

# Helena College Non-Academic Program Review

Year: 2021-22

Review: Financial Aid 2021-22

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Status: Published

## Section 1: Mission, Goals, Objectives

### Narrative:

1) Partner for student success

b. Provide broad financial support for students

\* Increase grant and scholarship funding of student's financial need.

- Increase percentage of all undergraduate students receiving grants and scholarships. Establish baseline and identify target percentage. 72% of students receiving grants and/or scholarships is the established baseline. The percentage of financial aid recipients has decreased over the years to just under 65%. There have been fewer Pell eligible students, and the amount of grants taken has decreased as well. This is most likely a large factor into the decreased numbers. Of the students who are receiving aid, over 76% of them are receiving grant and scholarship monies. This can be seen on Attachment B. It is also evident that the average aid award for students has remained steady over the last three years.

- Increase ratio of grants and scholarships proportionate to overall average aid received/student. Establish baseline and identify target ratio of grant/loan funding. 1:1.6 grants to loan dollars is the established baseline ration. This ratio has improved to 1: 1.375 as evidenced on Attachment B.

\* Expand opportunities and resources to strengthen and promote students' financial literacy.

- Maintain cohort loan default rates for graduates at or below state average for peer institutions. 9.5 is the established 3-year cohort default baseline for Helena College. The FY 2018 CDR is 6.9. This is 5.4 points lower than the last program review. However, it might be an anomaly as all borrowers have been placed on a deferment status throughout the pandemic (19 months). The national rate for public 2 year institutions is 11.5. The average CDR of peer institutions within the state is \_\_\_\_\_, of which HC is \_\_\_\_\_.

\* Maintain affordability of two-year education by reducing unmet need.

- Percentage of student need met by financial aid. Establish baseline and identify target for percentage of need met. As stated in the last 2 reviews, the data is a bit skewed in order to truly establish a baseline, let-a-lone continue to track this information.

\* Improve student persistence towards attainment of educational goals and completion rates for students seeking certificates and degrees

- Develop existing and identify new resources focused on serving at-risk student populations (low-income, first generation, disabled, veterans, developmental education students).

Entering at-risk student populations will persist and complete at rates comparable to the general student population in the same fall cohort.

### Mission:

Mission statement prior to 2020-2021 academic year: The Financial Aid Department provides education and assistance on financial programs for students to enable them access to programs and services on their journey to achieving their educational development goals.

As the college's mission emphasizes access and support, the financial aid office works diligently to provide access to academic programs through the education and assistance of aid programs.

This includes access to both full-time and returning students through degree completion.

New encompassing mission statement: Compliance, Financial Aid, Veterans, and Student Affairs provides students education and assistance to enable them access to programs and services on their journey to achieving their educational development goals.

### Recommendations:

Previous Program Review recommendations and updates:

1. The Financial Aid Office will continue to work to increase financial literacy awareness throughout the campus. The hope is for all staff, faculty and students to discuss these subjects and put them into context of their everyday lives. Without a Financial Literacy Coordinator on campus, this becomes even more critical for staff and faculty throughout the institution to infuse this into the college culture.

UPDATE: This recommendation has not fully come to fruition as anticipated; however, the new Scholarship & Work Study Officer's position duties now include the development and operating financial literacy programming. This has been successful so far with Financial Aid Friday Newsletters, presentations to TRIO and dual enrollment students. It would still be desirable to have these concepts infused throughout the institution in order to best serve our students.

2. Default prevention is weighing heavily on the institution at this time without a sustainable plan in place. The minimum requirement by the Department of Education (ED) is a letter to go to all delinquent borrowers once a month. However, Montana Guaranteed Student Loan Program (MGS LP) was not only producing mailings, they were also calling and emailing delinquent borrowers on the college's behalf. Even with all of these efforts, the Cohort Default Rate (CDR) is currently at 14.4. It is worrisome to think what the CDR will increase to with only a letter and no other efforts due to lack of personnel in order to undertake other more intrusive tactics to assist these borrowers. UPDATE: Ascendium/Attigo has been hired to assist with sending out debt letters, informational emails and phone calls to current and past Helena College student loan borrowers. The year prior to hiring Ascendium, the Cohort Default Rate (CDR) hit an all time high at 16.1. Since then it has come down to 12.2 and 6.9 in the two years after Ascendium has taken over these duties. In the end, this is a very sound business decision as it was not impactful, nor cost effective for the FAO to conduct the minimum standards according to the federal regulations.

3. The Financial Aid Office would be able to be more efficient and effectively carry out the objectives listed above with a permanent full-time front counter financial aid administrator as stated earlier within the Fiscal and Physical Resources section.

UPDATE: Student enrollment has decreased significantly since submitting the last program review. An additional person would not be fiscally responsible and was not hired, nor will one be requested moving forward in the near future.

There do not appear to be any program reviews completed for Compliance, Veterans, or Student Life in the last three years.

#### Strategic Goals:

The Financial Aid goals have centered around updating the policy and procedures (P&P) manual as required by the Department of Education, increasing financial literacy through a variety of activities, and creating more resources that will reach students to educate them in a variety of different financial aid processes. The FAO has done a good job of staying within compliance of federal and state regulations with the exception of updating the P&P. This falls onto the director, but always falls to the wayside with more pressing issues centered around student service and other federal regulations. All of the past FAO goals have assisted with meeting the strategic plan goals for this area.

As for the veteran goals, this was recently moved under the supervision of the FAO. The majority of goals were centered around professional development in order to meet ever-changing regulations. Recently these goals are centered around student services for veteran students in order to ease their experiences as they enter and maintain enrollment. These fall inline with the development of resources to serve at-risk populations.

#### Strengths:

#### Successes:

- \* FAO has taken on the certification of credits for veteran students.
- \* The development of a robust financial literacy program is taking better form and implementation.
- \* All positions have been filled with all employees learning federal regulations and the cycle of processes which takes an extended period of time.
- \* Implemented new programs and reporting , as well as distributed an additional \$2.3 million in aid to students during the pandemic.
- \* Stayed abreast of all new and changing federal and state regulations.
- \* Continued to seek-out and participate in professional development to stay up-to-date and current with best practices.
- \* Executive Director became a Certified Financial Aid Administrator (CFAA), one of only a few hundred in the nation.
- \* Developed online forms for students to more easily complete and submit without any additional steps.
- \* FAO now running most all Banner jobs allowed by security access.
- \* Developed numerous quality assurance reports within InfoGriz in order to run adhoc without impacting IT.
- \* Conducted a complete Banner evaluation to ensure utilizing all forms possible in an effective and efficient manner.
- \* Successfully navigated a complete recertification of Program Participation Agreement with the Department of Education in 2019.
- \* Ensured the institution maintained Title III waiver eligibility each year.
- \* Submitted all federal and state reports in a timely fashion.
- \* Ensured the expenditure of all aid possible in order to place into student hands
- \* Developed new reconciliation processes for Pell and Student Loan programs in coordination with the Business Office.
- \* Developed and maintained a closer working relationship with the Business Office.
- \* Coordinated with Advising and Student Accounts to ensure veteran students receive excellent customer service. This continues to be a work in progress and is improving every semester.

**Challenges:**

- \* Open positions for lengthy periods of time. Difficulties with hiring due to two failed searches.
- \* Training new employees - as FA takes at minimum 1 year to begin to feel confident in responsibilities.
- \* Moving veteran certification to FA; training; and learning all new regulations.
- \* Assisting veteran students to adjust to dealing with different areas for different needs versus one individual.
- \* Executive Director having multiple responsibilities taking away substantial amounts of time from FA and trying to train new employees.
- \* Staying abreast and taking on new emergency aid programs and reporting.
- \* Ever-changing regulations throughout the last 19 months during the pandemic.
- \* Employees stressed and also dealing with students' stress throughout the pandemic.

**Section 2: Procedure for Operation****Procedures:**

Every process within the FAO and veterans have a procedure saved within the FAO drive for internal use. New policies and procedures are created when necessary as new regulations demand. The overall main policies and procedure manual which is mandated by the Department of Education has been difficult to update and maintain as this takes a dedicated amount of time. Procedures and policies for students are reviewed and updated every year.

**Section 3: Staff Profile****Staff:****Financial Aid Staff Profile**

Name	Title	FTE	Years	Highest Education
Valerie Curtin	Executive Director of Compliance & Financial Aid	1.00	13.00	Masters
Kyra Merchen	Scholarship & Work Study Officer	1.00	1.00	Bachelors
Atalyssa Neace	Financial Aid Specialist II, Grant and Loan Officer	1.00	1.00	Bachelors

**Changes in Staffing Needs:**

There has been complete turnover in the staffing of the Financial Aid Office and Veterans Services areas over the last three years. At one point, the current director was not serving in these areas either. This has created a tremendous amount of time training new employees on the numerous and intricate federal and state regulations for these areas.

All positions this area possesses now are necessary and there are no plans to either increase or decrease staff at this time. It is felt upon complete regulatory understanding, that these positions should be able to handle all job and institutional requirements.

**Staff Professional Development:****Financial Aid Staff Prof. Dev.**

Valerie Curtin  
 Certified Financial Aid Administrator (CFAA)  
 Currently pursuing EdD in Educational Leadership from UM

Kyra Merchen  
 RAMSFAA SI  
 Babson Literacy Project  
 NASFAA Webinar Series

Atalyssa Neace  
 -Ellucian Training  
 -RNASFAA SI

**Section 4: Organization context and Impact****Collaborations & Dependencies:**

The FAO works with and depends on every department within the institution. Federal regulations have tied other departmental responsibilities to the ability to offer Title IV aid to students. Examples of this include items such as the approval of academic programs, posting a book list on the website, safety reports, fiscal drawdowns, and enrollment reporting. The department with which the FAO works most closely is the Business Office. The relationship between the FAO and BO recently has become much more cooperative and collaborative.

**New Collaboration:**

As stated in the goals section, financial literacy should be infused in every area of the institution in order to truly have an affect on students' lives. Examples of this are paper assignments in writing courses, budgets in business courses, posting a sign by the coffee counter stating the true cost of a cup of coffee if purchased with a credit card or student loans, as well as advisors discussing life, work, and school balance.

**Section 5: Stakeholders, Data, and Assessment****Primary customers/stakeholders:**

Primary external stakeholders of the FAO are current and prospective students, as well as high school counselors. Internal stakeholders are most every department due to 70% of students utilizing financial aid to attend the institution. The Business Office and FAO are the most dependent upon each other.

For Veterans Services, the primary stakeholders are all veteran students, regardless of receiving veterans educational benefits. The external customers are the officials that are connected with the Department of Defense (DOD) in order to maintain appropriate service to our veteran students.

**Service to stakeholders/customers:**

The effectiveness of the FAO is measured in a variety of ways. These can be the number of presentations, offered both on and off campus, being viewed as the financial experts in the Helena area with school counselors calling and referring students and parents to have their questions answered. The amount of aid disbursed, on-time reporting and reconciliation, as well as number of calls, emails, chats, and face-to-face interactions with parents and students.

Veterans Services is able to measure effectiveness through the number of veteran students served, programming events held in collaboration with Student Life, and continued authorization as afforded by the DOD.

**Decision Making Support:**

Statistics of most all financial aid processes, financial aid averages, cohort default rate, federal and state funds disbursed. Attachments A - C are evidence of some of the data that is tracked. Data is necessary to ensure decisions are made that are best for operations and processes put into place.

Still need an easier way to measure the percentage of need met in order to satisfy strategic plan goals.

**Section 6: Budget and Efficiencies****Changes in revenue and expenses:**

The FAO budget has remained relatively even throughout the last three years. There was a decrease in professional development due to online options; however the value of in-person trainings are still extremely important due to best practices being discussed amongst attendees outside of sessions. The savings realized by this reduction went to contracting with Ascendium/Attigo in order to assist with default prevention efforts. This assistance helps to keep the cohort default rate to a reasonable level in order to maintain Title IV eligibility.

**Improved Efficiency:**

Efficiencies realized are not necessarily reflected in the departmental budget, but more so the overall operational budget through the decrease usage of letterhead, envelopes and postage as most all communications and forms are now electronic. Other efficiencies include the reduction of IT personnel time as the majority of quality assurance reports have been moved to InfoGriz for the individuals within the department to run adhoc, as well as running most Banner jobs as security allows. Other efficiencies include online forms that are able to be submitted via online through AccessGov as contracted with NIC Montana.

**Resource Needs:**

At this time, the FAO and veterans operations budget appears to be fairly sufficient. However, AccessGov was not factored into the last budget process and will need to be moving forward if want to continue to offer students the convenience of completing and submitting forms online. It is also desired to ensure there are enough professional development funds actually budgeted for these areas in order to maintain appropriate level of regulatory understanding. It is feared that with most trainings offered virtually the last two years, that this budget will not increase again in order to attend trainings in person. The in-person is much more fruitful, as it is the conversations that occur between or after sessions that garner solutions to problems and best practices from other practitioners in the field from different institutions.

## Section 7: Recommendations and Preliminary Implementation Plan

Rec #	Title	Recommendations
1	Temp Title	<p><b>Recommendation:</b> Recommend to ensure professional development funds remain within the budget.</p> <p><b>Rationale:</b> The professional development and trainings cannot be understated for the FAO and veterans services. The federal regulations are constantly changing and adding requirements. As 70% of students receive some sort of financial aid and veterans benefits, remaining in compliance is vital for the institution.</p> <p><b>Success Target:</b> This recommendation can be demonstrated by the budget reflecting sufficient funds for professional development, along with FAO and veterans services remaining within compliance of all federal and state regulations in order to ensure the continued eligibility of Title IV funds.</p> <p><b>Success Strategy:</b> The FAO and veterans services must continue to educate and advocate for the need of professional development in order to ensure the Budget Team understands the importance and ensures funds will be available and budgeted for such practices.</p> <p><b>Success Resource:</b> Fiscal resources are needed for professional development and personnel from IT, UM IT and UM Financial Aid Office are necessary in order to implement the aforementioned recommendation.</p> <p><b>Resp. Party:</b> Financial Aid</p> <p><b>Cabinet Feedback:</b> Cabinet agrees that maintaining compliance with financial aid and VA regulation is critical to institutional success and ongoing training is essential. We encourage the department to:</p> <ol style="list-style-type: none"> <li>1. Maintain active participation in both state and regional associations to continue and grow support networks.</li> <li>2. Utilize remote training when available to minimize travel expenses.</li> <li>3. Maximize benefits of PD opportunities by staff members through developing structure for reporting out and cross-training within department.</li> </ol>

2	Temp Title	<p>Recommendation: Continue to contract with Ascendium/Attigo for default prevention.</p> <p>Rationale: This service is vital to assist with keeping the CDR to a reasonable level by offering services the FAO would not have enough time to maintain and be effective. Again, keep the CDR down ensures the institution remains Title IV eligible.</p> <p>Success Target: This recommendation can be demonstrated by the budget reflecting sufficient funds for the contract with Ascendium/Attigo, along with FAO remaining within compliance of all federal and state regulations in order to ensure the continued eligibility of Title IV funds.</p> <p>Success Strategy: The FAO must continue to educate and advocate for the need of default prevention in order to ensure the Budget Team understands the importance and ensures funds will be available and budgeted for such practices.</p> <p>Success Resource: Fiscal resources are necessary in order to implement the aforementioned recommendation.</p> <p>Resp. Party: Financial Aid</p> <p>Cabinet Feedback: Cabinet agrees, the risk of a high cohort default rate that exceeds the threshold for sanctions from the Department of Education more than justifies this expense. In addition, the consequences to students who default on student loans are extensive and providing information to help them avoid defaulting is an important service for us to provide to students. The contract with Ascendium is much more affordable and effective than trying to provide these services in-house.</p>
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3	Temp Title	<p><b>Recommendation:</b> Additional Banner training by either conferences or IT personnel trainings.</p> <p><b>Rationale:</b> This training would enable the FAO to be more self-sufficient and save IT personnel time. The other aspect of this is for the IT Banner person to have funding built into their budget in order to attend the Ellucian Conference on an annual basis. There could also be the potential to send the IT Banner person to RMAFSA SI, which is the nation's premier financial aid training. IT individuals have been sent to this in the past and they have stated it has helped tremendously in understanding the requests and requirements of FA.</p> <p><b>Success Target:</b> This recommendation can be demonstrated by the budget reflecting sufficient funds for professional development, along with FAO and veterans services remaining within compliance of all federal and state regulations in order to ensure the continued eligibility of Title IV funds.</p> <p><b>Success Strategy:</b> The FAO and veterans services must continue to educate and advocate for the need of professional development in order to ensure the Budget Team understands the importance and ensures funds will be available and budgeted for such practices. The additional Banner training will most likely need the collaboration of IT Office and a few key individuals in the UM IT and UM Financial Aid Office.</p> <p><b>Success Resource:</b> Fiscal resources are needed for professional development and personnel from IT, UM IT and UM Financial Aid Office are necessary in order to implement the aforementioned recommendation.</p> <p><b>Resp. Party:</b> Information Technology Services</p> <p><b>Cabinet Feedback:</b> This is very timely recommendation, as the college is undergoing a transition in IT department and the University of Montana is in the beginning stages of a Banner modernization project that will have impacts on both technical and business process for financial aid and other departments on campus.</p> <p>This recommendation also connects to a recommendation to review and define areas of responsibility with technology that fall to IT and those that fall to the business units. The new CIO should make these two recommendations a priority in the upcoming year.</p>
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## Cabinet

### Cabinet Overall Feedback:

This is a well-written review that documents changes within this department over the past several years. The goals are supported and important for maintaining institutional effectiveness.

## File Attachments

Attachment #	Attachment Title	Attachment URL
22	Attachment A Cohort Default Rates.docx	<a href="http://hc-curriculum.helenacollege.edu/ViewAttachment.aspx?id=22">http://hc-curriculum.helenacollege.edu/ViewAttachment.aspx?id=22</a>
24	Attachment B Financial Aid Averages.docx	<a href="http://hc-curriculum.helenacollege.edu/ViewAttachment.aspx?id=24">http://hc-curriculum.helenacollege.edu/ViewAttachment.aspx?id=24</a>
25	Attachment C Fund Recipient Numbers.docx	<a href="http://hc-curriculum.helenacollege.edu/ViewAttachment.aspx?id=25">http://hc-curriculum.helenacollege.edu/ViewAttachment.aspx?id=25</a>

## Area: Financial Aid, Compliance, and Veterans Resources

Category	Plan Developer	Year	Goal #	SG	SGO	Goal Status	Action Item	Results	Future Actions
Financial Aid	Merzlak, Traci	2018-19	1	SG1	SG1.1	Completed	Complete recertification of the Program Participation Agreement (PPA) with the Department of Education in order to continue offering Title IV aid to eligible students by December 31, 2018. Current PPA is due to expire March 31, 2019.	PPA has been renewed. Helena College is able to continue to offer Title IV aid to students until April 31, 2022. All departments participated to complete recertification.	Re-application deadline for next PPA is September 30, 2022.
Financial Aid	Merzlak, Traci	2018-19	2	SG5	SG5.1	Deferred	Update Financial Aid Policies & Procedures Manual to meet all Federal Student Aid (FSA) requirements by the end of the academic year.	Unfortunately this goal was not realized due to work on the PPA this past Fall & Spring. As well as institutional restructuring that has taken place.	This goal will be moved forward to next year.
Financial Aid	Merzlak, Traci	2018-19	3	SG1	SG1.1	Completed	Educate current students regarding financial literacy subjects and notify students who are close to repayment status on loans in order to better inform them to make more sound fiscal decisions.	Letters were sent as scheduled to previous graduates 45 days prior to them entering repayment status. All students that withdrew were sent letters reminding them of loan exit counseling. Financial literacy events were held 3 times this spring term with the collaboration of our student ambassadors.	Continue to send letters each term to the recently graduated student. Continue working to ensure financial literacy sessions are held on campus.
Financial Aid	Curtin, Valerie	2019-20	1	SG5	SG5.1	Ongoing	Update Financial Aid Policies & Procedures Manual to meet all Federal Student Aid (FSA) requirements by the end of the academic year.	This goal was not achieved with all of the changes that occurred with personnel within the department, as well as being down a position for approximately 4 months.	This goal will be moved forward to next year.
Financial Aid	Curtin, Valerie	2019-20	2	SG1	SG1.1	Ongoing	Educate current students regarding financial literacy subjects and notify students who are close to repayment status on loans in order to better inform them to make more sound fiscal decisions.	Letters are sent each term to the list of students queried and provided to the Financial Aid Department from IT. This list of recent graduates that had student loans while attending Helena College, are sent an email to their Helena College email as well as a letter to their most recent address reminding them of the upcoming repayment status of their loans and how to log into NSLDS and contact their loan servicing agent. Have hired Ascendium to contact students who are delinquent, as well as nearing the end of their grace period. They send letters, call, and email students regarding their options for student loan repayment.	Continue to contract with Ascendium as the CDR has decreased after receiving their assistance with contacting and educating students regarding their student loan rights and responsibilities.
Financial Aid	Curtin, Valerie	2019-20	3	SG1	SG1.1	Not Completed	Coordinate additional marketing to promote the use of consortium agreements, tuition waiver options, and continue promoting the scholarship opportunities for students.	The number of consortium agreements was down by one from the 1819AY to the 1920AY. Waiting on a report regarding the tuition waivers. Truly not certain as to the marketing strategy that was taken for this 1920AY.	Will look to increase communication in all areas of financial aid to ensure students know of their opportunities. Not certain this will be a goal for 2021AY though.



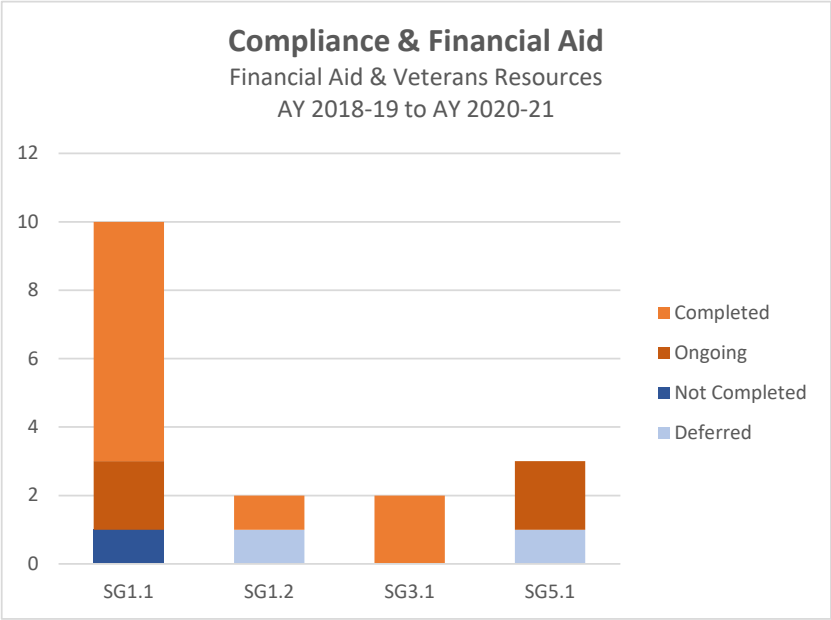
Area: Financial Aid, Compliance, and Veterans Resources

Category	Plan Developer	Year	Goal #	SG	SGO	Goal Status	Action Item	Results	Future Actions
Financial Aid	Curtin, Valerie	2020-21	1	SG5	SG5.1	Ongoing	Update Financial Aid Policies & Procedures Manual to meet all Federal Student Aid (FSA) requirements by the end of the academic year.	The only Policies and Procedures that were created and/or updated this year were those for HEERF due the CARES, CRRSAA, and ARP for COVID-19 pandemic relief.	Still need to update all Policies and Procedures.
Financial Aid	Curtin, Valerie	2020-21	2	SG1	SG1.1	Ongoing	Create a robust financial literacy program in order to educate students regarding these subjects.	A new Scholarship & Work Study Officer was hired mid-way through the year. She is taking advantage of trainings in order to create a robust financial literacy program. She has been sending out a weekly FA Newsletter to students, keeping them up-to-date on opportunities regarding scholarships, work study, grants, and other useful items.	Continue to build upon this program.
Financial Aid	Curtin, Valerie	2020-21	3	SG1	SG1.2	Deferred	Build peer-to-peer resources to assist with financial aid processes.	Unfortunately, this did not come to fruition. There were some barriers with classes moving online for the majority of the academic year.	Will work on completing this later this summer prior to the fall term. Move to next year's goals
Veterans Resources	Steckler, Tamara	2018-19	1	SG1	SG1.1	Completed	I will assist in a clinic/workshop to assist veterans with legal documents (basic will, durable power of attorney – financial and healthcare and living wills) to be held at Helena College Fall 2018.	This particular workshop was cancelled. Instead, I participated in Fresh Check Day, a mental health fair at Helena College on March 19, 2019. Information was disseminated on PTSD and other mental health services for veterans. Gun locks were handed out to participants. I also invited Jess Hegstrom from L&C County Public Health, who promoted Man Therapy, a suicide prevention/awareness program targeting men. Ninety students participated in Fresh Check Day.	
Veterans Resources	Steckler, Tamara	2018-19	2	SG3	SG3.1	Completed	As a member of the new Community Engagement & Workforce Development committee, we are charged to initiate, grow and expand relationships with the Greater Helena Community to assess education, enrichment and workforce needs; and provide strategic direction for future and existing credit and non-credit programming. Action items are to be determined.	The Community Engagement & Workforce Development Committee disbanded April 2, 2019, after completing a situational analysis report, as well as 4 concept proposals.	As the SEP plan progresses, the committee members may be called on to complete other tasks.
Veterans Resources	Steckler, Tamara	2018-19	3	SG1	SG1.1	Completed	Continue to promote the Veteran Mentor program at Helena College, as well as connecting veteran students with each other.	Six students participated in the mentor program Spring 2019. The Veteran's Club did not have a quorum so did not meet as an official club SP19.	I am exploring other ways for veterans to connect with each other for Fall 2019. Make the Connection, an interactive resource for veterans, came to Helena College April 25, 2019, to present on this resource, and HC will have a link on the Wellness and Veteran webpage for easy access Fall 2019.

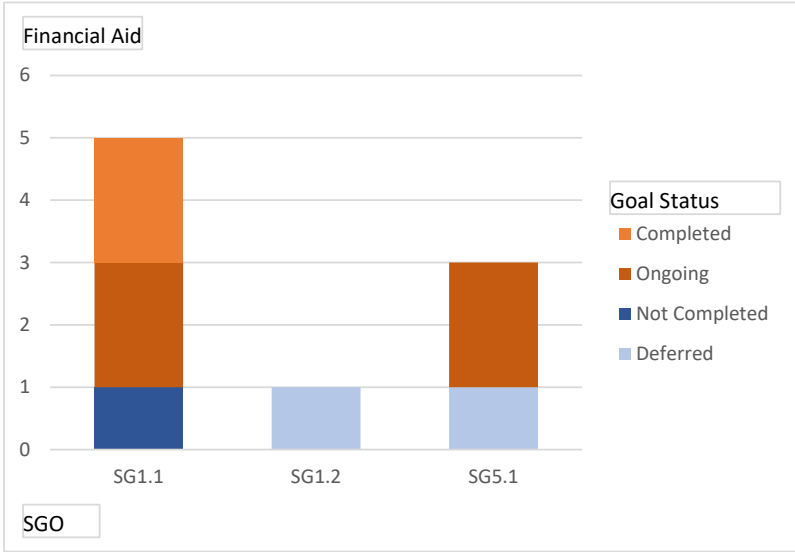
### Area: Financial Aid, Compliance, and Veterans Resources

Category	Plan Developer	Year	Goal #	SG	SGO	Goal Status	Action Item	Results	Future Actions
Veterans Resources	Steckler, Tamara	2019-20	1	SG1	SG1.1	Completed	I will attend three webinars: 2/11/2020 - A Deeper Look at Incorporating Coaching Conversations into Academic Advising Practice. 3/29/2020 - Successful Advising Strategies for Supporting Student Academic Recovery. 5/21/2020 - Blunt Empathy: Skills & Techniques for Delivering Unwanted News in Academic Advising.	I did attend all three webinars, the first two on the HC campus and the 3rd online.	Incorporate what was learned into advising/assisting students with veteran benefits.
Veterans Resources	Steckler, Tamara	2019-20	2	SG3	SG3.1	Completed	I will assist in the Career Mini-Summit at Carroll College on October 24, 2019. The summit invites service members, veterans, and their spouses to network and learn about career information.	I did attend the summit at Carroll College. The veteran turnout was relatively small, but there were several opportunities to learn the latest from Military One Source, MT National Guard, Troops for Teachers, etc. Topics included career, coaching services, counseling, housing, tele-health resources, spouse-education opps,	I am able to provide the information to HC vet-ed students. In fact, I have included health and counseling information on the HC Health & Wellness online page.
Veterans Resources	Steckler, Tamara	2019-20	3	SG1	SG1.1	Completed	With the change in my job description, I will advise all new Fall 2019 and new Spring 2020 students who have veteran educational benefits.	I advised 40 veteran students Spring 2020. There are other ved-ed students who are currently still advised by nursing, TRIO, Disability Services, and faculty (until that is phased out.) I advised 56 students in Fall 2020.	I will continue to advise all new students with veteran education benefits entering Spring 2021 semester.
Veterans Resources	Steckler, Tamara	2019-20	4	SG1	SG1.1	Completed	With the change in my job description, I will advise all new Fall 2019 and new Spring 2020 students who have veteran educational benefits.	I advised 40 veteran students Spring 2020. There are other ved-ed students who are currently still advised by nursing, TRIO, Disability Services, and faculty (until that is phased out.)	I am currently on track to advise 54 vet-ed students for Fall 2020.
Veterans Resources	Steckler, Tamara	2020-21	1	SG1	SG1.2	Completed	Currently veteran education students must fill out a paper notification to receive veteran-ed benefits. I will work with Virginia Fontaine and IT to put the notification in an online format.	This form wound up being completed by Val Curtin as she took over as the School Certifying Official. It has not been posted to the website, but Val used it this fall with students and it was successful. The form was placed on the website for the spring semester. Students have been using it without a hitch.	The form is through ACCESS gov which does not appear to have a stable contract so we will have to assess if this is a viable long term solution. We need IT to provide more context on the Access Gov contract.

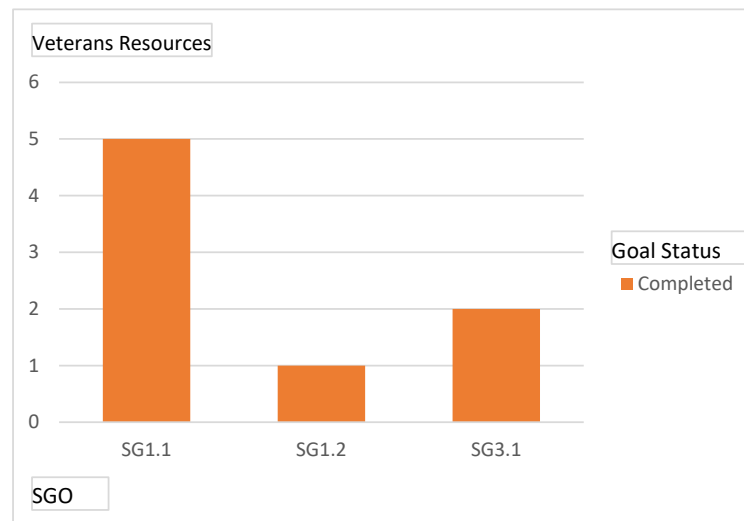
Combined	Column Labels				
Row Labels	Not Completed	Deferred	Ongoing	Completed	Grand Total
SG1.1	1		2	7	10
SG1.2		1		1	2
SG3.1				2	2
SG5.1		1	2		3
<b>Grand Total</b>	<b>1</b>	<b>2</b>	<b>4</b>	<b>10</b>	<b>17</b>



Financial Aid	Column Labels				
Row Labels	Deferred	Not Completed	Ongoing	Completed	Grand Total
SG1.1		1	2	2	5
SG1.2	1				1
SG5.1	1		2		3
<b>Grand Total</b>	<b>2</b>	<b>1</b>	<b>4</b>	<b>2</b>	<b>9</b>



Veterans Resources		Column Labels	
Row Labels	Completed	Grand Total	
SG1.1	5	5	
SG1.2	1	1	
SG3.1	2	2	
<b>Grand Total</b>	<b>8</b>	<b>8</b>	



**The University of Montana**  
**Multi-Year Comparison of Operating Accounts**  
**H40010**

**Fund: 411000      General Operating**  
**Orgn: 432101      Federal Administratin & Fees**

<b>Account Type Levels / Accounts</b>		<b>2019</b>	<b>2020</b>	<b>2021</b>
<b>60 Personal Services</b>				
<b>61 Salaries and Wages</b>				
61124	Contract Professional	34,637	0	78,193
61125	Classified Employee	77,166	65,523	47,670
61131	Classified Employee-Overtime	0	43	847
61133	Termination Pay-Sick Leave	0	0	314
61134	Termination Pay-Vacation	0	0	4,246
<b>Salaries and Wages:</b>		<b>111,802</b>	<b>65,566</b>	<b>131,269</b>
<b>62 Hourly Wages</b>				
61224	Hourly-Non Classified Employee	6,731	15,344	3,465
61225	Student	427	0	0
61228	Student Work Study-State	785	895	0
<b>Hourly Wages:</b>		<b>7,943</b>	<b>16,239</b>	<b>3,465</b>
<b>63 Other Compensation</b>				
61311	Communication Device Allowance	0	0	490
<b>Other Compensation:</b>		<b>0</b>	<b>0</b>	<b>490</b>
<b>64 Employee Benefits</b>				
61401	FICA	6,840	4,770	8,184
61402	Retirement	7,279	5,948	2,572
61402C	ORP-Staff TIAA Cref	0	1,151	2,445
61403	Group Insurance	34,782	27,404	27,404
61404	Workers Compensation	120	316	515
61409	Medicare Tax	1,600	1,116	1,914
61410	State Unemployment Tax	529	202	343
61415	TIAA-CREF Retirement	3,351	0	7,570
61415A	TIAA-CREF 1% HB95	346	0	782
61499	Benefits-General	0	0	0
<b>Employee Benefits:</b>		<b>54,848</b>	<b>40,906</b>	<b>51,729</b>
<b>Personal Services:</b>		<b>174,594</b>	<b>122,711</b>	<b>186,953</b>
<b>70 Operating and Capital</b>				
<b>71 Other Services</b>				
62102	Consultant & Professional Services	0	0	4,550
62191	Printing	445	0	150
62199	Contracted Services-General	0	0	0
<b>Other Services:</b>		<b>445</b>	<b>0</b>	<b>4,700</b>
<b>72 Supplies</b>				

**The University of Montana**  
**Multi-Year Comparison of Operating Accounts**  
**H40010**

**Fund: 411000      General Operating**  
**Orgn: 432101      Federal Administratin & Fees**

<u>Account Type Levels / Accounts</u>		<u>2019</u>	<u>2020</u>	<u>2021</u>
<b>70 Operating and Capital</b>				
<b>72 Supplies</b>				
62203	Clothing & Personal Supplies	10	0	45
62214	Printing Supplies	0	142	132
62225	Books & Reference Materials	25	0	0
62233	Paper-Non State Provider	0	0	0
62241	Office Supplies	108	160	106
62250	Pro-Card	0	0	0
62299	General Supplies	0	0	0
<b>Supplies:</b>		<b>143</b>	<b>303</b>	<b>283</b>
<b>73 Communication</b>				
62304	Postage & Mailing	35	0	0
<b>Communication:</b>		<b>35</b>	<b>0</b>	<b>0</b>
<b>74 Travel</b>				
62401	In State Personal Car Mileage	21	0	0
62405	In State Other	120	0	443
62407	In State Meals-Non Overnight	0	0	0
62408	In State Lodging	415	0	0
62412	Out of State Commercial Transport	2,775	0	0
62415	Out of State-Other	0	0	197
62417	Out of State Meals	691	0	2
62418	Out of State Lodging	2,186	0	0
<b>Travel:</b>		<b>6,207</b>	<b>0</b>	<b>641</b>
<b>78 Other Expenses</b>				
62801	Dues	295	3,211	2,642
62809	Education Training Costs	735	0	99
62817	Meetings & Conference Costs	1,573	69	50
62853	Public Relation Expenses	40	0	0
62878	Parking Expense	0	15	0
62899	Other Expenses-General	0	0	0
<b>Other Expenses:</b>		<b>2,643</b>	<b>3,295</b>	<b>2,791</b>
<b>Operating and Capital:</b>		<b>9,474</b>	<b>3,598</b>	<b>8,416</b>
<b>80 Transfers</b>				
<b>88 Non-mandatory Transfers</b>				
68801	Non Mandatory Transfer	0	60,000	0
<b>Non-mandatory Transfers:</b>		<b>0</b>	<b>60,000</b>	<b>0</b>

**The University of Montana**  
**Multi-Year Comparison of Operating Accounts**  
**H40010**

**Fund: 411000      General Operating**  
**Orgn: 432101      Federal Administratin & Fees**

<u>Account Type Levels / Accounts</u>		<u>2019</u>	<u>2020</u>	<u>2021</u>
<b>80 Transfers</b>				
<b>Transfers:</b>		<b>0</b>	<b>60,000</b>	<b>0</b>
<b>Orgn 432101 Total:</b>	Income (Credits)	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>
	Expenses (Debits)	<b>\$184,067</b>	<b>\$186,309</b>	<b>\$195,369</b>

**The University of Montana**  
**Multi-Year Comparison of Operating Accounts**  
**H40010**

**Fund: 411000      General Operating**  
**Orgn: 432101      Federal Administratin & Fees**

<u>Account Type Levels / Accounts</u>		<u>2019</u>	<u>2020</u>	<u>2021</u>
<b>Fund 411000 Total:</b>	Income (Credits)	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>
	Expenses (Debits)	<b>\$184,067</b>	<b>\$186,309</b>	<b>\$195,369</b>



# The University of Montana

## Multi-Year Comparison of Operating Accounts

<u>Account Type Levels / Accounts</u>		<u>2019</u>	<u>2020</u>	<u>2021</u>
<b>Grand Total:</b>	Income (Credits)	\$0	\$0	\$0
	Expenses (Debits)	\$184,067	\$186,309	\$195,369

**The University of Montana**  
**Multi-Year Comparison of Operating Accounts**  
**H01030**

**Fund: 411000      General Operating**  
**Orgn: 431101      Student Services - Administrations**

<u>Account Type Levels / Accounts</u>		<u>2019</u>	<u>2020</u>	<u>2021</u>
<b>60 Personal Services</b>				
<b>61 Salaries and Wages</b>				
61124	Contract Professional	0	0	0
61125	Classified Employee	21,100	23,584	312
61128	Contract Administrator	47,500	42,263	0
61199	Contract Professional-General	0	0	0
<b>Salaries and Wages:</b>		<b>68,600</b>	<b>65,847</b>	<b>312</b>
<b>63 Other Compensation</b>				
61311	Communication Device Allowance	312	0	0
<b>Other Compensation:</b>		<b>312</b>	<b>0</b>	<b>0</b>
<b>64 Employee Benefits</b>				
61401	FICA	4,183	3,995	19
61402	Retirement	5,952	5,777	28
61403	Group Insurance	16,716	16,435	1,581
61404	Workers Compensation	65	234	1
61409	Medicare Tax	978	934	5
61410	State Unemployment Tax	302	165	1
<b>Employee Benefits:</b>		<b>28,197</b>	<b>27,539</b>	<b>1,635</b>
<b>Personal Services:</b>		<b>97,110</b>	<b>93,387</b>	<b>1,947</b>
<b>70 Operating and Capital</b>				
<b>71 Other Services</b>				
62102	Consultant & Professional Services	0	0	210
62191	Printing	5,563	0	0
<b>Other Services:</b>		<b>5,563</b>	<b>0</b>	<b>210</b>
<b>72 Supplies</b>				
62214	Printing Supplies	0	0	44
62225	Books & Reference Materials	395	389	0
62241	Office Supplies	3	0	0
62295	Janitorial Supplies	25	0	0
62299	General Supplies	0	0	0
<b>Supplies:</b>		<b>423</b>	<b>389</b>	<b>44</b>
<b>73 Communication</b>				
62304	Postage & Mailing	0	15	0
<b>Communication:</b>		<b>0</b>	<b>15</b>	<b>0</b>
<b>74 Travel</b>				
62405	In State Other	104	53	0

**The University of Montana**  
**Multi-Year Comparison of Operating Accounts**  
**H01030**

**Fund: 411000      General Operating**  
**Orgn: 431101      Student Services - Administrations**

<b>Account Type Levels / Accounts</b>		<b>2019</b>	<b>2020</b>	<b>2021</b>
<b>70 Operating and Capital</b>				
<b>74 Travel</b>				
62407	In State Meals-Non Overnight	0	9	0
62408	In State Lodging	334	24	0
62412	Out of State Commercial Transport	592	1,516	0
62415	Out of State-Other	0	0	0
62417	Out of State Meals	186	235	0
62418	Out of State Lodging	0	1,216	0
62499	Travel-General	0	0	0
<b>Travel:</b>		<b>1,216</b>	<b>3,052</b>	<b>0</b>
<b>77 Repair &amp; Maintenance</b>				
62750	Software Maintenance	30,200	15,140	0
<b>Repair &amp; Maintenance:</b>		<b>30,200</b>	<b>15,140</b>	<b>0</b>
<b>78 Other Expenses</b>				
62801	Dues	599	599	599
62802	Subscriptions	0	0	0
62809	Education Training Costs	1,274	1,006	2,741
62817	Meetings & Conference Costs	0	968	0
62899	Other Expenses-General	0	0	0
<b>Other Expenses:</b>		<b>1,873</b>	<b>2,573</b>	<b>3,340</b>
<b>Operating and Capital:</b>		<b>39,275</b>	<b>21,169</b>	<b>3,594</b>
<b>80 Transfers</b>				
<b>88 Non-mandatory Transfers</b>				
68801	Non Mandatory Transfer	24,500	0	0
<b>Non-mandatory Transfers:</b>		<b>24,500</b>	<b>0</b>	<b>0</b>
<b>Transfers:</b>		<b>24,500</b>	<b>0</b>	<b>0</b>
<b>Orgn 431101 Total:</b>				
Income (Credits)		<b>\$0</b>	<b>\$0</b>	<b>\$0</b>
Expenses (Debits)		<b>\$160,884</b>	<b>\$114,556</b>	<b>\$5,541</b>

**The University of Montana**  
**Multi-Year Comparison of Operating Accounts**  
**H01030**

**Fund: 411000      General Operating**  
**Orgn: 431101      Student Services - Administrations**

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<u>Account Type Levels / Accounts</u>		<u>2019</u>	<u>2020</u>	<u>2021</u>
<b>Fund 411000 Total:</b>	Income (Credits)	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>
	Expenses (Debits)	<b>\$160,884</b>	<b>\$114,556</b>	<b>\$5,541</b>


**The University of Montana**  
**Multi-Year Comparison of Operating Accounts**

<u>Account Type Levels / Accounts</u>		<u>2019</u>	<u>2020</u>	<u>2021</u>
<b>Grand Total:</b>	Income (Credits)	\$0	\$0	\$0
	Expenses (Debits)	\$160,884	\$114,556	\$5,541

## Attachment A


### Helena College Cohort Default Rates – Most recent 4 years.

In review of the data below, it is evident that Helena College has the lowest most recent Cohort Default Rate (CDR) as compared to other two-year institutions in the state of Montana. The CDR for Helena College has been trending down since the hiring of Ascendium to assist with contacting and educating past student loan borrowers on their rights and responsibilities.




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FSA ID: VALERIE.CURTIN.FSA logged on as: VALERIE CURTIN from [HELENA COLLEGE UNIVERSITY OF MONTANA](#) / TGAM213 / SC607KB


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ID: [DRC035](#) Type: --Select--  
 Name: SCHOOL COHORT DEFAULT RATE HIST RPT


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#### Report Parameters

School:	007570
EXTRACT TYPE:	<span>STANDARD</span>
Sort By:	<span>--Select--</span>
Output Medium:	SAIG

#### Cohort Default Rate History List

Select	Fiscal Year	Rate Type	Numerator	Denominator	Rate	Process Date
<input type="checkbox"/>	2018	3YR OFFICIAL	22	315	6.9	08/07/2021
<input type="checkbox"/>	2018	3YR DRAFT	23	315	7.3	01/30/2021
<input type="checkbox"/>	2017	3YR OFFICIAL	47	385	12.2	08/08/2020
<input type="checkbox"/>	2017	3YR DRAFT	47	385	12.2	01/25/2020
<input type="checkbox"/>	2016	3YR OFFICIAL	65	403	16.1	08/03/2019
<input type="checkbox"/>	2016	3YR DRAFT	65	403	16.1	01/26/2019
<input type="checkbox"/>	2015	3YR OFFICIAL	66	516	12.7	08/18/2018



#### School Default Rates FY 2018, 2017, and 2016

Record 1 of 1						
OPE ID	School	Type	Control	PRGMS		FY2018
002528	MILES COMMUNITY COLLEGE 2715 DICKINSON MILES CITY MT 59301-4799	Associate's Degree	Public	Both (FFEL/FDL)	Default Rate	13.1
					No. in Default	19
					No. in Repay	145
					Enrollment figures	789
					Percentage Calculation	18.3



School Default Rates  
FY 2018, 2017, and 2016

Record 1 of 1

OPE ID	School	Type	Control	PRGMS		FY2018
002529	DAWSON COMMUNITY COLLEGE 300 COLLEGE DRIVE GLEN DIVE MT 59330-1405	Associate's Degree	Public	Both (FFEL/FDL)	Default Rate	7.7
					No. in Default	7
					No. in Repay	90
					Enrollment figures	553
					Percentage Calculation	16.2



School Default Rates  
FY 2018, 2017, and 2016

Record 1 of 1

OPE ID	School	Type	Control	PRGMS		FY2018
006777	FLATHEAD VALLEY COMMUNITY COLLEGE 777 GRANDVIEW DRIVE KALISPELL MT 59901-2699	Associate's Degree	Public	Both (FFEL/FDL)	Default Rate	11.2
					No. in Default	37
					No. in Repay	329
					Enrollment figures	3583
					Percentage Calculation	9.1



School Default Rates  
FY 2018, 2017, and 2016

Record 1 of 1

OPE ID	School	Type	Control	PRGMS		FY2018
009314	GREAT FALLS COLLEGE MONTANA STATE UNIVERSITY 2100 16TH AVENUE SOUTH GREAT FALLS MT 59405-4907	Associate's Degree	Public	Both (FFEL/FDL)	Default Rate	10
					No. in Default	58
					No. in Repay	576
					Enrollment figures	2544
					Percentage Calculation	22.6

<b>FINANCIAL AID AVERAGES</b>			
<b>Financial Aid Statistics</b>	<b>2018-19</b>	<b>2019-20</b>	<b>2020-21</b>
Total Students Enrolled	1819	1738	1666
Total Degree-Seeking Students	972	911	768
Total Students Packaged	1488	1270	1167
Total Students Offered	660	615	493
Total Students Accepted	660	615	493
Total Students Paid	657	613	493
<b>Percent of Students Offered Aid</b>	<b>67.90%</b>	<b>67.51%</b>	<b>64.19%</b>
<b>Percent of Students Receiving Aid</b>	<b>67.59%</b>	<b>67.29%</b>	<b>64.19%</b>
Total All Financial Aid Offered	\$5,097,201.00	\$4,853,964.53	\$4,148,665.82
Total All Financial Aid Accepted	\$5,086,701.00	\$4,732,193.53	\$3,992,417.82
Total All Financial Aid Paid	\$4,915,475.00	\$4,619,769.96	\$3,866,964.51
<b>Average Aid Package per Degree-Seeking Student</b>	<b>\$5,057.07</b>	<b>\$5,071.10</b>	<b>\$5,035.11</b>
Total Students Receiving Grants/Scholarships	506	467	376
% of Students Receiving Grants/Scholarships	<b>52.1%</b>	<b>51.3%</b>	<b>49.0%</b>
Total Grant/Scholarship Aid Offered	\$2,145,306.00	\$2,073,584.06	\$1,740,916.51
<b>Average Grants/Scholarships Awarded per Degree-Seeking Student</b>	<b>\$2,207.10</b>	<b>\$2,276.16</b>	<b>\$2,266.82</b>
<b>Average Grants/Scholarships Awarded per Grant/Scholarship Recipient</b>	<b>\$4,239.74</b>	<b>\$4,440.22</b>	<b>\$4,630.10</b>
Total Students Receiving Loans	454	399	324
% of Students Receiving Loans	<b>46.7%</b>	<b>43.8%</b>	<b>42.2%</b>
Total Loans Paid	\$2,707,681.00	\$2,384,678.00	\$2,063,161.00
<b>Average Student Loan Debt</b>	<b>\$ 5,964.06</b>	<b>\$ 5,976.64</b>	<b>\$ 6,367.78</b>
Running Three Year Average	\$ 6,008.00	\$ 6,024.10	\$ 6,102.82



2018-2019	Recipients	Fund		2019-2020	Recipients	Fund		2020-2021	Recipients	Fund
\$ 1,664,292.77	712	PELL		\$ 1,501,845.84	585	PELL		\$ 1,136,387.64	524	PELL
\$ 31,935.00	90	SEOG		\$ 56,900.00	152	SEOG		\$ 46,650.00	124	SEOG
\$ -	0	SEOGCV		\$ 11,800.00	15	SEOGCV		\$ 22,181.00	36	SEOGCV
\$ -	0	SEOGWS		\$ -	0	SEOGWS		\$ 28,250.00	57	SEOGWS
\$ 21,028.25	26	Helena College Grant		\$ 24,184.69	36	Helena College Grant		\$ 27,187.96	33	Helena College Grant
\$ 29,000.00	18	Gianforte Sch		\$ 23,500.00	15	Gianforte Sch		\$ 18,500.00	14	Gianforte Sch
\$ 123,804.00	681	12FR		\$ 99,912.00	545	12FR		\$ 121,089.00	610	12FR
\$ 45,611.90	321	12FRSP		\$ 43,385.70	284	12FRSP		\$ 48,218.40	291	12FRSP
\$ 1,086.00	7	12FRSU		\$ -	0	12FRSU		\$ 1,629.00	15	12FRSU
\$ -	0	STEM		\$ -	0	STEM		\$ 1,000.00	2	STEM
\$ -	0	M10B		\$ -	0	M10B		\$ 7,600.00	18	M10B
\$ -	0	MT10		\$ -	0	MT10		\$ 5,043.51	4	MT10
\$ -	0	MACS		\$ 37,000.00	43	MACS		\$ 73,000.00		MACS
\$ 500.00	1	MTCC		\$ -	0	MTCC		\$ 500.00	1	MTCC
<b>\$ 1,917,257.92</b>	<b>1856</b>	<b>TOTAL FEDERAL &amp; STATE GRANT</b>		<b>\$ 1,798,528.23</b>	<b>1675</b>	<b>TOTAL FEDERAL &amp; STATE GRANT</b>		<b>\$ 1,537,236.51</b>	<b>1729</b>	<b>TOTAL FEDERAL &amp; STATE GRANT</b>
				-6%	Difference from 1819			-15%	Difference from 1920	
<b>\$ 170,246.24</b>		<b>All SCHOLARSHIPS</b>		<b>\$ 268,624.73</b>		<b>All SCHOLARSHIPS</b>		<b>\$ 131,767.00</b>	<b>147</b>	<b>All SCHOLARSHIPS</b>
				58%	Difference from 1819			-51%	Difference from 1920	
\$ 58,711.46	37	Federal WS		\$ 54,188.94	32	Federal WS		\$ 10,633.06	10	Federal WS
\$ 21,893.60	15	State WS		\$ 20,661.53	16	State WS		\$ 9,967.25	9	State WS
<b>\$ 80,605.06</b>	<b>52</b>	<b>TOTAL FEDERA &amp; STATE WORK S</b>		<b>\$ 74,850.47</b>	<b>48</b>	<b>TOTAL FEDERA &amp; STATE WORK S</b>		<b>\$ 20,600.31</b>	<b>19</b>	<b>TOTAL FEDERA &amp; STATE WORK S</b>
				-7%	Difference from 1819			-72%	Difference from 1920	
\$ 1,242,205.00	935	Sub Loan		\$ 1,088,913.00	808	Sub Loan		\$ 887,717.00	721	Sub Loan
\$ 1,465,476.00	1050	Unsub Loan		\$ 1,295,765.00	900	Unsub Loan		\$ 1,175,444.00	809	Unsub Loan
\$ 120,290.00	404	Parent PLUS Loan		\$ 167,471.00	404	Parent PLUS Loan		\$ 134,800.00	325	Parent PLUS Loan
<b>\$ 2,827,971.00</b>	<b>2389</b>	<b>TOTAL FEDERAL LOANS</b>		<b>\$ 2,552,149.00</b>	<b>2112</b>	<b>TOTAL FEDERAL LOANS</b>		<b>\$ 2,197,961.00</b>	<b>1855</b>	<b>TOTAL FEDERAL LOANS</b>
				-10%	Difference from 1819			-14%	Difference from 1920	
<b>\$ 4,996,080.22</b>		<b>TOTAL FINANCIAL AID</b>		<b>\$ 4,694,152.43</b>		<b>TOTAL FINANCIAL AID PAID</b>		<b>\$ 3,887,564.82</b>	<b>3750</b>	<b>TOTAL FINANCIAL AID PAID</b>
-12%	Difference from 1718			-6%	Difference from 1819			-17%	Difference from 1920	