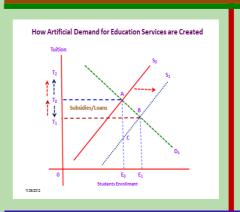
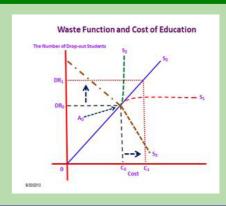
In addition to the economics and financial environment, higher education institutions have to pay close attention on government policy changes which is one of the most difficult dynamic factors to predict. Recent changes in the economics and financial conditions in the US have forced the government to take unpopular and unpredicted changes such as the CAR—i.e., a newly introduced College Affordability Rating regulation. The rating which originally planned to be implemented by 2015 will tie the federal financial aid awards. Colleges with higher rating will get more federal aids compared to those with a lower rating. While this new proposed regulation may surprise some higher institutions, it certainly can be predicted with accuracy if one pays close attention on other policy changes and regulations that preceded the CAR announcement by the regulator on August 22, 2013. This book discusses strategic actions that US colleges may be able to take, prepare and apply to minimize the potential and undesirable impacts of the new rating system. The CAR in no doubt will affect significantly colleges' ability to survive financially. Especially to institutions that are more dependent on government's financial aids such as Pell Grants and Federal Student Loans.

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COLLEGE AFFORDABILITY RATING: HOW TO GET AROUND IT STRATEGICALLY





Harry Djunaidi Monica Djunaidi

First Edition, 2014



COLLEGE AFFORDABILITY RATING: HOW TO GET AROUND IT STRATEGICALLY

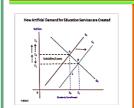
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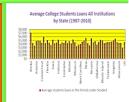


This book discusses the biggest possible challenges that the US is facing, right at this moment and in the years to come which will be presented, analyzed and discussed. While this book conveys messages of hope and not otherwise, it also urges that decision makers have the courage to make important changes which fit better in the "New Economy". The change requires implementations of new mindsets to successfully navigate the new playing field as required in the "New World". New concepts and applications of statistical analyses are introduced which will revolutionize the way how colleges are managed. Higher education institutions are able to set strategies which will minimize their average students' debts which will help to improve their College Affordability Rating. To buy online, please visit www.aaea.us and/or Amazon.com

The purpose of writing this book is to raise education fund through GHTH, Inc (Get Help To Help), a non-profit organization with a sole purpose to help economically disadvantaged but talented K-12 students to achieve their dream through education. In addition to that, GHTH also plans to establish GHTH Academy in every state in the US as efforts to revitalize the K-12 education system in the US such that the country can be on par to regain its competitiveness in the world. For more information, please visit the following site http://www.ghth.org/. Please contact harry.djunaidi@ghth.org/ for further questions.

STUDENT LOANS: Blessings or **Curses**





Harry Djunaidi

Monica Djunaidi

First Edition, 2014



Academy Data Analytics Publisher

Student loans have been a hot topic of discussions in recent years. The discussions intensified after the 2008 housing and financial crises hit the US hard. Lack of job creations during the recession following the crises has put many college graduates into a long list of unemployment group. Since the job market recovery is slower than it was expected, this situation makes the US public wonder if college education is worth the investment at all? This book discusses the strategies that students and their families need to consider before taking any loans. Higher education institutions are able to set strategies which will minimize their average students' debts which will help to improve their CAR (College Affordability Rating).

To buy online, please visit <u>www.aaea.us</u> and/or Amazon.com

Please Visit the Association of American Education Analytics' Website at http://www.aaea.us/

If your institution needs any help to:

- Operate more efficiently to lower your tuition/student debts.
- Increase your retention and/or graduation rate.
- Gradually change the campus culture.
- Apply data-driven information in the decision making process.

Please contact AAEA at harry.djunaidi@IRIntelligence.org