

**APPENDIX E.2.A**  
**DEFAULT RATES**  
**TWO-YEAR RATE COMPARISON**

## 2-year Federal Cohort Default Rate Comparison

Increase/Decrease

2 yr -FY2011

2 yr -FY2010

010027	James A. Rhodes State College	4.2	12.4	8.2
006867	Columbus State Community College	1.1	12.7	11.6
008133	Zane State College	-1.8	12.8	14.6
012750	Edison State Community College	3.1	13.4	10.3
011046	Central Ohio Technical College	1.5	13.6	12.1
004852	Clark State Community College	2.3	14.1	11.8
010736	Marion Technical College	-0.4	14.3	14.7
008677	Northwest State Community College	-2.2	14.6	16.8
003068	Lorain County Community College	7.1	14.9	7.8
010453	Washington State Community College	1.3	15	13.7
005313	North Central State College	5.8	15.2	9.4
006804	Lakeland Community College	3	16.7	13.7
009941	Belmont College	0.7	16.9	16.2
010345	Cincinnati State Technical & Community College	4.9	17.5	12.6
003119	Sinclair Community College	6.5	19.7	13.2
007275	Eastern Gateway Community College	NA	20.7	NA
003040	Cuyahoga Community College	5.6	21	15.4
010881	Stark State College	7.5	21.9	14.4

## 2-year Federal Cohort Default Rate Comparison

Increase/Decrease

2 yr -FY2011

2 yr -FY2010

012870	Southern State Community College	6.6	22	15.4
007598	Hocking Technical College	7.5	22.1	14.6
008278	Terra State Community College	10.9	24.5	13.6
005753	Owens State Community College	5.3	25.5	20.2

**APPENDIX E.2.B**  
**THREE-YEAR RATE COMPARISON**

## 3-year Federal Cohort Default Rate Comparison

3 yr-FY10

003068	Lorain County Community College	15.7
012750	Edison State Community College	17.3
010027	James A. Rhodes State College	17.9
005313	North Central State College	21.5
006804	Lakeland Community College	22.1
011046	Central Ohio Technical College	22.3
006867	Columbus State Community College	22.6
010736	Marion Technical College	22.6
010345	Cincinnati State Technical & Community College	22.9
003040	Cuyahoga Community College	23
008278	Terra State Community College	23.1
010453	Washington State Community College	23.8
010881	Stark State College	24.5
004852	Clark State Community College	24.7
008677	Northwest State Community College	26
003119	Sinclair Community College	26.1
008133	Zane State College	26.3
009941	Belmont College	27.8
012870	Southern State Community College	28.2
005753	Owens State Community College	28.4
007598	Hocking Technical College	31.4
007275	Eastern Gateway Community College	NA

**APPENDIX E.2.C**  
**DEFAULT RATES**  
**THREE-YEAR RATE DECREASE**

## 3-year Federal Cohort Default Rate Comparison

Increase/Decrease

3 yr-FY10

3 yr-FY09

012750	Edison State Community College	-2.5	17.3	19.8
003068	Lorain County Community College	0	15.7	15.7
010345	Cincinnati State Technical & Community College	0.7	22.9	22.2
006804	Lakeland Community College	1.8	22.1	20.3
011046	Central Ohio Technical College	2.5	22.3	19.8
005313	North Central State College	2.6	21.5	18.9
006867	Columbus State Community College	3.3	22.6	19.3
010027	James A. Rhodes State College	3.8	17.9	14.1
008133	Zane State College	3.9	26.3	22.4
010453	Washington State Community College	4.2	23.8	19.6
009941	Belmont College	4.2	27.8	23.6
010736	Marion Technical College	5.5	22.6	17.1
003119	Sinclair Community College	5.7	26.1	20.4
004852	Clark State Community College	5.9	24.7	18.8
008677	Northwest State Community College	7.2	26	18.8
012870	Southern State Community College	7.2	28.2	21
010881	Stark State College	7.3	24.5	17.2
008278	Terra State Community College	7.4	23.1	15.7
003040	Cuyahoga Community College	7.5	23	15.5
005753	Owens State Community College	8.4	28.4	20
007598	Hocking Technical College	11.4	31.4	20
007275	Eastern Gateway Community College	NA	NA	NA

**APPENDIX E.2.D**  
**DEFAULT MANAGEMENT PLAN**



# Default Management Plan

1. Students are not offered a loan up front as they would with the packaging system. Students must request a loan if they wish to borrow. It is intended to give the student cause to consider the amount of debt in which they are about to request rather than waiving large sums of debt before them.
2. New students are required to complete Entrance Loan Counseling each year if they wish to borrow a federal loan.
  - a. Entrance Loan Counseling explains the Direct Loan process to students.
3. Returning borrowers are required to complete Financial Awareness Counseling.
  - a. Financial Awareness Counseling explains the borrower's current debt standing as well as any changes to the loan program.
4. A "What's Going on With My Loan" worksheet has been created. This worksheet will accompany students' loan award letters. *(Discontinued in 2012-2013 award year. information regarding NSLDS is offered in the Borrowers Rights and Responsibilities students are to read when requesting a loan.)*
  - a. There is a loan repayment chart on the worksheet. This chart gives borrowers an idea of what they can expect to pay, with interest, when their deferment period has ended.
  - b. Also on the worksheet are three tips.
    - i. Students are instructed to visit the NSLDS website to see who their loan servicer(s) is. Students that do not know who their servicer is do not know who they owe for the loan.
    - ii. Students are also instructed to create an account on their servicer's website. Their personal account will allow them to access information about their loans, schedule payments, speak with counselors, etc.
5. Delinquent Borrowers Reports are to be pulled from NSLDS once per month
  - a. Borrowers that have been delinquent from 90 – 149 days will receive an Early Stage Delinquency Letter.
  - b. Borrowers that have been delinquent from 150 – 269 days will receive a Mid Stage Delinquency Letter.
  - c. Borrowers that have been delinquent for more than 269 days will receive a Late Stage Delinquency Letter
    - i. These letters advise students of the consequence of defaulting on a Loan as well as whom they need to contact regarding repayment/deferment/forbearance.
    - ii. Students receive this information from their servicer, but they tend to respond more frequently to letters from their schools.
    - iii. The letters are to be signed by hand, showing that there is a personal connection between Edison and the borrower.
6. Exit Interviews are going to be held at the end of each term, rather than only once per year.
  - a. Exit interviews explain the rights, responsibilities, and service obligations for loan borrowers.

- i. There will be opportunities for students to participate in exit interview presentations held on campus that are presented by Edison financial aid counselors.
- ii. Students can also choose to complete this counseling online.
- iii. Exit counseling materials are mailed to students if they choose not to attend the on campus workshops.