

Challenge, Adjustment, and Appeal Tools

Chapter

4.11

<i>Incorrect Data Challenge, New Data Adjustment, and Erroneous Data Appeal Tools</i>	<i>4.11-1</i>
Instructions for Creating a Data Manager's or School's Incorrect Data Challenge/New Data Adjustment Erroneous Data Appeal Spreadsheet	<i>4.11-1</i>
Instructions for Creating a School New Data Adjustment Spreadsheet to Default Management	<i>4.11-5</i>
<i>Participation Rate Index Tools</i>	<i>4.11-8</i>
Instructions for Creating a Participation Rate Index Spreadsheet	<i>4.11-8</i>
<i>Uncorrected Data Adjustment Tools</i>	<i>4.11-11</i>
Instructions for Creating an Uncorrected Data Adjustment Spreadsheet	<i>4.11-11</i>
<i>Loan Servicing Appeal Tools</i>	<i>4.11-14</i>
Instructions for Creating a Data Manager or School Loan Servicing Appeal Spreadsheet	<i>4.11-14</i>
<i>Economically Disadvantaged Appeal Tools</i>	<i>4.11-18</i>
Instructions for Creating a Low Income Rate Spreadsheet	<i>4.11-18</i>
Instructions for Creating a Placement Rate Spreadsheet	<i>4.11-21</i>
Instructions for Creating a Completion Rate Spreadsheet	<i>4.11-24</i>

Challenge, Adjustment, and Appeal Tools

Incorrect Data Challenge, New Data Adjustment, and Erroneous Data Appeal Tools

FY ____ Data Manager/School Incorrect Data Challenge/New Data Adjustment/Erroneous Data Appeal Spreadsheet

Data Manager Name:
 Data Manager Code:
 School Name:
 OPE ID:
 Number of Borrowers:
 Number of Loans:

	A	B	C	D	E	F	G	H	I	J	K	L	M
	Borrower's SSN	Borrower's Name	Type of Loans	Number of Loans	Basis of Alleged Error	Earlier of LDA or LTH	Date Entered Repayment	CPD, DD, ICRD, or N/A	FY(s)	Effect on Calculation	Agree/Disagree	Comments	Data Manager Code
1													
2													
3													
4													
5													
6													

Date __/__/__ Page __ of __

Instructions for Creating a Data Manager's or School's Incorrect Data Challenge/New Data Adjustment/Erroneous Data Appeal Spreadsheet

Figure 4.11.1 is an example of a blank data manager's or school's incorrect data challenge/new data adjustment/erroneous data appeal spreadsheet. There is also a full-sized blank spreadsheet at the end of this chapter. A school or data manager may photocopy and use the full-sized blank spreadsheet or create its own spreadsheet using the layout provided. The spreadsheet should be created in landscape format using a spreadsheet software application such as Excel or Lotus 1-2-3. The spreadsheet should contain the following:

- ❖ **Left-side Header:** In the left-side area of the header, enter the data manager or school identification information. The left-side header should have the following titles.

- Data Manager Name:**
- Data Manager Code:**
- School Name:**
- OPE ID:**
- Number of Borrowers:**
- Number of Loans:**

After entering the title, a school should enter the information appropriate to that title. That is, after the title "School Name:" the

Figure 4.11.1
 Blank Incorrect Data Challenge/New Data Adjustment/Erroneous Data Appeal Spreadsheet

school should enter its school name. The information in the fifth and sixth lines cannot be entered until the remainder of the worksheet is created and completed. After the title on the fifth line, enter the borrowers from Column A. Do not count a borrower more than once. After the title on the sixth line, enter the total loans from Column D.

- ❖ **Right-side Header:** In the right-side area of the header, enter this title: "FY [insert year used in the challenge] Data Manager /School [select one] Incorrect Data Challenge/New Data Adjustment/Erroneous Data Appeal [select one] Spreadsheet." Enter in only the appropriate challenge, adjustment, or appeal. A school or data manager may wish to use bold on this title to make it stand out more.
- ❖ **Left-side Footer:** In the left-side area of the footer, enter the date the spreadsheet was prepared.
- ❖ **Right-side Footer:** In the right-side area of the footer, set up automatic pagination so that the specific page number and the total number of pages show on each page. For example, Page 1 of 10.
- ❖ **Column A:** On Row 1, enter the title "Borrower's SSN." Starting on Row 2, enter the Social Security Numbers (SSNs) of all the borrowers. Use hyphens to separate the numbers in the following format: 000-00-0000.
- ❖ **Column B:** On Row 1, enter the title "Borrower's Name." Starting on Row 2, enter the names of the individuals whose SSNs are listed in Column A. Enter the names in the following format: Last name, First name.
- ❖ **Column C:** On Row 1, enter the title "Type of Loans." Starting on Row 2, enter the code for the loan. Use the following loan type codes:
 - ❖ D1 Direct Subsidized Loan
 - ❖ D2 Direct Unsubsidized Loan
 - ❖ SF Subsidized Federal Stafford Loan
 - ❖ SL Federal Supplemental Loans for Students (Federal SLS) loan
 - ❖ SU Unsubsidized Federal Stafford Loan

- ❖ Column D: On Row 1, enter the title “Number of Loans.” Starting on Row 2, enter the number of loans the borrower received for the loan type listed in Column C.
- ❖ Column E: On Row 1, enter the title “Basis of Alleged Error.” Starting on Row 2, enter “Disputed” if the errors are alleged on the basis of disputed data or “New” if the errors are alleged on the basis of new data. This column will only be included when a data manager or a school is creating an erroneous data appeal spreadsheet.
- ❖ Column F: On Row 1, enter the title “Earlier of LDA or LTH.” Starting on Row 2, enter the earlier of the student’s last date of attendance (LDA) or the date the student dropped below half-time enrollment (LTH) based on the school’s records (if a school is completing the spreadsheet) or the data manager’s records (if the data manager is completing the spreadsheet) for each borrower listed in Column A. Enter the date in a MM/DD/CCYY format.
- ❖ Column G: On Row 1, enter the title “Date Entered Repayment.” Starting on Row 2, enter the date the loan entered repayment (DER) based on the school’s records (if a school is completing the spreadsheet) or the data manager’s records (if the data manager is completing the spreadsheet) for each borrower listed in Column A. Enter the date in a MM/DD/CCYY format.
- ❖ Column H: On Row 1, enter the title “CPD, DD, ICRD, or N/A.” Starting on Row 2, enter the CPD (claim paid date), DD (default date), or ICRD (Income Contingent Repayment date), or enter not applicable (N/A) if the loan has not defaulted, based on the school’s records (if a school is completing the spreadsheet) or the data manager’s records (if the data manager is completing the spreadsheet) for each borrower listed in Column A. Enter the date in a MM/DD/CCYY format.
- ❖ Column I: On Row 1, enter the title “FY(s).” Starting on Row 2, enter the fiscal year(s) of the cohort default rate(s) which may be changed as a result of the data correction.
- ❖ Column J: On Row 1, enter the title “Effect on Calculation.” Starting on Row 2, enter N (numerator), D (denominator), or B (both numerator and denominator), accompanied by a plus or minus sign (such as +D or –D) to show how the school (if a school is completing the spreadsheet) or the data manager (if a data manager is completing the spreadsheet) believes the information will affect the cohort default rate calculation.

- ❖ Column K: On Row 1, enter the title “Agree/Disagree.” Starting on Row 2, a data manager should enter “agree” or “disagree” depending on whether the data manager agrees or disagrees with the school’s allegation. This column will be completed only by data managers.
- ❖ Column L: On Row 1, enter the title “Comments.” Starting on Row 2, enter any comments. A data manager should enter “agree” or “disagree” and make a comment to identify why the data manager agreed or disagreed. The data manager should also provide documentation to support the data manager’s determination.
- ❖ Column M: On Row 1, enter the title “Data Manager Code.” Starting on Row 2, enter the code for the data manager that sent the letters listed in Column D. See Chapter 2.3, “Loan Record Detail Report,” for information on determining the data manager code for a loan.

There are several things that can be done prior to printing the spreadsheet to make the spreadsheet easier to read. They include

- ❖ centering and bolding the column titles,
- ❖ making sure the columns are wide enough to fit all text,
- ❖ adding borders to the cells,
- ❖ repeating the information in the column headings at the top of each page (most software packages can do this automatically--check the software package’s help function for assistance),
- ❖ sorting the spreadsheet by either Column A (Borrower’s SSN) or Column B (Borrower’s Name), and
- ❖ printing a test copy to review for readability (a school or data manager may need to insert several lines prior to Row 1 in order to create sufficient space between the header and the spreadsheet).

After the spreadsheet is created and completed, the spreadsheet should be printed on 8 1/2" x 11" paper in a landscape layout. If a school is creating the spreadsheet, it should send it to the data manager along with the school’s incorrect data challenge/new data adjustment/erroneous data appeal materials. If a data manager is completing the spreadsheet, it should send it to Default Management along with the data manager’s other response materials or to the school along with the data manager’s other new data adjustment/erroneous data appeal materials.

FY ____ **New Data Adjustment Spreadsheet**

School Name: _____
 OPE ID: _____
 Number of Borrowers: _____
 Number of Loans: _____

	A	B	C	D	E	F
	Borrower's SSN	Borrower's Name	Type of Loans	Number of Loans	Date Data Manager Agreed (MM/DD/CCYY)	Data Manager Code
1						
2						
3						
4						
5						
6						

Date ____/____/____ Page ____ of ____

Figure 4.11.2
 Blank New Data Adjustment Spreadsheet to Default Management

Instructions for Creating a School New Data Adjustment Spreadsheet to Default Management

Figure 4.11.2 is an example of a blank new data adjustment spreadsheet to Default Management. There is also a full-sized blank spreadsheet at the end of this chapter. A school or data manager may photocopy and use the full-sized blank spreadsheet when submitting a new data adjustment or create its own spreadsheet using the layout provided. The spreadsheet should be created in landscape format using a spreadsheet software application such as Excel or Lotus 1-2-3. The spreadsheet should contain the following:

- ❖ **Left-side Header:** In the left-side area of the header, enter the school identification information. The left-side header should have the following titles.

- School Name:**
- OPE ID:**
- Number of Borrowers:**
- Number of Loans:**

After entering the title, a school should enter the information appropriate to that title. That is, after the title "School Name:" the school should enter its school name. The information in the third and fourth lines cannot be entered until the remainder of the worksheet is created and completed. After the title on the third line, enter the borrowers from Column A. Do not count a borrower more than once. After the title on the fourth line, enter the total loans from Column D.

- ❖ Right-side Header: In the right-side area of the header, enter this title: "FY [insert year used in the adjustment] New Data Adjustment Spreadsheet." A school may wish to use bold on this title to make it stand out more.
- ❖ Left-side Footer: In the left-side area of the footer, enter the date the spreadsheet was prepared.
- ❖ Right-side Footer: In the right-side area of the footer, set up automatic pagination so that the specific page number and the total number of pages show on each page. For example, Page 1 of 10.
- ❖ Column A: On Row 1, enter the title "Borrower's SSN." Starting on Row 2, enter the Social Security Numbers (SSNs) of all the borrowers for whom the school is requesting an adjustment. Use hyphens to separate the numbers in the following format: 000-00-0000. If a borrower receives more than one type of loan, create an entry for each type of loan the borrower received. However, do not create a separate entry if the borrower receives multiple loans of the same type of loan.
- ❖ Column B: On Row 1, enter the title "Borrower's Name." Starting on Row 2, enter the names of the individuals whose SSNs are listed in Column A. Enter the names in the following format: Last name, First name.
- ❖ Column C: On Row 1, enter the title "Type of Loans." Starting on Row 2, enter the code for the loan. Use the following loan type codes:
 - ❖ D1 Direct Subsidized Loan
 - ❖ D2 Direct Unsubsidized Loan
 - ❖ SF Subsidized Federal Stafford Loan
 - ❖ SL Federal Supplemental Loans for Students (Federal SLS) loan
 - ❖ SU Unsubsidized Federal Stafford Loan

- ❖ Column D: On Row 1, enter the title "Number of Loans." Starting on Row 2, enter the number of loans the borrower received for the loan type listed in Column C.
- ❖ Column E: On Row 1, enter the title "Date Data Manager Acknowledged Incorrect Data Error (MM/DD/CCYY)." Starting on Row 2, enter the date of the data manager response letter from the Incorrect Data Challenge for each borrower listed in Column A.
- ❖ Column F: On Row 1, enter the title "Data Manager Code." Starting on Row 2, enter the code for the data manager that sent the letters listed in Column D. See Chapter 2-3, "Loan Record Detail Report," for information on determining the data manager code for a loan. The data manager's code number is the same as the guarantor/servicer code found on the loan record detail report.

There are several things that can be done prior to printing the spreadsheet to make the spreadsheet easier to read. They include

- ❖ centering and bolding the column titles,
- ❖ making sure the columns are wide enough to fit all text,
- ❖ adding borders to the cells,
- ❖ repeating the information in the column headings at the top of each page (most software packages can do this automatically-- check the software package's help function for assistance),
- ❖ sorting the spreadsheet by either Column A (Borrower's SSN) or Column B (Borrower's Name), and
- ❖ printing a test copy to review for readability (a school may need to insert several lines prior to Row 1 in order to create sufficient space between the header and the spreadsheet).

After the spreadsheet is created and completed, the school should print the spreadsheet on 8 1/2" x 11" paper in a landscape layout and send it to Default Management along with the school's other new data adjustment materials.

Participation Rate Index Tools

Instructions for Creating a Participation Rate Index Spreadsheet

Figure 4.11.3 is an example of a blank participation rate index spreadsheet. There is also a full-sized blank spreadsheet at the end of this chapter. A school or data manager may photocopy and use the full-sized blank spreadsheet when submitting a participation rate index challenge or participation rate index appeal. A school can also create its own spreadsheet using the layout provided. The spreadsheet should be created in landscape format using a spreadsheet software application such as Excel or Lotus 1-2-3. The spreadsheet should contain the following:

- ❖ **Left-side Header:** In the left-side area of the header, enter the school identification and participation rate index information. The left-side header should have the following titles.

School Name:

OPE ID:

Cohort Default Rate:

Selected 12-Month Period:

Total Borrowers:

Total Regular Students:

Participation Rate Index:

After entering the title, a school should enter the information appropriate to that title. That is, after the title "School Name:" the school should enter its school name. The information in the fifth, sixth, and seventh lines cannot be entered until the remainder of the worksheet is created and completed. After the title on the fifth line, enter the total number of borrowers from Column D. Do not count a borrower more than once. After the title on the sixth line, enter the total number of regular students from Column A. Do not count a student more than once. After the title on the seventh line, enter the participation rate index. The participation rate index is calculated by dividing the total borrowers by the total regular students and multiplying the result by the cohort default rate.

- ❖ **Right-side Header:** In the right-side area of the header, enter this title: "Participation Rate Index Challenge/Appeal Based on the FY [insert year used in the challenge] Draft/Official Cohort Default Rate." A school may wish to use bold on this title to make it stand out more. After completing the spreadsheet, a school should circle "Challenge" or "Appeal" and "Draft" or "Official" as appropriate.

Participation Rate Index Challenge/Appeal Based on the FY _____ Draft/Official Cohort Default Rate

School Name:
 OPE ID:
 Cohort Default Rate:
 Selected 12-Month Period:
 Total Borrowers:
 Total Regular Students:
 Participation Rate Index:

	A	B	C	D	E
1	Student's SSN	Student's Name	Student's Enrollment Dates (MM/DD/CCYY to MM/DD/CCYY)	Loan Type if any (FFEL or DL)	Loan Period (MM/DD/CCYY to MM/DD/CCYY)
2					
3					
4					
5					
6					

Date ___/___/___

Page ___ of ___

- ❖ **Left-side Footer:** In the left-side area of the footer, enter the date the spreadsheet was prepared.
- ❖ **Right-side Footer:** In the right-side area of the footer, set up automatic pagination so that the specific page number and the total number of pages show on each page. For example, Page 1 of 10.
- ❖ **Column A:** On Row 1, enter the title "Student's SSN." Starting on Row 2, enter the SSNs of all the regular students enrolled on at least a half-time basis during any part of the selected 12-month period. Use hyphens to separate the numbers in the following format: 000-00-0000. These are the students who will be counted in the denominator of the participation rate index.
- ❖ **Column B:** On Row 1, enter the title "Student's Name." Starting on Row 2, enter the names of the students whose SSNs are listed in Column A. Enter the names in the following format: Last name, First name.
- ❖ **Column C:** On Row 1, enter the title "Student's Enrollment Dates (MM/DD/CCYY to MM/DD/CCYY)." Starting on Row 2, enter MM/DD/CCYY (month, day, year) to identify the student's beginning enrollment date and ending enrollment date.

Figure 4.11.3

Blank Participation Rate Index Spreadsheet

- ❖ Column D: On Row 1, enter the title “Loan Type if any (FFEL or DL).” Starting on Row 2, enter the type of loan (FFEL or DL) for those students in Column A who received loans with a loan period that overlaps the selected 12-month period. Leave blank if the student did not receive a loan or the loan period does not overlap the 12-month period. These are the borrowers who will be included in the numerator of the participation rate index.
- ❖ Column E: On Row 1, enter the title “Loan Period (MM/DD/CCYY to MM/DD/CCYY).” Starting on Row 2, enter MM/DD/CCYY to identify the beginning date and ending date of the loan period. If Column D is not filled out, leave this column blank. If the borrower has more than one loan, list the loan periods associated with each loan. However, the borrower is only counted once in the calculation.

There are several things that can be done prior to printing the spreadsheet to make the spreadsheet easier to read. They include

- ❖ centering and bolding the column titles,
- ❖ making sure the columns are wide enough to fit all text,
- ❖ adding borders to the cells,
- ❖ repeating the information in the column headings at the top of each page (most software packages can do this automatically-- check the software package’s help function for assistance),
- ❖ sorting the spreadsheet by either Column A (Student’s SSN) or Column B (Student’s Name), and
- ❖ printing a test copy to review for readability (a school may need to insert several lines prior to Row 1 in order to create sufficient space between the header and the participation rate index calculation information).

After the spreadsheet is created and completed, the school should print the spreadsheet on 8 1/2" x 11" paper in a landscape layout and send it to Default Management along with the school’s other participation rate index challenge or participation rate index appeal materials.

School Name: _____ FY _____ **Uncorrected Data Adjustment**
 OPE ID: _____
 Number of Borrowers: _____
 Number of Loans: _____

	A	B	C	D	E	F
	Borrowers's SSN	Borrower's Name	Type of Loans	Number of Loans	Date Data Manager Acknowledged Incorrect Data Error (MM/DD/CCYY)	Data Manager Code
1						
2						
3						
4						
5						
6						

Date ___/___/___ Page ___ of ___

Uncorrected Data Adjustment Tools

Instructions for Creating an Uncorrected Data Adjustment Spreadsheet

Figure 4.11.4 is an example of a blank uncorrected data adjustment spreadsheet. There is also a full-sized blank spreadsheet at the end of this chapter. A school or data manager may photocopy and use the full-sized blank spreadsheet when submitting an uncorrected data adjustment or create its own spreadsheet using the layout provided. The spreadsheet should be created in landscape format using a spreadsheet software application such as Excel or Lotus 1-2-3. The spreadsheet should contain the following:

- ❖ **Left-side Header:** In the left-side area of the header, enter the school identification information. The left-side header should have the following titles.

- School Name:**
- OPE ID:**
- Number of Borrowers:**
- Number of Loans:**

After entering the title, a school should enter the information appropriate to that title. That is, after the title "School Name:" the school should enter its school name. The information in the third and fourth lines cannot be entered until the remainder of the worksheet is created and completed. After the title on the third line, enter the borrowers from Column A. Do not count a borrower more than once. After the title on the fourth line, enter the total loans from Column D.

Figure 4.11.4

Blank Uncorrected Data Adjustment Spreadsheet

- ❖ Right-side Header: In the right-side area of the header, enter this title: "FY [insert year used in the adjustment] Uncorrected Data Adjustment." A school may wish to use bold on this title to make it stand out more.
- ❖ Left-side Footer: In the left-side area of the footer, enter the date the spreadsheet was prepared.
- ❖ Right-side Footer: In the right-side area of the footer, set up automatic pagination so that the specific page number and the total number of pages show on each page. For example, Page 1 of 10.
- ❖ Column A: On Row 1, enter the title "Borrower's SSN." Starting on Row 2, enter the Social Security Numbers (SSNs) of all the borrowers for whom the school is requesting an adjustment. Use hyphens to separate the numbers in the following format: 000-00-0000. If a borrower receives more than one type of loan, create an entry for each type of loan the borrower received. However, do not create a separate entry if the borrower receives multiple loans of the same type of loan.
- ❖ Column B: On Row 1, enter the title "Borrower's Name." Starting on Row 2, enter the names of the individuals whose SSNs are listed in Column A. Enter the names in the following format: Last name, First name.
- ❖ Column C: On Row 1, enter the title "Type of Loans." Starting on Row 2, enter the code for the loan. Use the following loan type codes:
 - ❖ D1 Direct Subsidized Loan
 - ❖ D2 Direct Unsubsidized Loan
 - ❖ SF Subsidized Federal Stafford Loan
 - ❖ SL Federal Supplemental Loans for Students (Federal SLS) loan
 - ❖ SU Unsubsidized Federal Stafford Loan

- ❖ Column D: On Row 1, enter the title "Number of Loans." Starting on Row 2, enter the number of loans the borrower received for the loan type listed in Column C.
- ❖ Column E: On Row 1, enter the title "Date Data Manager Acknowledged Incorrect Data Error (MM/DD/CCYY)." Starting on Row 2, enter the date of the data manager response letter from the Incorrect Data Challenge for each borrower listed in Column A.
- ❖ Column F: On Row 1, enter the title "Data Manager Code." Starting on Row 2, enter the code for the data manager that sent the letters listed in Column D. See Chapter 2-3, "Loan Record Detail Report," for information on determining the data manager code for a loan. The data manager's code number is the same as the guarantor/servicer code found on the loan record detail report.

There are several things that can be done prior to printing the spreadsheet to make the spreadsheet easier to read. They include

- ❖ centering and bolding the column titles,
- ❖ making sure the columns are wide enough to fit all text,
- ❖ adding borders to the cells,
- ❖ repeating the information in the column headings at the top of each page (most software packages can do this automatically-- check the software package's help function for assistance),
- ❖ sorting the spreadsheet by either Column A (Borrower's SSN) or Column B (Borrower's Name), and
- ❖ printing a test copy to review for readability (a school may need to insert several lines prior to Row 1 in order to create sufficient space between the header and the spreadsheet).

After the spreadsheet is created and completed, the school should print the spreadsheet on 8½" x 11" paper in a landscape layout and send it to Default Management along with the school's other uncorrected data adjustment materials.

Data Manager Name: _____ FY _____ Data Manager/School Loan Servicing Appeal Spreadsheet
 Data Manager Code: _____
 School Name: _____
 OPE ID: _____

	A	B	C	D	E	F	G	H	I	J	K	L	M	N
	Borrower's SSN	Borrower's Name	Type of Loans	Number of Loans	Date Demand Letter Sent	Date Call Attempted	Date Pre-claims Assistance Requested	Date Final Demand Letter Sent	Address Known?	Date of Skip Tracing Activity	Illegible record	Missing record	Improperly Serviced?	Data Manager Code
1														
2														
3														
4														
5														
6														

Date __/__/__

Page __ of __

Loan Servicing Appeal Tools

Figure 4.11.5

Blank Loan Servicing Appeal Spreadsheet

Instructions for Creating a Data Manager or School Loan Servicing Appeal Spreadsheet

Figure 4.11.5 is a blank loan servicing appeal spreadsheet that can be used by either a data manager or a school. There is also a full-sized blank spreadsheet at the end of this chapter. A school or data manager may photocopy and use the full-sized blank spreadsheet or create its own spreadsheet using the layout provided. The spreadsheet should be created in landscape format using a spreadsheet software application such as Excel or Lotus 1-2-3. The spreadsheet should contain the following:

- ❖ Left-side Header: In the left-side area of the header, enter the data manager or school identification information. The left-side header should have the following titles.

Data Manager Name:
Data Manager Code:
School Name:
OPE ID:

After entering the title, a data manager or school should enter the information appropriate to that title.

- ❖ Right-side Header: In the right-side area of the header, enter this title: "FY [insert year used in the appeal] Data Manager/School [use whichever is appropriate] Loan Servicing Appeal Spreadsheet." A data manager or a school may wish to use bold on this title to make it stand out more.
- ❖ Left-side Footer: In the left-side area of the footer, enter the date the spreadsheet was prepared.
- ❖ Right-side Footer: In the right-side area of the footer, set up automatic pagination so that the specific page number and the total number of pages show on each page. For example, Page 1 of 10.
- ❖ Column A: On Row 1, enter the title "Borrower's SSN." Starting on Row 2, enter the SSNs of all the borrowers in the sample. Use hyphens to separate the numbers in the following format: 000-00-0000. If a borrower has multiple loans, use a different line for each loan.
- ❖ Column B: On Row 1, enter the title "Borrower's Name." Starting on Row 2, enter the names of the individuals whose SSNs are listed in Column A. Enter the names in the following format: Last name, First name.
- ❖ Column C: On Row 1, enter the title "Type of Loans." Starting on Row 2, enter the code for the loan. Use the following loan type codes:
 - ❖ D1 Direct Subsidized Loan
 - ❖ D2 Direct Unsubsidized Loan
 - ❖ SF Subsidized Federal Stafford Loan
 - ❖ SL Federal Supplemental Loans for Students (Federal SLS) loan
 - ❖ SU Unsubsidized Federal Stafford Loan
- ❖ Column D: On Row 1, enter the title "Number of Loans." Starting on Row 2, enter the number of loans the borrower received for the loan type listed in Column C.

If a data manager is creating the spreadsheet, it does not need to enter the information in Columns E through N.

- ❖ Column E: On Row 1, enter the title "Date Demand Letter Sent." Starting on Row 2, enter MM/DD/CCYY to identify the date a demand letter other than the final demand letter was sent. If no demand letter other than the final demand letter was sent, leave this column blank.
- ❖ Column F: On Row 1, enter the title "Date Call Attempted." Starting on Row 2, enter MM/DD/CCYY to identify the date an attempt was made to contact the borrower by telephone. If no telephone call was attempted, leave this column blank.
- ❖ Column G: On Row 1, enter the title "Date Pre-Claims Assistance Requested." Starting on Row 2, enter MM/DD/CCYY to identify the date pre-claims assistance was requested. If pre-claims assistance was not requested, leave this column blank. If the loan is a Direct Loan, enter "N/A" in this column.
- ❖ Column H: On Row 1, enter the title "Date Final Demand Letter Sent." Starting on Row 2, enter MM/DD/CCYY to identify the date the final demand letter was sent. If no final demand letter was sent, leave this column blank.
- ❖ Column I: On Row 1, enter the title "Address Known?" Starting on Row 2, enter "Yes" if the borrower's address was known and "No" if the borrower's address was unknown.
- ❖ Column J: On Row 1, enter the title "Date of Skip Tracing Activity." Starting on Row 2, enter MM/DD/CCYY to identify the date the skip tracing took place if the borrower's address was unknown. If the borrower's address was unknown and skip tracing did not take place, leave this column blank. If the borrower's address was known, enter "N/A."
- ❖ Column K: On Row 1, enter the title "Illegible Record." Starting on Row 2, make a mark if the loan servicing record the data manager provided was illegible. If the loan servicing record was legible, leave this column blank.
- ❖ Column L: On Row 1, enter the title "Missing Record." Starting on Row 2, make a mark if the data manager failed to provide a loan servicing record. If the data manager provided a loan servicing record, leave this column blank.

- ❖ Column M: On Row 1, enter the title “Improperly Serviced?” Starting on Row 2, make a mark for each loan that is improperly serviced for cohort default rate purposes. If a loan has an entry in each of these columns, it is considered properly serviced for cohort default rate purposes. If a loan is properly serviced for cohort default rate purposes, it should be deleted from the spreadsheet. A school should not submit a loan servicing appeal for properly serviced loans to Default Management.
- ❖ Column N: On Row 1, enter the title “Data Manager Code.” Starting on Row 2, enter the code for the data manager that sent the letters listed in Column E. See Chapter 2-3, “Loan Record Detail Report,” for information on determining the data manager code for a loan. The data manager’s code number is the same as the guarantor/servicer code.

There are several things that can be done prior to printing the spreadsheet to make the spreadsheet easier to read. They include

- ❖ centering and bolding the column titles,
- ❖ making sure the columns are wide enough to fit all text,
- ❖ adding borders to the cells,
- ❖ repeating the information in the column headings at the top of each page (most software packages can do this automatically-- check the software package’s help function for assistance),
- ❖ sorting the spreadsheet by either Column A (Borrower’s SSN) or Column B (Borrower’s Name), and
- ❖ printing a test copy to review for readability (a data manager or school may need to insert several lines prior to Row 1 in order to create sufficient space between the header and the spreadsheet).

After the spreadsheet is created and completed, the data manager or school should print the spreadsheet on 8 1/2" x 11" paper in a landscape layout. The data manager should send the spreadsheet to the school along with the school’s loan servicing records and other loan servicing appeal materials. The school should send the spreadsheet to Default Management along with the school’s other loan servicing appeal materials.

School Name: FY ____ Low Income Rate Spreadsheet
 OPE ID:
 Selected 12-Month Period:
 Award Years:
 Calendar Years:
 Economically Disadvantaged Students (Column D):
 Total Students (Column A):
 Low Income Rate (Column D / Column A):

	A	B	C	D	E	F
	Student's SSN	Student's Name	Student's Enrollment Dates	Economically Disadvantaged	EFC and Award Year	AGI, Family Size, and Calendar Year
1						
2						
3						
4						
5						
6						

Date __/__/____

Page __ of __

Economically Disadvantaged Appeal Tools

Figure 4.11.6

Blank Low Income Rate Spreadsheet

Instructions for Creating a Low Income Rate Spreadsheet

Figure 4.11.6 is an example of a blank low income rate spreadsheet. There is also a full-sized blank spreadsheet at the end of this chapter. A school or data manager may photocopy and use the full-sized blank spreadsheet when submitting an economically disadvantaged appeal or create its own spreadsheet using the layout provided. The spreadsheet should be created in landscape format using a spreadsheet software application such as Excel or Lotus 1-2-3. The spreadsheet should contain the following:

- ❖ **Left-side Header:** In the left-side area of the header, enter the school identification and low income rate information. The left-side header should have the following titles.

School Name:
OPE ID:
Selected 12-Month Period:
Award Years:
Calendar Years:
Economically Disadvantaged Students (Column D):
Total Students (Column A):
Low Income Rate (Column D/Column A):

After entering the title, a school should enter the information appropriate to that title. That is, after the title "School Name:" the school should enter its school name. The fourth line of the header should list the award years coinciding with the 12-month period. The fifth line of the header should list the calendar years coinciding with the 12-month period. The information in the sixth, seventh, and eighth lines of the header cannot be entered until the remainder of the worksheet is created and completed.

- ❖ **Right-side Header:** In the right-side area of the header, enter this title: "FY [insert current FY] Low Income Rate Spreadsheet." A school may wish to use bold on this title to make it stand out more.
- ❖ **Left-side Footer:** In the left-side area of the footer, enter the date the spreadsheet was prepared.
- ❖ **Right-side Footer:** In the right-side area of the footer, set up automatic pagination so that the specific page number and the total number of pages show on each page. For example, Page 1 of 10.
- ❖ **Column A:** On Row 1, enter the title "Student's SSN." Starting on Row 2, enter the Social Security Numbers (SSNs) of all the regular students enrolled on at least a half-time basis in a Title IV eligible program during any part of the selected 12-month period. Use hyphens to separate the numbers in the following format: 000-00-0000.
- ❖ **Column B:** On Row 1, enter the title "Student's Name." Starting on Row 2, enter the names of the students whose SSNs are listed in Column A. Enter the names in the following format: Last name, First name.
- ❖ **Column C:** On Row 1, enter the title "Student's Enrollment Dates." Starting on Row 2, enter MM/DD/CCYY (month, day, year) to identify the student's beginning enrollment date and ending enrollment date.
- ❖ **Column D:** On Row 1, enter the title "Economically Disadvantaged." Starting on Row 2, enter an "X" if the student is considered economically disadvantaged. If the student is not considered economically disadvantaged, leave this column blank.

- ❖ Column E: On Row 1, enter the title “EFC and Award Year.” Starting on Row 2, enter the student’s EFC and the applicable award year if the student is considered economically disadvantaged because of his or her EFC. Enter the information in the following format: EFC/Award Year. If Column D is not filled out, leave this column blank. If the student is considered economically disadvantaged because of his or her AGI, leave this column blank.
- ❖ Column F: On Row 1, enter the title “AGI, Family Size, and Calendar Year.” Starting on Row 2, enter the student’s AGI, family size, and the applicable calendar year if the student is considered economically disadvantaged because of his or her AGI. Enter the information in the following format: AGI/Family Size/Calendar Year. If Column D is not filled out, leave this column blank. If the student is considered economically disadvantaged because of his or her EFC, leave this column blank.

There are several things that can be done prior to printing the spreadsheet to make the spreadsheet easier to read. They include

- ❖ centering and bolding the column titles,
- ❖ making sure the columns are wide enough to fit all text,
- ❖ adding borders to the cells,
- ❖ repeating the information in the column headings at the top of each page (most software packages can do this automatically-- check the software package’s help function for assistance),
- ❖ sorting the spreadsheet by either Column A (Student’s SSN) or Column B (Student’s Name), and
- ❖ printing a test copy to review for readability (a school or data manager may need to insert several lines prior to Row 1 in order to create sufficient space between the header and the spreadsheet).

After the spreadsheet is created and completed, the school should print the spreadsheet on 8 1/2" x 11" paper in a landscape layout and send it to Default Management and the independent auditor along with the school’s other economically disadvantaged appeal materials.

School Name: _____ FY ____ Placement Rate Spreadsheet
 OPE ID: _____
 Selected 12-Month Period: _____
 Placed Students (Column F): _____
 Total Students (Column A): _____
 Placement Rate (Column F / Column A): _____

	A	B	C	D	E	F	G	H	I
	Student's SSN	Student's Name	Student's Original Completion Date	Student's Enrollment Dates	Student's Program of Study	Student Placed	Student's Employment Dates	Student's Job Description	Student's Employer: Name, Address and Phone
1									
2									
3									
4									
5									
6									

Date ___/___/___ Page ___ of ___

Instructions for Creating a Placement Rate Spreadsheet

Figure 4.11.7 is an example of a blank placement rate spreadsheet. There is also a full-sized blank spreadsheet at the end of this chapter. A school or data manager may photocopy and use the full-sized blank spreadsheet when submitting an economically disadvantaged appeal or create its own spreadsheet using the layout provided. The spreadsheet should be created in landscape format using a spreadsheet software application such as Excel or Lotus 1-2-3. The spreadsheet should contain the following:

- ❖ **Left-side Header:** In the left-side area of the header, enter the school identification and low income rate information. The left-side header should have the following titles.

- School Name:**
- OPE ID:**
- Selected 12-Month Period:**
- Placed Students (Column F):**
- Total Students (Column A):**
- Placement Rate (Column F/Column A):**

After entering the title, a school should enter the information appropriate to that title. That is, after the title "School Name:" the school should enter its school name. The information in the fourth, fifth, and sixth lines of the header cannot be entered until the remainder of the worksheet is created and completed.

Figure 4.11.7
 Blank Placement Rate Spreadsheet

- ❖ Right-side Header: In the right-side area of the header, enter this title: "FY [insert current FY] Placement Rate Spreadsheet." A school may wish to use bold on this title to make it stand out more.
- ❖ Left-side Footer: In the left-side area of the footer, enter the date the spreadsheet was prepared.
- ❖ Right-side Footer: In the right-side area of the footer, set up automatic pagination so that the specific page number and the total number of pages show on each page. For example, Page 1 of 10.
- ❖ Column A: On Row 1, enter the title "Student's SSN." Starting on Row 2, make an entry for each student that meets the criteria for inclusion outlined in the section of Chapter 4.7, "Economically Disadvantaged Appeals," entitled "How does a non-degree granting school calculate its placement rate?" Use hyphens to separate the numbers in the following format: 000-00-0000.
- ❖ Column B: On Row 1, enter the title "Student's Name." Starting on Row 2, enter the names of the students whose SSNs are listed in Column A. Enter the names in the following format: Last name, First name.
- ❖ Column C: On Row 1, enter the title "Student's Original Completion Date." Starting on Row 2, enter MM/DD/CCYY to identify the student's original completion date.
- ❖ Column D: On Row 1, enter the title "Student's Enrollment Dates." Starting on Row 2, enter MM/DD/CCYY to identify the student's beginning enrollment date and ending enrollment date.
- ❖ Column E: On Row 1, enter the title "Student's Program of Study." Starting on Row 2, enter the student's program of study. Do not use abbreviations.
- ❖ Column F: On Row 1, enter the title "Student Placed." Starting on Row 2, make a mark if the student meets the criteria for placement outlined in the section of Chapter 4.7, "Economically Disadvantaged Appeals," entitled "How does a non-degree granting school calculate its placement rate?" If the student does not meet these criteria, leave this column blank.

- ❖ Column G: On Row 1, enter the title “Student’s Employment Dates.” Starting on Row 2, enter MM/DD/CCYY to identify the student’s beginning employment date and ending employment date for every student with an entry in Column F. If the student is still employed, enter “present” as the student’s ending employment date. If there is not an entry in Column F, leave this column blank.
- ❖ Column H: On Row 1, enter the title “Student’s Job Description.” Starting on Row 2, enter the student’s job description for every student with an entry in Column F. Do not use abbreviations. If there is not an entry in Column F, leave this column blank.
- ❖ Column I: On Row 1, enter the title “Student’s Employer: Name, Address, and Phone.” Starting on Row 2, enter the name, address, and telephone number for every student with an entry in Column F. If there is not an entry in Column F, leave this column blank.

There are several things that can be done prior to printing the spreadsheet to make the spreadsheet easier to read. They include

- ❖ centering and bolding the column titles,
- ❖ making sure the columns are wide enough to fit all text,
- ❖ adding borders to the cells,
- ❖ repeating the information in the column headings at the top of each page (most software packages can do this automatically-- check the software package’s help function for assistance),
- ❖ sorting the spreadsheet by either Column A (Student’s SSN) or Column B (Student’s Name), and
- ❖ printing a test copy to review for readability (a school or data manager may need to insert several lines prior to Row 1 in order to create sufficient space between the header and the spreadsheet).

After the spreadsheet is created and completed, the school should print the spreadsheet on 8 1/2" x 11" paper in a landscape layout and send it to Default Management and the independent auditor along with the school’s other economically disadvantaged appeal materials.

School Name: _____ FY ____ Completion Rate Spreadsheet
 OPE ID: _____
 Selected 12-Month Period: _____
 Completed Students (Column E):: _____
 Total Students (Column A): _____
 Completion Rate (Column E / Column A): _____

	A	B	C	D	E	F	G	H	I	J
	Student's SSN	Student's Name	Student's Original Completion Date	Student's Enrollment Dates	Student Completed	Completed Program Date	Student's Program of Study	Student Transfers to Higher Program: Date, School Name, School Address, Program	Student's GPA	Date Student Entered Armed Services
1										
2										
3										
4										
5										
6										

Date __/__/__

Page __ of __

Instructions for Creating a Completion Rate Spreadsheet

Figure 4.11.8

Blank Completion Rate Spreadsheet

Figure 4.11.8 is an example of a blank completion rate spreadsheet. There is also a full-sized blank spreadsheet at the end of this chapter. A school or data manager may photocopy and use the full-sized blank spreadsheet when submitting an economically disadvantaged appeal or create its own spreadsheet using the layout provided. The spreadsheet should be created in landscape format using a spreadsheet software application such as Excel or Lotus 1-2-3. The spreadsheet should contain the following:

- ❖ **Left-side Header:** In the left-side area of the header, enter the school identification and low income rate information. The left-side header should have the following titles.

- School Name:**
- OPE ID:**
- Selected 12-Month Period:**
- Completed Students (Column E):**
- Total Students (Column A):**
- Completion Rate (Column E/Column A):**

After entering the title, a school should enter the information appropriate to that title. That is, after the title "School Name:" the school should enter its school name. The information in the fourth, fifth, and sixth lines of the header cannot be entered until the remainder of the worksheet is created and completed.

- ❖ **Right-side Header:** In the right-side area of the header, enter this title: "FY [insert current FY] Completion Rate Spreadsheet." A school may wish to use bold on this title to make it stand out more.
- ❖ **Left-side Footer:** In the left-side area of the footer, enter the date the spreadsheet was prepared.
- ❖ **Right-side Footer:** In the right-side area of the footer, set up automatic pagination so that the specific page number and the total number of pages show on each page. For example, Page 1 of 10.
- ❖ **Column A:** On Row 1, enter the title "Student's SSN." Starting on Row 2, enter the SSNs for the former regular students initially enrolled on a full-time basis in a Title IV eligible program who were originally scheduled to complete their programs during the selected 12-month period. Use hyphens to separate the numbers in the following format: 000-00-0000.
- ❖ **Column B:** On Row 1, enter the title "Student's Name." Starting on Row 2, enter the names of the students whose SSNs are listed in Column A. Enter the names in the following format: Last name, First name.
- ❖ **Column C:** On Row 1, enter the title "Student's Original Completion Date." Starting on Row 2, enter MM/DD/CCYY to identify the student's original completion date.
- ❖ **Column D:** On Row 1, enter the title "Student's Enrollment Dates." Starting on Row 2, enter MM/DD/CCYY to identify the student's beginning enrollment date and ending enrollment date.
- ❖ **Column E:** On Row 1, enter the title "Student Completed." Starting on Row 2, make a mark if the student meets the criteria outlined in the section of this chapter entitled "How does a degree granting school calculate its completion rate?" If the student does not meet these criteria, leave this column blank.
- ❖ **Column F:** On Row 1, enter the title "Completed Program Date." Starting on Row 2, enter MM/DD/CCYY for every student who met the completion criteria by receiving a degree. If the student did not receive a degree, leave this column blank.
- ❖ **Column G:** On Row 1, enter the title "Student's Program of Study." Starting on Row 2, enter the student's program of study

for every student who met the completion criteria by transferring to a higher level program. Do not use abbreviations. If the student did not transfer to a higher level program, leave this column blank.

- ❖ Column H: On Row 1, enter the title “Student Transfers to Higher Program: School Name, School Address, Program, Date.” Starting on Row 2, enter the school name, school address, program, and date for every student with an entry in Column G. If there is not an entry in Column G, leave this column blank.
- ❖ Column I: On Row 1, enter the title “Student’s GPA.” Starting on Row 2, enter the Grade Point Average (GPA) for every student who met the completion criteria by remaining enrolled and maintaining satisfactory academic progress. If the student did not remain enrolled, leave this column blank.
- ❖ Column J: On Row 1, enter the title “Date Student Entered Armed Services.” Starting on Row 2, enter MM/DD/CCYY for every student who met the completion criteria by entering the Armed Services. If the student did not enter the Armed Services, leave this column blank.

There are several things that can be done prior to printing the spreadsheet to make the spreadsheet easier to read. They include

- ❖ centering and bolding the column titles,
- ❖ making sure the columns are wide enough to fit all text,
- ❖ adding borders to the cells,
- ❖ repeating the information in the column headings at the top of each page (most software packages can do this automatically--check the software package’s help function for assistance),
- ❖ sorting the spreadsheet by either Column A (Student’s SSN) or Column B (Student’s Name), and
- ❖ printing a test copy to review for readability (a school or data manager may need to insert several lines prior to Row 1 in order to create sufficient space between the header and the spreadsheet).

After the spreadsheet is created and completed, the school should print the spreadsheet on 8 1/2” x 11” paper in a landscape layout and send it to Default Management and the independent auditor along with the school’s other economically disadvantaged appeal materials.

FY _____ Data Manager/School Incorrect Data Challenge/New Data Adjustment/Erroneous Data Appeal Spreadsheet

Data Manager Name:

Data Manager Code:

School Name:

OPE ID:

Number of Borrowers:

Number of Loans:

	A	B	C	D	E	F	G	H	I	J	K	L	M
	Borrower's SSN	Borrower's Name	Type of Loans	Number of Loans	Basis of Alleged Error	Earlier of LDA or LTH	Date Entered Repayment	CPD, DD, ICRD, or N/A	FY(s)	Effect on Calculation	Agree/Disagree	Comments	Data Manager Code
1													
2													
3													
4													
5													
6													
7													
8													
9													
10													
11													
12													
13													
14													
15													
16													
17													
18													
19													
20													

School Name: _____ FY _____ New Data Adjustment Spreadsheet

OPE ID: _____

Number of Borrowers: _____

Number of Loans: _____

	A	B	C	D	E	F
	Borrower's SSN	Borrower's Name	Type of Loans	Number of Loans	Date Data Manager Agreed (MM/DD/CCYY)	Data Manager Code
1						
2						
3						
4						
5						
6						
7						
8						
9						
10						
11						
12						
13						
14						
15						
16						
17						
18						
19						
20						
21						
22						
23						
24						
25						
26						
27						
28						

Date ___/___/___

Page ___ of ___

Participation Rate Index Challenge/Appeal Based on the FY _____ Draft/Official Cohort Default Rate

School Name:

OPE ID:

Cohort Default Rate:

Selected 12-Month Period:

Total Borrowers:

Total Regular Students:

Participation Rate Index:

	A	B	C	D	E
	Student's SSN	Student's Name	Student's Enrollment Dates (MM/DD/CCYY to MM/DD/CCYY)	Loan Type if any (FFEL or DL)	Loan Period (MM/DD/CCYY to MM/DD/CCYY)
1					
2					
3					
4					
5					
6					
7					
8					
9					
10					
11					
12					
13					
14					
15					
16					
17					
18					
19					
20					

School Name: _____ FY _____ Uncorrected Data Adjustment

OPE ID: _____

Number of Borrowers: _____

Number of Loans: _____

	A	B	C	D	E	F
	Borrower's SSN	Borrower's Name	Type of Loans	Number of Loans	Date Data Manager Acknowledged Incorrect Data Error (MM/DD/CCYY)	Data Manager Code
1						
2						
3						
4						
5						
6						
7						
8						
9						
10						
11						
12						
13						
14						
15						
16						
17						
18						
19						
20						
21						
22						
23						
24						
25						

Date ___/___/___

Page ___ of ___

FY _____ Data Manager/School Loan Servicing Appeal Spreadsheet

Data Manager Name:

Data Manager Code:

School Name:

OPE ID:

	A	B	C	D	E	F	G	H	I	J	K	L	M	N
	Borrower's SSN	Borrower's Name	Type of Loans	Number of Loans	Date Demand Letter Sent	Date Call Attempted	Date Pre-claims Assistance Requested	Date Final Demand Letter Sent	Address Known?	Date of Skip Tracing Activity	Illegible record	Missing record	Improperly Serviced?	Data Manager Code
1														
2														
3														
4														
5														
6														
7														
8														
9														
10														
11														
12														
13														
14														
15														
16														
17														
18														
19														
20														
21														
22														
23														
24														
25														
26														
27														

FY ____ Low Income Rate Spreadsheet

School Name:

OPE ID:

Selected 12-Month Period:

Award Years:

Calendar Years:

Economically Disadvantaged Students (Column D):

Total Students (Column A):

Low Income Rate (Column D / Column A):

	A	B	C	D	E	F
	Student's SSN	Student's Name	Student's Enrollment Dates	Economically Disadvantaged	EFC and Award Year	AGI, Family Size, and Calendar Year
1						
2						
3						
4						
5						
6						
7						
8						
9						
10						
11						
12						
13						
14						
15						
16						
17						
18						
19						
20						

Date ____/____/____

Page ____ of ____

FY ____ Placement Rate Spreadsheet

School Name:

OPE ID:

Selected 12-Month Period:

Placed Students (Column F):

Total Students (Column A):

Placement Rate (Column F / Column A):

	A	B	C	D	E	F	G	H	I
	Student's SSN	Student's Name	Student's Original Completion Date	Student's Enrollment Dates	Student's Program of Study	Student Placed	Student's Employment Dates	Student's Job Description	Student's Employer: Name, Address and Phone
1									
2									
3									
4									
5									
6									
7									
8									
9									
10									
11									
12									
13									
14									
15									
16									
17									
18									
19									
20									
21									

School Name: _____ Completion Rate Spreadsheet

FY _____

Selected 12-Month Period:

Completed Students (Column E):

Total Students (Column A):

Completion Rate (Column E / Column A):

	A	B	C	D	E	F	G	H	I	J
	Student's SSN	Student's Name	Student's Original Completion Date	Student's Enrollment Dates	Student Completed	Completed Program Date	Student's Program of Study	Student Transfers to Higher Program: Date, School Name, School Address, Program	Student's GPA	Date Student Entered Armed Services
1										
2										
3										
4										
5										
6										
7										
8										
9										
10										
11										
12										
13										
14										
15										
16										
17										
18										
19										
20										
21										
22										
23										