

## Copper Mountain College: Saves money, time, and hassle by implementing a comprehensive disbursement platform.



- › One campus with 2,702 students
- › Associate degrees and certificate programs across 24 fields of study
- › High school equivalency program allows residents to earn high school diplomas or attend GED classes

### Challenges

- › Business and financial aid offices had to shut down for a full day to distribute student checks
- › No ACH capabilities or fee-free ATM machine on campus
- › Much time wasted tracking down returned-check recipients and those whose addresses were changed
- › Domestic violence survivor/students needed a secure and private way to receive disbursement checks

### Solution

- › Copper Mountain College saves 1–2 weeks of manhours, cuts student fees, and eliminates address-related errors.

The financial aid office at Copper Mountain College in Joshua Tree, Calif., found itself firmly situated between a rock and a hard place when their outsourced provider for student fund disbursement was acquired by a new company. Brian Heinemann, Director of Financial Aid, says he went in search of a different provider. “The new company was getting some bad press, and we also didn’t like the way the vendor used their cards as solicitation,” explained Heinemann. After exploring a number of banks and even some offshore providers, Copper Mountain College decided to implement the BlackboardPay solution.

“Nothing else on the market was comparable to Blackboard,” said Heinemann, who especially liked that Blackboard did not mail cards to students without the students’ request and how it made funds available via a fee-free, nationwide ATM network. “After talking to some of my colleagues at other schools, I learned that Blackboard was the best choice.”

## Finding the Perfect Automated Disbursement Solution

Founded in 1966, Copper Mountain College serves the Morongo basin, comprised of the communities of Morongo Valley, Yucca Valley, Landers, Joshua Tree, and Twentynine Palms. Renowned for the fact it was “built by the people,” the college’s first phase was paid for almost entirely with local private money and subsequent phases with substantial private help.

Situated in rural surroundings where 50% of students receive Pell Grants and 80% receive tuition waivers, before implementing BlackboardPay, Copper Mountain College would shut down processing for an entire day to distribute credit balance (or “refund/disbursement”) checks to students. “That money is important for their livelihoods; they depend on it,” says Heinemann, “So they would literally line up the night before to get a good position in the check line.”

The full day of handing out—not to mention calculating and cutting—checks was also taxing on the school’s financial aid department. When Heinemann initially mentioned to office staff the possibility of using Blackboard’s prepaid debit card capabilities to manage the process, he received a round of applause. Not only would the prepaid debit cards eliminate the need for office shut downs and lines, but it would also help the college more effectively manage and reduce or eliminate lost checks, misaddressed mailings, and non-banked students. “Our students used to keep the check-cashing companies around here pretty busy,” he said.

According to Heinemann, Copper Mountain College also liked Blackboard’s online student portal for 24/7 viewing of financial information and the way in which students could choose between ACH and prepaid debit cards.

Finally, Blackboard was a good fit for the school’s small population of students with special mailing requirements who can’t use traditional addresses. “These students can have their cards mailed to the college,” Heinemann explained, “which, in turn, distributes them through the financial aid office.”

## Rewards of a Streamlined Disbursement Platform

Implemented in January 2014, the solution was put in place quickly and with no significant challenges.

According to Heinemann, Copper Mountain College saves 1–2 weeks in man-hours per year—time that was once allocated to writing, printing, and distributing checks. The number of complaints the financial aid office receives regarding incorrect check amounts has also dropped considerably, and the process of disbursing money and allocating it properly has become much easier.

“We’ve also saved a lot of money on the return of Title IV funds,” says Heinemann, “namely due to the prepaid debit card.” In addition to managing its state funds, Copper Mountain College also uses Blackboard to handle its institutional scholarships. Heinemann said the college’s



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**Brian Heinemann, Director of Financial Aid**

disbursement platform currently boasts 100% student participation and noted that the absolute top benefit is the marked reduction in lost and returned financial aid disbursement checks.

“My staff will tell you that they used to spend a huge amount of time following up on those issues,” said Heinemann. “Now they can take that time and use it to focus on other, more important tasks like serving students.”

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