



**START HERE**  
**GO FURTHER**  
FEDERAL STUDENT AID

## **Analysis of the Experimental Sites Initiative:**

### **2003-04 Technical Appendix**

August 31, 2005

## ANALYSIS OF EXPERIMENTAL SITES

<b>INTRODUCTION.....</b>	<b>6</b>
<b>DATA SOURCES .....</b>	<b>7</b>
<b>APPENDIX AI.1 LOAN PRORATION FOR GRADUATING BORROWERS.....</b>	<b>9</b>
Table AI.1.1. Experimental Sites Initiative Reporting Template for Loan Proration for Graduating Borrowers.....	9
Table AI.1.2. Loan Proration Experiment Participants by Type, Control, and Geographic Region .....	10
Table AI.1.3. Loan Proration: Number of Students Who Could Have Been Subject to Loan Proration.....	10
Table AI.1.4. Number of Students Whose Loans Were Prorated .....	10
Table AI.1.5. Number of Students With Prorated Loans Receiving Four-Year Degrees .....	11
Table AI.1.6. Number of Students with Prorated Loans Receiving Other Degrees .....	11
Table AI.1.7. Number of Students with Prorated Loans Who Withdrew .....	11
Table AI.1.8. Total Title IV Funds Returned by Students with Loan Prorations .....	11
Table AI.1.9. Number of Students with Loan Prorations who Completed Term but Did Not Graduate or Withdraw .....	12
Table AI.1.10. Number of Students Whose Loans Were Not Prorated .....	12
Table AI.1.11. Number of Students Without Prorated Loans who Received Four-Year Degrees.....	12
Table AI.1.12. Number of Students Without Prorated Loans Receiving Other Degrees .....	13
Table AI.1.13. Number of Students Without Prorated Loans who Withdrew .....	13
Table AI.1.14. Total Title IV Funds Returned by Students Without Prorated Loans.....	13
Table AI.1.15. Number of Students Without Prorated Loans who Completed Term, but Did Not Graduate or Withdraw.....	13
Table AI.1.16. Loan Proration: Estimated Savings in Administrative Work Hours Per Borrower .....	14
Table AI.1.17. Loan Proration: Estimated Savings in Administrative Cost Per Borrower .....	14
<b>APPENDIX AI.2 – OVERAWARD TOLERANCE .....</b>	<b>15</b>
Table AI.2.1. Experimental Sites Initiatives Reporting Template for Overaward Tolerance..	15
Table AI.2.2. Overaward Toleration Experiment Participants by Type, Control, and Geographic Region .....	16
Table AI.2.3. Overaward Tolerance: Number of Students Receiving Overawards of \$300 or Less in Academic Year 2003-2004 .....	16
Table AI.2.4. Overaward Tolerance: Stafford Loan Volume of Students Receiving Overawards of \$300 or Less excluding PLUS Loans .....	17
Table AI.2.5. Overaward Tolerance: Total Volume of Overawards for Students Receiving Overawards of \$300 or Less .....	17
Table AI.2.6. Overaward Tolerance: Average Cost of Attendance for FFEL/Direct Stafford Loan Population per Borrower.....	18
Table AI.2.7. Overaward Tolerance: Estimated Savings in Administrative Work Hours Per Borrower .....	18
Table AI.2.8. Overaward Tolerance: Estimated Savings in Administrative Costs Per Borrower .....	19
<b>APPENDIX AI.3 – LOAN FEES IN COST OF ATTENDANCE .....</b>	<b>20</b>
Table AI.3.1. Experimental Sites Initiative Reporting Template for Loan Fees in Cost of	

## ANALYSIS OF EXPERIMENTAL SITES

Attendance .....	20
Table AI.3.2. Loan Fees in COA Experiment Participants by Type, Control, and Geographic Region .....	21
Table AI.3.3. Loan Fees in COA: Total Number of Students for Whom Fees are Included in Loans as Part of COA Excluding Plus Loans .....	21
Table AI.3.4. Loan Fees in COA: Total Loan Volume for Students for Whom Loan Fees were Included in COA .....	22
Table AI.3.5. Loan Fees in COA: Total Dollar Amount of Loan Fees Included in Cost of Attendance .....	22
Table AI.3.6. Loan Fees in COA: Total Number of Students for Whom Loan Fees Were NOT Included in COA .....	23
Table AI.3.7. Loan Fees in COA: Number of Students that Did NOT Have Loan Fees Included Who Received the Maximum Annual Loan Limit.....	23
Table AI.3.8. Loan Fees in COA: Number of Students who Could Have Had Loan Fees Included in COA .....	24
Table AI.3.9. Loan Fees: Estimated Savings in Administrative Work Hours Per Borrower ..	24
Table AI.3.10. Loan Fees: Estimated Savings in Administrative Costs Per Borrower .....	24
<b>APPENDIX AI.4 – CREDIT TITLE IV AID TO INSTITUTIONAL CHARGES .....</b>	<b>25</b>
Table AI.4.1. Experimental Sites Initiative Reporting Template for Credit of Aid to Title IV Institutional Charges .....	25
Table AI.4.2. Credit of Title IV Aid to Nonallowable Institutional Charges Experiment Participants by Type, Control, and Geographic Region .....	26
Table AI.4.3. Institutional Charges: Number of Students for Whom Title IV Aid Was Used to Pay Otherwise Non-Allowable Institutional Charges .....	26
Table AI.4.4. Institutional Charges: Total Dollar Amount of Title IV Fund for Title IV Aid Recipients Whose Title IV Aid was Credited to Non-Allowable Institutional Charges .....	27
Table AI.4.5. Institutional Charges: Total Amount of Title IV Aid Credited to Nonallowable Institutional Charges .....	27
Table AI.4.6. Institutional Charges: Number of Students Whose Title IV Aid was Credited to Non-Allowable Charges who Either Graduated or Continued their Studies .....	28
Table AI.4.7. Institutional Charges: Number of Students Declining Automatic Credit of Title IV Aid to Nonallowable Institutional Charges.....	28
Table AI.4.8. Total Dollar Amount of Title IV Fund for Title IV Aid Recipients Whose Title IV Aid was Credited to Non-Allowable Institutional Charges .....	28
Table AI.4.9. Institutional Charges: Total Dollar Amount of Otherwise Non-Allowable Institutional Charges for Students Declining .....	29
Table AI.4.10. Number of Students Whose Title IV Aid was Credited to Non-Allowable Charges who Either Graduated or Continued their Studies .....	29
Table AI.4.11. Institutional Charges: Number of Students Who Take Advantage of the Crediting of Nonallowable Charges Provision for Multiple Semesters.....	29
Table AI.4.12. Institutional Charges: Estimated Savings in Administrative Work Hours Per Borrower .....	30
Table AI.4.13. Institutional Charges: Estimated Savings in Administrative Costs Per Borrower .....	30
<b>APPENDIX AI.5 – CREDIT TITLE IV AID TO PRIOR TERM CHARGES .....</b>	<b>31</b>
Table AI.5.1. Experimental Sites Initiatives Reporting Template for Credit Title IV Aid to	

## ANALYSIS OF EXPERIMENTAL SITES

Prior Term Charges .....	31
Table AI.5.2. Credit of Title IV Aid to Prior Term Charges Experiment Participants by Type, Control, and Geographic Region .....	32
Table AI.5.3. Prior Term Charges: Total Number of Students Who Had Title IV Aid Credited to Prior Term Charges .....	32
Table AI.5.4. Prior Term Charges: Total Amount of Title IV Aid for Students who Credited Prior Term Charges for Prior Year .....	33
Table AI.5.5. Prior Term Charges: Total Dollar Amount of Title IV Aid for Students who Credited Prior Term Charges Used to Pay Charges in the Previous Award Year .....	33
Table AI.5.6. Prior Term Charges: Total Number of Students who Credited Prior Term Charges who Either Graduated or Continued their Studies .....	34
Table AI.5.7. Prior Term Charges: Number of Students Who Declined Crediting Prior Year Charges .....	34
Table AI.5.8. Prior Term Charges: Estimated Savings in Administrative Work Hours per Borrower .....	34
Table AI.5.9. Prior Term Charges: Estimated Savings in Administrative Costs Per Borrower .....	34

### **APPENDIX TABLE AI.6—MULTIPLE DISBURSEMENTS FOR SINGLE-TERM LOANS..... 35**

Table AI.6.1. Experimental Sites Initiatives Reporting Template for Multiple Disbursements for Single-Term Loan.....	35
Table AI.6.2. Multiple Disbursements for Single-Term Loans Experiment Participants by Type, Control, and Geographic Region .....	36
Table AI.6.3. Multiple Disbursements: Number of Students with Single-Term Loans .....	36
Table AI.6.4. Multiple Disbursements: Total Amount of Loan Funds for Students in (2).....	37
Table AI.6.5. Multiple Disbursements: Number of Students Withdrawing before Midpoint of Term .....	37
Table AI.6.6. Multiple Disbursement: Total Amount of Title IV Loan Funds Returned to Title IV for Students Withdrawing before the Midpoint of the Term .....	38
Table AI.6.7. Multiple Disbursements: Number of Students Graduating or Completing the Term .....	38
Table AI.6.8. Multiple Disbursements: Estimated Savings in Administrative Work Hours per Borrower .....	39
Table AI.6.9. Multiple Disbursements: Estimated Savings in Administrative Costs .....	39

### **APPENDIX TABLE AI.7—THIRTY-DAY DELAY FOR FIRST-TIME, FIRST-YEAR BORROWERS ..... 40**

Table AI.7.1. Experimental Sites Initiatives Reporting Templates for Thirty-Day Delay for First-Time, First-Year Borrowers .....	40
Table AI.7.2. Exemption from the Thirty-Day Delay Experiment Participants by Type, Control, and Geographic Region .....	41
Table AI.7.3. Thirty-Day Delay: Number of First-Time, First-Year Freshman .....	41
Table AI.7.4. Thirty-Day Delay: Number of First-Time, First-Year Freshman Withdrawing at any Point in First Term .....	42
Table AI.7.5. Thirty-Day Delay: Number of First-Time, First-Year Freshman Withdrawing within 30 Days .....	42
Table AI.7.6. Thirty-Day Delay: Number of First-Time, First-Year Borrowers .....	43
Table AI.7.7. Thirty-Day Delay: Total Amount of Title IV Loans for First-Time, First-Year	

## ANALYSIS OF EXPERIMENTAL SITES

Freshman Students in (2) .....	43
Table AI.7.8. Thirty-Day Delay: Number of First-Time, First-Year Borrowers Withdrawing at any point in First Term.....	44
Table AI.7.9. Thirty-Day Delay: Number of First-Time, First-Year Borrowers Withdrawing within 30 Days of Enrollment .....	44
Table AI.7.10. Thirty-Day Delay: Total Amount of Title IV Loans for Borrowers Returned (2).....	45
Table AI.7.11. Thirty-Day Delay: Total Amount Returned to Title IV for Students in (4) ....	45
Table AI.7.12. Thirty-Day Delay: Estimated Savings in Administrative Work Hours Per Borrower .....	46
Table AI.7.13. Thirty-Day Delay: Estimated Savings in Administrative Costs .....	46
<b>APPENDIX TABLE AI.8—ENTRANCE LOAN COUNSELING .....</b>	<b>47</b>
Table AI.8.1. Experimental Sites Initiatives Reporting Template for Entrance Loan Counseling .....	47
Table AI.8.2. Alternative Entrance Loan Counseling Experiment Participants by Type, Control, and Geographic Region .....	48
Table AI.8.3. Entrance Loan Counseling: Number of First-Time Borrowers .....	48
Table AI.8.4. Entrance Loan Counseling: Total Loan Funds for Students in (2).....	49
Table AI.8.5. Entrance Loan Counseling: Has the Institution Exempted Certain Groups?.....	49
Table AI.8.6. Entrance Loan Counseling: Predominant Medium of Entrance Counseling .....	49
Table AI.8.6. Entrance Loan Counseling: Estimated Savings in Administrative Work Hours Per Borrower .....	50
Table AI.8.7. Entrance Loan Counseling: Estimated Savings in Administrative Cost Per Borrower .....	50
<b>APPENDIX TABLE AI.9—EXIT LOAN COUNSELING.....</b>	<b>51</b>
Table AI.9.1. Experimental Sites Initiative Reporting Template for Exit Loan Counseling...	51
Table AI.9.2. Alternative Exit Loan Counseling Experiment Participants by Type, Control, and Geographic Region.....	52
Table AI.9.3. Exit Loan Counseling: Does Your Institution Conduct Exit Counseling? .....	52
Table AI.9.4. Exit Loan Counseling: Number of Final-Term Borrowers.....	52
Table AI.9.5. Exit Loan Counseling: Total Number of Borrowers Who Graduated.....	53
Table AI.9.6. Exit Loan Counseling: Total Number of Borrowers who Withdrew.....	53
Table AI.9.7. Exit Loan Counseling: Total Cumulative Debt for Borrowers.....	53
Table AI.9.8. Exit Loan Counseling: Predominant Medium of Exit Counseling .....	54
Table AI.9.9. Exit Loan Counseling: Are Students Surveyed on their Knowledge of Repayment Options.....	54
Table AI.9.10. Exit Loan Counseling: Estimated Savings in Administrative Work Hours Per Borrower .....	54
Table AI.9.11. Exit Loan Counseling: Estimated Savings in Administrative Costs.....	55
<b>APPENDIX AI.10. ABILITY TO BENEFIT .....</b>	<b>56</b>
Table AI.10.1. Experimental Sites Initiative Reporting Template for Ability to Benefit.....	56
Table AI.10.2. Ability to Benefit Experiment Participants by Type, Control, and Geographic Region .....	57
Table AI.10.3. Ability to Benefit Experiment Participants’ Self-Reported Values.....	57

# ANALYSIS OF EXPERIMENTAL SITES

## INTRODUCTION

The main theme emerging from the Analysis of the Experimental Sites Initiative is that institutions that participate in the various experiments enthusiastically support them. In most cases, they welcome the relief from statutory regulations that allows them to streamline procedures within their financial aid offices and provide their students with better service. They also cite the academic progress of their students with little or no risk to the integrity of Title IV aid programs. That institutions support the experiments in which they participate should come as no surprise.

Institutions participating in the Experimental Sites Initiative are largely self-selected. Often as a consortium, they propose experiments that promise benefits to their institutions and students. Since few institutions withdraw from the Initiative, the experiments seem to be working. Yet should it be concluded from their reports, however, that the statutory relief experienced within the particular experiment under the Initiative can be broadly extended to all Title IV participating institutions with the same benefits accruing to institutions and students, and with minimal risk to the integrity of the programs?

Table 1, reproduced from the Analysis of the Experimental Sites Initiative, reveals that the institutions participating in the initiative are a homogeneous group compared to institutions represented by the College Board's Common Data Set (CDS).<sup>1</sup> The vast majority of experimental sites are public (83 percent), four-year institutions (95 percent). They are generally four times the size of the average institution in the CDS, and they are clustered in the Midwest and West (70 percent). For the purpose of comparison, note that 44 percent of the institutions in the CDS are under public control, 51 percent are four-year institutions, and 45 percent are in the Midwest or West. The positive effects reported by participating institutions may result as much from the characteristics of the institutions as from the experiments in which they participate. To assist the reader in interpreting the findings, this appendix reviews the data and variables used to conduct the analyses and presents statistics that describe outcome and participation measures reported by participating institutions.

---

<sup>1</sup> A total of 4,492 private, for-profit institutions are identified in the Integrated Postsecondary Education Data System (IPEDS). The Postsecondary Education Participants System identifies 1,912 proprietary schools in addition to 495 foreign schools. The institutions in IPEDS are not necessarily eligible to Title IV.

## ANALYSIS OF EXPERIMENTAL SITES

**Table 1. Comparison of Institutional Characteristics within Data Sets**

	College Board's Common Data Set	Participating Experimental Sites Only
<b>Total Number of Institutions</b>	3,698	120
<b>Number of Institutions by Type</b>		
One year or less	9	0
Two year, lower	1,680	19
Two year, upper	54	1
Three year	43	0
Four year	1,886	100
Five year	22	0
Six year	4	0
<b>Number of Institutions by Control</b>		
Public	1,630	102
Private	1,368	18
Proprietary	700	0
<b>Geographic Region</b>		
New England	231	4
Mid-Atlantic	676	11
South	800	12
Midwest	980	45
Southwest	303	5
West	668	43
Foreign	36	0
<b>Average Enrollment</b>	3,184	13,152

### DATA SOURCES

The data used in the analyses are derived from the following five sources:

- The Experimental Sites Initiative Reporting Templates
- The College Board's Common Data Set

## ANALYSIS OF EXPERIMENTAL SITES

*The Experimental Sites Initiative Reporting Templates.* Institutions participating in the initiative received two reporting templates in the form of Microsoft Excel workbooks. Those participating in the loan proration for graduating borrowers; overaward tolerance; loan fees in cost of attendance; credit of Title IV aid to institutional charges; credit of Title IV aid to prior term charges; multiple disbursement for single-term loans; thirty-day delay for first-time, first-year borrowers; entrance loan counseling; and exit loan counseling experiments received one workbook that contained one worksheet to describe participation and outcomes for each of the aforementioned experiments. It also contained a worksheet that enabled participants to identify themselves and describe the extent of their participation in Title IV student aid programs. Additional worksheets allowed participants to provide written descriptions of experiment implementation procedures and general comments. Institutions participating in the ability to benefit (ATB) experiment received a separate workbook. The ATB template presented institutions with a matrix to record the number of students and their average academic progress and grade point average for six populations relevant for comparisons necessary to gauge the success of the ATB experiment. ATB institutions also received worksheets to describe the extent of their Title IV participation and relay general comments. The sections of this appendix that are specific to the experiment present a reproduction of each worksheet. Following the worksheets are descriptive statistics for each question contained in the worksheet. The number of institutions responding to the question, the sum, mean, median, standard deviation, minimum value, and maximum value are reported for all participating institutions, as well as for roughly homogeneous subpopulations. The subpopulations are defined by their membership in approximately equal percentiles, usually quintiles.

---

<sup>2</sup>The Annual Survey of Colleges of the College Board and Data Base, 2002–03. Copyright © 2002, College Entrance Examination Board. All rights reserved.



## ANALYSIS OF EXPERIMENTAL SITES

### APPENDIX AI.1 LOAN PRORATION FOR GRADUATING BORROWERS

**Table AI.1.1. Experimental Sites Initiative Reporting Template for Loan Proration for Graduating Borrowers**

Loan Proration Worksheet	
<b>Institution:</b> <b>Reporting Year:</b> <b>Goal of the Experiment:</b>	
<b>Target Student Population:</b>	
Reporting Items	
1. Please provide a description, rationale and conclusions about this experiment:	
2. Number of students who could have been subject to loan proration in their graduating term during the academic year 2003-2004:	
2a. Number of students in (2) whose loans were prorated:	
2a1. Number of students in (2a) receiving four-year degrees:	
2a2. Number of students in (2a) receiving other degrees:	
2a3. Number of students in (2a) who withdrew from your institution:	
2a3i. Total Title IV funds returned by students in (2a3):	
2a4. Number of students in (2a) who completed term, but did not graduate or withdraw:	
2b. Number of students in(2) whose loans were not prorated:	
2b1. Number of students in (2b) receiving four-year degrees:	
2b2. Number of students in (2b) receiving other degrees:	
2b3. Number of students in (2b) who withdrew from your institution:	
2b3i. Total Title IV funds returned by students in (2b3):	
2b4. Number of students in (2b) who completed term, but did not graduate or withdraw:	
Supplemental Items (Optional)	
1. Estimated savings in work hours per borrower:	
2. Estimated savings in administrative costs per borrower:	

## ANALYSIS OF EXPERIMENTAL SITES

**Table AI.1.2. Loan Proration Experiment Participants by Type, Control, and Geographic Region**

	Number	Percentage
<b>Total Participation</b>	80	100
<b>Institution Type</b>		
Two Year, Lower Division	2	2.00
Four Year	78	97.50
<b>Control</b>		
Public	64	80.00
Private	16	20.00
<b>Region</b>		
New England	3	3.75
Mid-Atlantic	7	8.75
South	7	8.75
Midwest	34	42.50
Southwest	5	6.25
West	24	30.00

**Table AI.1.3. Loan Proration: Number of Students Who Could Have Been Subject to Loan Proration**

	Reporting	Sum	Mean	Median	Std. Dev.	Minimum	Maximum
Lowest 20%	16	537	33.56	39	22.24	0	63
2 <sup>nd</sup> Quintile	16	2,181	136.31	140	42.88	69	194
3 <sup>rd</sup> Quintile	16	4,390	274.38	270	50.11	204	380
4 <sup>th</sup> Quintile	16	7,756	484.75	497	71.75	385	614
Highest 20%	16	17,891	1118.19	862	733.15	618	3306
Total	80	32,755	409.44	270	504.24	0	3306

**Table AI.1.4. Number of Students Whose Loans Were Prorated**

	Reporting	Sum	Mean	Median	Std. Dev.	Minimum	Maximum
Lowest 67%	59	0	0.00	0.00	0.00	0	0
Highest 33%	21	3,042	144.86	120	91.87	7	329
Total	80	3,042	38.03	0	79.06	0	329

## ANALYSIS OF EXPERIMENTAL SITES

**Table AI.1.5. Number of Students With Prorated Loans Receiving Four-Year Degrees**

	Reporting	Sum	Mean	Median	Std. Dev.	Minimum	Maximum
Lowest 67%	59	0	0.00	0.00	0.00	0	0
Highest 33%	21	2,703	128.71	113	80.91	5	265
Total	80	2,703	33.79	0	70.04	265	2,703

**Table AI.1.6. Number of Students with Prorated Loans Receiving Other Degrees**

	Reporting	Sum	Mean	Median	Std. Dev.	Minimum	Maximum
Lowest 92%	75	0	0.00	0.00	0.00	0	0
Highest 8%	5	117	23.4	26	11.48	5	36
Total	80	117	1.46	0	6.26	0	36

**Table AI.1.7. Number of Students with Prorated Loans Who Withdrew**

	Reporting	Sum	Mean	Median	Std. Dev.	Minimum	Maximum
Lowest 91%	77	0	0.00	0.00	0.00	0	0
Highest 9%	3	6	2	1	1.73	1	4
Total	80	6	.08	1	.47	0	4

**Table AI.1.8. Total Title IV Funds Returned by Students with Loan Prorations**

	Reporting	Sum	Mean	Median	Std. Dev.	Minimum	Maximum
Lowest 94%	76	0	0.00	0.00	0.00	0	0
Highest 6%	4	12,358	3,089.52	2,475	2,025.27	1,471	5,937
Total	80	12,358	154.48	0	784.15	0	5,937

## ANALYSIS OF EXPERIMENTAL SITES

**Table AI.1.9. Number of Students with Loan Prorations who Completed Term but Did Not Graduate or Withdraw**

	Reporting	Sum	Mean	Median	Std. Dev.	Minimum	Maximum
Lowest 85%	67	0	0.00	0.00	0.00	0	0
Highest 15%	13	216	16.62	10	17.66	1	0
Total	80	216	2.70	0	9.24	0	62

**Table AI.1.10. Number of Students Whose Loans Were Not Prorated**

	Reporting	Sum	Mean	Median	Std. Dev.	Minimum	Maximum
Lowest 20%	16	321	20.06	11.5	19.64	0	47
2 <sup>nd</sup> Quintile	16	1,499	93.69	93.5	27.90	50	139
3 <sup>rd</sup> Quintile	16	3,470	216.88	206.5	42.89	141	286
4 <sup>th</sup> Quintile	16	6,793	424.56	427.5	98.56	287	557
Highest 20%	16	15,302	956.38	752.5	659.36	571	3,306
Total	80	27,385	342.31	206.5	446.59	0	3,306

**Table AI.1.11. Number of Students Without Prorated Loans who Received Four-Year Degrees**

	Reporting	Sum	Mean	Median	Std. Dev.	Minimum	Maximum
Lowest 20%	16	106	6.63	2	9.64	0	31
2 <sup>nd</sup> Quintile	16	1,091	68.19	66	25.90	35	108
3 <sup>rd</sup> Quintile	16	2,711	169.44	173	30.36	115	214
4 <sup>th</sup> Quintile	16	5,283	330.19	315	71.99	221	466
Highest 20%	16	12,688	793.00	669	410.70	475	2,167
Total	80	21,879	273.49	173	337.34	0	2,167

**ANALYSIS OF EXPERIMENTAL SITES**

**Table AI.1.12. Number of Students Without Prorated Loans Receiving Other Degrees**

	Reporting	Sum	Mean	Median	Std. Dev.	Minimum	Maximum
Lowest 77%	62	0	0.00	0.00	0.00	0	0
Highest 23%	18	1,220	67.78	23	162.56	2	705
Total	80	1,220	15.25	0	80.61	0	705

**Table AI.1.13. Number of Students Without Prorated Loans who Withdrew**

	Reporting	Sum	Mean	Median	Std. Dev.	Minimum	Maximum
Lowest 59%	42	0	0.00	0.00	0.00	0	0
Highest 41%	38	184	4.84	3	6.52	1	30
Total	80	184	2.30	0	5.08	0	30

**Table AI.1.14. Total Title IV Funds Returned by Students Without Prorated Loans**

	Reporting	Sum	Mean	Median	Std. Dev.	Minimum	Maximum
Lowest 66%	57	0	0.00	0.00	0.00	0	0
Highest 34%	23	224,594	9,764.97	3,389	14,011.88	628	55,800
Total	80	224,594	2,807.43	0	8,628.73	0	55,800

**Table AI.1.15. Number of Students Without Prorated Loans who Completed Term, but Did Not Graduate or Withdraw**

	Reporting	Sum	Mean	Median	Std Dev	Minimum	Maximum
Lowest 44%	33	0	0.00	0.00	0.00	0	0
Highest 56%	47	3,428	72.94	45	85.34	1	406
Total	80	3,428	42.85	4.5	74.47	0	406

## ANALYSIS OF EXPERIMENTAL SITES

**Table AI.1.16. Loan Proration: Estimated Savings in Administrative Work Hours Per Borrower**

	Reporting	Sum	Mean	Median	Std Dev	Minimum	Maximum
Lowest 20%	3	0	0	0	0	0	0
2 <sup>nd</sup> Quintile	4	0.69	0.17	0.21	0.11	0.02	0.69
3 <sup>rd</sup> Quintile	4	1.41	0.35	0.33	0.11	0.25	1.41
4 <sup>th</sup> Quintile	4	3.55	0.89	1.00	0.23	0.55	3.55
Highest 20%	4	9.00	2.25	1.75	1.55	1.00	9.00
Total	19	14.65	0.77	0.33	1.06	0	9.00

**Table AI.1.17. Loan Proration: Estimated Savings in Administrative Cost Per Borrower**

	Reporting	Sum	Mean	Median	Std Dev	Minimum	Maximum
Lowest 20%	3	0.00	0	0	0	0	0
2 <sup>nd</sup> Quintile	4	15.27	3.82	3.58	0.83	3.12	5.00
3 <sup>rd</sup> Quintile	3	27.50	9.17	8.00	2.93	7.00	12.50
4 <sup>th</sup> Quintile	4	81.59	20.40	21.25	4.67	14.09	25.00
Highest 20%	3	190.00	63.33	50.00	32.15	40.00	100.00
Total	17	314.96	18.49	8.00	25.43	0	100.00

# ANALYSIS OF EXPERIMENTAL SITES

## APPENDIX AI.2 – OVERAWARD TOLERANCE

**Table AI.2.1. Experimental Sites Initiatives Reporting Template for Overaward Tolerance**

<b>Overaward Tolerance Worksheet</b>	
<b>Institution:</b>	
<b>Reporting Year:</b>	
<b>Goal of the Experiment:</b>	
<b>Target Student Population:</b>	
<b>Reporting Items</b>	
1. Please provide a description, rationale and conclusions about this experiment:	
2. Total number of students receiving overawards of \$300 or less in academic year 2003-2004:	
3. Total Stafford loan volume for students in (2), excluding PLUS loans:	
4. Total volume of overawards for students in (2):	
<b>Supplemental Items (Optional)</b>	
1. Estimated savings in work hours per borrower:	
2. Estimated savings in administrative costs per borrower:	
3. Average cost of attendance for FFEL/Direct Stafford loan population per borrower:	

## ANALYSIS OF EXPERIMENTAL SITES

**Table AI.2.2. Overaward Toleration Experiment Participants by Type, Control, and Geographic Region**

	Number	Percentage
<b>Total Participation</b>	37	100
<b>Institution Type</b>		
Two Year, Lower Division	1	2.70
Two Year, Upper Division	1	2.70
Four Year	35	94.59
<b>Control</b>		
Public	35	94.59
Private	2	5.41
<b>Region</b>		
Mid-Atlantic	8	21.62
South	6	16.22
Midwest	11	29.73
Southwest	2	5.41
West	10	27.03

**Table AI.2.3. Overaward Tolerance: Number of Students Receiving Overawards of \$300 or Less in Academic Year 2003-2004**

	Reporting	Sum	Mean	Median	Std. Dev.	Minimum	Maximum
Lowest 20%	7	13	1.86	1	1.77	0	4
2 <sup>nd</sup> Quintile	8	191	23.88	27	7.70	11	33
3 <sup>rd</sup> Quintile	7	408	58.29	57	17.16	34	90
4 <sup>th</sup> Quintile	8	1,381	172.63	132.5	96.46	98	336
Highest 20%	7	4,150	592.86	521	239.90	398	1,115
Total	37	6,143	166.03	57	242.66	0	1,115



## ANALYSIS OF EXPERIMENTAL SITES

**Table AI.2.4. Overaward Tolerance: Stafford Loan Volume of Students Receiving Overawards of \$300 or Less excluding PLUS Loans**

	Reporting	Sum	Mean	Median	Std. Dev.	Minimum	Maximum
Lowest 20%	7	68,631	9,804.43	10,750	7,806.08	0	18,389
2 <sup>nd</sup> Quintile	8	1,122,647	140,330.90	160,444	68,842.48	45,963	217,993
3 <sup>rd</sup> Quintile	7	1,993,028	284,718.20	256,500	76,408.73	220,226	431,597
4 <sup>th</sup> Quintile	8	6,839,165	854,895.60	797,622	430,504.90	470,341	1,798,365
Highest 20%	7	21,987,292	3,141,042.00	2,894,440	813,314.10	2,110,974	4,283,903
Total	37	32,010,763	865,155.70	256,500	1,216,506.00	0	4,283,903

**Table AI.2.5. Overaward Tolerance: Total Volume of Overawards for Students Receiving Overawards of \$300 or Less**

	Reporting	Sum	Mean	Median	Std. Dev.	Minimum	Maximum
Lowest 20%	7	2,533	361.86	82	492.09	0	1,098
2 <sup>nd</sup> Quintile	8	31,995	3,999.43	3,497	1,782.45	1,876	6,157
3 <sup>rd</sup> Quintile	7	62,816	8,973.65	8,257	2,880.62	6,240	14,070
4 <sup>th</sup> Quintile	8	278,343	34,792.88	34,198.5	16,168.97	17,129	61,255
Highest 20%	7	703,540	100,505.70	94,845	30,765.31	74,647	159,957
Total	37	1,079,227	29,168.30	8,257	39,857.40	0	159,957

## ANALYSIS OF EXPERIMENTAL SITES

**Table AI.2.6. Overaward Tolerance: Average Cost of Attendance for FFEL/Direct Stafford Loan Population per Borrower**

	Reporting	Sum	Mean	Median	Std. Dev.	Minimum	Maximum
Lowest 20%	2	26,600	13,330.00	13,300	989.95	12,600	14,000
2 <sup>nd</sup> Quintile	2	29,002	14,501.00	14,501	72.12	14,450	14,552
3 <sup>rd</sup> Quintile	3	47,178	15,726.00	15,510	872.29	14,982	16,686
4 <sup>th</sup> Quintile	2	37,941	18,970.50	18,970.5	294.86	18,762	19,179
Highest 20%	2	66,448	33,224.00	33,224	4,632.96	29,948	36,500
Total	11	207,169	18,833.55	15,510	7,523.42	12,600	36,500

**Table AI.2.7. Overaward Tolerance: Estimated Savings in Administrative Work Hours Per Borrower**

	Reporting	Sum	Mean	Median	Std Dev	Minimum	Maximum
Lowest 34%	2	0.25	0.13	0.13	0.18	0	0.25
2 <sup>nd</sup> Third	2	2.50	1.25	1.25	0.35	1.00	1.50
Highest 33%	2	5.00	2.50	2.50	0.71	2.00	3.00
Total	6	7.75	1.29	1.25	1.12	0	3.00

## ANALYSIS OF EXPERIMENTAL SITES

**Table AI.2.8. Overaward Tolerance: Estimated Savings in Administrative Costs Per Borrower**

	Reporting	Sum	Mean	Median	Std Dev	Minimum	Maximum
Lowest 34%	2	3	3	1.5	2.12	0	3
2 <sup>nd</sup> Third	3	55	55	20	12.53	5	30
Highest 33%	2	220	220	110	14.14	100	120
Total	7	278	278	20	49.47	0	120

# ANALYSIS OF EXPERIMENTAL SITES

## APPENDIX AI.3 – LOAN FEES IN COST OF ATTENDANCE

**Table AI.3.1. Experimental Sites Initiative Reporting Template for Loan Fees in Cost of Attendance**

<b>Loan Fees in COA Worksheet</b>	
<p><b>Institution:</b></p> <p><b>Reporting Year:</b></p> <p><b>Goal of the Experiment:</b></p> <p><b>Target Student Population:</b></p>	
<b>Reporting Items</b>	
<div style="border: 1px solid black; height: 40px; margin-bottom: 10px;"></div> <p>1. Please provide a description, rationale and conclusions about this experiment:</p>	
<div style="border: 1px solid black; padding: 2px;">2. Total number of students for whom fees are included in loans as part of COA. Exclude students who received PLUS loans only:</div>	
<div style="border: 1px solid black; padding: 2px;">3. Total loan volume for students in (2):</div>	
<div style="border: 1px solid black; padding: 2px;">4. Total dollar amount of loan fees included in cost of attendance for students in (2):</div>	
<div style="border: 1px solid black; padding: 2px;">5. Total number of students for whom loan fees were NOT included in Cost of Attendance. Exclude students who received PLUS loans only:</div>	
<div style="border: 1px solid black; padding: 2px;">6. Total number of students that did NOT have loan fees included in their COA, who received the maximum annual loan limit for the award year. Exclude students who received PLUS loans only:</div>	
<div style="border: 1px solid black; padding: 2px;">7. Total number of students who could have had the loan fees included in their cost of attendance. Exclude students who received PLUS loans only:</div>	
<div style="border: 1px solid black; height: 40px; margin-bottom: 10px;"></div> <p>8. Methods of informing students, when requested, that loan fees may be included in cost of attendance:</p>	
<b>Supplemental Items (Optional)</b>	
<div style="border: 1px solid black; padding: 2px;">1. Estimated savings in work hours per borrower:</div>	
<div style="border: 1px solid black; padding: 2px;">2. Estimated savings in administrative costs per borrower:</div>	

## ANALYSIS OF EXPERIMENTAL SITES

**Table AI.3.2. Loan Fees in COA Experiment Participants by Type, Control, and Geographic Region**

	Number	Percentage
<b>Total Participation</b>	52	100
<b>Institution Type</b>		
Two Year, Lower Division	2	3.85
Four Year	50	96.15
<b>Control</b>		
Public	44	84.62
Private	8	15.38
<b>Region</b>		
Mid-Atlantic	6	11.54
South	6	11.54
Midwest	20	38.46
Southwest	2	3.85
West	18	34.62

**Table AI.3.3. Loan Fees in COA: Total Number of Students for Whom Fees are Included in Loans as Part of COA Excluding Plus Loans**

	Reporting	Sum	Mean	Median	Std. Dev.	Minimum	Maximum
Lowest 20%	10	0	0	0	0	0	0
2 <sup>nd</sup> Quintile	11	730	66.36	52	62.47	1	159
3 <sup>rd</sup> Quintile	10	3,187	318.70	307	82.50	197	468
4 <sup>th</sup> Quintile	11	7,565	687.73	678	160.50	472	1,023
Highest 20%	10	48,522	4,852.20	2,588.5	6,664.00	1,045	22,861
Total	52	60,004	1,153.92	307	3,350.45	0	22,861

## ANALYSIS OF EXPERIMENTAL SITES

**Table AI.3.4. Loan Fees in COA: Total Loan Volume for Students for Whom Loan Fees were Included in COA**

	Reporting	Sum	Mean	Median	Std. Dev.	Minimum	Maximum
Lowest 20%	10	16,250	1,625.00	0	3,642.44	0	10,750
2 <sup>nd</sup> Quintile	11	7,311,029	664,639.00	495,836	469,264.06	13,410	1,368,650
3 <sup>rd</sup> Quintile	10	25,865,857	2,586,585.70	2,547,180.50	588,657.15	1,845,376	3,623,776
4 <sup>th</sup> Quintile	11	71,902,857	6,536,618.64	6,791,432.00	1,804,169.10	3,834,685	9,891,484
Highest 20%	10	499,062,425	49,906,242.52	34,300,222.50	48,186,302.47	11,619,862.19	155,531,377
Total	52	604,158,366	11,618,430.12	2,547,180.50	27,782,019.93	0	155,531,377

**Table AI.3.5. Loan Fees in COA: Total Dollar Amount of Loan Fees Included in Cost of Attendance**

	Reporting	Sum	Mean	Median	Std. Dev.	Minimum	Maximum
Lowest 20%	10	0	0.00	0	0.00	0	0
2 <sup>nd</sup> Quintile	11	98,946	8,995.09	5,499	9,773.05	165	27,763
3 <sup>rd</sup> Quintile	10	469,468	46,946.80	39,875.5	14,452.49	30,977	75,670
4 <sup>th</sup> Quintile	11	1,798,732	163,521.10	165,654	58,815.31	101,697	282,159
Highest 20%	10	12,600,499	1,260,050.00	516,930	1,554,573.00	287,912	4,710,508
Total	52	14,967,645	287,839.30	39,875.5	812,569.60	0	4,710,508

**ANALYSIS OF EXPERIMENTAL SITES**

**Table AI.3.6. Loan Fees in COA: Total Number of Students for Whom Loan Fees Were NOT Included in COA**

	Reporting	Sum	Mean	Median	Std. Dev.	Minimum	Maximum
Lowest 20%	10	9,744	974.4	1,041	737.82	0	2,285
2 <sup>nd</sup> Quintile	11	54,942	4,994.73	5,927	1,569.22	2,337	6,314
3 <sup>rd</sup> Quintile	10	84,938	8,492.80	8,539.5	842.46	6,523	9,409
4 <sup>th</sup> Quintile	11	114,762	10,432.91	10,466	763.41	9,474	11,896
Highest 20%	10	194,939	19,493.90	17,156.5	8,818.35	12,809	42,564
Total	52	459,325	8,833.17	8,539.5	7,258.66	0	42,564

**Table AI.3.7. Loan Fees in COA: Number of Students that Did NOT Have Loan Fees Included Who Received the Maximum Annual Loan Limit**

	Reporting	Sum	Mean	Median	Std. Dev.	Minimum	Maximum
Lowest 20%	10	6,568	656.80	680.5	491.51	0	1,257
2 <sup>nd</sup> Quintile	11	25,234	2,294.00	2,445	522.61	1,343	3,034
3 <sup>rd</sup> Quintile	10	42,239	4,223.90	4,299	429.57	3,408	4,744
4 <sup>th</sup> Quintile	11	69,561	6,323.73	6,536	1,008.79	4,926	7,910
Highest 20%	10	131,525	13,152.50	10,645.5	9,280.98	8,109	39,177
Total	52	275,127	5,290.90	4,299	5,852.24	0	39,177

## ANALYSIS OF EXPERIMENTAL SITES

**Table AI.3.8. Loan Fees in COA: Number of Students who Could Have Had Loan Fees Included in COA**

	Reporting	Sum	Mean	Median	Std. Dev.	Minimum	Maximum
Lowest 20%	10	9,662	966.20	1,154	661.75	8	1,778
2 <sup>nd</sup> Quintile	11	36,084	3,280.36	3,198	621.13	2,337	4,270
3 <sup>rd</sup> Quintile	10	54,082	5,408.20	5,191	711.71	4,356	6,471
4 <sup>th</sup> Quintile	11	106,262	9,660.18	9,702	2,420.89	6,523	14,162
Highest 20%	10	177,349	17,734.90	16,324	3,475.45	14,356	22,995
Total	52	383,439	7,373.83	5,191	6,174.31	8	22,995

**Table AI.3.9. Loan Fees: Estimated Savings in Administrative Work Hours Per Borrower**

	Reporting	Sum	Mean	Median	Std. Dev.	Minimum	Maximum
Lowest 20%	2	0	0	0	0	0	0
2 <sup>nd</sup> Quintile	2	0.06	0.03	0.03	0	0.03	0.03
3 <sup>rd</sup> Quintile	1	0.10	0.10	0.10	0	0.10	0.10
4 <sup>th</sup> Quintile	2	1.13	0.57	0.57	0.33	0.33	0.80
Highest 20%	2	2.50	1.25	1.25	0.35	0.55	1.50
Total	9	3.79	0.42	0.10	0.55	0	1.50

**Table AI.3.10. Loan Fees: Estimated Savings in Administrative Costs Per Borrower**

	Reporting	Sum	Mean	Median	Std. Dev.	Minimum	Maximum
Lowest 34%	3	0.68	0.23	0	0.39	0	0.68
2 <sup>nd</sup> Third	2	2.85	1.43	1.43	0.11	1.35	1.50
Highest 33%	3	38.60	12.87	7.00	15.08	1.60	30.00
Total	8	42.13	5.27	1.43	10.24	0	30.00



## ANALYSIS OF EXPERIMENTAL SITES

### APPENDIX AI.4 – CREDIT TITLE IV AID TO INSTITUTIONAL CHARGES

**Table AI.4.1. Experimental Sites Initiative Reporting Template for Credit of Aid to Title IV Institutional Charges**

Credit of Title IV Aid to Institutional Charges Worksheet	
<b>Institution:</b> <b>Reporting Year:</b> <b>Goal of the Experiment:</b>	
<b>Target Student Population:</b>	
Reporting Items	
1. Please provide a description, rationale and conclusions about this experiment:	
2. Predominant method of informing students of the crediting of Title IV aid to institutional charges:	
3. Total number of students for whom Title IV aid was used to pay otherwise non-allowable institutional charges in academic year 2003-2004:	
3a. Total volume of Title IV aid for students in (3):	
3b. Total dollar amount of otherwise non-allowable institutional charges (only) for students in (3):	
3c. Total number of students in (3) who either graduated in academic year 2003-2004, or are continuing their studies in academic year 2004-2005:	
4. Total number of students declining the application of Title IV aid to non-allowable institutional charges in academic year 2003-2004. (Note that (3) plus (4) should equal a number very close to the total number of aid recipients):	
4a. Total volume of Title IV aid for students in (4):	
4b. Total dollar amount of otherwise non-allowable institutional charges (only) for students in (4):	
4c. Total number of students in (4) who either graduated in academic year 2003-2004, or are continuing their studies in academic year 2004-2005:	
5. Total number of students who took advantage of the crediting of Title IV aid to otherwise non-allowable institutional charges for multiple terms in academic year 2004-2005:	
Supplemental Items (Optional)	
1. Estimated savings in work hours per borrower:	
2. Estimated savings in administrative costs per borrower:	

## ANALYSIS OF EXPERIMENTAL SITES

**Table AI.4.2. Credit of Title IV Aid to Nonallowable Institutional Charges Experiment Participants by Type, Control, and Geographic Region**

	Number	Percentage
<b>Total Participation</b>	29	100
<b>Institution Type</b>		
Two Year, Lower Division	1	3.45
Four Year	28	96.55
<b>Control</b>		
Public	24	82.76
Private	5	17.24
<b>Region</b>		
Mid-Atlantic	1	3.45
South	3	10.34
Midwest	18	62.07
West	7	24.14

**Table AI.4.3. Institutional Charges: Number of Students for Whom Title IV Aid Was Used to Pay Otherwise Non-Allowable Institutional Charges**

	Reporting	Sum	Mean	Median	Std. Dev.	Minimum	Maximum
Lowest 20%	6	1,230	205.00	200.5	203.62	0	471
2 <sup>nd</sup> Quintile	6	8,060	1,343.33	1,417	556.33	506	2,127
3 <sup>rd</sup> Quintile	5	17,999	3,599.80	3,479	783.50	2,612	4,520
4 <sup>th</sup> Quintile	6	38,654	6,442.33	6,079.5	2,090.92	4,570	9,653
Highest 20%	6	83,880	13,980.00	14,026.5	2,668.86	10,366	17,697
Total	29	149,823	5,166.31	3,479	5,295.51	0	17,697

## ANALYSIS OF EXPERIMENTAL SITES

**Table AI.4.4. Institutional Charges: Total Dollar Amount of Title IV Fund for Title IV Aid Recipients Whose Title IV Aid was Credited to Non-Allowable Institutional Charges**

	Reporting	Sum	Mean	Median	Std. Dev.	Minimum	Maximum
Lowest 20%	6	9,001,676	1,500,279	1,430,467	1,458,481.21	0	3,261,840
2 <sup>nd</sup> Quintile	6	46,968,882	7,828,147	7,258,655.5	2,736,647.02	4,443,176	12,330,479
3 <sup>rd</sup> Quintile	5	135,091,877	27,018,375.48	25,698,253	4,439,099.43	22,449,312	31,738,520
4 <sup>th</sup> Quintile	6	325,540,310	54,256,718.33	57,547,410	12,114,104.63	39,283,276	66,312,225
Highest 20%	6	648,692,509	108,115,418.17	97,232,394	31,358,695.71	78,413,284	149,055,820
Total	29	1,165,295,254	40,182,594.98	25,698,253	42,586,245.27	0	149,055,820

**Table AI.4.5. Institutional Charges: Total Amount of Title IV Aid Credited to Nonallowable Institutional Charges**

	Reporting	Sum	Mean	Median	Std. Dev.	Minimum	Maximum
Lowest 20%	6	78,649.48	13,108.25	0	20,317.05	0	40,324.48
2 <sup>nd</sup> Quintile	6	1,055,982	175,996.98	157,438.5	114,152.44	44,680	318,094.85
3 <sup>rd</sup> Quintile	5	2,108,856	421,771.20	409,298	107,894.09	318,712	602,427
4 <sup>th</sup> Quintile	6	20,330,049	3,388,341.42	2,857,426.5	2,209,174.01	786,095	6,537,257
Highest 20%	6	63,138,947	10,523,157.87	8,525,141.67	5,491,688.05	7,047,413	21,510,968
Total	29	86,712,483	2,990,085.62	409,298	4,819,654.93	0	21,510,968

**ANALYSIS OF EXPERIMENTAL SITES**

**Table AI.4.6. Institutional Charges: Number of Students Whose Title IV Aid was Credited to Non-Allowable Charges who Either Graduated or Continued their Studies**

	Reporting	Sum	Mean	Median	Std. Dev.	Minimum	Maximum
Lowest 20%	6	182	30.33	5.5	48.76	0	122
2 <sup>nd</sup> Quintile	6	1,577	262.83	290	102.69	136	359
3 <sup>rd</sup> Quintile	5	7,917	1,583.40	1,880	981.74	474	2,807
4 <sup>th</sup> Quintile	6	29,359	4,893.17	4,170	1,440.42	3,774	7,218
Highest 20%	6	60,508	10,084.67	10,313	2,078.68	7,625	13,082
Total	29	99,543	3,432.52	1,880	4,057.76	0	13,082

**Table AI.4.7. Institutional Charges: Number of Students Declining Automatic Credit of Title IV Aid to Nonallowable Institutional Charges**

	Reporting	Sum	Mean	Median	Std. Dev.	Minimum	Maximum
Lowest 90%	25	0	0.00	0.00	0.00	0	0
Highest 10%	4	1,218	304.50	248.5	299.22	6	715
Total	29	1,218	42.00	0	144.95	0	715

**Table AI.4.8. Total Dollar Amount of Title IV Fund for Title IV Aid Recipients Whose Title IV Aid was Credited to Non-Allowable Institutional Charges**

	Reporting	Sum	Mean	Median	Std. Dev.	Minimum	Maximum
Lowest 90%	25	0	0.00	0.00	0.00	0	0
Highest 10%	4	4,239,568	1,059,892.07	1,019,126.65	1,085,727.52	40,400	2,160,915
Total	29	4,239,568	146,892.07	0	514,438.20	0	2,160,915

**ANALYSIS OF EXPERIMENTAL SITES**

**Table AI.4.9. Institutional Charges: Total Dollar Amount of Otherwise Non-Allowable Institutional Charges for Students Declining**

	Reporting	Sum	Mean	Median	Std. Dev.	Minimum	Maximum
Lowest 90%	25	0	0.00	0.00	0.00	0	0
Highest 10%	4	222,235.72	55,558.93	62,267.5	38,214.93	4,115.47	93,585.25
Total	29	222,235.72	7,663.30	0	23,164.98	0	93,585.25

**Table AI.4.10. Number of Students Whose Title IV Aid was Credited to Non-Allowable Charges who Either Graduated or Continued their Studies**

	Reporting	Sum	Mean	Median	Std. Dev.	Minimum	Maximum
Lowest 90%	25	0	0.00	0.00	0.00	0	0
Highest 10%	4	741	185.25	55.5	295.40	5	625
Total	29	741	25.55	0	116.52	0	625

**Table AI.4.11. Institutional Charges: Number of Students Who Take Advantage of the Crediting of Nonallowable Charges Provision for Multiple Semesters**

	Reporting	Sum	Mean	Median	Std. Dev.	Minimum	Maximum
Lowest 20%	6	123	20.50	18.5	22.56	0	43
2 <sup>nd</sup> Quintile	6	1,400	233.33	244.5	120.74	47	358
3 <sup>rd</sup> Quintile	5	5,745	1,149.00	1,003	529.55	496	1,880
4 <sup>th</sup> Quintile	6	16,378	2,729.67	2,703.5	573.66	2,050	3,619
Highest 20%	6	48,169	8,028.17	6,322.5	4,475.47	4,517	15,861
Total	29	71,815	2,476.38	1,003	3,603.05	0	15,861

## ANALYSIS OF EXPERIMENTAL SITES

**Table AI.4.12. Institutional Charges: Estimated Savings in Administrative Work Hours Per Borrower**

	Reporting	Sum	Mean	Median	Std. Dev.	Minimum	Maximum
Lowest 50%	2	0.58	0.29	0.29	0.06	0.25	0.33
Highest 50%	2	1.75	0.88	0.88	0.18	0.75	1.00
Total	4	2.33	0.58	0.54	0.35	0.25	1.00

**Table AI.4.13. Institutional Charges: Estimated Savings in Administrative Costs Per Borrower**

Insufficient data.

## ANALYSIS OF EXPERIMENTAL SITES

### APPENDIX AI.5 – CREDIT TITLE IV AID TO PRIOR TERM CHARGES

**Table AI.5.1. Experimental Sites Initiatives Reporting Template for Credit Title IV Aid to Prior Term Charges**

<b>Credit of Title IV Aid to Prior Award Year Charges Worksheet</b>	
<p><b>Institution:</b></p> <p><b>Reporting Year:</b></p> <p><b>Goal of the Experiment:</b></p> <p><b>Target Student Population:</b></p>	
<b>Reporting Items</b>	
1. Please provide a description, rationale and conclusions about this experiment:	
2. Predominant method of informing students of the crediting of Title IV aid to prior award year charges:	
3. Total number of students for whom Title IV aid received in academic year 2003-2004 was used to pay charges incurred in the previous award year:	
3a. Total volume of Title IV aid for students in (3):	
3b. Total dollar amount of Title IV aid for students in (3) used to pay charges incurred in the previous award year:	
3c. Total number of students in (3) who either graduated or are continuing their studies in academic year 2004-2005:	
4. Total number of students declining the application of Title IV aid received in academic year 2003-2004 to charges incurred in the previous award year:	
4a. Total volume of Title IV aid for students in (4):	
4b. Total dollar amount of charges incurred in the previous award year by students in (4) that could have been covered by Title IV aid if the student had chosen to do so:	
4c. Total number of students in (4) who either graduated or are continuing their studies in academic year 2004-2005:	
<b>Supplemental Items (Optional)</b>	
1. Estimated savings in work hours per borrower:	
2. Estimated savings in administrative costs per borrower:	

## ANALYSIS OF EXPERIMENTAL SITES

**Table AI.5.2. Credit of Title IV Aid to Prior Term Charges Experiment Participants by Type, Control, and Geographic Region**

	Number	Percentage
<b>Total Participation</b>	19	100
<b>Institution Type</b>		
Four Year	19	100
<b>Control</b>		
Public	18	94.74
Private	1	5.26
<b>Region</b>		
Mid-Atlantic	1	5.26
South	2	10.53
Midwest	10	52.63
West	6	31.58

**Table AI.5.3. Prior Term Charges: Total Number of Students Who Had Title IV Aid Credited to Prior Term Charges**

	Reporting	Sum	Mean	Median	Std. Dev.	Minimum	Maximum
Lowest 20%	4	250	62.50	63.5	34.63	21	102
2 <sup>nd</sup> Quintile	4	1,367	341.75	350	74.24	244	423
3 <sup>rd</sup> Quintile	3	3,248	1,082.67	1,144	472.00	583	1,521
4 <sup>th</sup> Quintile	4	8,102	2,025.50	1,946.5	513.73	1,553	2,656
Highest 20%	4	18,146	4,536.50	4,214	1,720.40	2,836	6,882
<b>Total</b>	19	31,113	1,637.53	1,144	1,854.69	21	6,882



**ANALYSIS OF EXPERIMENTAL SITES**

**Table AI.5.4. Prior Term Charges: Total Amount of Title IV Aid for Students who Credited Prior Term Charges for Prior Year**

	Reporting	Sum	Mean	Median	Std. Dev.	Minimum	Maximum
Lowest 20%	4	1,135,290	283,572.50	254,015.5	269,849.53	0	626,259
2 <sup>nd</sup> Quintile	4	7,463,250	1,865,812.46	2,186,250	799,268.22	696,465	2,394,285
3 <sup>rd</sup> Quintile	3	17,263,815	5,754,605.00	4,139,300	3,921,093.11	2,899,190	10,225,325
4 <sup>th</sup> Quintile	4	62,640,815	15,660,123.98	15,936,688	3,321,331.80	11,348,619	19,418,501
Highest 20%	4	136,860,760	34,215,190.00	31,617,599	15,560,631.01	19,690,563	53,934,999
Total	19	225,362,611	11,861,190.04	4,139,300	14,713,141.39	0	53,934,999

**Table AI.5.5. Prior Term Charges: Total Dollar Amount of Title IV Aid for Students who Credited Prior Term Charges Used to Pay Charges in the Previous Award Year**

	Reporting	Sum	Mean	Median	Std. Dev.	Minimum	Maximum
Lowest 20%	4	133,661	33,415.17	34,039	32,314.76	0	65,583
2 <sup>nd</sup> Quintile	4	448,949	112,237.25	103,279	42,266.81	75,033	167,358
3 <sup>rd</sup> Quintile	3	897,284	299,094.62	251,639	86,029.04	247,245	398,400
4 <sup>th</sup> Quintile	4	2,420,993	605,248.23	567,339	152,433.53	467,541	818,774
Highest 20%	4	10,760,456	2,690,113.94	2,664,160	1,481,314.22	1,339,148	4,092,987
Total	19	14,661,342	771,649.59	251,639	1,204,109.64	0	4,092,987

## ANALYSIS OF EXPERIMENTAL SITES

**Table AI.5.6. Prior Term Charges: Total Number of Students who Credited Prior Term Charges who Either Graduated or Continued their Studies**

	Reporting	Sum	Mean	Median	Std. Dev.	Minimum	Maximum
Lowest 20%	4	35	8.75	8	8.46	0	19
2 <sup>nd</sup> Quintile	4	748	187.00	201	134.39	43	303
3 <sup>rd</sup> Quintile	3	1,765	588.33	540	288.55	327	898
4 <sup>th</sup> Quintile	4	6,519	1,629.75	1,485.5	451.07	1,293	2,255
Highest 20%	4	17,067	4,266.75	3,922.5	1,901.38	2,340	6,882
Total	19	26,134	1,375.47	540	1,831.12	0	6,882

**Table AI.5.7. Prior Term Charges: Number of Students Who Declined Crediting Prior Year Charges**

No Schools reported any students declining crediting of prior year charges.

**Table AI.5.8. Prior Term Charges: Estimated Savings in Administrative Work Hours per Borrower**

	Reporting	Sum	Mean	Median	Std. Dev.	Minimum	Maximum
Lowest 50%	2	0.33	0.17	0.17	0.23	0	0.33
Highest 50%	2	2.00	1.00	1.00	0	1.00	1.00
Total	4	2.33	0.58	0.67	0.50	0	1.00

**Table AI.5.9. Prior Term Charges: Estimated Savings in Administrative Costs Per Borrower**

Insufficient data.

**ANALYSIS OF EXPERIMENTAL SITES**

**APPENDIX TABLE AI.6—MULTIPLE DISBURSEMENTS FOR SINGLE-TERM LOANS**

**Table AI.6.1. Experimental Sites Initiatives Reporting Template for Multiple Disbursements for Single-Term Loan**

<b>Multiple Disbursements for Single-Term Loans</b>	
<p><b>Institution:</b></p> <p><b>Reporting Year:</b></p> <p><b>Goal of the Experiment:</b></p> <p><b>Target Student Population:</b></p>	
<b>Reporting Items</b>	
1. Please provide a description, rationale and conclusions about this experiment:	
2. Total number of students with single-term loans in academic year 2003-2004. Exclude students with PLUS loans only from the calculation:	
2a. Total amount of loan funds (excluding PLUS) for students in (2):	
2b. Total number of students in (2) officially or unofficially withdrawing before the midpoint of the term:	
2c. Total amount of loan funds returned by students in (2b):	
2d. Total number of students in (2) who either graduated or completed the term:	
<b>Supplemental Items (Optional)</b>	
1. Estimated savings in work hours per borrower:	
2. Estimated savings in administrative costs per borrower:	

## ANALYSIS OF EXPERIMENTAL SITES

**Table AI.6.2. Multiple Disbursements for Single-Term Loans Experiment Participants by Type, Control, and Geographic Region**

	Number	Percentage
<b>Total Participation</b>	<b>71</b>	<b>100</b>
<b>Institution Type</b>		
<b>Two Year, Lower Division</b>	<b>4</b>	<b>5.63</b>
<b>Four Year</b>	<b>67</b>	<b>94.37</b>
<b>Control</b>		
<b>Public</b>	<b>62</b>	<b>87.32</b>
<b>Private</b>	<b>9</b>	<b>12.68</b>
<b>Region</b>		
<b>New England</b>	<b>2</b>	<b>2.82</b>
<b>Mid-Atlantic</b>	<b>8</b>	<b>11.27</b>
<b>South</b>	<b>6</b>	<b>8.45</b>
<b>Midwest</b>	<b>34</b>	<b>47.89</b>
<b>Southwest</b>	<b>4</b>	<b>5.63</b>
<b>West</b>	<b>17</b>	<b>23.94</b>

**Table AI.6.3. Multiple Disbursements: Number of Students with Single-Term Loans**

	Reporting	Sum	Mean	Median	Std. Dev.	Minimum	Maximum
Lowest 20%	14	2,382	170.14	170	134.48	0	397
2 <sup>nd</sup> Quintile	14	8,456	604.00	587.5	113.04	416	771
3 <sup>rd</sup> Quintile	15	18,169	1,211.27	1,192	284.79	793	1,734
4 <sup>th</sup> Quintile	14	28,226	2,016.14	1,972	237.79	1,752	2,557
Highest 20%	14	63,827	4,559.07	4,032.5	1,926.05	2,689	8,776
Total	71	121,060	1,705.07	1,192	1,770.80	0	8,776

## ANALYSIS OF EXPERIMENTAL SITES

**Table AI.6.4. Multiple Disbursements: Total Amount of Loan Funds for Students in (2)**

	Reporting	Sum	Mean	Median	Std. Dev.	Minimum	Maximum
Lowest 20%	14	8,287,929	591,994.93	579,149	492,238.04	0	1,345,128
2 <sup>nd</sup> Quintile	14	30,924,930	2,208,923.57	2,299,091.5	392,721.36	1,365,855	2,735,239
3 <sup>rd</sup> Quintile	15	61,104,369	4,073,624.60	4,101,704	762,607.44	2,825,899	5,263,204
4 <sup>th</sup> Quintile	14	110,936,648	7,924,046.29	7,906,361.5	1,735,936.86	5,270,562	10,626,788
Highest 20%	14	294,969,322	21,069,237.29	16,788,468	12,523,068.33	10,955,351	54,607,948
Total	71	506,223,198	7,129,904.20	4,101,704	9,179,077.55	0	54,607,948

**Table AI.6.5. Multiple Disbursements: Number of Students Withdrawing before Midpoint of Term**

	Reporting	Sum	Mean	Median	Std. Dev.	Minimum	Maximum
Lowest 20%	14	4	0.29	0	0.47	0	1
2 <sup>nd</sup> Quintile	14	68	4.86	4.5	2.74	1	9
3 <sup>rd</sup> Quintile	15	208	13.87	14	2.64	9	19
4 <sup>th</sup> Quintile	14	435	31.07	30	6.22	23	40
Highest 20%	14	1,249	89.21	76.5	47.84	44	185
Total	71	1,964	27.66	14	68.60	0	185

## ANALYSIS OF EXPERIMENTAL SITES

**Table AI.6.6. Multiple Disbursement: Total Amount of Title IV Loan Funds Returned to Title IV for Students Withdrawing before the Midpoint of the Term**

	Reporting	Sum	Mean	Median	Std. Dev.	Minimum	Maximum
Lowest 20%	14	2,192	156.54	0	333.43	0	1,047
2 <sup>nd</sup> Quintile	14	66,104	4,721.70	5,264	2,222.40	1,443	7,613
3 <sup>rd</sup> Quintile	15	278,294	18,552.92	19,520	6,016.73	8,436	27,789
4 <sup>th</sup> Quintile	14	546,804	39,057.43	39,066	9,317.30	27,806	56,536
Highest 20%	14	1,749,222	124,944.44	124,406	53,720.18	57,004	219,027
Total	71	2,642,615	37,219.93	19,520	51,581.72	0	219,027

**Table AI.6.7. Multiple Disbursements: Number of Students Graduating or Completing the Term**

	Reporting	Sum	Mean	Median	Std. Dev.	Minimum	Maximum
Lowest 20%	14	1,876	134.00	121.5	114.42	0	345
2 <sup>nd</sup> Quintile	14	7,977	569.79	557.5	112.12	368	740
3 <sup>rd</sup> Quintile	15	16,781	1,118.73	1,130	228.57	747	1,577
4 <sup>th</sup> Quintile	14	27,452	1,960.86	1,926	239.04	1,638	2,439
Highest 20%	14	62,035	4,431.07	3,957	1,935.66	2,660	8,691
Total	71	116,121	1,635.51	1,130	1,743.89	0	8,691

## ANALYSIS OF EXPERIMENTAL SITES

**Table AI.6.8. Multiple Disbursements: Estimated Savings in Administrative Work Hours per Borrower**

	Reporting	Sum	Mean	Median	Std. Dev.	Minimum	Maximum
Lowest 33%	5	0	0	0	0	0	0
Middle 33%	4	4.00	1.00	1.00	0	1.00	1.00
Highest 33%	5	8.00	1.60	2.00	0.55	1.00	2.00
Total	14	12.00	0.86	1.00	0.77	0	2.00

**Table AI.6.9. Multiple Disbursements: Estimated Savings in Administrative Costs**

	Reporting	Sum	Mean	Median	Std. Dev.	Minimum	Maximum
Lowest 20%	3	3.20	1.07	1.50	0.54	0.93	0
2 <sup>nd</sup> Quintile	2	8.12	4.06	4.06	0.94	1.33	3.12
3 <sup>rd</sup> Quintile	3	39.71	13.24	14.71	4.39	7.61	5.00
4 <sup>th</sup> Quintile	2	67.75	33.88	33.88	6.13	8.66	27.75
Highest 20%	3	147.63	49.21	50.00	2.24	3.88	45.00
Total	13	266.41	20.49	14.71	5.60	20.18	0

## ANALYSIS OF EXPERIMENTAL SITES

### APPENDIX TABLE AI.7—THIRTY-DAY DELAY FOR FIRST-TIME, FIRST-YEAR BORROWERS

**Table AI.7.1. Experimental Sites Initiatives Reporting Templates for Thirty-Day Delay for First-Time, First-Year Borrowers**

<b>Thirty-Day Delay for First-Time, First-Year Borrowers Worksheet</b>	
<p><b>Institution:</b></p> <p><b>Reporting Year:</b></p> <p><b>Goal of the Experiment:</b></p> <p><b>Target Student Population:</b></p>	
<b>Reporting Items</b>	
1. Please provide a description, rationale and conclusions about this experiment:	
2. Total number of freshman (first-time, first-year) students enrolled in academic year 2003-2004:	
2a. Total number of students in (2) withdrawing at any point in their first term:	
2b. Total number of students in (2) withdrawing within 30 days of enrollment:	
3. Total number of first-time, first-year Stafford borrowers (exclude PLUS only borrowers) in academic year 2003-2004:	
3a. Total loan volume for students in (3):	
3b. Total number of students in (3) withdrawing within 30 days of enrollment:	
3c. Total number of students in (3) withdrawing within 30 days of enrollment:	
3d. Total volume of loan funds returned by students in (3b):	
3e. Total volume of loan funds returned by students in (3c):	
4. Do you believe that the issuance of short-term, emergency loans have:	
<b>Supplemental Items (Optional)</b>	
1. Estimated savings in work hours per borrower:	
2. Estimated savings in administrative costs per borrower:	



## ANALYSIS OF EXPERIMENTAL SITES

**Table AI.7.2. Exemption from the Thirty-Day Delay Experiment Participants by Type, Control, and Geographic Region**

	Number	Percentage
<b>Total Participation</b>	63	100
<b>Institution Type</b>		
Two Year, Lower Division	1	1.59
Four Year	62	98.41
<b>Control</b>		
Public	52	82.54
Private	11	17.46
<b>Region</b>		
New England	2	3.17
Mid-Atlantic	6	9.52
South	6	9.52
Midwest	29	46.03
Southwest	4	6.35
West	16	25.40

**Table AI.7.3. Thirty-Day Delay: Number of First-Time, First-Year Freshman**

	Reporting	Sum	Mean	Median	Std. Dev.	Minimum	Maximum
Lowest 20%	12	7,659	638.25	712	243.80	254	936
2 <sup>nd</sup> Quintile	13	17,480	1,344.62	1,164	370.54	974	2,007
3 <sup>rd</sup> Quintile	13	32,857	2,527.46	2,404	383.14	2,127	3,442
4 <sup>th</sup> Quintile	13	51,836	3,987.38	3,986	315.26	3,508	4,487
Highest 20%	12	81,165	6,763.75	6,437	2,294.03	4,509	12,408
Total	63	190,997	3,031.70	2,404	2,380.04	254	12,408

## ANALYSIS OF EXPERIMENTAL SITES

**Table AI.7.4. Thirty-Day Delay: Number of First-Time, First-Year Freshman Withdrawing at any Point in First Term**

	Reporting	Sum	Mean	Median	Std. Dev.	Minimum	Maximum
Lowest 20%	12	49	4.08	3.5	3.26	0	9
2 <sup>nd</sup> Quintile	13	178	13.69	12	4.29	10	24
3 <sup>rd</sup> Quintile	13	385	29.62	28	6.33	25	45
4 <sup>th</sup> Quintile	13	837	64.38	60	16.23	47	99
Highest 20%	12	2,335	194.58	195	62.53	111	319
Total	63	3,784	60.06	28	74.27	0	319

**Table AI.7.5. Thirty-Day Delay: Number of First-Time, First-Year Freshman Withdrawing within 30 Days**

	Reporting	Sum	Mean	Median	Std. Dev.	Minimum	Maximum
Lowest 20%	12	5	0.42	0	0.51	0	1
2 <sup>nd</sup> Quintile	13	35	2.69	3	0.85	2	5
3 <sup>rd</sup> Quintile	13	105	8.08	7	2.29	5	12
4 <sup>th</sup> Quintile	13	261	20.08	19	6.10	13	30
Highest 20%	12	652	54.33	47.5	23.05	31	100
Total	63	1,058	16.79	7	22.07	0	100

**ANALYSIS OF EXPERIMENTAL SITES**

**Table AI.7.6. Thirty-Day Delay: Number of First-Time, First-Year Borrowers**

	Reporting	Sum	Mean	Median	Std. Dev.	Minimum	Maximum
Lowest 20%	12	3,327	277.25	292.5	133.59	1	460
2 <sup>nd</sup> Quintile	13	9,240	710.77	708	111.87	509	850
3 <sup>rd</sup> Quintile	13	13,416	1,032.00	1,006	137.53	891	1,296
4 <sup>th</sup> Quintile	13	20,646	1,588.15	1,574	180.79	1,318	1,852
Highest 20%	12	40,370	3,364.17	2,831	1,847.66	1,889	7,875
Total	63	86,999	1,380.94	1,006	1,321.74	1	7,875

**Table AI.7.7. Thirty-Day Delay: Total Amount of Title IV Loans for First-Time, First-Year Freshman Students in (2)**

	Reporting	Sum	Mean	Median	Std. Dev.	Minimum	Maximum
Lowest 20%	12	7,393,313	616,109.40	666,428	287,946.61	1,310	1,045,478
2 <sup>nd</sup> Quintile	13	21,511,921	1,654,763.15	1,582,353	345,385.29	1,181,760	2,121,759
3 <sup>rd</sup> Quintile	13	35,576,260	2,736,635.38	2,680,943	326,893.56	2,178,667	3,176,264
4 <sup>th</sup> Quintile	13	51,586,460	3,968,189.23	3,985,922	638,367.26	3,187,724	4,992,307
Highest 20%	12	144,722,866	12,060,238.83	7,407,504.5	9,865,956.80	5,397,256	37,612,742
Total	63	260,790,820	4,139,536.83	2,680,943	5,802,223.68	1,310	37,612,742

## ANALYSIS OF EXPERIMENTAL SITES

**Table AI.7.8. Thirty-Day Delay: Number of First-Time, First-Year Borrowers Withdrawing at any point in First Term**

	Reporting	Sum	Mean	Median	Std. Dev.	Minimum	Maximum
Lowest 20%	12	16	1.33	1	0.89	0	3
2 <sup>nd</sup> Quintile	13	54	4.15	4	0.90	3	5
3 <sup>rd</sup> Quintile	13	129	9.92	9	3.73	6	18
4 <sup>th</sup> Quintile	13	329	25.31	23	6.47	18	36
Highest 20%	12	1,057	88.08	60.5	63.32	41	265
Total	63	1,585	25.16	9	41.71	0	265

**Table AI.7.9. Thirty-Day Delay: Number of First-Time, First-Year Borrowers Withdrawing within 30 Days of Enrollment**

	Reporting	Sum	Mean	Median	Std. Dev.	Minimum	Maximum
Lowest 20%	14	0	0.00	0	0.00	0	0
2 <sup>nd</sup> Quintile	11	11	1.00	1	0.00	1	1
3 <sup>rd</sup> Quintile	12	30	2.50	2.5	0.52	2	3
4 <sup>th</sup> Quintile	13	83	6.38	6	2.02	4	9
Highest 20%	13	241	18.54	14	9.70	10	40
Total	63	365	5.79	3	8.18	0	40

**ANALYSIS OF EXPERIMENTAL SITES**

**Table AI.7.10. Thirty-Day Delay: Total Amount of Title IV Loans for Borrowers Returned (2)**

	Reporting	Sum	Mean	Median	Std. Dev.	Minimum	Maximum
Lowest 20%	13	4,581	381.75	311.5	403.60	0	862
2 <sup>nd</sup> Quintile	12	24,008	1,846.77	1,750	658.27	936	2,820
3 <sup>rd</sup> Quintile	13	66,839	5,141.43	4,746	1,847.40	2,934	9,184
4 <sup>th</sup> Quintile	13	216,468	16,651.36	14,627	7,351.84	9,316	30,100
Highest 20%	12	742,993	61,916.11	44,397	45,148.48	31,744	189,944
Total	63	1,054,889	16,744.26	4,746	29,906.55	0	189,944

**Table AI.7.11. Thirty-Day Delay: Total Amount Returned to Title IV for Students in (4)**

	Reporting	Sum	Mean	Median	Std. Dev.	Minimum	Maximum
Lowest 20%	16	0	0.00	0	0.00	0	0
2 <sup>nd</sup> Quintile	9	7,748	860.89	937	236.25	490	1,134
3 <sup>rd</sup> Quintile	13	27,318	2,101.38	2,173	751.79	1,171	3,328
4 <sup>th</sup> Quintile	13	77,073	5,928.69	5,287	1,709.10	3,821	9,833
Highest 20%	12	256,219	21,351.55	20,935	7,339.25	11,203	33,955
Total	63	368,358	5,846.95	2,173	8,493.55	0	33,955

## ANALYSIS OF EXPERIMENTAL SITES

**Table AI.7.12. Thirty-Day Delay: Estimated Savings in Administrative Work Hours Per Borrower**

	Reporting	Sum	Mean	Median	Std. Dev.	Minimum	Maximum
Lowest 20%	3	0.08	0.03	0	0.05	0	0.08
2 <sup>nd</sup> Quintile	2	0.45	0.23	0.23	0.04	0.20	0.25
3 <sup>rd</sup> Quintile	3	2.47	0.82	0.97	0.28	0.50	1.00
4 <sup>th</sup> Quintile	2	2.50	1.25	1.25	0.35	1.00	1.50
Highest 20%	3	11.50	3.83	4.50	1.61	2.00	5.00
Total	13	17.00	1.31	0.97	1.65	0	5.00

**Table AI.7.13. Thirty-Day Delay: Estimated Savings in Administrative Costs**

	Reporting	Sum	Mean	Median	Std. Dev.	Minimum	Maximum
Lowest 20%	2	0	0	0	0	0	0
2 <sup>nd</sup> Quintile	3	7.82	2.61	3.00	0.79	1.70	3.12
3 <sup>rd</sup> Quintile	2	32.33	16.17	16.17	2.06	14.71	17.62
4 <sup>th</sup> Quintile	3	107.50	35.83	20.00	27.42	20.00	67.50
Highest 20%	2	575.00	287.50	287.50	123.74	200.00	375.00
Total	12	722.65	60.22	16.17	114.02	0	375.00

# ANALYSIS OF EXPERIMENTAL SITES

## APPENDIX TABLE AI.8—ENTRANCE LOAN COUNSELING

**Table AI.8.1. Experimental Sites Initiatives Reporting Template for Entrance Loan Counseling**

Entrance Loan Counseling Worksheet	
<b>Institution:</b>	
<b>Reporting Year:</b>	
<b>Goal of the Experiment:</b>	
<b>Target Student Population:</b>	
<b>Reporting Items</b>	
1. Please provide a description, rationale and conclusions about this experiment:	
<input type="text"/>	
2. Do you conduct entrance counseling, or do you provide information in an alternative method?	<input type="text"/>
3. Total number of first-time, FFEL/Direct Stafford borrowers (exclude PLUS only borrowers) in the Fall of 2003:	<input type="text"/>
4. Total FFEL/Direct loan volume for students in (3):	<input type="text"/>
5. Are only certain groups of students in (3) required to undergo entrance counseling?	<input type="text"/>
6. When entrance counseling is conducted the predominant method is:	<input type="text"/>
<b>Supplemental Items (Optional)</b>	
1. Estimated savings in work hours per borrower:	<input type="text"/>
2. Estimated savings in administrative costs per borrowing:	<input type="text"/>

## ANALYSIS OF EXPERIMENTAL SITES

**Table AI.8.2. Alternative Entrance Loan Counseling Experiment  
Participants by Type, Control, and Geographic Region**

	Number	Percentage
<b>Total Participation</b>	52	100
<b>Institution Type</b>		
Two Year, Lower Division	1	1.92
Two Year, Upper Division	1	1.92
Four Year	50	96.15
<b>Control</b>		
Public	40	76.92
Private	12	23.08
<b>Region</b>		
New England	1	1.92
Mid-Atlantic	6	11.54
South	9	17.31
Midwest	23	44.23
Southwest	1	1.92
West	12	23.08

**Table AI.8.3. Entrance Loan Counseling: Number of First-Time Borrowers**

	Reporting	Sum	Mean	Median	Std. Dev.	Minimum	Maximum
Lowest 20%	10	3,391	339.10	366	156.86	139	634
2 <sup>nd</sup> Quintile	11	14,151	1,286.45	1,345	293.35	664	1,645
3 <sup>rd</sup> Quintile	10	20,384	2,038.40	2,051.5	194.23	1,795	2,330
4 <sup>th</sup> Quintile	11	33,595	3,054.09	2,952	463.74	2,366	3,768
Highest 20%	10	63,648	6,364.80	6,172	2,624.80	3,779	13,209
Total	52	135,169	2,599.40	2,051.5	2,354.94	139	13,209



## ANALYSIS OF EXPERIMENTAL SITES

**Table AI.8.4. Entrance Loan Counseling: Total Loan Funds for Students in (2)**

	Reporting	Sum	Mean	Median	Std. Dev.	Minimum	Maximum
Lowest 20%	10	11,418,153	1,141,815.30	1,009,858.5	650,129.58	486,286	2,687,955
2 <sup>nd</sup> Quintile	11	56,619,429	5,147,220.86	5,563,360	1,354,890.96	2,839,446	6,541,150
3 <sup>rd</sup> Quintile	10	84,440,854	8,444,085.40	8,143,197	1,521,338.30	6,668,163	10,775,811
4 <sup>th</sup> Quintile	11	160,733,569	14,612,142.64	13,674,609	2,918,048.07	10,979,200	19,648,180
Highest 20%	10	334,083,857	33,408,385.70	27,698,683	16,037,172.90	19,932,680	72,346,902
Total	52	647,295,862	12,447,997.35	8,143,197	13,219,625.00	486,286	72,346,902

**Table AI.8.5. Entrance Loan Counseling: Has the Institution Exempted Certain Groups?**

	Frequency	Percentage
Yes	9	17.3
No	43	82.7
Total	52	100.0

**Table AI.8.6. Entrance Loan Counseling: Predominant Medium of Entrance Counseling**

	Frequency	Percentage
E	27	52.0
I	10	19.2
N	4	7.7
O	6	11.5
P	5	9.6
Total	52	100.0

## ANALYSIS OF EXPERIMENTAL SITES

**Table AI.8.6. Entrance Loan Counseling: Estimated Savings in Administrative Work Hours Per Borrower**

	Reporting	Sum	Mean	Median	Std. Dev.	Minimum	Maximum
Lowest 20%	2	0.08	0.04	0.04	0.06	0	0.08
2 <sup>nd</sup> Quintile	3	0.93	0.31	0.33	0.20	0.10	0.50
3 <sup>rd</sup> Quintile	2	1.00	0.50	0.50	0	0.50	0.50
4 <sup>th</sup> Quintile	3	2.18	0.73	0.68	0.25	0.50	1.00
Highest 20%	2	4.25	2.13	2.13	1.24	1.25	3.00
Total	12	8.44	0.70	0.50	0.81	0	3.00

**Table AI.8.7. Entrance Loan Counseling: Estimated Savings in Administrative Cost Per Borrower**

Insufficient data.

# ANALYSIS OF EXPERIMENTAL SITES

## APPENDIX TABLE AI.9—EXIT LOAN COUNSELING

**Table AI.9.1. Experimental Sites Initiative Reporting Template for Exit Loan Counseling**

Exit Loan Counseling Worksheet	
<b>Institution:</b>	
<b>Reporting Year:</b>	
<b>Goal of the Experiment:</b>	
<b>Target Student Population:</b>	
<b>Reporting Items</b>	
1. Please provide a description, rationale and conclusions about this experiment:	
2. Does your institution conduct exit counseling?	
3. Total number of final term borrowers in academic year 2003-2004:	
4. Total number of borrowers in (3) who graduated:	
5. Total number of borrowers in (3) who withdrew (officially or unofficially):	
6. Total cumulative debt for borrowers in (3):	
7. When exit counseling is conducted, is it predominantly:	
8. Are students in (3) surveyed on their knowledge of repayment obligations?	
<b>Supplemental Items (Optional)</b>	
1. Estimated savings in work hours per borrower:	
2. Estimated savings in administrative costs per borrower:	

## ANALYSIS OF EXPERIMENTAL SITES

**Table AI.9.2. Alternative Exit Loan Counseling Experiment  
Participants by Type, Control, and Geographic Region**

	Number	Percentage
<b>Total Participation</b>	45	100
<b>Institution Type</b>		
Two Year, Lower Division	1	2.22
Four Year	44	97.78
<b>Control</b>		
Public	36	80.00
Private	9	20.00
<b>Region</b>		
Mid-Atlantic	5	11.11
South	8	17.78
Midwest	22	48.89
Southwest	1	2.22
West	9	20.00

**Table AI.9.3. Exit Loan Counseling: Does Your Institution Conduct Exit Counseling?**

	Frequency	Percentage
Yes	33	73.3
No	12	26.7
Total	45	100.0

**Table AI.9.4. Exit Loan Counseling: Number of Final-Term Borrowers**

	Reporting	Sum	Mean	Median	Std. Dev.	Minimum	Maximum
Lowest 20%	9	2,756	306.22	237	179.72	57	564
2 <sup>nd</sup> Quintile	9	8,526	947.33	805	270.83	647	1,358
3 <sup>rd</sup> Quintile	9	17,371	1,930.11	1,854	323.00	1,471	2,437
4 <sup>th</sup> Quintile	9	27,649	3,072.11	3,150	301.72	2,580	3,459
Highest 20%	9	52,749	5,861.00	5,710	2,178.45	3,595	10,943
Total	44	109,051	2,423.36	1,854	2,198.43	57	10,943

## ANALYSIS OF EXPERIMENTAL SITES

**Table AI.9.5. Exit Loan Counseling: Total Number of Borrowers Who Graduated**

	Reporting	Sum	Mean	Median	Std. Dev.	Minimum	Maximum
Lowest 20%	9	1,622	180.22	177	128.60	0	1,622
2 <sup>nd</sup> Quintile	9	6,445	716.11	732	246.25	407	6,445
3 <sup>rd</sup> Quintile	9	12,399	1,377.67	1,319	184.88	1,166	12,399
4 <sup>th</sup> Quintile	9	18,216	2,024.00	2,062	303.75	1,692	18,216
Highest 20%	9	38,533	4,281.44	3,683	1,515.57	2,709	38,533
Total	45	77,215	1,715.89	1,319	1,590.80	0	77,215

**Table AI.9.6. Exit Loan Counseling: Total Number of Borrowers who Withdrew**

	Reporting	Sum	Mean	Median	Std. Dev.	Minimum	Maximum
Lowest 20%	9	20	2.22	2	2.39	0	6
2 <sup>nd</sup> Quintile	9	196	21.78	22	9.13	11	39
3 <sup>rd</sup> Quintile	9	884	98.22	81	61.68	40	244
4 <sup>th</sup> Quintile	9	3,053	339.22	322	61.03	263	441
Highest 20%	9	13,613	1,512.56	1,490	1,044.82	456	3,410
Total	45	17,766	394.80	81	730.77	0	3,410

**Table AI.9.7. Exit Loan Counseling: Total Cumulative Debt for Borrowers**

	Reporting	Sum	Mean	Median	Std. Dev.	Minimum	Maximum
Lowest 20%	9	12,469,348	1,385,483.11	1,738,574	1,103,771.66	0	2,788,227
2 <sup>nd</sup> Quintile	9	92,653,315	10,294,812.78	10,841,380	4,617,230.13	3,249,983	15,955,086
3 <sup>rd</sup> Quintile	9	195,523,365	21,724,818.30	22,022,887	4,039,122.09	16,132,978	27,578,593
4 <sup>th</sup> Quintile	9	403,778,897	44,864,321.89	38,390,837	18,982,337.51	29,607,082	82,068,220
Highest 20%	9	1,146,870,040	127,430,004.44	121,953,377	40,010,004.80	83,833,340	198,880,904
Total	45	1,851,294,965	41,139,888.10	22,022,887	49,844,653.50	0	198,880,904

## ANALYSIS OF EXPERIMENTAL SITES

**Table AI.9.8. Exit Loan Counseling: Predominant Medium of Exit Counseling**

	Frequency	Percentage
E	18	40.0
I	10	22.2
N	4	8.9
O	5	11.1
P	8	17.8
Total	45	100.0

**Table AI.9.9. Exit Loan Counseling: Are Students Surveyed on their Knowledge of Repayment Options**

	Frequency	Percentage
Yes	10	22.2
No	35	77.8
Total	45	100.0

**Table AI.9.10. Exit Loan Counseling: Estimated Savings in Administrative Work Hours Per Borrower**

	Reporting	Sum	Mean	Median	Std. Dev.	Minimum	Maximum
Lowest 20%	2	0.05	0.03	0.03	0.04	0	0.05
2 <sup>nd</sup> Quintile	2	0.18	0.09	0.09	0.01	0.08	0.10
3 <sup>rd</sup> Quintile	2	0.55	0.28	0.28	0.04	0.25	0.30
4 <sup>th</sup> Quintile	2	1.00	0.50	0.50	0	0.50	0.50
Highest 20%	2	2.25	1.13	1.13	0.18	1.00	1.25
Total	10	4.03	0.40	0.28	0.42	0	1.25

## ANALYSIS OF EXPERIMENTAL SITES

**Table AI.9.11. Exit Loan Counseling: Estimated Savings in Administrative Costs**

	Reporting	Sum	Mean	Median	Std. Dev.	Minimum	Maximum
Lowest 20%	2	1.70	0.85	0.85	1.20	0	1.70
2 <sup>nd</sup> Quintile	2	4.25	2.13	2.13	0.18	2.00	2.25
3 <sup>rd</sup> Quintile	1	5.00	5.00	5.00	0	5.00	5.00
4 <sup>th</sup> Quintile	2	14.75	7.38	7.38	2.69	5.47	9.28
Highest 20%	2	620.00	310.00	310.00	410.12	20.00	600.00
Total	9	645.70	71.74	5.00	198.19	0	600.00

## ANALYSIS OF EXPERIMENTAL SITES

### APPENDIX AI.10. ABILITY TO BENEFIT

**Table AI.10.1. Experimental Sites Initiative Reporting Template for Ability to Benefit**

<b>ATB DATA MATRIX</b>						
<b>Institution</b>						
<b>Reporting Year</b>						
<b>Proposed Goal of the Experiment</b>						
<b>Target Students</b>						
<b>Data to be reported:</b>						
Group			# Students In Group	Avg. # Units Attempted	Avg. # Units Completed	Average Cum. GPA
Students enrolled in degree or certificate applicable classes						
Random sample of FA recipients with HS diplomas/OR total # of FA recipients with HS diplomas						
All Students required to take ATB test						
All Students who failed ATB test						
All Students who passed ATB test						
Students who failed ATB test but successfully completed 6 college units						



## ANALYSIS OF EXPERIMENTAL SITES

**Table AI.10.2. Ability to Benefit Experiment Participants by Type, Control, and Geographic Region**

	Number	Percentage
<b>Total Participation</b>	15	100
<b>Institution Type</b>		
Two Year, Lower Division	15	100
<b>Control</b>		
Public	15	100
<b>Region</b>		
West	15	100

**Table AI.10.3. Ability to Benefit Experiment Participants' Self-Reported Values**

Group	# Students in Group	Avg. # Units Attempted	Avg. # Units Completed	Avg. Cumulative GPA
Students enrolled in degree or certificate applicable classes	221,878	13.11	11.46	2.59
Random sample of FA recipients with HS diplomas/OR total # of FA recipients with HS diplomas	55,350	16.30	14.20	2.64
All Students required to take ATB test	3,132	10.96	8.71	2.26
All Students who failed ATB test	883	7.88	6.14	2.20
All Students who passed ATB test	1,962	12.13	9.73	2.40
Students who failed ATB test but successfully completed 6 college units	239	12.23	10.60	2.45