Members Present: Judy Bonner (chair), Teresa Jayroe (for Richard Blackbourn), Lori Bruce, Tim Chamblee, Frances Coleman, Terry Dale Cruse, Brent Fountain, Kent Hoblet, Julia Hodges, Scott Willard (for George Hopper) Jason Keith, Layton Little, Joan Lucas, Sharon Oswald, Steve Parrott, Allison Pearson, Peter Ryan, Chris Snyder, Rick Travis, Greg Hall (for Jim West)

Others Present: Teresa Gammill, Susan Seal, Judy Spencer, Kevin Edelblute (guest presenter)

Minutes Taken By: Dinah Jenkins

I. Dr. Bonner asked for approval of the June meeting and with no corrections or objections, the June 19, 2017 minutes stand approved as presented.

II. Advanced Student Payment Project – Kevin Edelblute

Current process
- 90 day grace period with balance due Oct. 9th although first bill is sent in July.
- If they do not return or make payment after the 90 days we start accessing a 1.5% monthly service fee. If they do not respond to internal request, it is handed over to a collection agency where 33.3% is added, then affects their credit.
- For a worst case scenario student could end up owing $22,800.

Incoming Freshmen – Fall 2016
- Original freshmen cohort =3,624
  - 354(9.8%) did not return for Spring 2017 (were all levels)
    - Owed MSU $1,000,000
- Pell Eligible Students
  - 188 total students = 53% of non-returning freshmen
  - Average Fall SPA = 1.42
  - Average expected family contribution = $481 (one semester)
  - Average account balance = $3,301
- Maximum balance = $15,750
  - Balance when turned to collections totals $23,660
- For a vast majority of these students
  - Their academic pursuits have stalled (no federal financial aid, no transcripts so can’t transfer to another school)
  - Their economic situation has worsened a great deal (debt load, credit reporting)

Proposed Solution – FALL 2018
- Balance will be due August 1
  - 100% Payment Upfront OR Enrolled in a payment plan
    - 50% down, followed by two, 25% monthly payments
    - Payment plan cost = $50.00/semester
    - Will reach out several times before August 6
- August 6 (before move in to resident halls)
  - VOID schedule if not paid 100% OR enrolled in payment plan

Cost/Benefit
- Better for students and parents
  - Incentivizes student due to upfront investment
- Requires proactive completion of paperwork (FAFSA, scholarship applications, etc.)
- Teaches better financial management skills
  - Consequences for failing to handle financial responsibilities
  - Better for MSU
    - Improves student retention (will pull out those that would not have means to make it from one semester to next and continue to the end)
    - Furthers our commitment to teaching financial literacy and responsibility
    - Improves cash position and lowers bad debt expense
  - Potential, negative impact to census enrollment
    - Controller & Treasurer experience requiring payments has yielded positive results
    - Trade off with retention and academic profile

Cross-Functional Teams
  - Four teams have been built to assist with the execution of the project:
    - Due Dates and Student Experience – led by Jane Kinard
    - Payment Plans – led by Bridget Magers
    - Communications – External Stakeholders led by Elizabeth Blaine
    - Communications – Internal Updates/Sounding Board – Kevin Edelblute

The program will go in effect Fall of 2018. Everything will be set to go by January 1st. February 1 will go live, put online and begin the program.

Discussion followed:
  - Dr. Peter Ryan requested to be part of group External Stakeholders group due to Academic Common Market.
  - Dr. Julia Hodges asked if there was an analysis of how many would drop off. Kevin answered from this past fall there was maybe 150-250 financially related but that is not predictable. The tracking will be closely monitored.
  - Transfer students are more informed and prepared.
  - We do have a large number of first generation students that come in as Freshman and the fact that parents and students have never been through this experience will not succeed.
    - We have developed programs over the last few years for low-income families.
    - Orientation has been very good as educating about the financing.
  - If you automatically drop the schedule due to non-payment, they would not have a transcript for that semester.
  - Kevin would like to schedule meetings with all areas to discuss the different programs to plan for situations such as graduate work and assistantships as those have many last minute additions.
  - Orientation communication is going to be critical.
  - Don Zant stated 2018 is the key in that we have a lot of communication to happen – will take four or five years before it will be the new normal. Stated we were trying to get up to the industry standard.

III. Two factor authentication – Steve Parrott
  - Will begin on July 24th.
  - CAS – Central Authenticating Service had to be upgraded before this authentication could begin. Currently 165 CAS systems on campus that use two-factor authentication.
    - Will roll out without Exchange as they do not use CAS at this time.
  - App should be downloaded on smart phone.
  - Is browser dependent and as long as you stay on that browser it is good 24 hours.
  - VPN’s will not be required at this point.
- Users that do not have a mobile device will get a hardware token called a FOB which will generate a code.
- Email will be sent to suggest people opt in for the two factor authentication during working hours so IT support can be provided.
- At later date would like everyone to be a part.
- This will greatly help the phishing attacks received on a daily basis.
- The mobile app works has a push that will send a notification to your mobile device where you can accept or decline the invitation.
  i. You can also generate a passcode just for the day. The phone app helps you generate a passcode so can be used on international travel.
- Initially no cost for the FOB, which are costly. At first, it will be free but will re-evaluate later if that is a problem.

IV. **Turning off e-commerce** – Steve Parrott
- Contacted by Barnes and Noble that we were breaching our contract with them within ecommerce and Blackboard.
  i. Within Blackboard there are building blocks (plugins) which allow us to integrate with other publishers and such.
  ii. There are groups of products in by default where students could go into courses, purchase books, and do training.
  iii. August 8th will turn ecommerce off
    1. Student can still go in but will not be able to purchase items.
  iv. Barnes & Noble will have all materials for ordering.

V. **Announcements** – Provost Bonner
1. ITS has done an outstanding job with modifying the system so student’s advisors were easy to find.
   a. Dr. Rodney Pearson stated as of today, 54% of students can now tell who advisor is.
   b. Plea for other colleges to input the remainder.
      i. Need to make sure by August 9th the students can find their advisors.
   c. Appreciate of colleges for getting the advisors assigned.

There being no further business, the meeting adjourned at 2:19 PM.