



June 16, 2015

Dr. William Lowe, PhD  
Chancellor  
Indiana-University-Northwest  
3400 Broadway  
Gary, Indiana 46408-1197

Certified Mail Return Receipt Requested  
Domestic Return Receipt #  
7012 1640 0000 0215 8306

RE: **Final Program Review Determination**  
OPE ID: 00181500  
PRCN: 2015 1052 8841

Dear Dr. Lowe:

The U.S. Department of Education's (Department's) Chicago/Denver School Participation Division issued a program review report on January 14, 2015 covering Indiana University Northwest's (IUN-Northwest) administration of programs authorized pursuant to Title IV of the Higher Education Act of 1965, as amended, 20 U.S.C. §§ 1070 et seq. (Title IV, HEA programs), for the 2012 – 2013 and 2013 - 2014 award years. The institution's final response was received on February 18, 2015.

The Chicago/Denver School Participation Division has reviewed IUN Northwest's response(s) to the Program Review Report. A copy of the program review report (and related attachments) and IUN Northwest's response are attached. Any supporting documentation submitted with the response is being retained by the Department and is available for inspection by IUN-Northwest upon request. Additionally, this Final Program Review Determination (FPRD), related attachments, and any supporting documentation may be subject to release under the Freedom of Information Act (FOIA) and can be provided to other oversight entities after this FPRD is issued.

IUN Northwest's response has resolved all findings. In addition IUN Northwest has provided assurances that the appropriate corrective actions have been taken to resolve and prevent future occurrences of all findings. Therefore, IUN Northwest may consider the program review closed with no further action required.

Program records relating to the period covered by this program review must be retained until the later of: the resolution of the loan(s), claim(s) or expenditure(s) questioned in the program review [34 C.F.R. § 668.24(e)(3)(i)] or the end of the retention period applicable to the record [34 C.F.R. § 668.24(e)(1) and (e)(2)].

If you have any questions please call Lytashia Davis at 708-491-8502.

Sincerely,

  
Mr. Douglas Parrott  
Division Director

Enclosure: Program Review Report (with attachments)

IUN-Northwest- Response to the Program Review Report

cc: Mr. Harold Burtley, Financial Aid Administrator  
Indiana Commission for Higher Education  
North Central Association of Colleges and Schools, the Higher Learning Commission, NCACHE  
Department of Defense  
Department of Veterans Affairs  
Consumer Financial Protection Bureau



January 14, 2015

Dr. William Lowe, PhD  
Chancellor  
Indiana University-Northwest  
3400 Broadway  
Gary, Indiana 46408-1197

*Certified Mail*  
*Return Receipt Requested*  
7012 1640 0000 0215 8412

RE: Program Review Report  
Indiana University-Northwest  
OPE ID: 00181500  
PRCN: 2015 1052 8841

Dear Dr. Lowe:

From October 27, 2014 through October 31, 2014, Stefanie Tucker and Lytashia Davis conducted a review of Indiana University-Northwest (IUN-Northwest) administration of the programs authorized pursuant to Title IV of the Higher Education Act of 1965, as amended, 20 U.S.C. §§ 1070 et seq. (Title IV, HEA programs). The findings of that review are presented in the enclosed report.

Findings of noncompliance are referenced to the applicable statutes and regulations and specify the action required to comply with the statute and regulations. Please review the report and respond to each finding, indicating the corrective actions taken by IUN-Northwest. The response should include a brief, written narrative for each finding that clearly states IUN-Northwest's position regarding the finding and the corrective action taken to resolve the finding. Separate from the written narrative, IUN-Northwest must provide supporting documentation as required in each finding.

Please note that pursuant to HEA section 498A (b), the Department is required to:

- (1) provide to the institution an adequate opportunity to review and respond to any preliminary program review report<sup>1</sup> and relevant materials related to the report before any final program review report is issued;
- (2) review and take into consideration an institution's response in any final program review report or audit determination, and include in the report or determination –
  - a. A written statement addressing the institution's response;
  - b. A written statement of the basis for such report or determination; and
  - c. A copy of the institution's response.

<sup>1</sup> A "preliminary" program review report is the program review report. The Department's final program review report is the Final Program Review Determination (FPRD).

The Department considers the institution's response to be the written narrative (to include e-mail communication). Any supporting documentation submitted with the institution's written response will not be attached to the FPRD. However, it will be retained and available for inspection by IUN-Northwest upon request. Copies of the program review report, the institution's response, and any supporting documentation may be subject to release under the Freedom of Information Act (FOIA) and can be provided to other oversight entities after the FPRD is issued.

The institution's response should be sent directly to Lytashia Davis of this office within 30 calendar days of receipt of this letter.

**Protection of Personally Identifiable Information (PII):**

PII is any information about an individual which can be used to distinguish or trace an individual's identity (some examples are name, social security number, date and place of birth). The loss of PII can result in substantial harm, embarrassment, and inconvenience to individuals and may lead to identity theft or other fraudulent use of the information. To protect PII, the finding's in the attached report does not contain any student PII. Instead, each finding references students only by a student number created by Federal Student Aid. The student numbers were assigned in Appendix A, Student Sample. Please see the enclosure Protection of Personally Identifiable Information for instructions regarding submission to the Department of required data / documents containing PII.

**Record Retention:**

Program records relating to the period covered by the program review must be retained until the later of: resolution of the loans claims or expenditures questioned in the program review; or the end of the retention period otherwise applicable to the record under 34 C.F.R. § 668.24(e).

Please refer to the above Program Review Control Number (PRCN) in all correspondence relating to this report. If you have any questions concerning this report, please contact Lytashia Davis at (312) 730-1484 or [Lytashia.Davis@ed.gov](mailto:Lytashia.Davis@ed.gov).

Sincerely,  


Dr. Brenda Yette  
Compliance Manager

cc: Mr. Harold Burtley, Director of Financial Aid & Scholarships

Enclosure:  
Program Review Report (and appendices)  
Protection of Personally Identifiable Information

Prepared for  
Indiana University-Northwest

**Federal Student Aid**  
An OFFICE of the U.S. DEPARTMENT of EDUCATION

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OPE ID 00181500  
PRCN 2015 1052 8841

Prepared by  
U.S. Department of Education  
Federal Student Aid  
Chicago/Denver School Participation Division

## Program Review Report

January 15, 2015

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**A. Institutional Information**

Indiana University-Northwest  
3400 Broadway  
Gary, Indiana 46408

Type: Public, 4 years

Highest Level of Offering: Master's Degree

Accrediting Agency: North Central Association of Colleges and Schools, the Higher Learning Commission

Current Student Enrollment: 5596 (Fall 2013)

% of Students Receiving Title IV: 79% (Fall 2013)

Title IV Participation

PEPS:

	2012-2013
William D. Ford Federal Direct Loan Program (Direct Loan)	\$ 33,387,513.00
Federal Pell Grant	\$ 10,286,330.00
Federal Work Study	\$ 166,125.00
Federal Supplemental Educational Opportunity Grant	\$ 232,332.00
Federal Perkins Loan	\$ 17,681.00

Default Rate FFEL/DL:	2011 13.9%
	2010 15.5%
	2009 10.4%

- Student #4 The R2T4 calculation the institution performed required the institution to return \$612.31 in Pell Grant, the institution returned \$613.00 in Pell Grant resulting in an over return of .69 cents.
- Student #5 The R2T4 calculation the institution performed required the institution to return \$297.30 in Pell Grant, the institution returned \$298.00 in Pell Grant resulting in an over return of .70 cents.
- Student #7 The R2T4 calculation the institution performed required the institution to return \$1116.00 in Unsubsidized loans and \$1013.39 in Subsidized loans, total of \$2139.39, the institution returned \$1013.39 in Subsidized loans resulting in an over return of .61 cents.
- Student #8 The R2T4 calculation the institution performed required the institution to return \$331.04 in Pell Grant, the institution returned \$332.00 in Pell Grant resulting in an over return of .96 cents.
- Student #9 The R2T4 calculation the institution performed required the institution to return \$990.00 in Unsubsidized loans and \$404.06 in Subsidized loans a total of \$1394.06, the institution returned the correct amount in Unsubsidized loans but returned \$405.00 in Subsidized loans resulting in an over award of .94cents.
- Student #10 The R2T4 calculation the institution performed required the institution to return \$1756.34 in Unsubsidized loan, the institution returned \$1757 in Unsubsidized loans resulting in an over return of .66 cents.
- Student #14 The R2T4 calculation the institution performed required the institution to return \$919.42 in Unsubsidized loan, the institution returned \$920.00 in Unsubsidized loans resulting in an over return of .58 cents.
- Student #16 The R2T4 calculation the institution performed required the institution to return \$510.56 in Subsidized loans, the institution returned \$511.00 in Subsidized loans resulting in an over return of .44 cents.
- Student #17 The R2T4 calculation the institution performed required the institution to return \$882.21 in Unsubsidized loans, the institution returned \$883.00 in Unsubsidized loans resulting in an over return of .79 cents.
- Student #18 The R2T4 calculation the institution performed required the institution to return \$497.50 in Pell Grant, the institution returned \$498.00 in Pell Grant resulting in an over return of .50.

**Required Action:** Due to no liabilities associated with the institution's findings to the Department, Indiana University-Northwest is required to implement procedures or enhance current procedures to bring the institution into compliance with federal regulations to ensure that this finding does not recur. Indiana University-Northwest must provide a copy of the institutions updated policies and procedures in its response to this program review report. The institution is reminded that its fiduciary responsibilities obligate it to the highest standard of care and diligence in administering and accounting for Title IV, FSA funds.