | \$42,064 | \$1,024,405 |
| Claim | 21 | \$103,680 | \$13,509 | \$117,189 |
| Forbearance | 238 | \$1,234,856 | \$111,259 | \$1,346,116 |
| Deferment | 179 | \$726,088 | \$52,471 | \$778,558 |
| Total | 2,487 | \$12,185,837 | \$884,316 | \$13,070,152 |

ACPE Loans Serviced by AES - Alternative

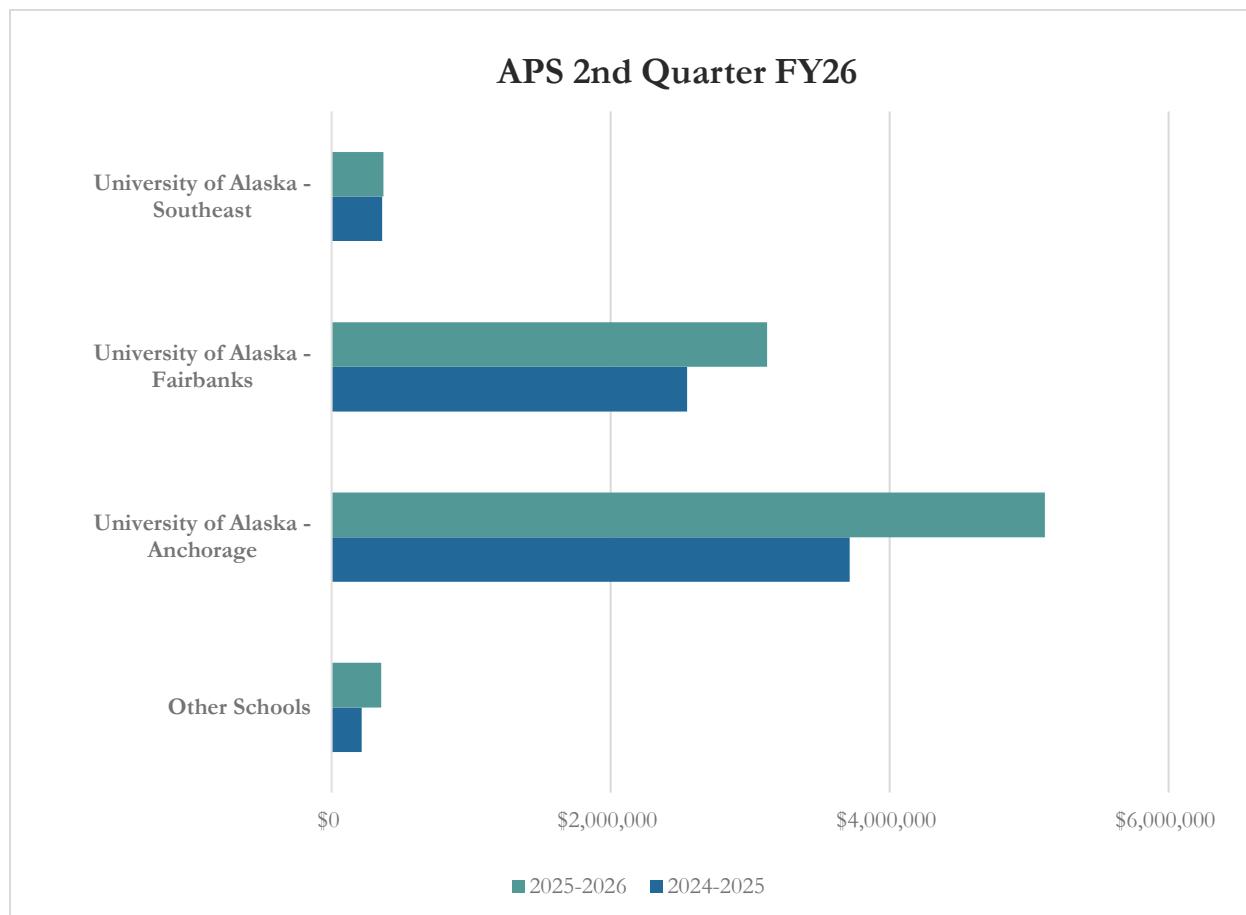
| | # of Loans | Principal Amount | Interest Amount | Total Loan Amount |
|-----------------|--------------|---------------------|--------------------|---------------------|
| In-School | 836 | \$13,003,818 | \$812,910 | \$13,816,728 |
| Grace | 147 | \$2,099,310 | \$214,415 | \$2,313,725 |
| Repay- Current | 4,991 | \$50,215,928 | \$252,035 | \$50,467,964 |
| Repay- Past Due | 227 | \$1,646,220 | \$49,970 | \$1,696,190 |
| Forbearance | 334 | \$6,352,508 | \$132,147 | \$6,484,655 |
| Deferment | 450 | \$4,272,632 | \$655,060 | \$4,927,692 |
| Total | 6,985 | \$77,590,415 | \$2,116,537 | \$79,706,952 |

ALASKA PERFORMANCE SCHOLARSHIP & ALASKA EDUCATION GRANT

Program Year 25/26 through November 2025

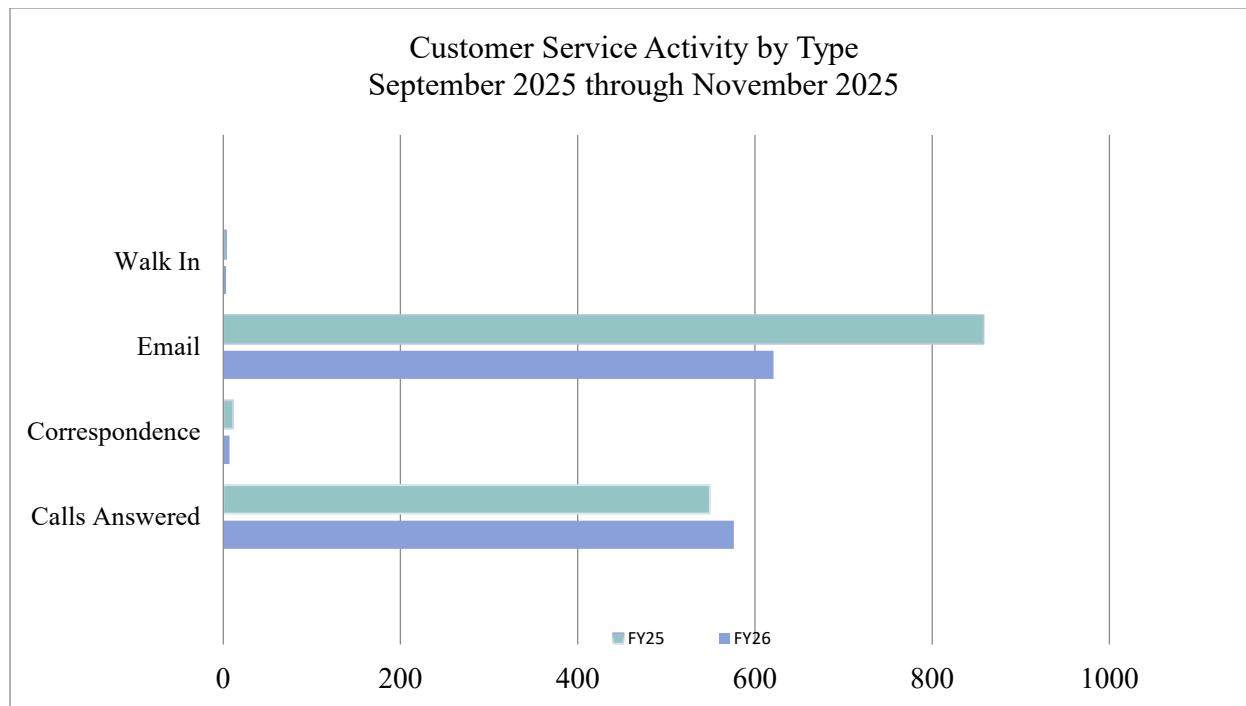


| Other Schools | 2025-2026 | 2024-2025 |
|--|--------------------|--------------------|
| Alaska Bible College | \$12,125 | \$6,000 |
| Alaska Career College | \$113,058 | \$144,007 |
| Alaska Christian College | \$26,049 | \$32,500 |
| Alaska Pacific University | \$202,500 | \$148,750 |
| AVTEC | \$26,500 | \$28,000 |
| Charter College | \$202,560 | \$130,372 |
| Embry Riddle Aeronautical University | \$4,500 | \$1,500 |
| Ilisagvik College | \$35,500 | \$15,750 |
| Wayland Baptist University - Anchorage/Fairbanks | \$0 | \$10,250 |
| Total: | \$622,792 | \$517,129 |
| Grand Total: | \$3,564,945 | \$3,006,159 |



| Other Schools | 2025-2026 | 2024-2025 |
|--|--------------------|--------------------|
| Alaska Bible College | \$14,875 | \$875 |
| Alaska Career College | \$44,833 | \$10,500 |
| Alaska Christian College | \$14,674 | \$13,125 |
| Alaska Pacific University | \$131,250 | \$131,250 |
| AVTEC | \$81,082 | \$44,200 |
| Charter College | \$13,419 | \$6,417 |
| Embry Riddle | \$3,500 | \$3,500 |
| THE Beauty School LLC. | \$0 | \$0 |
| Ilisagvik College | \$21,875 | \$5,250 |
| Institute of Massage Fairbanks | \$1,750 | \$0 |
| Kenai Peninsula Driving Instruction (KFDI) | \$0 | \$0 |
| Land and Sea Aviation Alaska | \$8,313 | \$1,313 |
| Metroasis Advanced Training Center | \$0 | \$0 |
| Northern Industrial Training | \$1,750 | \$0 |
| Trendsetters | \$17,500 | \$0 |
| Wayland Baptist University - Anchorage/Fairbanks | \$0 | \$0 |
| Total: | \$354,821 | \$216,430 |
| Grand Total: | \$8,962,009 | \$6,838,891 |

CUSTOMER SERVICE



Call Center Activity – September 2025 through November 2025

| | 2025-2026 | 2024-2025 | % Change |
|----------------------------|-----------|-----------|----------|
| Calls Received in IVR | 1082 | 1066 | 1.50% |
| Calls Received in CS Queue | 612 | 586 | 4.44% |
| Calls Answered by CS | 576 | 549 | 4.92% |
| Hold Time in CS Queue | 1:06 | 1:07 | -1.49% |

Vendor Complaints

| | | 2 |
|-----------------------------------|--|---------------------------|
| # of AES Complaints | | 2 |
| Complaint Descriptions | | Related to account status |
| # of TSI Complaints | | 6 |
| Complaint Descriptions | | Related to account status |
| # of CampusDoor Complaints | | 0 |
| Complaint Descriptions | | |

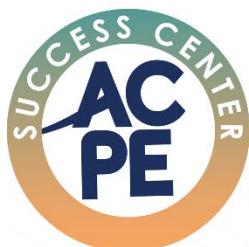
Payment Information – September 2025 through November 2025

Payments Processed

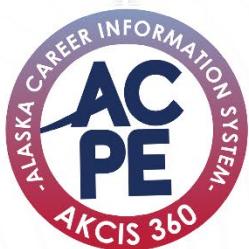
| Method | 2025-2026 | | 2024-2025 | |
|-------------------------|--------------------|--------------------|--------------------|--------------------|
| | Amount Received | % of Total Dollars | Amount Received | % of Total Dollars |
| Borrower/Cosigner | \$3,981,113 | 82.98% | \$4,305,677 | 78.80% |
| Garnishments (AWG, PFD) | \$673,626 | 14.04% | \$1,128,254 | 20.65% |
| External Consolidation | \$142,692 | 2.97% | \$30,445 | 0.56% |
| Total: | \$4,797,431 | | \$5,464,376 | |

COMMUNICATIONS & OUTREACH

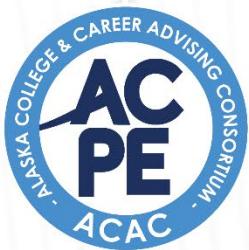
Quarterly Report



Success Center



Alaska Career Information System (AKCIS)



Alaska Career & Career Advising Consortium (ACAC)



Kids2Careers (K2C)

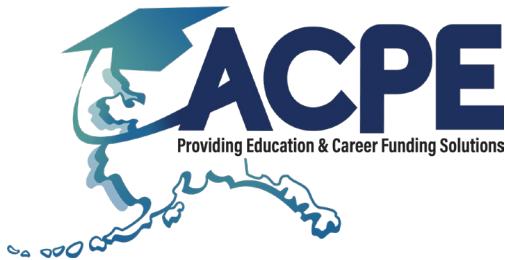


Institutional Authorization (IA)



Website Management

January 2026



Alaska Commission on Postsecondary Education

OUTREACH

1835 Bragaw Street, Ste 410
Anchorage, Alaska 99508

Success Center: (907)269-7980
Toll Free: (800) 441-2962
TTY : Dial 711 or 800.770.8973
acpe.alaska.gov

MEMORANDUM

TO: Members, Alaska Commission on Postsecondary Education
THROUGH: Kerry Thomas, Executive Director
FROM: Kate Hillenbrand, Director of Communications & Outreach
DATE: December 26, 2025
SUBJECT: Communications & Outreach Report

The ACPE Communications & Outreach division delivers postsecondary awareness and financial literacy resources in support of ACPE's mission. This quarter Outreach connected with students, families, and stakeholders through 331 telephonic, in-person, or virtual sessions; organized and/or presented in 72 trainings or webinars; and reached 2,071 Alaskans.

COMMUNICATIONS & OUTREACH ACTIVITIES

| Service Interactions | Oct - Dec 2025 |
|--|----------------|
| 1) Telephonic/In-Person/Virtual Service Sessions | 331 |
| 2) Virtual/In-Person Sessions, Webinars, Trainings | 72 |
| 3) Virtual/In-Person Session Attendees | 2,071 |

| Top Reason for Service Interactions | | |
|-------------------------------------|--------------|----------------------|
| FAFSA & Financial Aid | APS/AEG/ASAP | ACPE Education Loans |

- 1) Includes Success Center phone calls, Zoom sessions, AKCIS Helpdesk calls, etc.
- 2) Includes group/school presentations, Master the FAFSA, AKCIS trainings & webinars, Kids2Careers, etc.
- 3) Total number of attendees in section 3 does not include section 1 sessions, mailers, email campaigns, etc.

Website Engagement: This quarter was defined by steady growth in engagement and strong user activity across ACPE's core resources. With the new website now fully established, the focus shifted toward monitoring performance, refining user experience, and strengthening analytics capabilities to support data-driven decision making. Throughout this period, continuous improvements occurred within GA4 (Google Analytics 4) tracking and expanded event reporting to better capture meaningful user interactions. The new funnels for FAFSA, CampusDoor, and other high-priority pages now give clearer visibility into user pathways and allows monitoring engagement with greater accuracy and consistency.

Website metrics for this timeframe show positive trends. Overall views increased, and key events rose significantly—an expected but encouraging pattern during the fall and early-winter cycle when schools, families, and students seek financial aid guidance. The spike in December aligns with FAFSA interest and broader communication efforts across ACPE programs.

Alaska Performance Scholarship: The APS Training Project Group, represented by Outreach and Operations staff, continued its efforts this quarter to create and implement various APS training resources for specific APS stakeholder groups including: students/families, high school counselors/educators, postsecondary financial aid offices, postsecondary admissions counselors/recruiters, as well as other groups. Completed trainings were successfully delivered to multiple groups at conferences and events this fall with positive feedback and will continue in the spring.

The APS Cross-Agency Workgroup held its last regularly scheduled meeting in December. Topics covered in this meeting included an APS website and resource review, APS training opportunities, and APS reporting and eligibility notification requirements for districts. Going forward, the APS Cross Agency Group will meet quarterly with increased frequency as needed.

Marketing Campaigns: Various marketing campaigns occurred this quarter in support and promotion of postsecondary education planning and ACPE's solutions. High level campaign topics include:

- FAFSA Completion
- Alaska Performance Scholarship
- ACPE's Education Loan Programs
- ACPE's REFI Education Loan

ACPE's marketing campaigns utilize a multi-faceted platform approach to reach a wide variety of audiences. Components may include ConstantContact, standard email, social media, and print mail. Large-scale email campaigns reached nearly 90,000 Alaskans.

Alaska Career Information System 360 (AKCIS)

AKCIS 360 is a cost-effective online platform for comprehensive career, education, and financial aid information. AKCIS 360 continues to expand the list of integrated interactive Personal Learning & Career Planning (PLCP) activities and reporting tools available to Alaskans.

Quarter Highlights:

The AKCIS Partnership Coordinator focused on continued PLCP implementation planning with school administrators, CTE coordinators, counselors, and lead faculty as systemic in Alaska schools/districts. Activation & Fee Waiver Agreements, submitted annually by AKCIS sites, are in peak renewal season. To date, 357 received; 46/54 school districts currently renewed, 96% of districts renewed list AKCIS as their Personal Learning & Career Planning platform. Quarter highlights include:

- AKCIS login sessions have been steady with 31,130+ Portfolio logins, 35,760+ login sessions, and 784,000+ page views.

- The Personal Learning & Career Planning activities listed by development levels in AKCIS PLCP 360 are customizable. 628 Career Plans have been completed since July 1, 2025.
- The Alaska Performance Scholarship curriculum recommendations for Options A, B, and C are shared through the Course Planner for every public middle and high school student in Alaska to monitor their progress toward the APS award. School districts are invited to share their full course lists and pathways for 4-year academic plans. 234 Course Planner entries have been saved since July 1, 2025.
- AKCIS Partnership Coordinator provided workshops for: Nine Star Education & Employment Services, University of Alaska Anchorage (UAA) Provost, Alaska Association for Career & Technical Education (ACTE) Conference, Southeast Regional Resource Center (SERRC), iGrad Credit Recovery Program, Alaska School Counselor Association Conference, school district in-services and programs, as well as statewide webinars for educators, administrators, and native and community organizations.
- AKCIS Partnership Coordinator has conducted 17 training sessions for 348 educators, training providers, and students and families both in-person and virtually.

Alaska College & Career Advising Consortium (ACAC)

The Alaska College & Career Advising Consortium (ACAC) program fosters partnerships and collaboration among education and workforce development stakeholders committed to improving the lives of Alaskans through access to postsecondary education and career training opportunities. Under the ACAC program, we offer:

- **Annual ACAC Training** – free professional development opportunity for professionals who help Alaska's students plan and prepare for postsecondary education and career training. The ACAC Training equips professionals with the knowledge, resources, and tools to support Alaska's students navigate their postsecondary journey. Additionally, professionals develop partnerships and engage in meaningful collaboration with other education and workforce development stakeholders from all over Alaska.

For the 2025 ACAC Training, we continued with our successful **series of short, unique** live sessions from a multitude of new and returning Guest Presenters representing distinct sectors and professional fields. ACAC Training sessions took place on **Zoom, on every Tuesday and Thursday, from 9:00 am to 12:00 pm, between** September 16 and October 9, 2025. Sessions were recorded and published on ACPE's YouTube Channel for individuals who were unable to attend a live session to review at a later time, or as a refresher for others.

Among newly introduced or re-introduced sessions were:

- *Alaska Hospital & Healthcare Association (AHHA) - Find Your Fit in Healthcare*
- *Alaska Resource Education (ARE)*
- *UAA's Dual Enrollment Programming*
- *UAA's Indigenous and Rural Student Center (IRSC)*
- *Alaska Primary Care Association's Workforce Development Programs*

We received **153** registrations for this year's ACAC Annual Training.

- **Monthly ACAC Newsletter** – Introduced in April 2025, this tool keeps the ACAC Network members engaged and connected outside of the Annual ACAC Training. Featuring two ACAC Partner Spotlights and one section about ACPE's resources and initiatives, it highlights postsecondary education and resources, funding, and training opportunities available in Alaska. The Newsletter is sent to approximately 500 ACAC Network members.

Alaska FAFSA Completion Initiative (AFCI)

ACPE has been the driving force behind the statewide [Alaska FAFSA Completion Initiative \(AFCI\)](#) whose overarching goal is to increase FAFSA completion rates in Alaska year over year through partnerships and statewide collaboration.

We continue to offer *ACPE's Master the FAFSA Training* twice a week, on Mondays and Thursdays, from 2:00 to 3:45 pm. ACPE's Master the FAFSA Training provides a line-by-line overview and in-depth analysis of the 2026-27 FAFSA process. Education and Workforce Development professionals gain a better understanding and navigation of the FAFSA form to ensure they can independently support students/families and adult learners with successful FAFSA completion.

This quarter **39** individuals have received the FAFSA training.

Outside of ACPE Success Center, FAFSA completion assistance is offered through weekly, year-round *FAFSA Wednesdays*.

The [Alaska FAFSA Completion Initiative \(AFCI\)](#) website has been recently revamped to ensure streamlined and user-friendly delivery of extensive FAFSA completion resources. ACPE's FAFSA completion resources include:

- *Funding Your Future Presentation*
- *ACPE Success Center Assistance*
- *Weekly FAFSA Wednesdays*
- *FAFSA Video Tutorials*
- *Downloadable FAFSA Materials*

Kids2Careers Postsecondary Planning Resources

Kids2Careers (K2C) includes two primary sets of resources to help students explore and plan for their future: Early Career Explorers (ECE) for grades PK-4 and K2C Planning for grades 5-12. This program design provides a seamless set of resources for educators, students, and families.

K2C Curriculum & Planning Program 2025-26 Participation

K2C Curriculum & Planning resources and activities are designed to help students explore enrichment, dual credit programs, and college and career & technical education options. In addition to the K2C Curriculum program geared toward 5th-7th grade students, K2C Planning offers panel events for middle and high school students and postsecondary planning presentations to help high school students understand where to find and how to use ACPE's Kids2Careers planning resources. Presentations are available for classrooms, families, educators, and youth serving organizations.

- **K2C Curriculum Program:**
 - School Statistics: 31 schools; 58 classrooms; 1,742 students

- Statewide Distribution: 8 districts; 15 communities
- Campuses: 6 in-person campus events; digital recordings & virtual tours
- **K2C Postsecondary & Career Prep Panels:**
 - Panels Completed: 13 schools; 17 classrooms; 1,875 students
- **K2C Postsecondary Planning Presentation:**
 - Planning Presentations Completed: 10 schools; 16 classrooms; 184 students
- **K2C Resource Overviews:**
 - Overviews Completed: 18 completed; 1 scheduled
 - Curriculum Trainings: 5 completed; 2 confirmed
 - Resource Overview Conference Sessions: 4 completed; 1 scheduled
- **Conference/Event Booths:**
 - 3 completed; 200 connections

Early Career Explorers 2025-26 Participation

Early Career Explorers (ECE) classroom resources allow PK-4 teachers to incorporate career exploration alongside traditional subjects. These free downloadable resources are available from ACPE's website.

- Across **10** communities and **10** school districts, a total of **2,934** students in **164** classrooms
 - 17 schools (**157** classrooms, **2,824** students) are using the I Can Be... Series for grades PK-K+.
 - 18 (**162** classrooms, **2,887** students) are using Careers Build a Community for grades 1-3+.
 - 14 (**151** classrooms, **2,727** students) are using Career Heroes for grades 3-4+.
 - 12 (**144** classrooms, **2,617** students) are using all three sets of classroom resources.



Alaska Commission on Postsecondary Education

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Juneau, Alaska 99811-0505

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In Juneau: (907) 465-2962
TTY: Dial 711 or (800) 770-8973
Fax: (907) 465-5316
acpe.alaska.gov

MEMORANDUM

TO: Members, Alaska Commission on Postsecondary Education
THROUGH: Kerry Thomas, Acting Executive Director
FROM: Jamie Oliphant, Director of Information Support Services (ISS)
DATE: 12/15/2025
SUBJECT: ISS activities

Completed Projects, Efficiencies and Security Updates

This past quarter ISS focused on user support and enhancing processes.

Our Programming team is in the process of re-writing our automated jobs to a new coding language. We are using this opportunity to incorporate manual validation and reconciliation processing that staff do into the automated jobs. The basis of the re-coding is to also allow for new implementation of web user interfaces that staff can use to process their daily tasks ultimately streamlining their processing. We are starting with Finance and their monthly reporting and Operations matching jobs.

Our Business Analyst team remains active in enhancements within the Alaska Student Aid Portal (ASAP) for administering the Alaska Performance Scholarship (APS) and the Alaska Education Grant (AEG). They also continue to work on the Call Center Upgrade project, moving off Cisco to Microsoft Teams.

Our Networking team successfully upgraded equipment to Windows 11 and managing user PC support while still maintaining security upgrades and patches. The networking team currently has a vacancy. Temporary backup and training have taken place from other members of the ISS division. The administrative process to start the recruitment for a Micro-Computer Network Specialist has been completed. Our goal is to have the position filled next quarter.

Every decision made is based on our continued effort to ensure the IT infrastructure, systems and processes are operating in an accurate, secure and efficient manner.

It is a pleasure and honor serving the commission. Please feel free to contact me if there are any questions or need for additional information.

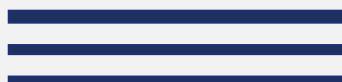
January 2027

| Sunday | Monday | Tuesday | Wednesday | Thursday | Friday | Saturday |
|--------|--------|---------|-----------|----------|--------|----------|
| | | | | | 1 | 2 |
| 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| 10 | 11 | 12 | 13 | 14 | 15 | 16 |
| 17 | 18 | 19 | 20 | 21 | 22 | 23 |
| 24 | 25 | 26 | 27 | 28 | 29 | 30 |
| 31 | | | | | | |

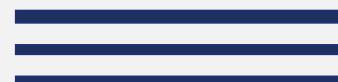
ALASKA COMMISSION ON POSTSECONDARY EDUCATION



MISSION MOMENT



ACPE



Alaska Commission on Postsecondary Education
Administrative Action Log
(Q2 FY2026)

Executive Director Decisions

| DATE | DESCRIPTION | ACTION TAKEN |
|------------|----------------------|--|
| 11/2/2025 | Medical Cancellation | Approved for Administrative Discharge |
| 11/12/2025 | Settlement in Full | Counter Offer Approved |
| 11/25/2025 | Settlement in Full | Counter Offer – Special Payment Arrangement Approved |
| | | |
| | | |
| | | |

Commissioner Affiliations

| Member | Current | Former |
|-------------------------------|---|---|
| John Brown | <ul style="list-style-type: none"> ▪ Alaska School Administrative Certificate ▪ Alaskans for Palmer Hayflats (APH) ▪ Alaska School Teaching Certificate ▪ BodhiAK Consulting - Owner/Operator ▪ Building Design Committee of Mat-Su Central School | <ul style="list-style-type: none"> ▪ Academic Advisory Council of Mat-Su Central (AAC) ▪ Alaska Council of School Administrators (ACSA) ▪ Alaska Association of Elementary School Principals (AAESP) ▪ Alaska Association of Secondary School Principals (AASSP) ▪ Mat-Su Principal Association (MSPA) ▪ Wasilla Chamber of Commerce (WCC) |
| John Bardsley | <ul style="list-style-type: none"> ▪ American Association for Healthcare Risk Management ▪ American Association for Healthcare Quality | |
| Representative Ashley Carrick | <ul style="list-style-type: none"> ▪ Alaska State House of Representatives | |
| Stacia Goecker | <ul style="list-style-type: none"> ▪ Alaska Bible College student president ▪ ACPE commission member | <ul style="list-style-type: none"> ▪ Alaska Bible College sophomore representative and secretary ▪ Matanuska Assemblies of God Children's ministry intern |
| Keith Hamilton | <ul style="list-style-type: none"> ▪ Alaska Christian College - President ▪ Alaska Commission on Postsecondary Education - Commissioner ▪ Certified-Christian Non-Profit Leader, Azusa Pacific University ▪ Evangelical Covenant Church Ministerium - Member ▪ Kenai Peninsula Alaska Ministerial Association - Member ▪ Kenai Peninsula Executive Directors Association - Chair ▪ North Park University - Board of Trustees | <ul style="list-style-type: none"> ▪ Alaska Children's Trust Steering Committee ▪ Alaska Juvenile Justice Advisory Council ▪ Arctic Barnabas Ministry - Board Member ▪ Covenant Bible College Midwest - Board Vice Chair ▪ Evangelical Covenant Church, National Board of Christian Formation ▪ Faith Based and Community Initiatives Advisory Council - Member |

Revised: January 8, 2026

Commissioner Affiliations

| Member | Current | Former |
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| | <ul style="list-style-type: none"> ▪ Alaska State Personnel Board - Member ▪ Soldotna Chamber of Commerce ▪ Seattle Pacific University - Board of Trustees ▪ Cascades Camp and Conference Center - Board of Directors, Board Treasurer | <ul style="list-style-type: none"> ▪ Mission Springs Conference Center, Scotts Valley, CA - Board Member ▪ New Hope Counseling Center - Ex-Officio Board Member ▪ Sexual Abstinence Curriculum Task Force, Rocklin Unified School District - Member ▪ Task Force on Postsecondary Education - Member |
| Donald Handeland | <ul style="list-style-type: none"> ▪ American Society of Civil Engineers ▪ Alaska Professional Civil Engineer | <ul style="list-style-type: none"> ▪ Alaska State Board of Education and Early Development ▪ Alaska Association of Student Governments ▪ State Officers Compensation Commission |
| Paula Harrison | <ul style="list-style-type: none"> ▪ American Gas Association – Human Resources and Labor Relations Committee ▪ Western Energy Institute – Executive Human Resources Committee ▪ Region 10 Northwest American with Disabilities Act, State of Alaska Representative – Board Member ▪ University of Alaska – Board of Regents ▪ University of Alaska – Chair Governance Committee ▪ State of Alaska – Retirement and Benefits Committee ▪ HRCI Certified SPHR ▪ SHRM – Certified SHRM-SCP ▪ Trainer for State of Alaska – Network on the ADAAA – Cornell University | <ul style="list-style-type: none"> ▪ Chair of the Alaska Labor Relations Agency ▪ Board of Challenge Alaska ▪ Governors Committee on the Employment and Rehabilitation of People with Disabilities ▪ University of Alaska |
| Kathryn McCollum | <ul style="list-style-type: none"> ▪ Alaska K-8 Teaching Certificate Retired ▪ U.S. Civil Rights Commission - Alaska Advisory Commission | <ul style="list-style-type: none"> ▪ Idaho Teaching Certificate ▪ Meridian, Idaho Public School Teacher, 1 year ▪ Mat Su Borough Public School Teacher, 31 years. |

Revised: January 8, 2026

Commissioner Affiliations

| Member | Current | Former |
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| | <ul style="list-style-type: none"> ▪ Alaska State Board of Education and Early Development ▪ Matanuska-Susitna Borough School Board ▪ Mat-Su Republican Women's Club ▪ Wasilla Senior Center - Life Member | <ul style="list-style-type: none"> ▪ Mat Su Education Association ▪ National Education Association ▪ Association of American Educators ▪ Knik-Fairview Community Council |
| Karen Perdue | <ul style="list-style-type: none"> ▪ University of Alaska – Board of Regents | |
| Senator Löki Tobin | <ul style="list-style-type: none"> ▪ Alaska State Senate | |
| Brittany Williams | <ul style="list-style-type: none"> ▪ Alaska Christian College - Registrar and Assessment Coordinator ▪ Jubilee Worship Center - Member ▪ Association for Biblical Higher Education - Peer Evaluator | <ul style="list-style-type: none"> ▪ Alaska Teacher Credentials ▪ Kenai Peninsula Borough School District - Former Teacher ▪ Chi Alpha Campus Ministries ▪ Educators Rising Alaska (formerly Future Educators of Alaska) |
| Trish Zugg | <ul style="list-style-type: none"> ▪ Association for Career & Technical Education – Region V Policy Committee ▪ Alaska Workforce Investment Board ▪ Alaska Commission on Post-Secondary Education ▪ Alaska Teaching Certificate/CTE Program Administrator ▪ CTE Consultant | <ul style="list-style-type: none"> ▪ Alaska Association for Career & Technical Education - Past-President |

Revised: January 8, 2026

ACPE FUTURE MEETING SCHEDULE

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| Spring 2026 Quarterly Meeting | April 2, 2026 |
| Summer 2026 Quarterly Meeting | July 23, 2026 |
| Fall 2026 Quarterly Meeting | October 15, 2026 |

2024

Alaska Commission on Postsecondary Education Acronyms

Kerry Thomas
Executive Director

Updated 03-2022

ACRONYMS AND TERMS FOR ALASKA COMMISSION ON POSTSECONDARY EDUCATION (ACPE)

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| 65 by 2025 | Initiative of the Alaska Postsecondary Access & Completion Network, funded by a Lumina grant, to increase the percentage of working-age Alaskans who will have a postsecondary credential to 65% by the year 2025. |
| Accreditation | Accreditation is a peer review process that examines competency, authority, or credibility of a higher education institution. Alaska requires that colleges and universities operating in the state be accredited by a body recognized by the Secretary of Education. The goal of accreditation is to ensure that education provided by institutions of higher education meets acceptable levels of quality and that credits are transferrable. |
| Alaska Education and Workforce Outcomes Database (Outcomes) | Statewide Longitudinal Data System (SLDS) developed to manage, analyze and evaluate outcomes of educational programs and services. Outcomes is a partnership between the University of Alaska, Alaska Department of Education & Early Development, Alaska Department of Labor & Workforce Development and ACPE. Outcomes replaces the ANSWERS system. |
| American Education Services (AES) | American Education Services. (AES) is a Federal Family Education Loan Program (FFELP) and private (alternative) student loan national servicer, owned by the Pennsylvania Higher Education Assistance Agency (PHEAA). AES services ACPE's legacy FFELP portfolio. |
| Alaska Career Information System (AKCIS) | AKCIS is a web-based statewide service offered by ACPE to provide comprehensive, interactive and user-friendly career and postsecondary education/training information to help youth and adult users explore and plan for careers, with emphasis on careers within Alaska. AKCIS is offered in all 54 school districts. |
| Alaska College and Career Advising Corps (ACAC) | Designed under a federal College Access Challenge Grant (CACG), ACAC provides training and information resources to partners and volunteers across the state who are committed to developing a postsecondary education culture and helping Alaska's students access and benefit from postsecondary education and career training. The program includes mentoring through the FAFSA Time Alaska, Apply Now Alaska and Decision Day Alaska programs |
| AlaskAdvantage | The trademarked name of a now-discontinued suite of ACPE education loan programs and services that offered benefits or outreach to Alaskans and to the organizations that serve Alaska's students. This program ended when the Department of Education |

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| | discontinued the Federal Family Education Loan Program (FFELP). |
| Alaska Education Grant (AEG) | A state need-based grant ranging from \$500 to \$2,000 per academic year for qualifying Alaska residents attending participating Alaska postsecondary institution. AEG awards are funded by the Alaska Higher Education Investment Fund (HEIF), and operating costs are absorbed by ACPE. |
| Alaska Navigator: Statewide Workforce and Education-Related Statistics (ANSWERS) | ANSWERS is the State of Alaska's P-20W Statewide Longitudinal Data System. ANSWERS was developed to link existing Alaska K-12, higher education and employment data to deliver critical information to Alaska's policymakers, educators, and general public about the state's education continuum. In 2012, the state received a \$4 million federal grant over 3 years to develop the system. The system has been rebranded and is now known as the Alaska Education and Workforce Outcomes Database (Outcomes) |
| Alaska Performance Scholarship (APS) | Alaska's state performance-based scholarship to incent Alaska's students, parents and educators to strive for excellence in education. Awards may be used at participating colleges, universities or approved career and technical education programs in Alaska. |
| Alaska Postsecondary Access and Completion Network (Alaska CAN or The Network) | The Network, is a non-profit organization originally created by ACPE under a federal College Access Challenge Grant (CACG), The Network focuses on increasing postsecondary access and success in Alaska and promulgated the state's 65 by 2025 attainment goal. Board members represent secondary and postsecondary education, business, rural and urban areas, and community nonprofits. It establishes a network for members to share best practices, tools and resources relating to college access and success. |
| Alaska Presence Benefit | A legacy annual credit to qualifying borrowers' loan principal balances to reduce their costs. Borrowers qualify while living in Alaska. The ASLC Board approves the offering of benefits annually based on cash flows and costs estimates. This benefit is not offered on new loans. |
| Alaska Student Aid Portal (ASAP) | ACPE web portal to provide students with secure access to real-time grant and scholarship account information regarding their eligibility, award level, remaining terms available, remaining years in which to use available terms, and ability to change record of school of attendance. |
| Alaska Student Loan Corporation (ASLC) | The state corporation that funds the student loan programs and ACPE's operating budget. Created in 1987 to provide a means of alternative financing in the form of tax-exempt bonds. ASLC is governed by a board of directors appointed by the governor (two |

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| from ACPE and the Commissioners of Revenue, Administration and Community & Economic Development). | |
| Alaska Supplemental Education Loan (ASEL) | Alaska's state education loan program to provide supplemental financial assistance if the federal loan program is insufficient to cover the costs of attendance or if the borrower does not qualify for financial aid under the federal student loan program. |
| Annual Percentage Rate (APR) | The Annual Percentage Rate (APR) is the yearly cost of borrowing a loan, shown as a percentage of the amount borrowed. Because APR is calculated the same way on different loans from different lenders, the APR also allows applicants to compare loans with different terms and conditions. |
| Apply Now Alaska | An initiative coordinated statewide by ACPE and based on the American College Application Campaign model, to assist first-generation and low-income high school students as they navigate the complexities of the admissions process to postsecondary institutions. The event season runs from November to February. |
| Ascendium Education Group (AEG) | ACPE's federal loan guarantor, located in Madison, Wisconsin. Formerly known as Great Lakes Higher Education Guarantee Corporation. |
| Award Letter | An official document issued by a school's financial aid office that lists the financial aid offered to the student through the school. It provides details of a borrower's financial need and the breakdown of the financial aid package according to amount, source and type of aid. The award letter (also called a Financial Aid Notification/FAN) includes the terms and conditions for the financial aid and cost of attendance. |
| Administrative Wage Garnishment (AWG) | State statutes and regulations provide ACPE the authority to garnish wages of a borrower who has defaulted on their state loan, without the need for a court order. Limitations are structured in state and federal law. |
| Award Year | The academic year for which financial aid is requested (or received). |
| A.W. "Winn" Brindle Education Loan (WB) | This program, which is no longer funded, was funded by private donations and offered forgivable loans to full-time students in a fisheries-related degree or certificate program. |
| Borrower Benefits | Interest rate reductions and account credits that reduce the overall cost of borrowing. ASLC benefits are variable and are evaluated and approved annually based on cash flows and costs estimates. |

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| Campus-Based Aid | Financial aid programs administered by the student's school. The federal government provides the school with a fixed annual allocation, which is awarded by the financial aid administrator to qualifying students. Programs include the Perkins Loan, Supplemental Education Opportunity Grant, and Federal Work-Study. Note that there is no guarantee that every eligible student will receive financial aid through these programs because the awards are made from a fixed pool of money. |
| Capitalized Interest | Unpaid interest charges added to the principal balance of an educational loan thereby increasing the size of the loan. Interest is then charged on the new balance, including both the unpaid principal and the accrued interest. Capitalizing the interest increases the monthly payment and the amount of money ultimately repaid. Interest is generally capitalized when there is a change in the status of the loan at a time when there is unpaid interest outstanding, such as going from deferment to repayment status. Borrowers can significantly reduce their costs by paying interest each month, even if a payment is not due. |
| Clearinghouse (or National Student Clearinghouse (NSC) | A non-profit association that maintains a comprehensive electronic registry of postsecondary student records provided by the participating schools. Over 2,700 colleges, 91% of the nation's enrollment, participate. The Clearinghouse process identifies those borrowers who withdraw from school and need to begin repayment; transfer from one school to another; return to school and may be eligible for a deferment; continue in school and are eligible for deferment or in-school extension. |
| Cohort Default Rate (CDR) | <p>A measurement of loan cohort performance that identifies the percent of the cohort that is in default at a given time. Cohorts may include schools, states, or calendar groups. Alaska loan cohort rates are calculated annually based on loans entering repayment between January 1 and December 31 of the cohort year, which are greater than six months (180 days) past due at the end of the first 12 months of repayment and have not previously defaulted. These calculations differ from the federal cohort default rate calculations.</p> <p>The US Department of Education cohort default rate is calculated as the percentage of borrowers who entered repayment on Federal Family Education Loan (FFEL) Program or William D. Ford Federal Direct Loan (Direct Loan) Program loans between Oct. 1st and Sept. 30th of a given year and subsequently defaulted prior</p> |

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| to Sept. 30 th two years later (for example, the 2016 CDR is calculated on student loans entering repayment between Oct 1, 2015 and Sept 30, 2016 and subsequently default prior to Sept 30, 2018). | |
| College Access Challenge Grant (CACG) | A federal grant program to foster partnerships among federal, state, and local governments and philanthropic organizations through matching challenge grants aimed at increasing the number of low-income students who are prepared to enter and succeed in postsecondary education. |
| Consolidation Loan | A loan that combines several student loans into one bigger loan from a single lender. The consolidation loan pays off the balances on the other loans. ACPE no longer offers a consolidation loan; however, federal consolidation loans are still available. |
| Cosigner | A cosigner is responsible for loan repayment if the borrower fails to repay it. Borrowers who do not meet ACPE's credit requirements must provide a cosigner who meets those requirements. Also called an endorser. |
| Cost Of Attendance (COA) | Also known as the cost of education or budget. The total cost for the student to attend school, including tuition and fees, room and board, allowances for books and supplies, transportation, and personal and incidental expenses. Loan fees, if applicable, may also be included in the COA. Childcare and expenses for disabilities may also be included. Schools establish standard budgets for students: living on-campus and off-campus, married and unmarried, and residents and nonresidents. |
| Credit Rating or Credit Score | Credit ratings or scores are calculated by credit bureaus based on an individual's past debt and repayment history. Credit bureaus and credit reporting agencies provide this information to banks and businesses to determine if an applicant meets the applicable underwriting standard to qualify for a loan. Credit scores generally range from 300 to 850, with the 2019 Alaska average score being 675. |
| Credit Reporting | ACPE reports the current status of all accounts to national credit bureaus monthly, which impacts the borrower's credit rating. Accounts that are 60 or more days delinquent are reported past due. |
| Dear Colleague Letter (DCL) | An official communication to schools and lenders that explains and clarifies the federal Department's guidance regarding federal regulations and statutes. Also known as a Dear Partner Letter. |
| Decision Day Alaska | An initiative, derived from the national College Decision Day, to recognize high school seniors for their postsecondary educational plans and encourage younger students and families to prepare |

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| | early for postsecondary education. The event season runs from May to June. |
| Default | Failure to make monthly payments on the loan as agreed, or failure to abide by terms and conditions of a loan promissory note (PN). ACPE borrowers who default may be subject to wage and PFD garnishment and transferred to a collection agency, among other consequences. |
| Default Rate | The general definition of default rate is the measure as a percentage of borrowers who failed to make scheduled payments in a specified date range. See also Cohort Default Rate CDR. |
| Deferment | A period of time during which a borrower is allowed to postpone repaying the loan. With the exception of federal subsidized loans, interest continues to accrue during deferment periods. A borrower can postpone paying the interest charges by capitalizing the interest, which increases the size of the loan. Most loan programs allow students to defer their loans while they are in school at least half-time. A borrower who defaults on a loan loses eligibility for a deferment on that loan. |
| Dependent | For purposes of completing the FAFSA, a dependent student is generally one who is unmarried and under 24 years old. Federal need-based aid to dependent students is awarded based on their parents' income. |
| Direct Loans (DL) | <p>The William D. Ford Federal Direct Loan Program (AKA the Direct Loan Program) is a federal program through which the federal government makes student loans. Loans may be subsidized for students considered high need under the FAFSA formula, meaning that the loans have very low rates and the federal government pays the interest during the in-school period and during certain other deferments.</p> <p>Generally, ACPE's interest rates are the next lowest option for Alaska students, after subsidized loans.</p> |
| Direct Payment (ACH) | Automatic electronic debit from borrower's bank account each month for loan repayment. Borrowers making direct payment at ACPE receive a 0.25% interest rate reduction. The benefit is reviewed annually by the ASLC Board. |
| Disclosure | A written statement of the repayment terms of the loan sent to the borrower at the time the loan is scheduled for repayment. It identifies the principal balance, the estimated interest to be paid over the life of the loan, annual interest rate, annual percentage rate, the number of payments to be made and the monthly payment amount. A new disclosure is sent to the borrower if the repayment schedule changes, for example if the student receives a deferment. A disclosure may also be called a truth-in-lending statement or a statement of loan terms. |

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| Due Diligence | The process of exercising a servicer's responsibility for collecting on a loan. |
| (ED) U.S. Department of Education | An acronym sometimes used for the Department of Education. Executive Branch of the federal government that establishes policy for, administers, and coordinates most federal assistance to education. |
| Electronic Signature (E-SIGN) | An electronic symbol or process attached to, or logically associated with, a record and used by a person with the intent to sign the document or record. Established under the Electronic Signatures in Global and National Commerce Act on 6/8/2000. |
| Education Finance Council | The Education Finance Council is an association representing the nation's nonprofit and state-based student loan and finance organizations. These public purpose organizations are dedicated to the single purpose of making college more affordable. |
| Education Loan Management Resources (ELM) | Education Loan Management Resources created a uniform data exchange network for student loan processing. This technology platform allows lenders to exchange critical loan data with schools efficiently. |
| Expected Family Contribution (EFC) | The amount the family is expected to contribute to paying for a student's education, as determined by the FAFSA Federal Methodology. The EFC includes parent and student contributions, and varies according to the student's dependency status, family size, number of family members in school, taxable and nontaxable income and assets. The difference between the student's costs and the EFC is the student's financial need, and is used in determining the student's eligibility for need-based financial aid. |
| Fair and Accurate Credit Transactions Act 2003 (FACTA) | Federal act allowing consumers to obtain each year, free of charge, a personal credit history report, requiring that merchants omit from sales receipts all but the last five digits of a customer's credit card number, and requiring that procedures for government oversight and financial institution notification of ID theft and fraud be implemented. Amended the Fair Credit Reporting Act (FCRA). |
| Fair Credit Reporting Act (FCRA) | The Fair Credit Reporting Act, 15 U.S.C. § 1681, is U.S. federal law enacted to promote the accuracy, fairness, and privacy of consumer information contained in the files of consumer reporting agencies. |
| Fair Debt Collection Practices Act (FDCPA) | The Fair Debt Collection Practices Act, Pub. L. 95-109; 91 Stat. 874, codified as 15 U.S.C. § 1692 –1692p, designed to eliminate abusive practices in the collection of consumer debts, to promote fair debt collection, and to provide consumers with an avenue for |

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| | disputing and obtaining validation of debt information in order to ensure the information's accuracy |
| Fair Isaac Credit Score (FICO) | A statistical model developed by the Fair Isaac Corporation, which is used by credit bureaus, and banking institutions to calculate and determine an individual's credit score. |
| Family Education Loan (FEL) | ACPE's FEL program provides low interest loans to families to assist in paying the costs of education for family members. Borrowers may be parents, grandparents, foster parents, or spouses. |
| Federal Family Education Loan Program (FFELP) | FFELP was terminated in 2009. Through FFELP, ACPE offered federally-guaranteed low-cost loans to students and parents. FFELP loans included Stafford, PLUS, Consolidated, all of which are now offered directly by the federal government. |
| Federal Methodology | The need analysis formula used on the FAFSA to determine the EFC. The federal methodology takes family size, the number of family members in college, taxable and nontaxable income and assets into account. |
| Federal Work-Study (FWS) | Program providing undergraduate and graduate students with part-time employment, usually at the school of attendance, during the school year. The federal government pays a portion of the student's salary, making it cheaper for departments and businesses to hire the student. For this reason, work-study students often find it easier to get a part-time job. Eligibility for FWS is based on need. Money earned from a FWS job is not counted as income for the subsequent year's need analysis process. |
| Finance Charge | The estimated amount of interest that will be paid over the life of the loan. |
| Financial Aid | Money provided to the student and the family to help them pay for the student's education. Major forms of financial aid include gift aid (grants and scholarships) and self-help aid (loans and work). |
| Financial Aid Administrator (FAA) | A staff member at an eligible school who is charged with the administration of financial aid programs. |
| Financial Aid Counseling | Students with federal loans are required to meet with a financial aid administrator or participate in a distance education-counseling program before they receive their first loan disbursement and again before they graduate or otherwise leave school. During these counseling sessions, called entrance and exit interviews, the FAA reviews the repayment terms of the loan and the repayment schedule with the student. |

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| Financial Aid Office (FAO) | The college or university office that is responsible for the determination of student financial need and the awarding of financial aid. |
| Financial Aid Package | The complete collection of grants, scholarships, loans, and work-study employment from all sources (federal, state, institutional and private) offered to a student to enable them to attend the college or university. |
| Financial Literacy | The ability to understand and effectively apply various financial skills, including personal financial management, budgeting, and investing. Financial literacy helps individuals become self-sufficient so they can achieve financial stability. ACPE incorporates financial literacy education into the loan application process. |
| Forbearance | During a forbearance period, the lender allows the borrower to temporarily postpone repaying the principal, but the interest charges continue to accrue, even on subsidized loans. Forbearances are granted at the lender's discretion, usually in cases of extreme financial hardship or other unusual circumstances when the borrower does not qualify for a deferment. Typically, accrued interest is capitalized. |
| Free Application For Federal Student Aid (FAFSA) | Form used to apply for a broad category of federal and state student aid programs. No fee is charged. |
| FAFSA Time Alaska | FAFSA Time Alaska provides FAFSA-specific resources and training to site coordinators volunteering to host FAFSA completion events around the state. The event season runs from October to April. (Previously known as College Goal Alaska) |
| Federal Student Aid (FSA) | Aid offered to postsecondary education students by the federal government in the form of grants, loans, work-study programs, and other forms of assistance. |
| Generally Accepted Accounting Principles (GAAP) | A widely accepted set of rules, conventions, standards, and procedures for reporting financial information, as established by the Financial Accounting Standards Board. |
| Gift Aid | Financial aid, such as grants and scholarships, which does not need to be repaid. |
| Grace Period | The time that begins when a borrower leaves school (whether because of graduation or withdrawal) or drops below the required enrollment level, and ends the day before the repayment period starts. The length of the grace period is stipulated in the promissory note that the borrower signed. Payments are not due during the grace period. |

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| Graduate PLUS Loan | A federal loan made to a graduate or professional student, defined as a student enrolled in a program or course above the baccalaureate level or enrolled in a program leading to a professional degree at an eligible school. |
| Graduated Repayment | A repayment schedule where monthly payments are smaller at the start of the repayment period and gradually become larger. |
| Grant | A type of financial aid based on financial need that the student does not have to repay. |
| Great Lakes Higher Education Guaranty Corporation (Great Lakes) | ACPE's former federal loan guarantor from 2018 through early 2019 when it transitioned to Ascendium Education Group AEG as part of corporate restructuring. |
| Guaranty Agency or Guarantor | A state or private nonprofit organization that has an agreement with the U.S. Secretary of Education to administer a loan guarantee program under the Higher Education Act, and enforces federal and state law regarding student loans. It is responsible for overseeing the student loan process, and insures them against default for the lender. |
| Health Education Assistance Loan (HEAL) | A low interest loan administered by the US Department of Health and Human Services (HHS). It is available to medical school students pursuing medicine, osteopathy, dentistry, veterinary medicine, optometry, podiatry, clinical psychology, health administration and public health. Undergraduate pharmacology students are also eligible. |
| Higher Ed Loan Mgt System (HELMS) | Loan servicing software used by ACPE since 1996. |
| Higher Education Investment Fund (HEIF) | Fund established in statute for the purpose of making grants and scholarships. This fund was established to endow the Alaska Performance Scholarship (APS) and the Alaska Education Grant (AEG). |
| Income-Based Repayment (IBR) | IBR is a federal loan repayment option with payment caps based on income and family size. After 25 years of qualifying payments and/or economic hardship deferments, the US Department of Education repays the outstanding balance and accrued interest on eligible loans. IBR is available for all federal student loans, except parent PLUS loans. |
| Income-Sensitive Repayment | A repayment plan for federal loan programs available to borrowers whose standard monthly loan payment (10-year repayment term) exceeds a percentage of their discretionary income. The monthly payment amount is based on a percentage of gross monthly income, and must at least satisfy monthly |

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| | interest accrual. The plan is designed for borrowers who have a low initial income but anticipate it to increase over time. |
| Independent | A student is considered independent for purposes of not including parent income on the FAFSA if the student is at least 24 years old as of January 1 of the academic year, is married, is a graduate or professional student, has a legal dependent other than a spouse, is a veteran of the US Armed Forces, or is an orphan or ward of the court (or was a ward of the court until age 18), homeless or at risk of being homeless. A parent refusing to provide support for their child's education is not sufficient for the child to be declared independent. |
| Institutional Authorization | All postsecondary educational providers in Alaska, and the programs they offer, must be authorized in accordance with law as set forth in AS 14.48, or be formally determined by ACPE to be exempt from authorization. ACPE's authorization process is designed to ensure postsecondary education providers and programs meet minimum standards set out in law, relative to: <ul style="list-style-type: none"> • Institutional financial soundness • Ethical business practices • Educational program • Administrative capacity <p>Authorization is a separate process from accreditation.</p> |
| Institutional Student Information Report (ISIR) | The electronic version of the Student Aid Report (SAR) delivered to schools. It is sent by the US Department of Education to provide information about students who completed a FAFSA and indicated they might attend that school. This report includes the EFC and is used by the school to determine eligibility for financial aid. |
| Interest | Amount charged to the borrower for the benefit of using the lender's money. Interest is usually calculated as a percentage of the principal balance of the loan. The percentage rate may be fixed for the life of the loan, or it may be variable, depending on the terms of the loan. |
| Interest Cap | The maximum interest rate that can be charged on a loan. Not to be confused with capitalized interest. |
| Institutional Standards & Evaluation Committee (ISEC) | Five commissioners appointed by the Chair to meet at the call of the Chair to consider matters of initial authorization, program changes, and institutional compliance, and make recommendations for final action to the full Commission. |
| Lender's Interest and Special Allowance | An accounting mechanism that a lender uses to report to the Department the loans that it has made and to request from the |

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| Request and Report (LaRS) | Department interest benefits and special allowance that it has earned, or to report payments the lender owes to the Department. |
| Lumina Foundation | An independent private philanthropic foundation focused on increasing success in higher education. |
| Master Promissory Note (MPN) | A promissory note that authorizes the lender to disburse multiple loans during multi-year terms upon request and the school's certification of loan eligibility. |
| Medical Cancellation | In the event the borrower is permanently disabled, and therefore unable to be gainfully employed, a loan may be eligible for medical cancellation. Cancellation eligibility is, in part, determined by the loan contract the borrower signed. Alaska statute does not entitle a borrower to medical cancellation; therefore, contract law and Alaska Education Loan Regulations govern this process. |
| Missouri Higher Education Loan Authority (MOHELA) | Missouri Higher Education Loan Authority is one of several Direct Loan Servicers in the country. The ASLC is a signatory sub-contractor of MOHELA for federal Direct Loan Servicing. MOHELA services Direct Loans allocated to the ASLC, and the ASLC receives a share of the servicing fees paid by the US Department of Education. |
| National Center for Higher Education Management Systems (NCHEMS) | A private nonprofit organization whose expertise is assisting higher education policymakers and administrators bridge the gap between research and practice. |
| National College Access Network (NCAN) | National non-profit organization that assists local communities initiate, develop and sustain college access programs designed to increase the number of students who pursue education beyond high school through advising and financial assistance. |
| National Council of Higher Education Resources (NCHER) | An organization which represents a nationwide network of guaranty agencies, secondary markets, lenders, loan servicers, collection agencies, schools, and other organizations involved in the administration of FFEL portfolios. |
| National Disbursement Network (NDN) | A central disbursing agent affiliated with Education Loan Management Resources (ELM) that ACPE uses to disburse loan funds to schools that request this method of receiving disbursements. NDN electronically debits an ACPE account and disburses the funds to the school either by electronic fund transfer or by check, depending on the school's preference. |
| National Student Loan Data System (NSLDS) | The U.S. Department of Education's central database for information about a student's financial aid. |

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| Need Analysis | The process for determining a student's financial need using financial information provided by the student and his or her parents (and spouse, if any) on the FAFSA. |
| Need-Based | Financial aid based on student's ability to pay. Most government sources of financial aid are need-based. |
| Northwest Ed Loan Association (NELA) | ACPE's former federal loan guarantor. NELA became affiliated with USAFunds in 2004. |
| Non-Subsidized Interest | Interest that accrues and is to be paid by the borrower. |
| Office of Management & Budget (OMB) | Budget office in the Governor's office. |
| Origination Fee | Administrative fee paid to the lender and charged as a percentage of the loan amount as it is disbursed. |
| P-20W Statewide Longitudinal Data System (SLDS) | Abbreviation and acronym for the statewide longitudinal data system, which links K-12 education data to postsecondary education and workforce information. |
| Parent Loans For Undergraduate Students (PLUS) | Federal loans available to parents of dependent undergraduate students to help finance the child's education. Parents may borrow up to the full cost of their children's education, less the amount of any other financial aid received. PLUS Loans may be used to pay the EFC. There is a minimal credit check required for the PLUS loan, so a good credit history is required. |
| Pell Grant | A federal grant to undergraduates that provides funds based on the student's financial need. The amount of the grant for 2020-21 is \$6,345. |
| Perkins Loan | Formerly the National Direct Student Loan Program, the Perkins Loan allows students to borrow up to \$5,500/year maximum of \$27,500 for undergraduate school and \$8,500/year maximum of \$60,000 for graduate school. The Perkins Loan has one of the lowest interest rates and is awarded by the financial aid administrator to students with exceptional financial need. The student must have applied for a Pell Grant to be eligible. The interest on the Perkins Loan is subsidized while the student is in school. |
| Pennsylvania Higher Education Assistance Agency (PHEAA) | Pennsylvania Higher Education Assistance Agency (PHEAA) is a national provider of student financial aid services, including loan guaranty, loan servicing, financial aid processing, outreach, and other student aid programs. It conducts its student loan servicing operations nationally as FedLoan Servicing and American Education Services (AES). |

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| Premiere Credit of North America, LLC (PCNA) | Premiere Credit of North America, LLC (PCNA) is the collection agency contracted to collect on defaulted state education loans. |
| Professional Student Exchange Program (PSEP) | A WICHE program that provides access for Alaska students to enroll full-time in eligible health-related degree programs that are not available in this state. Alaska pays a support fee to reserve seats in these programs, and the Alaska program participants are required to repay the support fee paid on their behalf. |
| Promissory Note (PN) | Legal contract between borrower and ACPE describing terms and conditions of loan. |
| Program Participation Application (PPA) | An institution must enter into a program participation agreement with ACPE in order to be eligible to offer state financial aid programs. The agreement sets out the requirements for compliance with state statutes and regulations governing these programs. |
| Public Service Loan Forgiveness (PSLF) | The Public Service Loan Forgiveness program forgives the remaining balance on federal student loans after borrowers have made 120 qualifying monthly payments under a qualifying repayment plan while working full-time for a qualifying employer. Qualifying employers include a US federal, state, or tribal government or not-for-profit organization. |
| Refinance Loan | A loan that combines several student loans into one loan from a single lender. The refinance loan is used to pay off the balances on the other loans. |
| Skip Tracing | Skip Tracing is the process by which a lender attempts to obtain corrected borrower address or telephone information when the current address and/or phone is no longer valid. |
| Satisfactory Academic Progress (SAP) | Institutional requirements for satisfactory academic progress to continue receiving federal or state aid. |
| Student Aid Report (SAR) | Record of information from a student's FAFSA provided to the student by the U.S. Dept. of Education (DOE), which includes the calculation of the student's expected family contribution (EFC). The electronic version sent to schools and ACPE is called an Institutional Student Information Record (ISIR). |
| Servicer | An organization that collects payments on a loan and performs other administrative tasks associated with maintaining a loan portfolio. Loan servicers disburse loan funds, monitor loans while the borrowers are in school, collect payments, process deferments and forbearances, respond to borrower inquiries and ensure that the loans are administered in compliance with all applicable state and federal requirements. |

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| Special Allowance Payment (SAP) | A percentage of the daily average unpaid principal balance, paid to a lender by the Department on an eligible Federal Stafford, PLUS, Supplemental Loans for Students (SLS), or Consolidation loan. The special allowance rate is set by statutory formula. Currently the rates paid by borrowers on the loans are higher than the relevant market index and lenders are required to rebate the difference back to the federal government. |
| Stafford Loans | Federal loans that come in two forms, subsidized and unsubsidized. Subsidized loans are based on need; unsubsidized loans are not. The federal government pays the interest on the subsidized Stafford Loan while the student is in school and in certain deferment periods. The Subsidized Stafford Loan was formerly known as the Guaranteed Student Loan (GSL). |
| State Higher Education Executive Officers (SHEEO) | The national association of higher education leaders of statewide coordinating and governing boards and other state policy agencies for higher education. SHEEO serves its members as an advocate for state policy leadership, as a liaison between states and the federal government, as a vehicle for peer collaboration, and as a source of information and analysis on educational and public policy issues. In Alaska, the SHEEO role is shared between the Executive Director of ACPE and the President of the University of Alaska. |
| Success Center | Located in ACPE's Anchorage office, Success Center staff assist students and parents through the financial aid process and postsecondary education or career training preparation. |
| Subsidized Loan | With a subsidized loan, such as the Perkins Loan or the Subsidized Stafford Loan, the government pays the interest on the loan while the student is in school, during the six-month grace period following qualifying enrollment and the beginning of repayment, and during any deferment periods. Subsidized loans are awarded based on financial need and may not be used to finance the family contribution. |
| Supplemental Education Opportunity Grant (SEOG) | Federal grant program for undergraduate students with exceptional need. SEOG grants are awarded by the school's financial aid office, and provide up to \$4,000 per year. To qualify, a student must also be a recipient of a Pell Grant. |
| Teacher Education Loan (TEL) | The TEL was created to provide an incentive for rural high school graduates to pursue teaching careers and return to teach in rural communities; school boards award teacher education loans with preference given to applicants from rural schools, to attend a bachelor's degree program in elementary or secondary education or a teacher certification program. Borrowers who teach in a qualifying school may be eligible for forgiveness benefits. |

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| | Legislation passed in 2014 made the awarding of TELs to new borrowers subject to the availability of funding from the State. Absent such funding, effective fall of 2014, only continuing borrowers will receive additional loans, which are funded by ASLC. |
| Truth-In-Lending (TIL) | See Disclosure |
| Truth in Lending Act (TILA) | The Truth in Lending Act (TILA) of 1968 is United States federal law designed to promote the informed use of consumer credit, by requiring disclosures about its terms and cost to standardize the manner in which costs associated with borrowing are calculated and disclosed. It requires publication of the Annual Percentage Rate (APR) on a loan. |
| Unmet Need | Any negative difference between the amount a student/family has the capacity to pay and the cost of education as certified by the institution's Financial Aid Office is considered to be their "unmet need". |
| Unsubsidized Loan | A loan for which the borrower is responsible for the interest on an unsubsidized loan from the date the loan is disbursed, even while the student is still in school. Students may avoid paying the interest while they are in school by capitalizing the interest, which increases the loan amount. |
| Variable Interest Rate (VIR) | In a variable interest loan, the interest rate changes periodically. For example, the interest rate might be pegged to the cost of US Treasury Bills (e.g., T-Bill rate plus 3.1%) and be updated monthly, quarterly, semi-annually or annually. ACPE does not currently offer any variable rate loans. |
| Western Interstate Commission for Higher Education (WICHE) | WICHE is a regional organization created by the Western Regional Education Compact, adopted by the Western states. WICHE was created to facilitate resource sharing among the higher education systems of the West. It implements a number of activities to accomplish its objectives. Alaska participates in three WICHE student exchange programs administered by ACPE. Alaska has participated in the WICHE compact since 1955. |
| Western Undergraduate Exchange Program (WUE) | A WICHE program, WUE allows Alaska residents to enroll at two-year and four-year institutions in participating states at reduced tuition level applicable only to WUE students. Over 100 colleges and universities participate in this exchange program. |
| Western Regional Graduate Program (WRGP) | A WICHE program that enables Alaska residents to enroll at reduced tuition rates in certain graduate programs in other western states. |

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| The Washington, Wyoming Alaska, Montana, Idaho Program (WWAMI) | Provides access to graduate medical education not otherwise available in Alaska. State residents compete only with other Alaska residents for 20 positions reserved at the University of Washington School of Medicine (UWSM) for Alaska students. Alaska pays to UWSM the contractual costs of the program not covered by tuition, but fifty percent of that cost is a loan for the participant if they fail to return to the state and become employed in the medical field for which support was provided. After acceptance by UWSM, the student attends the first year of school at University of Alaska Anchorage. |
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ANASTACIA GOECKER

Commissioner

ABOUT

As the tenth kid in a military family, I was homeschooled and raised across diverse regions, including Japan, California, Oregon, and Alaska—experiences that shaped my adaptability and broadened my perspective. I am currently pursuing higher education at Alaska Bible College, where I serve as Student Body President. With a logical mindset and a deep sense of responsibility, I balance academic leadership with hands-on experience as an assistant teacher at a local daycare. Though naturally introverted, I'm committed to meaningful engagement and quietly passionate about serving my community.

Current affiliations: Alaska Bible College student body president, ACPE commission member.

Former affiliations: Alaska Bible College sophomore representative and secretary, Matanuska Assemblies of God Children's ministry intern

CONTACT

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JOHN BARDLEY

Commissioner

ABOUT

Over 40 years of experience in healthcare from patient care to postsecondary education to administrative leadership to quality and risk leadership. Clinical healthcare experience includes providing patient care as a Critical Care Physician Physician's Assistant, Registered Respiratory Therapist, and an EMT. National speaker on Healthcare Risk Management. Certified in Healthcare Quality and Risk Management with a Master's Degree in Medical Science. Most recently accepting interim leaderships across the country including working within Alaska Native Healthcare providing consultation and leadership in healthcare quality, risk and regulatory compliance. Trained in CMS compliance, physician office management, regulatory compliance, complexity navigation, Six sigma Black Belt, and Deming's System of Profound Knowledge. I have been a resident of Alaska for over 15 years and have served on the Alaska Governor's EMS Advisory Committee.

Affiliations: American Association for Healthcare Risk Management, American Association for Healthcare Quality

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