

Niagara County
Community College

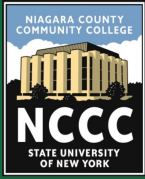


Smart TrackSM
Empowered Financial Aid Planning

SUNY Smart Track Student Engagement

James Trimboli

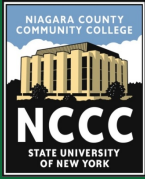
**Director Of Admissions and Financial Aid
Niagara County Community College**



NCCCC Background



- NCCCC is the first community college to participate in SUNY Smart Track Student Engagement
- It is important to note that geographically, NCCCC is a traditional community college located between Buffalo, New York and Niagara Falls, New York... two of the poorest cities in America.

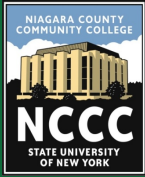


NCCC Steps to Reducing Default Rates



Smart TrackSM
Empowered Financial Aid Planning

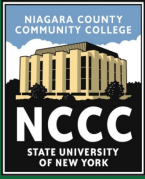
- NCCC joined the SUNY Default Prevention Taskforce, led by System's Asst. Vice Chancellor for Student Financial Aid Patti Thompson.
- NCCC President Dr. James P. Klyczek and the senior management fully supported joining this endeavor.
- Shared current NCCC default prevention strategies with Statewide Taskforce which included...



NCCCC Steps to Reducing Default Rates



- Student loan clerk hired (early 2010) to work the National Student Loan Data System(NSLDS) Delinquent Borrower Report (phone and emails)
- Conducted Freshman orientation sessions with an emphasis on financial literacy and debt management (2010)

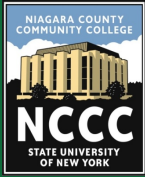


NCCCC Steps to Reducing Default Rates (cont'd.)



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- In 2011, NCCCC partnered with Consumer Credit Counseling of New York - the only NYS accredited debt counseling agency in Erie and Niagara County.
- Students made aware of debt management strategies for student debt and consumer debt

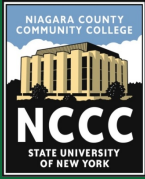


NCCC and Smart Track Financial Literacy Services



- In 2014, NCCC began to offer free Smart Track Financial Literacy Services

The screenshot shows the SUNY Smart Track website. The top navigation bar includes 'ABOUT', 'COURSES', 'TOOLS & TIPS', and 'BLOG'. A search box labeled 'Smart Track' is on the right. The left sidebar contains a 'HELP' section with 'Course Instructions' and a 'COURSES' section with links to: Psychology of Money, Foundations of Money, Foundations of Money - Español, College and Money, FAFSA, FAFSA - Español, Loan Guidance, Earning Money, Credit and Protecting Your Money, Spending and Borrowing, Debt and Repayment, and Future of Your Money. The main content area features a 'WELCOME SMART!' heading, a 'GET KNOWLEDGEABLE!' section with a 'Course Instructions' button, and a 'REPAYMENT OPTIONS FOR FEDERAL STUDENT LOANS' section with links to: Guide to Repaying Federal Student Loans, REPAYE Plan, Student Loan FAQ, Repayment Estimator, and Income-Driven Repayment Plans - Q & A. A cartoon owl mascot wearing a blue cap with a yellow 'U' and a red jacket is featured in a blue box. The bottom of the page has a footer with the SUNY Smart Track logo.

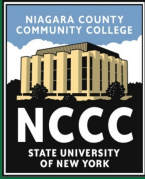


SUNY Smart Track Student Engagement and NCCCC



Smart TrackSM
Empowered Financial Aid Planning

- NCCCC became the 1st SUNY Community College to join the Smart Track Student Engagement Project in 2014
- Smart Track Student Engagement involves using NSLDS (National Student Loan Data System) reporting data to extract student loan borrower information to establish a proactive communication platform to prevent student loan default and promote financial literacy



Data Solution For New Communications (cont'd.)



Smart TrackSM
Empowered Financial Aid Planning

- Smart Track Messages reinforce available on-campus academic support services and social media links
- NCCC now has the ability to proactively send messages with resource links to all Direct Loan borrowers-on topics such as financial literacy, academic services and /or on-campus events

Examples of Communications



Get on the Right Track...
www.suny.edu/smartrack

Don't drop out.
[Consider the consequences!](#)

Dropping classes/dropping out can result in [penalties](#).

Stay Connected:
[f](#) [t](#) [v](#)

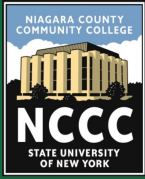
Please DO NOT REPLY to this email. This email was generated by an automated system and replies will be sent to an unmonitored email address.

Please add us to your address book to ensure that future Smart Track communications are not flagged as spam by your email client.

To inquire about the Smart Track program please visit <http://www.suny.edu/smartrack>.

The collage displays various digital communications from Niagara County Community College (NCCCC). It includes screenshots of the college's website, such as the 'Add/Drop Courses' page which explains the process for non-matriculated and matriculated students, and the 'Tuition Refund Request Process' page. It also features social media content, including a Facebook post about a 'JOB OPENING' for the Director of Workforce Development and Continuing Education, and a news center article titled 'NCCCC Commencement Speaker Toelner Tells Grads to "Succeed, Lead, and Make a Difference"'. The NCCCC logo and branding are visible throughout the images.

Links to NCCCC Pages as well as NCCCC social media



Early Results – Reversing the Trend



- NCCC's default rate dropped 6.5% in the last four years
- In 2012 NCCC's 3 year default rate was at 20.4%
- In 2013 NCCC's 3 year default rate dropped to 19.5%
- In 2014 NCCC's 3 year default rate fell again to 15.6 %
- In 2015 NCCC's 3 Year default rate was reduced to 13.9%

- *The average community college (public 2-3 years) default rate is 19.1%*