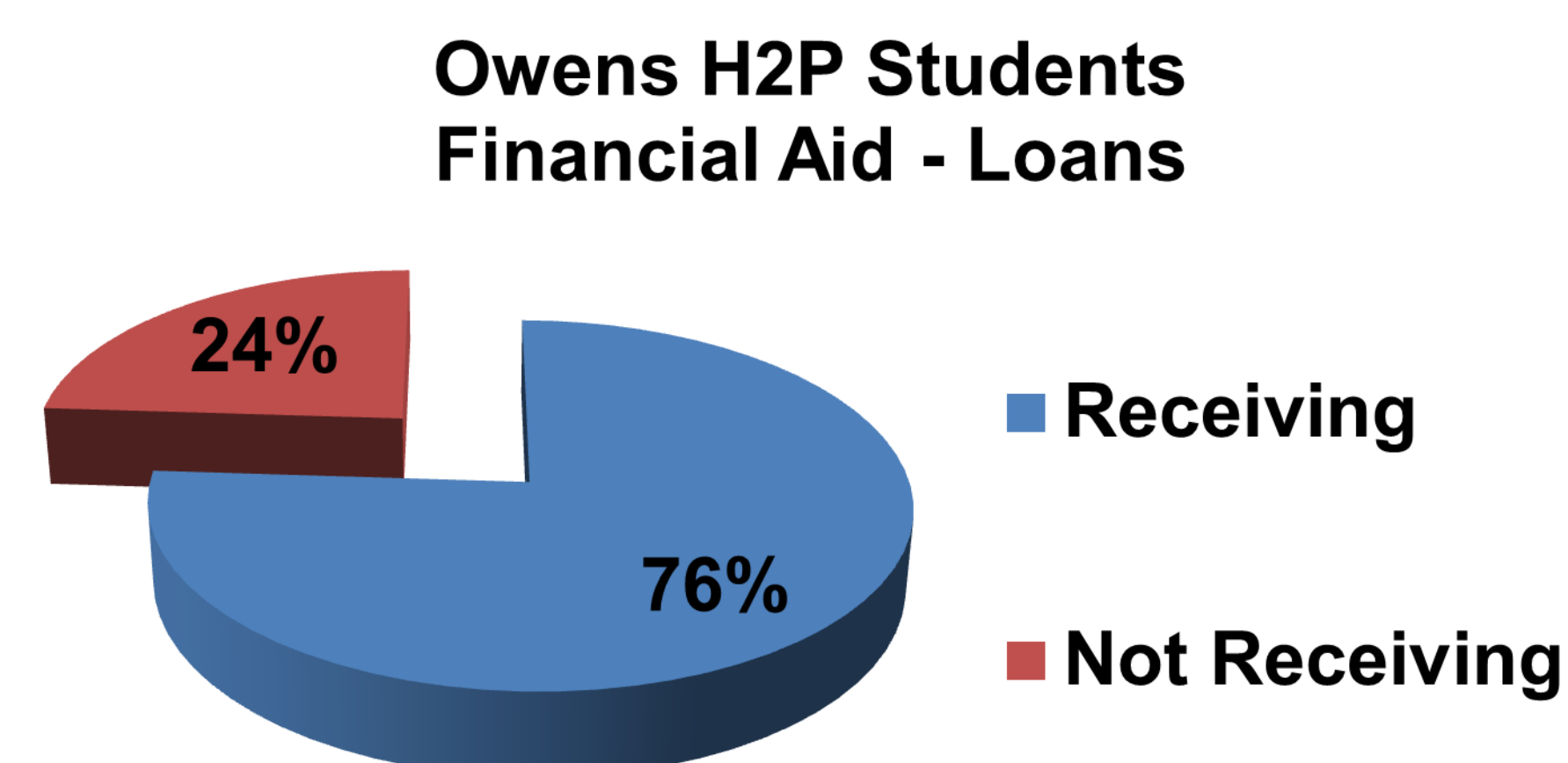
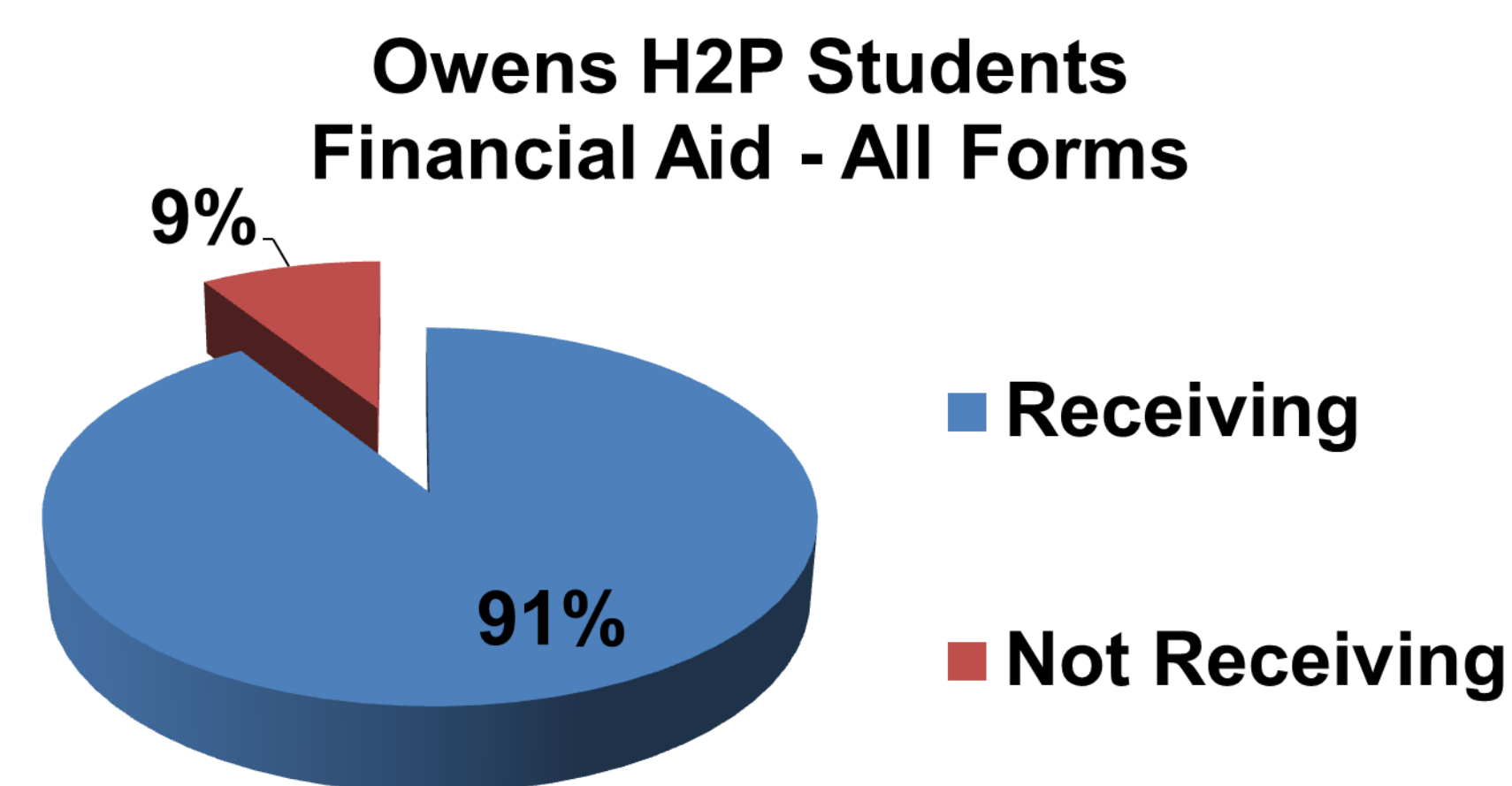


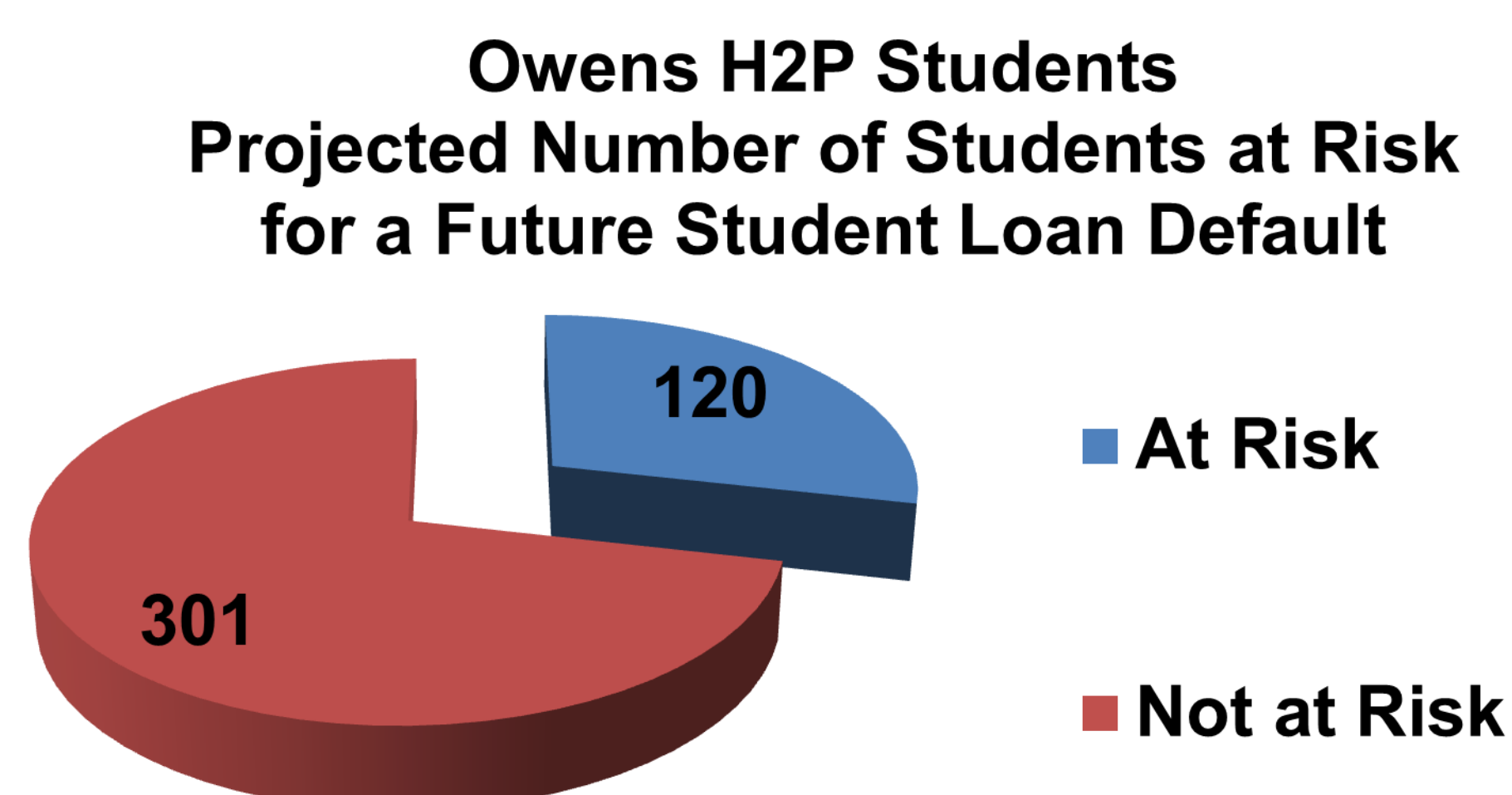
### Problem

For the 555 students enrolled in the Owens Community College H2P Program, the following financial data was found.

- 505 students (91%) have applied for AND accepted some form of financial aid at some point during their academic career.
- 421 students (76%) have applied for AND accepted some form of student loan at some point during their academic career.



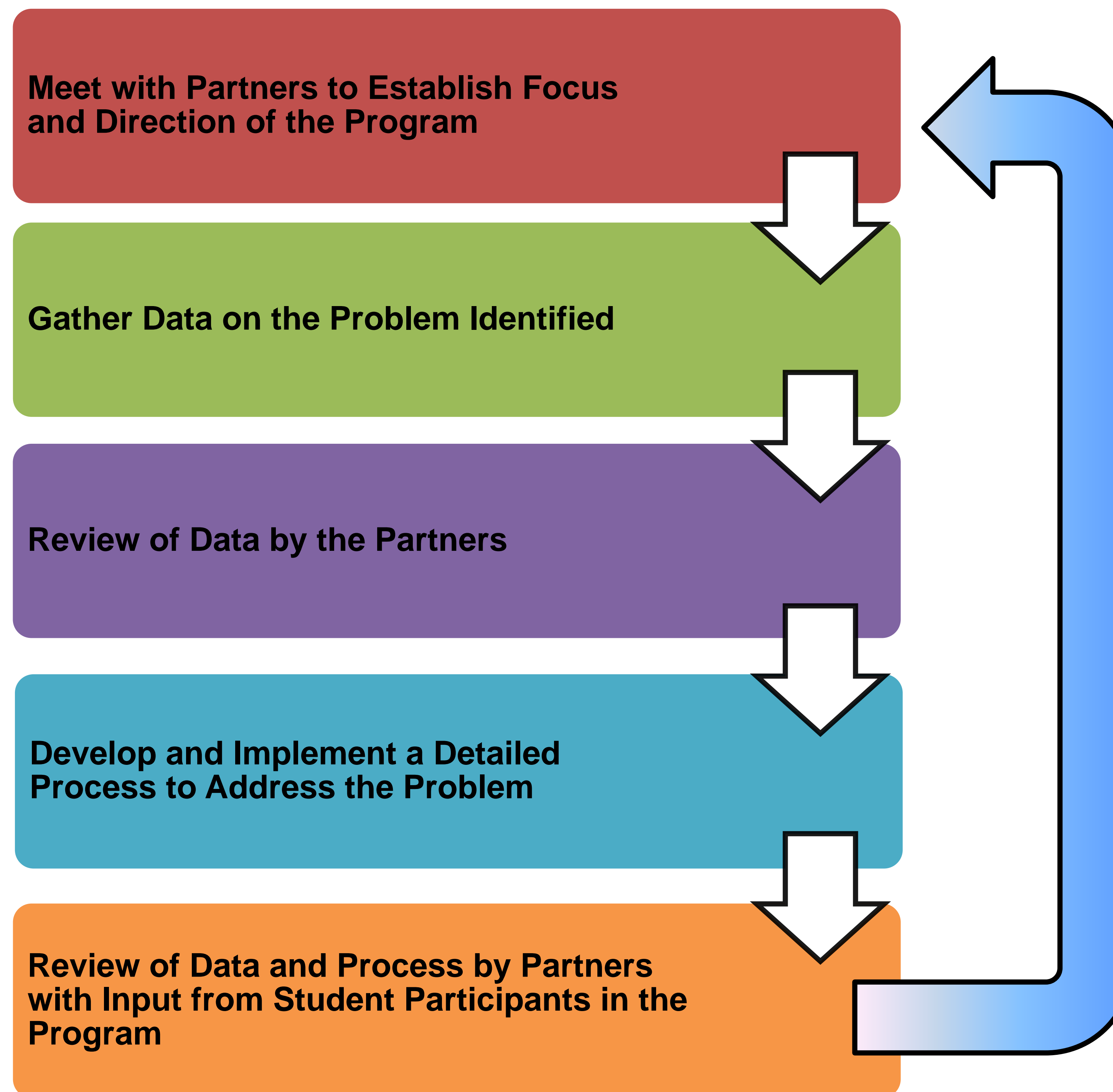
The Department of Education defines defaulted student loans as a failure to make payment on-time for 9 consecutive months. Owens Community College's most recent default rate was listed as 28.4% which is greater than twice the national rate. Based on Owens' current default rate, it is projected that approximately 120 Owens H2P students will be in default on their student loans in the future.



### Partners

- Dean, School of Nursing and Health Professions
- Associate Dean, School of Nursing and Health Professions
- Project Director, Health Professions Pathways Program
- Director, Student Center
- Director, Advising
- Associate Director, Financial Aid
- Data Manager, Health Professions Pathways Program
- Manager, Training and Communications
- Retention Advisor, Health Professions Pathways Program

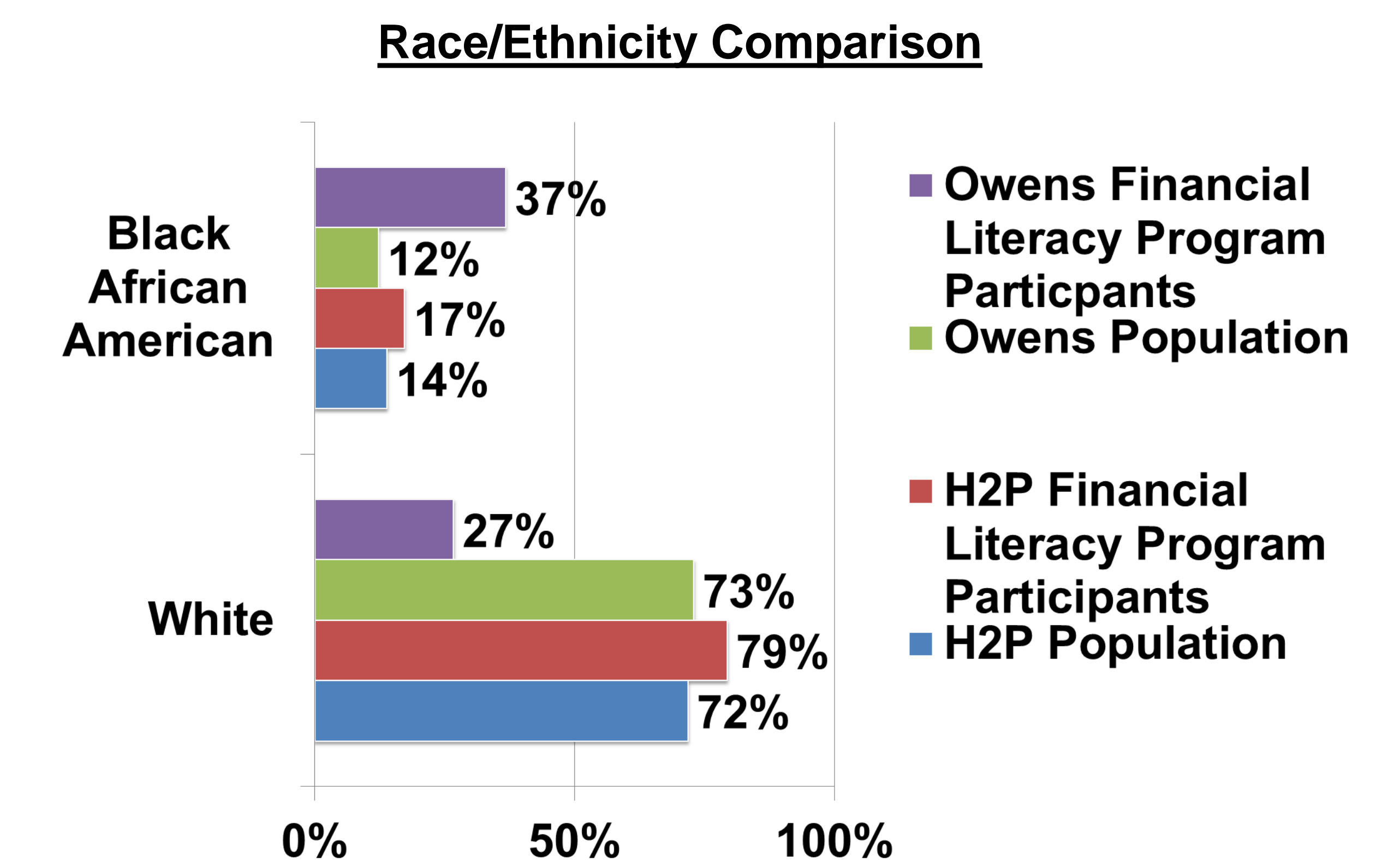
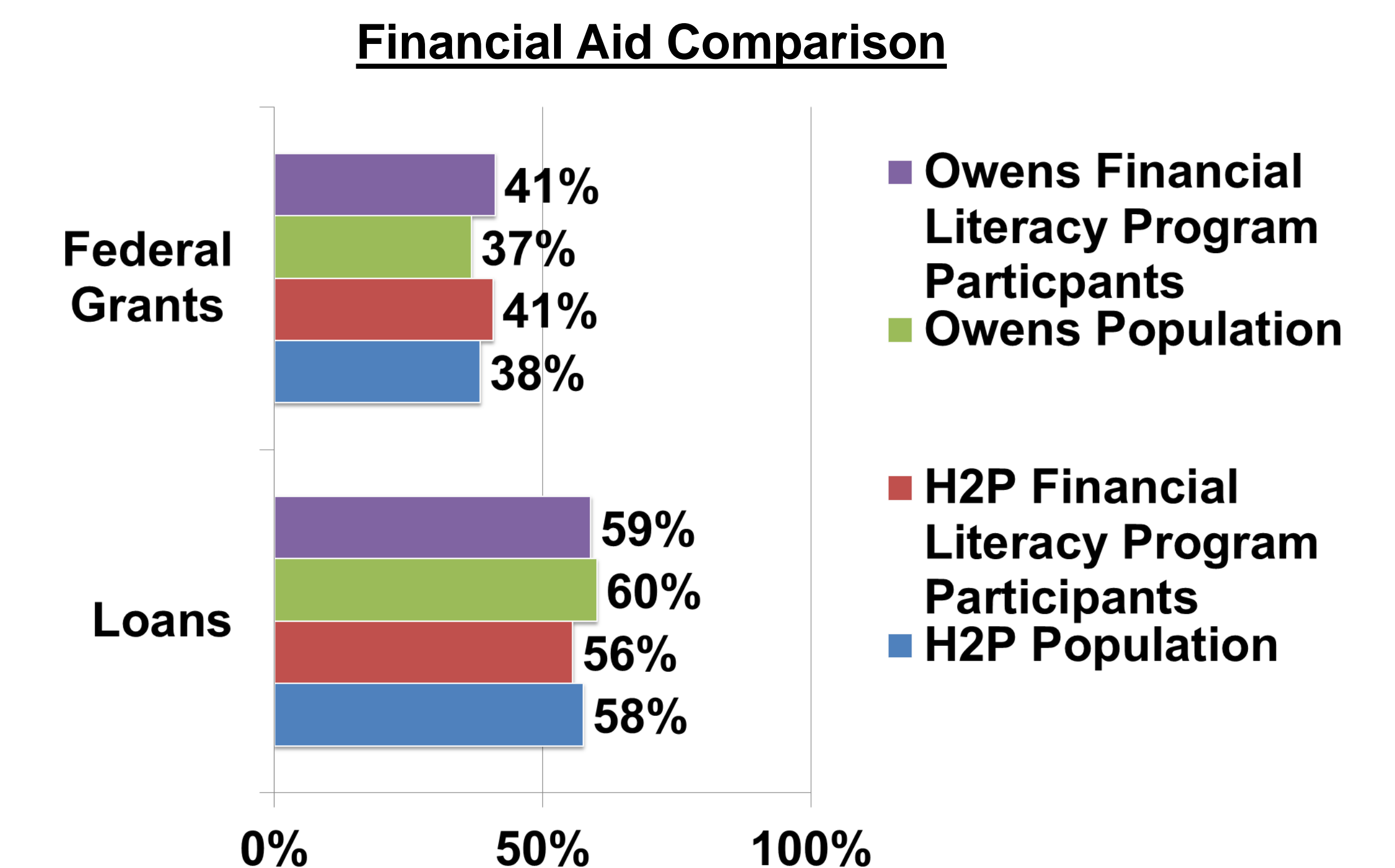
### Process Assessment



### Data Highlights

Data was collected (Financial Aid Received, Race/Ethnicity, Gender, Age, Marital Status, County of Residence, and School of Enrollment) on the following populations:

- Owens and H2P Students
- Owens and H2P Financial Literacy Program Participants



### Process Improvement & Evaluation

Based on early review of the data, it appears the only significant differences were in the area of race/ethnicity for those who participated in the Financial Literacy Program. Further examination of the program will continue during the duration of the H2P grant in an attempt to increase participation in the program.

### Next Steps

- Continue researching methods for student involvement in the program.
- Expand, promote, and sustain current program services in conjunction with the Financial Aid Office on campus.
- Publish and market all Financial Literacy Program materials on Owens' website for use by all past, current, and future students.