

UNITED STATES DEPARTMENT OF EDUCATION
WASHINGTON, D.C. 20202
February 2017

LOUISIANA STATE UNIVERSITY & AGRICULTURAL & MECHANICAL COLLEGE 156 THOMAS BOYD BATON ROUGE, LA 70803-5710	OPE ID: FY 2014 Draft 3 Year Cohort Default Rate:	002010 5.2
--	---	---------------

SUBJECT: FISCAL YEAR 2014 DRAFT 3 YEAR COHORT DEFAULT RATE

Dear President:

I am writing to provide you with your school's fiscal year (FY) 2014 draft 3-year Cohort Default Rate (CDR) data. For schools that have one or more borrowers that entered into repayment during the FY 2014 period, the accompanying loan record detail report (LRDR) includes information on the loans made to students for attendance at your school under the Federal Family Education Loan (FFEL) Program and/or William D. Ford Federal Direct Loan (Direct Loan) Program. The U.S. Department of Education's (Department) records indicate that all of the loans included in the report entered into repayment during the FY 2014 period that includes October 1, 2013 through September 30, 2014.

If you have questions about accessing or printing files, please contact the Operations Performance Division at (202) 377-4259 or via email at: fsa.schools.default.management@ed.gov.

The Default Prevention and Management (DPM) website (<http://www.ifap.ed.gov/DefaultManagement/DefaultManagement.html>) contains links to the Cohort Default Rate Guide. This Guide is a primary reference source for schools to understand the cohort default rates and processes.

The National Student Loan Data System (NSLDS) calculated the CDR using a three-year default monitoring period. To assist schools in verifying the accuracy of the Loan Record Detail Report (LRDR), updates have been made to the report's header, detail and trailer records. The extract file layout for the DRC035 report is available on the NSLDS Record Layouts page on the Information for Financial Aid Professionals (IFAP) Website at <http://www.ifap.ed.gov>. Please note that the LRDR will only contain borrowers who entered into repayment during the FY 2014 cohort.

After reviewing your draft Loan Record Detail Report, schools have an opportunity to challenge the underlying data included in their CDR. Schools must submit their Incorrect Data Challenge, Loan Servicing Appeal, Uncorrected Data Adjustment and New Data Adjustment requests using eCDR Appeals. The system allows schools to electronically submit these challenges and adjustments requests during the cohort default rate cycle, and allows data managers and Federal Student Aid (FSA) to electronically view and respond to these challenges and adjustments requests. Schools continue to submit their Participation Rate Challenge and Appeal, Economically Disadvantaged Appeal, and Erroneous Data Appeal via hardcopy to the Department.

It is important that schools implement data corrections prior to the calculation of FY 2014 three-year official cohort default rates scheduled for later this year. Chapter 4.1 of the Cohort Default Rate Guide

explains the Incorrect Data Challenge process timeline that a school should use to identify and correct any inaccuracies reflected in the enclosed LRDR.

Your school has 45 calendar days to challenge the accuracy of the FY 2014 draft three-year LRDR. If your school does not submit the challenge(s) within the required timeframes, your school will forfeit its right to submit such challenge(s). Schools' timeframe to submit challenges begins with the sixth business day following the announced transmission date for eCDR packages posted to <http://www.ifap.ed.gov>.

In addition to implementing data corrections, your school may also wish to utilize the Department's default prevention support for schools. For questions related to default prevention, contact defaultpreventionassistance@ed.gov. For delinquency and default prevention resources, refer to the Default Prevention Resource Information Web page (<http://ifap.ed.gov/DefaultPreventionResourceInfo/>).

The Department will not release your school's FY 2014 draft three-year cohort default rate to the public. It is important to note that your school may not use its FY 2014 draft three-year cohort default rate to determine if it is eligible for any disbursement exemptions. Corrected data received through the Incorrect Data Challenge process and from other sources will be used by the Department to calculate the FY 2014 official three-year cohort default rates in the fall. At that time, the Department will notify your school of its official rate, and additional adjustment/appeal rights that may be available to your school.

If you have any questions about the FY 2014 draft three-year school cohort default rate review process that are not addressed in the Cohort Default Rate Guide, please contact the Operations Performance Division at (202) 377-4259 or via email at fsa.schools.default.management@ed.gov.

Sincerely,

Katrina Turner
Service Director
Operations Performance Management Services

cc: Marcus DeCosta, Manager, Cohort Default Rate Operations Team

Special note for schools with 29 or fewer borrowers entering repayment for the FY 2014 period: Please refer to page 2 of the Cohort Default Rate Guide for information regarding the average rate formula and calculation.

UNITED STATES DEPARTMENT OF EDUCATION
WASHINGTON, D.C. 20202
September 2016

LOUISIANA STATE UNIVERSITY & AGRICULTURAL & MECHANICAL COLLEGE 156 THOMAS BOYD BATON ROUGE, LA 70803-5710	OPE ID: FY 2013 Official 3 Year Cohort Default Rate:	002010 4.9
--	--	---------------

RE: FY 2013 3-Year Official Cohort Default Rate Notification Letter

Dear President:

This letter officially notifies you of your school's fiscal year (FY) 2013 3-Year cohort default rate based on Federal Family Education Loan (FFEL) Program and/or William D. Ford Federal Direct Loan (Direct Loan) Program loans made to students for attendance at your school. Your school's FY 2013 3-Year cohort default rate is shown above. Please note that even if your school is no longer participating in the student loan program(s), federal law requires the Department to notify your school of its cohort default rate.

Since the Department is no longer mailing hardcopies of the cohort default rate notification letters to any schools, please refer to <http://www.ed.gov/offices/OSFAP/defaultmanagement/ecdr.html> for a description of the other files that the Department transmitted to you along with this letter.

WHAT FORMULA DID THE DEPARTMENT USE TO CALCULATE MY SCHOOL'S RATE?

The Department uses one of three methods for calculation of cohort default rates:

1. Official non-averaged rate for schools with 30 or more borrowers entering repayment,
2. Official averaged rate for schools with 29 or fewer borrowers entering repayment,
3. Unofficial rate for schools with 29 or fewer borrowers entering repayment with less than three years of data.

For a complete explanation of the types of rates, please see Chapter 2.1 of the Cohort Default Rate Guide, How the Rates are Calculated, available at <http://www.ifap.ed.gov/DefaultManagement/guide/CDRGuidePart2.html>.

WHAT TYPES OF LOANS DID THE DEPARTMENT INCLUDE IN MY SCHOOL'S RATE CALCULATION?

The Department included three types of loans in your school's cohort default rate calculation:

- (1) Federal Stafford Subsidized and Federal Stafford Unsubsidized Loans
- (2) Federal Direct Subsidized and Federal Direct Unsubsidized Loans
- (3) Federal Supplemental Loans for Students (Federal SLS Loans).
Although rare, it is possible for Federal SLS loans to be included

in your school's cohort default rate calculation.

WHAT LOAN RECORD DETAIL REPORT (LRDR) ACCOMPANIES THIS NOTIFICATION LETTER?

Your school's FY 2013 3-Year official cohort default rate may be a non-averaged rate, an averaged rate, or an Unofficial rate (less than 30 borrowers entering repayment and not two years of previous data needed to calculate an averaged rate). Accordingly, the LRDR that accompanies this letter reflects all loans that went into repayment during FY 2013 and defaulted by September 30, 2015.

Please note that if a technical problem caused by the Department results in an inability to access the data, schools have five business days from the receipt of the eCDR notification package to notify Operations Performance Division at the email address given below. All schools must meet the established submission timeframes for cohort default rate adjustments and appeals. The Department will not review adjustments and appeals that any school submits outside of the established timeframes.

For more information on how to read the loan record detail report, please refer to Chapter 2.3 of the Cohort Default Rate Guide, Reviewing the Loan Record Detail Report, available at <http://www.ifap.ed.gov/DefaultManagement/guide/CDRGuidePart2.html>

ARE THERE ANY SANCTIONS OR BENEFITS ASSOCIATED WITH MY RATE?

According to the Higher Education Act of 1965 (HEA), as amended, the Higher Education Reconciliation Act of 2005 (HERA), Pub.L.109-171 and the Department's regulations, your school is not subject to any sanctions based on your school's FY 2013 3-Year cohort default rate. However, if your school's official FY 2013 cohort default rate is 30.0 percent or greater, the Department may provisionally certify your school when your school applies for recertification to participate in the Federal Student Aid Programs. For more information about provisional certification, please refer to 34 C.F.R. Section 668.16(m)(1) and (2)(i) or contact the School Participation Management Division at 202-377-3173.

Additionally, under Section 435(a)(7) of the HEA, an institution that has a 3-Year Cohort Default Rate of 30 percent or greater for any one year is required to establish a Default Prevention Task Force, and that Default Prevention Task Force must create a program of default prevention and submit a written Default Prevention Plan to the Department to reduce defaults and prevent the loss of institutional eligibility. Schools should contact defaultpreventionassistance@ed.gov for more information.

WILL MY RATE BE CALCULATED THE SAME IF MY SCHOOL HAS MERGED WITH ANOTHER?

The FY 2013 3-Year cohort default rate for institutions involved in a merger or change of affiliation will be based on all borrowers from the parent and the underlying institutions which have borrowers that entered repayment during or after 2013.

WHAT RIGHTS DOES MY SCHOOL HAVE TO APPEAL THIS RATE INFORMATION?

Based on your school's FY 2013 3-year cohort default rate, your school may be eligible to submit the following adjustments/appeals:

Uncorrected Data Adjustment

<http://www.ifap.ed.gov/DefaultManagement/guide/CDRGuidePart4.html>

Loan Servicing Appeal

<http://www.ifap.ed.gov/DefaultManagement/guide/CDRGuidePart4.html>

New Data Adjustment

<http://www.ifap.ed.gov/DefaultManagement/guide/CDRGuidePart4.html>

All Uncorrected Data Adjustments, New Data Adjustments and Loan Servicing Appeals must be made through the eCDR Appeals application at <https://ecdrappeals.ed.gov/ecdra/index.html>. The eCDR Appeals application, as it is known, allows schools to electronically submit certain challenge/ adjustment requests during the specified timeframes and allows data managers (guaranty agency or Federal Loan Servicer) and Federal Student Aid (FSA) personnel to electronically view and respond to these challenge/adjustment requests. The application tracks the entire life cycle of each request from the time the case is submitted until the time a decision is made and the case is closed.

It has come to FSA's attention that a number of schools are challenging data in the school's cohort default rate based on an incorrect understanding of the cohort default rate calculation. This results in an unnecessary increase in the workload for the schools, data managers, and FSA. The following are some scenarios that have been noted, along with an explanation of why these allegations are considered invalid based on the current logic for the cohort default rate calculation.

- School requests that borrower be removed from numerator as borrower defaulted, then paid the loan in full (either through consolidation or another method). Borrower will continue to be counted as a defaulted borrower for cohort default rate purposes. Current regulations only allow for a defaulted loan to be removed from default for cohort default rate purposes if the borrower successfully rehabilitated the loan within the cohort period, or, for FFELs held by a guaranty agency, if the lender repurchased the loan due to the claim being submitted or paid in error. See 34 CFR Section 668.202(c) (2).
- School alleges that borrower be removed from numerator due to an incorrect date entered repayment that is resulting in the default date for the borrower being less than 360 days from the corrected date entered repayment. This allegation type applies to Direct Loans or loans that were PUT to the Department only, since FFELs held by a guaranty agency use the claim paid date as the default date, not the 360th day of delinquency. If a data manager agrees to correct the date entered repayment, they will update the default date to the 360th day of delinquency based on the new date entered repayment. However, if the updated date entered repayment and default date still fall within the cohort period, the borrower will continue to be counted in both the numerator/denominator. If the updated date entered repayment causes the updated default date to fall outside of the cohort period, borrower will be removed from the numerator only. If the updated date entered repayment falls outside of the cohort period, borrower will be removed from both the numerator/denominator.
- Borrower is included in more than one cohort year. This may be correct, based upon the situation. If the borrower had a break in enrollment of greater than six months, then the borrower will

enter repayment on the loans from the first period of enrollment six months and one day after the borrower's last date of attendance (LDA) or less than half-time date (LTHT), then will receive another six month grace period based on the LDA or LTHT date of the second period of enrollment. This may result in the borrower being included in more than one cohort year. If the borrower's break in enrollment was less than six months, this is considered continuous enrollment and the borrower should be in only one cohort year.

- School was involved in a change of affiliation/merger and has borrowers counted more than once in the cohort default rate. A borrower may be counted more than once in the school's cohort default rate if the borrower had loans certified under two or more of the OPE-IDs that were involved in the change of affiliation/merger. Please see page 2.5-2 of the CDR Guide.

If a school has any questions regarding the cohort default rate calculation, Chapter 2.1 of the CDR Guide includes a thorough explanation of how the rates are calculated. Additionally, a school involved in a change of affiliation/merger should read Chapter 2.5 of the CDR Guide for an explanation of how the change of affiliation/merger will affect the cohort default rates of all of the schools involved.

WHAT TOOLS AND INFORMATION ARE AVAILABLE TO HELP MONITOR AND MANAGE MY SCHOOL'S COHORT DEFAULT RATE?

Tools Information	Description	Contact Information
Cohort Default Rate Guide	http://www.ifap.ed.gov/DefaultManagement/finalcdrg.html . Reference tool designed by U.S. Dept. of Education to help schools understand cohort default rates and various challenge/appeal/adjustment processes. The electronic version was revised September 2016 and may be found online.	May be printed from CDR Guide link
Default Management Website	http://ifap.ed.gov/DefaultManagement/DefaultManagement.html . Contains valuable information for schools, guaranty agencies and borrowers. Contains link for eCDR process, including enrollment procedures and downloading instructions.	Operations Performance Division 202-377-4259
eCDR Appeals	Electronic Cohort Default Rate Appeals Process eCDR Appeals facilitates the exchange of information between parties for four of the challenge/adjustment processes: Incorrect Data Challenge (IDC), Loan Servicing Appeals (LSA), Uncorrected Data Adjustments (UDA), and New Data Adjustments (NDA). The application allows schools to electronically submit these challenges and adjustment requests during a cohort default rate cycle, and allows data managers (guaranty agency or Direct Loan Servicer) and Federal Student Aid (FSA) personnel to	Operations Performance Division 202-377-4259

electronically view and respond to challenges and adjustment requests. The application tracks the entire life cycle of each challenge/adjustment/appeal request from the time the case is submitted until the time a decision is made and the case is closed.

All users must complete the registration process to gain access to eCDR Appeals. The eCDR Appeals homepage contains a link to the Registration and User Account Guide, which gives step-by-step instructions for registration. Links to the User Guides for the four processes can also be found here, as well as a link to the Cohort Default Rate Guide.

National Student Loan Data System (NSLDS)

<https://www.nslsdfap.ed.gov>. Offers schools the opportunity to request reports in extract or preformatted formats that can be retrieved through the Student Aid Internet Gateway(SAIG) account associated with the NSLDS UserID that requested the report. Listed below are some of the reports that NSLDS offers.

NSLDS Customer Service at (800) 999-8219

Report Name

Brief Description of the NLSDS Reports

DRC035 School CDR Rate History Report provides school with a copy of the Loan Record Detail Report that lists students in default/repayment during the cohort period indicated.

SCHER1 Enrollment Reporting Summary Report provides school users with the chronology of enrollment reporting events.

DER001 Date Entered Repayment Report provides school users with a list of student borrowers with loan history who are scheduled to go into repayment during a specified date range.

DRC015 School Repayment Information Loan Detail provides school users with the current repayment status of certain borrowers in FFEL/DL loan programs who attended a school during a specific period.

SCH01B Exit Counseling Report provides school users with exit counseling information on students who attended the requesting schools and whose anticipated completion dates fall within a specified date range.

DELQ01 The Delinquent Borrower Report (DELQ01) provides School users a report of borrowers who have been reported as delinquent in making loan payments to one of the federal loan servicers.

SCHPR1 The School Portfolio Report (SCHPR1) provides ED users with information about all Direct Loan and/or FFEL program loans

UNITED STATES DEPARTMENT OF EDUCATION
WASHINGTON, D.C. 20202
February 2016

LOUISIANA STATE UNIVERSITY & OPE ID: 002010
AGRICULTURAL & MECHANICAL COLLEGE FY 2013 Draft 3 Year Cohort 5.0
156 THOMAS BOYD Default Rate:
BATON ROUGE, LA 70803-5710

SUBJECT: FISCAL YEAR 2013 DRAFT 3 YEAR COHORT DEFAULT RATE

Dear President:

I am writing to provide you with your school's fiscal year (FY) 2013 draft 3-year Cohort Default Rate (CDR) data. For schools that have one or more borrowers that entered into repayment during the FY 2013 period, the accompanying loan record detail report (LRDR) includes information on the loans made to students for attendance at your school under the Federal Family Education Loan (FFEL) Program and/or William D. Ford Federal Direct Loan (Direct Loan) Program. The U.S. Department of Education's (Department) records indicate that all of the loans included in the report entered into repayment during the FY 2013 period that includes October 1, 2012 through September 30, 2013.

If you have questions about accessing or printing files, please contact the Operations Performance Division at (202) 377-4259 or via email at: fsa.schools.default.management@ed.gov.

The Default Management (DM) website (<http://www.ifap.ed.gov/DefaultManagement/DefaultManagement.html>) contains links to the Cohort Default Rate Guide. This Guide is a primary reference source for schools to understand the cohort default rates and processes.

The National Student Loan Data System (NSLDS) calculated the CDR using a three-year default monitoring period. The extract file layout for the DRC035 report is available on the NSLDS Record Layouts page on the Information for Financial Aid Professionals (IFAP) Website at <http://www.ifap.ed.gov>. Please note that the LRDR will only contain borrowers who entered into repayment during the FY 2013 cohort.

After reviewing your draft LRDR, schools have an opportunity to challenge the data included in their CDR. Schools must submit their Incorrect Data Challenge (IDC) requests using eCDR Appeals. The system allows schools to electronically submit these challenges and adjustments requests during the cohort default rate cycle, and allows data managers and Federal Student Aid (FSA) to electronically view and respond to these challenges and adjustments requests. Schools must submit Participation Rate Index Challenge requests via hard copy to the Department.

It is important that schools implement data corrections prior to the calculation of FY 2013 three-year official cohort default rates scheduled for later this year. Chapter 4.1 of the Cohort Default Rate Guide explains the IDC process timeline that a school should use to identify and correct any inaccuracies reflected in the enclosed LRDR.

Your school has 45 calendar days to challenge the accuracy of the FY 2013

draft three-year LRDR. If your school does not submit the challenge(s) within the required timeframes, your school will forfeit its right to submit such challenge(s). Schools' timeframe to submit challenges begins with the sixth business day following the announced transmission date for eCDR packages posted to <http://www.ifap.ed.gov>.

In addition to implementing data corrections, your school may also wish to utilize the Department's default prevention support for schools. For questions related to default prevention, contact defaultpreventionassistance@ed.gov. For delinquency and default prevention resources, refer to the Default Prevention Resource Information Web page (<http://ifap.ed.gov/DefaultPreventionResourceInfo/>).

The Department will not release your school's FY 2013 draft three-year cohort default rate to the public. It is important to note that your school may not use its FY 2013 draft three-year cohort default rate to determine if it is eligible for any disbursement exemptions. Corrected data received through the IDC process and from other sources will be used by the Department to calculate the FY 2013 official three-year cohort default rates in the fall. At that time, the Department will notify your school of its official rate, and additional adjustment/appeal rights that may be available to your school.

If you have any questions about the FY 2013 draft three-year school cohort default rate review process that are not addressed in the Cohort Default Rate Guide, please contact the Operations Performance Division at (202) 377-4259 or via email at fsa.schools.default.management@ed.gov.

Sincerely,

Katrina Turner
Service Director
Operations Performance Management Services

Special note for schools with 29 or fewer borrowers entering repayment for the FY 2013 period: Please refer to page 2 of the Cohort Default Rate Guide for information regarding the average rate formula and calculation.