

Analysis of the Experimental Sites Initiative:

Technical Appendix

December 19, 2006

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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).¹ 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.

¹A 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.

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Table 1. Comparison of Institutional Characteristics within Data Sets

	College Board's Common Data Set	Participating Experimental Sites Only
Total Number of Institutions	3,698	120
Number of Institutions by Type		
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
Number of Institutions by Control		
Public	1,630	102
Private	1,368	18
Proprietary	700	0
Geographic Region		
New England	231	4
Mid-Atlantic	676	11
South	800	12
Midwest	980	45
Southwest	303	5
West	668	43
Foreign	36	0
Average Enrollment	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

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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.

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

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APPENDIX AI.1 LOAN PRORATION FOR GRADUATING BORROWERS

Table AI.1 Experimental Sites Initiative Reporting Template for Loan Proration for Graduating Borrowers

Loan Proration Worksheet	
Institution: Reporting Year: Goal of the Experiment:	
Target Student Population:	
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:	

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

	Number	Percentage
Total Participation	80	100
Institution Type		
Two Year, Lower Division	2	2.00
Four Year	78	97.50
Control		
Public	64	80.00
Private	16	20.00
Region		
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	634	39.63	44.0	30.52	0	80
2 nd Quintile	16	2,947	184.19	188.5	49.29	82	260
3 rd Quintile	16	5,441	340.06	342.5	49.74	266	424
4 th Quintile	16	8,557	534.81	530.0	83.27	430	670
Highest 20%	16	21,333	1,333.31	1,016.0	891.77	679	4,010
Total	80	38,912	486.40	342.5	602.02	0	4,010

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

	Reporting	Sum	Mean	Median	Std. Dev.	Minimum	Maximum
Lowest 67%	60	0	0	0	0	0	0
Highest 33%	20	4,262	213.10	199.0	141.19	5	467
Total	80	4,262	53.28	0	115.83	0	467

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

	Reporting	Sum	Mean	Median	Std. Dev.	Minimum	Maximum
Lowest 67%	60	0	0	0	0	0	0
Highest 33%	20	3,685	184.25	178.5	119.84	5	451
Total	80	3,685	46.06	0	99.50	0	451

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

	Reporting	Sum	Mean	Median	Std. Dev.	Minimum	Maximum
Lowest 92%	74	0	0	0	0	0	0
Highest 8%	6	187	31.17	27.5	28.67	4	81
Total	80	187	2.34	0	10.97	0	81

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

	Reporting	Sum	Mean	Median	Std. Dev.	Minimum	Maximum
Lowest 91%	75	0	0.00	0.00	0.00	0	0
Highest 9%	5	25	5.00	3	5.83	1	15
Total	80	25	0.31	0	1.79	0	15

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

	Reporting	Sum	Mean	Median	Std. Dev.	Minimum	Maximum
Lowest 94%	77	0	0.00	0.00	0.00	0	0
Highest 6%	3	9,589	3,196.33	3,150.0	1,031.28	2,189	4,250
Total	80	9,589	119.86	0.0	632.73	0	4,250

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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%	68	0	0.00	0.0	0.00	0	0
Highest 15%	12	364	30.33	13.5	38.41	1	121
Total	80	364	4.55	0	18.01	0	121

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

	Reporting	Sum	Mean	Median	Std. Dev.	Minimum	Maximum
Lowest 20%	16	383	23.94	12.5	26.64	0	66
2 nd Quintile	16	2,092	130.75	134.0	48.09	69	207
3 rd Quintile	16	4,242	265.13	263.0	31.76	208	311
4 th Quintile	16	7,158	447.38	430.5	74.54	326	570
Highest 20%	16	18,004	1,125.25	754.5	898.88	573	4,010
Total	80	31,879	398.49	263.0	556.01	0	4,010

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	167	10.44	1.0	13.81	0	33
2 nd Quintile	16	1,293	80.81	74.0	26.02	42	125
3 rd Quintile	16	3,311	206.94	218.0	43.46	129	259
4 th Quintile	16	5,395	337.19	334.5	52.37	262	435
Highest 20%	16	14,149	884.31	582.0	585.76	480	2,488
Total	80	24,315	303.94	218.0	405.06	0	2,488

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

	Reporting	Sum	Mean	Median	Std. Dev.	Minimum	Maximum
Lowest 77%	58	0	0.00	0.0	0.00	0	0
Highest 23%	22	2,329	105.86	25.5	202.13	1	931
Total	80	2,329	29.11	0.0	114.56	0	931

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

	Reporting	Sum	Mean	Median	Std. Dev.	Minimum	Maximum
Lowest 54%	43	0	0.00	0.0	0.00	0	0
Highest 46%	37	191	5.16	3.0	6.36	1	36
Total	80	191	2.39	0.0	5.01	0	36

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

	Reporting	Sum	Mean	Median	Std. Dev.	Minimum	Maximum
Lowest 66%	53	0	0.00	0.0	0.00	0	0
Highest 34%	27	193,487	7,166.17	5,381.0	6,408.23	1,052	28,143
Total	80	193,487	2,418.58	0	5,014.28	0	28,143

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%	30	0	0.00	0.0	0.00	0	0
Highest 56%	50	3,205	61.10	28.5	100.71	1	555
Total	80	3,205	40.06	5	85.24	0	555

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

	Reporting	Sum	Mean	Median	Std Dev	Minimum	Maximum
Lowest 50%	6	1.28	0.21	0.23	0.12	0	0.33
Highest 50%	5	5.80	1.16	1.00	0.59	0.55	2.00
Total	11	7.08	0.64	0.33	0.63	0	2.00

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

	Reporting	Sum	Mean	Median	Std Dev	Minimum	Maximum
Lowest 50%	6	25.89	4.32	4.30	2.76	0.00	8.00
Highest 50%	5	158.10	31.62	33.75	14.54	14.35	50.00
Total	11	183.99	16.73	8.00	17.08	0.00	50.00

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APPENDIX AI.2 – OVERAWARD TOLERANCE

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

Overaward Tolerance Worksheet	
Institution:	
Reporting Year:	
Goal of the Experiment:	
Target Student Population:	
Reporting Items	
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):	
Supplemental Items (Optional)	
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:	

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

	Number	Percentage
Total Participation	37	100
Institution Type		
Two Year, Lower Division	1	2.70
Two Year, Upper Division	1	2.70
Four Year	35	94.59
Control		
Public	35	94.59
Private	2	5.41
Region		
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	11	1.57	1.0	2.07	0	5
2 nd Quintile	8	122	15.25	12.0	8.76	5	32
3 rd Quintile	7	387	55.29	49.0	22.05	37	101
4 th Quintile	8	1,735	216.88	242.5	78.40	113	313
Highest 20%	7	3,447	492.43	448.0	113.65	364	647
Total	37	5,702	154.11	49.0	193.09	0	647

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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	30,236	4,319.43	4,493.0	5,071.73	0	13,865
2 nd Quintile	8	898,179	112,272.43	106,598.0	74,526.78	16,102	211,189
3 rd Quintile	7	2,263,972	323,424.57	324,403.0	81,001.20	227,303	430,390
4 th Quintile	8	8,285,527	1,035,690.08	953,857.0	386,402.53	542,411	1,718,062
Highest 20%	7	19,717,036	2,816,719.36	2,914,523.0	439,859.00	2,176,665	3,373,822
Total	37	31,194,950	843,106.76	324,347.97	1,066,347.97	0	3,373,822

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	1,766	252.29	189.0	327.87	0	913
2 nd Quintile	8	19,924	2,490.45	2,176.5	1,163.94	1,259	4,522
3 rd Quintile	7	58,116	8,302.29	8,412.0	1,991.21	6,274	12,196
4 th Quintile	8	315,761	39,470.12	42,999.8	17,561.50	13,319	60,763
Highest 20%	7	638,796	91,256.57	90,163.0	21,367.33	66,703	132,978
Total	37	1,034,363	27,955.75	8,412.0	36,249.82	0	132,978

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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	29,684	14,842.00	14,842.0	427.09	14,540	15,144
2 nd Quintile	2	31,343	15,671.55	15,671.5	666.87	15,200	16,143
3 rd Quintile	3	54,954	18,318.00	18,242.0	721.01	17,638	19,074
4 th Quintile	2	52,137	26,068.50	26,068.5	7,950.00	20,447	31,690
Highest 20%	2	77,900	38,950.00	38,950.0	1,343.50	38,000	39,900
Total	11	246,018	22,365.28	18,242.0	9,466.58	14,540	39,900

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	0.00	0.25
2 nd Third	3	2.25	0.75	1.00	0.43	0.25	1.00
Highest 33%	2	4.50	2.25	2.25	1.06	1.50	3.00
Total	7	7.00	1.00	1.00	1.03	0.00	3.00

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

	Reporting	Sum	Mean	Median	Std Dev	Minimum	Maximum
Lowest 34%	2	5	2.70	2.70	3.82	0	5
2 nd Third	2	50	25.00	25.00	7.07	20	30
Highest 33%	2	202	100.75	100.75	69.65	52	150
Total	6	257	42.82	25.00	55.64	0	150

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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

Loan Fees in COA Worksheet	
Institution:	
Reporting Year:	
Goal of the Experiment:	
Target Student Population:	
Reporting Items	
1. Please provide a description, rationale and conclusions about this experiment:	
2. Total number of students for whom fees are included in loans as part of COA. Exclude students who received PLUS loans only:	
3. Total loan volume for students in (2):	
4. Total dollar amount of loan fees included in cost of attendance for students in (2):	
5. Total number of students for whom loan fees were NOT included in Cost of Attendance. Exclude students who received PLUS loans only:	
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:	
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:	
8. Methods of informing students, when requested, that loan fees may be included in cost of attendance:	
Supplemental Items (Optional)	
1. Estimated savings in work hours per borrower:	
2. Estimated savings in administrative costs per borrower:	

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

	Number	Percentage
Total Participation	52	100
Institution Type		
Two Year, Lower Division	2	3.85
Four Year	50	96.15
Control		
Public	44	84.62
Private	8	15.38
Region		
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	2	0.20	0	0.63	0	2
2 nd Quintile	11	923	83.91	69.0	58.76	2	161
3 rd Quintile	10	3,046	304.60	285.5	102.78	176	508
4 th Quintile	11	8,015	728.64	711.0	145.33	536	1,019
Highest 20%	10	52,569	5,256.90	3,446.0	6,717.52	1,243	23,509
Total	52	64,555	1,241.44	285.5	3,457.08	0	23,509

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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	1	0.10	0	0.32	0	1
2 nd Quintile	11	4,832,097	439,281.56	393,014.00	346,549.46	13,000	1,005,987
3 rd Quintile	10	20,106,761	2,010,676.12	2,012,737.64	553,579.95	1,055,665	2,992,872
4 th Quintile	11	71,490,142	6,499,103.82	5,958,121.00	2,023,242.71	2,997,107	10,356,487
Highest 20%	10	468,635,305	46,863,530.48	45,025,670.50	44,223,438.90	11,508,875	161,319,199
Total	52	565,064,306	10,866,621.27	2,012,737.64	25,810,411.65	0	161,319,199

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	61	6.10	0	19.29	0	61
2 nd Quintile	11	100,007	9,091.55	6,701.0	8,585.63	290	26,040
3 rd Quintile	10	425,637	42,563.70	41,276.5	11,925.45	27,469	64,336
4 th Quintile	11	1,765,606	160,509.64	181,840.0	62,969.30	80,084	257,122
Highest 20%	10	12,645,857	1,264,585.70	609,439.5	1,383,242.45	311,890	4,887,668
Total	52	14,937,168	287,253.23	41,276.5	757,515.91	0	4,887,668

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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	11,641	1,164.10	1,106.0	953.11	0	2,703
2 nd Quintile	11	63,710	5,791.82	6,320.0	1,308.39	3,035	7,514
3 rd Quintile	10	91,144	9,114.40	9,231.0	629.98	7,911	9,875
4 th Quintile	11	123,209	11,200.82	10,642.0	977.55	10,173	12,933
Highest 20%	10	207,751	20,775.10	17,619.0	9,012.89	13,039	42,406
Total	52	497,455	9,566.44	9,231.0	7,566.69	0	42,406

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	7,270	727.00	804.0	556.23	0	1,337
2 nd Quintile	11	26,967	2,451.55	2,167.0	749.02	1,480	3,336
3 rd Quintile	10	46,483	4,648.30	4,695.5	576.18	3,830	5,488
4 th Quintile	11	72,529	6,593.55	6,545.0	644.04	5,592	7,442
Highest 20%	10	133,704	13,370.40	9,887.0	9,603.85	7,698	39,361
Total	52	286,953	5,518.33	4,695.5	5,966.41	0	39,361

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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	11,787	1,178.70	1,302.5	889.75	9	2,413
2 nd Quintile	11	37,223	3,384.82	3,092.0	603.64	2,422	4,556
3 rd Quintile	10	57,870	5,787.00	5,834.0	706.08	4,679	6,634
4 th Quintile	11	103,888	9,444.36	9,522.0	2,177.68	6,647	12,696
Highest 20%	10	188,154	18,815.40	17,440.0	5,126.32	13,923	29,040
Total	52	398,932	7,671.77	5,834.0	6,619.70	9	29,040

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

	Reporting	Sum	Mean	Median	Std. Dev.	Minimum	Maximum
Lowest 25%	2	0	0	0	0	0	0
2 nd Quartile	2	0.13	0.07	0.07	0.05	0.03	0.10
3 rd Quartile	2	0.53	0.27	0.27	0.09	0.20	0.33
Highest 25%	2	2.30	1.15	1.15	0.49	0.80	1.50
Total	8	2.96	0.37	0.37	0.53	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 25%	2	0	0	0	0	0	0
2 nd Quartile	2	2.32	1.16	1.16	0.62	0.72	1.60
3 rd Quartile	2	8.50	4.25	4.25	0.35	4.00	4.50
Highest 25%	2	36.17	18.09	18.09	16.85	6.17	30.00
Total	8	46.99	5.87	2.80	10.01	0	30.00

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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	
Institution: Reporting Year: Goal of the Experiment:	
Target Student Population:	
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:	

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

	Number	Percentage
Total Participation	29	100
Institution Type		
Two Year, Lower Division	1	3.45
Four Year	28	96.55
Control		
Public	24	82.76
Private	5	17.24
Region		
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	594	99.00	31.5	134.38	0	311
2 nd Quintile	6	5,671	945.17	906.5	482.27	431	1,665
3 rd Quintile	5	16,122	3,224.40	3,810.0	1,000.10	1,906	4,091
4 th Quintile	6	35,434	5,905.67	6,043.0	963.56	4,593	6,996
Highest 20%	6	70,053	11,675.50	11,485.5	2,187.48	8,417	14,543
Total	29	127,874	4,409.45	3,810.0	4,450.26	0	14,543

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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	4,539,302.35	756,550.39	220,949.5	1,076,422.10	0	2,613,503
2 nd Quintile	6	44,437,642.12	7,406,273.69	6,351,115.5	3,054,939.46	5,489,931	13,473,307
3 rd Quintile	5	140,217,397.00	28,043,479.40	26,282,036.0	5,791,445.07	20,845,975	35,301,239
4 th Quintile	6	324,498,899.70	54,083,149.95	50,817,891.5	11,336,052.84	43,255,151	69,076,282
Highest 20%	6	557,343,763.94	92,890,627.32	92,767,685.0	16,599,389.40	72,990,130	118,470,403
Total	29	1,071,037,005.11	36,932,310.52	26,282,036.0	35,976,705.25	0	118,470,403

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	63,491.59	10,581.93	0	16,406.58	0	32,783
2 nd Quintile	6	1,127,815.24	187,969.21	187,949.5	122,913.57	44,962	322,204
3 rd Quintile	5	2,534,189.79	506,837.96	428,823.8	145,580.64	385,651	715,017
4 th Quintile	6	11,703,405.72	1,950,567.62	1,902,151.5	949,016.23	969,524	2,993,836
Highest 20%	6	41,726,960.84	6,954,493.47	6,915,061.0	2,225,311.95	4,017,692	9,353,884
Total	29	57,155,863.18	1,970,891.83	428,823.8	2,874,096.83	0	9,353,884

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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	232	38.67	19.0	47.94	0	107
2 nd Quintile	6	2,296	382.67	356.5	182.47	171	721
3 rd Quintile	5	14,497	2,899.40	3,492.0	1,036.24	1,541	3,863
4 th Quintile	6	27,960	4,660.00	4,525.5	743.11	3,911	5,704
Highest 20%	6	60,756	10,126.00	10,364.5	2,205.04	6,290	12,962
Total	29	105,741	3,646.24	3,492.0	3,938.89	0	12,962

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%	26	0	0.00	0.0	0.00	0	0
Highest 10%	3	535	178.33	204.0	163.02	4	327
Total	29	535	18.45	0.0	70.38	0	327

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%	26	0	0.00	0.0	0.00	0	0
Highest 10%	3	4,225,732	1,408,577.33	1,899,053.0	1,218,310.03	21,475	2,305,204
Total	29	4,225,732	145,714.90	0.0	544,619.03	026	2,305,204

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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%	26	0	0.00	0.0	0.00	0	0
Highest 10%	3	213,558.59	71,186.20	86,950.0	60,620.91	4,240.59	122,368.00
Total	29	213,558.59	7,364.09	0.0	27,372.79	0	122,368

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%	26	0	0.00	0.0	0.00	0	0
Highest 10%	3	117	39.00	20.0	48.38	3	94
Total	29	117	4.03	0.0	17.70	0	94

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	56	9.33	0	14.58	0	31
2 nd Quintile	6	1,183	197.17	205.0	134.73	36	365
3 rd Quintile	5	5,050	1,010.00	1,198.0	378.25	403	1,338
4 th Quintile	6	19,359	3,226.50	3,053.5	346.00	2,945	3,710
Highest 20%	6	36,485	6,080.83	5,823.0	2,038.86	4,175	9,971
Total	29	62,133	2,142.52	1,198.0	2,525.45	0	9,971

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

Insufficient data.

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

Insufficient data.

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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

Credit of Title IV Aid to Prior Award Year Charges Worksheet	
Institution: Reporting Year: Goal of the Experiment:	
Target Student Population:	
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 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:	
Supplemental Items (Optional)	
1. Estimated savings in work hours per borrower:	
2. Estimated savings in administrative costs per borrower:	

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

	Number	Percentage
Total Participation	19	100
Institution Type		
Four Year	19	100
Control		
Public	18	94.74
Private	1	5.26
Region		
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	179	44.75	49.0	19.29	18	63
2 nd Quintile	4	1,321	330.25	309.0	73.30	271	432
3 rd Quintile	3	2,306	768.67	724.0	88.86	711	871
4 th Quintile	4	7,979	1,994.74	1,943.5	622.12	1,303	2,789
Highest 20%	4	18,228	4,557.00	4,279.5	1,444.87	3,171	6,498
Total	19	30,013	1,579.63	724.0	1,844.59	18	6,498

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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	2,259,687	564,921.76	440,319.5	469,579.56	142,648	1,236,400
2 nd Quintile	4	11,474,314	2,868,578.54	2,814,024.1	557,623.80	2,245,399	3,600,867
3 rd Quintile	3	23,482,073	7,827,357.67	6,954,399.0	3,160,258.67	5,195,337	11,332,337
4 th Quintile	4	63,274,951	15,818,737.75	16,406,684.5	2,333,461.26	12,642,070	17,819,512
Highest 20%	4	139,288,682	34,822,170.50	32,481,568.5	15,419,436.53	21,540,901	52,784,644
Total	19	239,779,707	12,619,984.59	6,954,399.0	14,518,997.12	142,648	52,784,644

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	214,414	53,603.54	61,825.1	31,033.59	10,743	80,021
2 nd Quintile	4	680,740	170,185.10	181,481.5	64,604.68	81,434	236,343
3 rd Quintile	3	1,235,750	411,916.65	343,182.9	217,543.67	237,042	655,525
4 th Quintile	4	2,954,964	738,741.00	722,999.0	78,591.36	666,080	842,886
Highest 20%	4	11,023,616	2,755,904.00	2,721,957.0	1,898,205.19	853,745	4,725,957
Total	19	16,109,485	847,867.61	343,182.9	1,301,255.41	10,743	4,725,957

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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	109	27.25	31.0	22.75	0	47
2 nd Quintile	4	786	196.50	235.5	99.99	49	266
3 rd Quintile	3	1,681	560.33	627.0	205.29	330	724
4 th Quintile	4	6,003	1,500.75	1,310.0	793.32	790	2,593
Highest 20%	4	16,546	4,136.50	3,680.5	1,703.13	2,687	6,498
Total	19	25,125	1,322.37	627.0	1,764.34	0	6,498

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

Insufficient data.

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

Insufficient data.

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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

Multiple Disbursements for Single-Term Loans	
<p>Institution:</p> <p>Reporting Year:</p> <p>Goal of the Experiment:</p> <p>Target Student Population:</p>	
Reporting Items	
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:	
Supplemental Items (Optional)	
1. Estimated savings in work hours per borrower:	
2. Estimated savings in administrative costs per borrower:	

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

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

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

	Reporting	Sum	Mean	Median	Std. Dev.	Minimum	Maximum
Lowest 20%	14	2,020	144.29	123.0	115.82	0	324
2 nd Quintile	14	7,738	552.71	581.0	113.54	343	718
3 rd Quintile	15	18,675	1,245.00	1,231.0	329.72	748	1,668
4 th Quintile	14	28,483	2,034.50	2,036.0	181.28	1,689	2,331
Highest 20%	14	63,483	4,534.50	3,882.5	2,119.05	2,350	8,811
Total	71	120,399	1,695.76	1,231.0	1,813.16	0	8,811

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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	7,008,238	500,588.42	405,541.5	445,313.76	0	1,312,696
2 nd Quintile	14	29,153,702	2,082,407.30	2,096,976.0	337,028.95	1,559,520	2,680,289
3 rd Quintile	15	64,587,139	4,305,809.27	4,411,483.0	1,155,149.33	2,719,016	6,372,242
4 th Quintile	14	122,754,837	8,768,202.64	8,705,261.0	1,632,409.19	6,662,519	11,145,254
Highest 20%	14	323,053,964	23,075,283.16	19,200,521.5	11,986,845.13	11,328,793	51,424,290
Total	71	546,557,880	7,697,998.31	4,411,483.0	9,703,528.79	0	51,424,290

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	6	0.43	0	0.65	0	2
2 nd Quintile	14	62	4.43	4.5	2.06	2	9
3 rd Quintile	15	207	13.80	13.0	3.51	9	19
4 th Quintile	14	382	27.29	25.5	5.25	20	35
Highest 20%	14	1,375	98.21	80.0	52.15	40	196
Total	71	2,032	28.62	13.0	42.49	0	196

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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	4,566	326.13	0	592.43	0	1,563
2 nd Quintile	14	70,238	5,017.01	4,416.5	2,179.50	1,668	8,680
3 rd Quintile	15	273,166	18,211.07	18,465.0	6,160.67	8,957	27,109
4 th Quintile	14	741,756	52,982.54	49,769.5	16,628.21	29,642	82,497
Highest 20%	14	2,326,716	166,194.01	125,633.0	108,667.2 2	82,607	469,078
Total	71	3,416,442	48,118.90	18,465.0	77,884.80	0	469,078

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	1,804	128.86	115.0	103.12	0	308
2 nd Quintile	14	6,861	490.07	507.5	118.13	314	704
3 rd Quintile	15	17,382	1,158.80	1,137.0	291.14	714	1,574
4 th Quintile	14	27,567	1,969.07	1,993.0	195.57	1,609	2,255
Highest 20%	14	59,959	4,282.79	3,402.0	2,065.37	2,234	8,561
Total	71	113,573	1,599.62	1,137.0	1,734.50	0	8,561

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

	Reporting	Sum	Mean	Median	Std. Dev.	Minimum	Maximum
Lowest 50%	6	0	0	0	0	0	0
Highest 50%	6	7	1.17	1.00	0.41	1	2
Total	12	7	0.58	0.50	0.67	0	2

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

	Reporting	Sum	Mean	Median	Std. Dev.	Minimum	Maximum
Lowest 25%	3	0	0.00	0.0	0.00	0	0
2 nd Quarter	3	9.92	3.31	3.1	1.61	1.80	5.00
3 rd Quarter	3	72.53	24.18	25.0	8.64	15.15	32.38
Highest 25%	3	150.00	50.00	51.5	4.44	45.00	53.50
Total	12	232.45	19.37	10.1	21.27	0	53.50

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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

Thirty-Day Delay for First-Time, First-Year Borrowers Worksheet	
Institution: Reporting Year: Goal of the Experiment:	
Target Student Population:	
Reporting Items	
<div style="border: 1px solid black; height: 30px; margin-bottom: 10px;"></div> 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:	
Supplemental Items (Optional)	
1. Estimated savings in work hours per borrower:	
2. Estimated savings in administrative costs per borrower:	

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

	Number	Percentage
Total Participation	63	100
Institution Type		
Two Year, Lower Division	1	1.59
Four Year	62	98.41
Control		
Public	52	82.54
Private	11	17.46
Region		
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	7,785	648.75	700.0	265.07	232	949
2 nd Quintile	13	17,886	1,375.85	1,150.0	403.78	968	2,217
3 rd Quintile	13	34,874	2,682.62	2,709.0	381.09	2,238	3,267
4 th Quintile	13	48,330	3,717.69	3,614.0	349.80	3,286	4,212
Highest 20%	12	82,911	6,909.25	6,142.0	2,255.20	4,269	12,048
Total	63	191,786	3,044.22	2,709.0	2,388.78	232	12,048

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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	55	4.58	4.0	3.73	0	10
2 nd Quintile	13	236	18.15	19.0	4.34	11	23
3 rd Quintile	13	450	34.62	34.0	6.13	24	43
4 th Quintile	13	882	67.85	59.0	18.26	47	101
Highest 20%	12	2,148	179.00	182.0	71.95	103	362
Total	63	3,771	59.86	34.0	69.82	0	362

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	11	0.92	1.0	1.00	0	3
2 nd Quintile	13	72	5.54	5.0	2.26	3	9
3 rd Quintile	13	164	12.62	12.0	2.90	9	17
4 th Quintile	13	336	25.85	26.0	4.00	21	33
Highest 20%	12	670	55.83	49.0	19.77	35	95
Total	63	1,253	19.89	12.0	21.37	0	95

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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	3,459	288.25	281.0	112.78	94	430
2 nd Quintile	13	8,223	632.54	634.0	140.18	433	824
3 rd Quintile	13	13,216	1,016.62	1,048.0	113.40	847	1,188
4 th Quintile	13	19,355	1,488.85	1,456.0	157.05	1,287	1,818
Highest 20%	12	34,582	2,881.83	2,313.5	1,615.64	1,845	7,641
Total	63	78,835	1,251.35	1,048.0	1,128.80	94	7,641

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	7,338,383	611,531.92	559,000.0	369,730.84	71,235	1,116,825
2 nd Quintile	13	19,867,063	1,528,235.62	1,397,743.0	352,355.92	1,124,879	2,099,573
3 rd Quintile	13	35,085,734	2,698,902.61	2,729,832.0	369,192.88	2,138,621	3,336,816
4 th Quintile	13	51,756,064	3,981,235.69	4,019,563.0	382,282.88	3,398,083	4,562,381
Highest 20%	12	121,571,309	10,130,942.45	7,521,760.0	9,561,125.10	4,665,640	39,421,070
Total	63	235,618,553	3,739,977.04	2,729,832.0	5,233,219.67	71,235	39,421,070

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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	18	1.50	1.5	1.00	0	3
2 nd Quintile	13	81	6.23	7.0	2.35	3	10
3 rd Quintile	13	195	15.00	15.0	2.52	11	18
4 th Quintile	13	312	24.00	24.0	3.39	18	31
Highest 20%	12	818	68.17	57.5	30.79	37	142
Total	63	1,424	22.60	15.0	27.01	0	142

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%	12	0	0.00	0.0	0.00	0	0
2 nd Quintile	13	15	1.15	1.0	0.38	1	2
3 rd Quintile	13	38	2.92	3.0	0.86	2	4
4 th Quintile	13	86	6.62	6.0	2.18	4	10
Highest 20%	12	264	22.00	14.0	24.06	11	97
Total	63	403	6.40	3.0	12.93	0	97

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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	2,411	200.92	0.0	358.40	0	1,047
2 nd Quintile	12	39,841	3,064.70	2,625.0	1,138.58	1,447	4,570
3 rd Quintile	13	107,592	8,276.34	7,936.0	2,275.52	5,106	11,851
4 th Quintile	13	266,322	20,486.31	21,880.0	5,844.61	13,674	27,994
Highest 20%	12	660,797	55,066.42	48,503.5	26,321.08	30,621	131,424
Total	63	1,076,964	17,094.66	7,936.0	22,915.07	0	131,424

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%	12	0	0.00	0.0	0.00	0	0
2 nd Quintile	13	10,828	832.95	908.0	660.54	0	1,819
3 rd Quintile	13	36,904	2,838.73	2,625.0	671.80	1,893	3,938
4 th Quintile	13	95,877	7,375.12	7,872.0	1,972.48	4,688	11,380
Highest 20%	12	309,742	25,811.83	19,681.0	24,196.57	12,645	101,208
Total	63	453,350	7,196.04	2,625.0	13,941.76	0	101,208

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

	Reporting	Sum	Mean	Median	Std. Dev.	Minimum	Maximum
Lowest 33%	4	0.00	0.00	0.00	0.00	0.00	0.00
Middle 33%	3	1.33	0.44	0.25	0.49	0.08	1.00
Highest 33%	4	8.50	2.13	1.25	1.93	1.00	5.00
Total	11	9.83	0.89	0.25	1.47	0.00	5.00

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

	Reporting	Sum	Mean	Median	Std. Dev.	Minimum	Maximum
Lowest 33%	4	0.00	0.00	0.00	0.00	0.00	0.00
Middle 33%	3	20.07	6.69	3.12	7.36	1.80	15.15
Highest 33%	4	361.00	90.25	46.25	108.69	18.50	250.00
Total	11	381.07	34.64	3.12	74.21	0.00	250.00

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APPENDIX TABLE AI.8—ENTRANCE LOAN COUNSELING

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

Entrance Loan Counseling Worksheet	
Institution:	
Reporting Year:	
Goal of the Experiment:	
Target Student Population:	
Reporting Items	
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"/>
Supplemental Items (Optional)	
1. Estimated savings in work hours per borrower:	<input type="text"/>
2. Estimated savings in administrative costs per borrower:	<input type="text"/>

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

	Number	Percentage
Total Participation	52	100
Institution Type		
Two Year, Lower Division	1	1.92
Two Year, Upper Division	1	1.92
Four Year	50	96.15
Control		
Public	40	76.92
Private	12	23.08
Region		
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	3,601	360.10	379.5	239.61	0	681
2 nd Quintile	11	12,830	1,166.36	1,222.0	240.80	739	1,510
3 rd Quintile	10	20,119	2,011.90	2,053.0	292.55	1,511	2,439
4 th Quintile	11	32,124	2,920.36	2,870.0	334.81	2,509	3,439
Highest 20%	10	61,801	6,180.10	6,129.0	2,256.11	3,464	11,824
Total	52	130,475	2,509.13	2,053.0	2,231.27	0	11,824

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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	9,352,068	935,206.80	1,011,098.5	553,227.85	0	1,682,820
2 nd Quintile	11	48,156,736	4,377,885.09	4,090,080.0	1,652,869.61	2,285,584	6,153,956
3 rd Quintile	10	76,853,718	7,685,371.80	7,336,479.0	1,198,220.18	6,466,435	9,503,418
4 th Quintile	11	148,313,469	13,483,042.64	12,688,997.0	2,955,522.10	9,527,563	18,858,016
Highest 20%	10	348,621,202	34,862,120.20	33,312,071.5	16,762,819.82	19,710,634	73,972,515
Total	52	631,297,193	12,140,330.63	7,336,479.0	13,973,876.7.3	0	73,972,515

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	28	53.8
I	12	23.1
N	5	9.6
O	5	9.6
P	2	3.8
Total	52	100.0

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

	Reporting	Sum	Mean	Median	Std. Dev.	Minimum	Maximum
Lowest 33%	4	0.41	0.10	0.04	0.16	0.00	0.33
Middle 33%	3	1.50	0.50	0.50	0.00	0.50	0.50
Highest 33%	4	3.70	0.93	0.98	0.31	0.50	1.25
Total	11	5.61	0.51	0.50	0.41	0.00	1.25

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

	Reporting	Sum	Mean	Median	Std. Dev.	Minimum	Maximum
Lowest 33%	4	3.80	0.95	0.90	1.10	0.00	2.00
Middle 33%	3	8,089.45	2,696.48	4,000.00	2,329.13	7.45	4,082.00
Highest 33%	4	73,391.00	18,347.75	17,985.50	6,231.31	12,500.00	24,920.00
Total	11	81,484.25	7,407.66	4,000.00	9,445.12	0.00	24,920.00

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APPENDIX TABLE AI.9—EXIT LOAN COUNSELING

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

Exit Loan Counseling Worksheet	
Institution:	
Reporting Year:	
Goal of the Experiment:	
Target Student Population:	
Reporting Items	
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?	
Supplemental Items (Optional)	
1. Estimated savings in work hours per borrower:	
2. Estimated savings in administrative costs per borrower:	

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

	Number	Percentage
Total Participation	45	100
Institution Type		
Two Year, Lower Division	1	2.22
Four Year	44	97.78
Control		
Public	36	80.00
Private	9	20.00
Region		
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	3,508	389.78	355.0	163.83	164	608
2 nd Quintile	9	9,472	1,052.44	1,061.0	344.95	623	1,414
3 rd Quintile	9	18,916	2,101.78	2,028.0	387.03	1,664	2,664
4 th Quintile	9	30,482	3,386.89	3,355.0	284.43	2,924	3,938
Highest 20%	9	55,277	6,141.89	5,714.0	1,978.60	4,434	11,152
Total	45	117,655	2,614.56	2,028.0	2,238.88	164	11,152

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

	Reporting	Sum	Mean	Median	Std. Dev.	Minimum	Maximum
Lowest 20%	9	1,816	201.78	226.0	114.79	0	336
2 nd Quintile	9	7,172	796.89	968.0	319.66	348	1,241
3 rd Quintile	9	13,000	1,444.44	1,381.0	146.64	1,297	1,707
4 th Quintile	9	19,768	2,196.44	2,174.0	400.63	1,736	2,924
Highest 20%	9	43,434	4,826.00	4,660.0	1,431.11	3,097	7,802
Total	45	85,190	1,893.11	1,381.0	1,754.09	0	7,802

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

	Reporting	Sum	Mean	Median	Std. Dev.	Minimum	Maximum
Lowest 20%	9	42	4.67	5.0	4.58	0	11
2 nd Quintile	9	389	43.22	40.0	23.22	17	82
3 rd Quintile	9	966	107.33	108.0	13.40	93	129
4 th Quintile	9	2,541	282.33	288.0	38.94	220	334
Highest 20%	9	13,004	1,444.89	925.0	1,040.75	428	3,350
Total	45	16,942	376.49	108.0	706.02	0	3,350

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

	Reporting	Sum	Mean	Median	Std. Dev.	Minimum	Maximum
Lowest 20%	9	36,359,132	4,039,903.56	3,291,646.0	2,772,754.05	974,409	8,996,019
2 nd Quintile	9	131,562,373	14,618,041.44	15,674,339.0	3,705,353.04	9,254,365	19,979,787
3 rd Quintile	9	241,121,518	26,791,279.79	26,334,893.0	3,164,607.60	22,110,107	31,736,324
4 th Quintile	9	528,386,413	58,709,601.44	48,293,034.0	24,398,917.53	34,912,528	97,015,739
Highest 20%	9	1,581,942,426	175,771,380.67	173,987,585.0	72,811,412.50	102,190,652	325,297,753
Total	45	2,519,371,862	55,986,041.38	26,334,893.0	71,348,673.38	974,409	325,297,753

ANALYSIS OF EXPERIMENTAL SITES

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

	Frequency	Percentage
E	20	44.4
I	11	24.4
N	4	8.9
O	4	8.9
P	6	13.3
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 33%	3	0.05	0.02	0.00	0.03	0.00	0.05
Middle 33%	3	0.43	0.14	0.10	0.09	0.08	0.25
Highest 33%	3	2.75	0.92	1.00	0.38	0.50	1.25
Total	9	3.23	0.36	0.10	0.47	0.00	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	0.00	0.00	0.00	0.00	0.00	0.00
2 nd Quarter	2	3.80	1.90	1.90	0.14	1.80	2.00
3 rd Quarter	2	7.72	3.86	3.86	2.28	2.25	5.47
Highest 25%	2	28.14	14.07	14.07	8.39	8.14	20.00
Total	8	39.66	4.96	2.13	6.67	0.00	20.00

ANALYSIS OF EXPERIMENTAL SITES

APPENDIX AI.10. ABILITY TO BENEFIT

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

ATB DATA MATRIX						
Institution						
Reporting Year						
Proposed Goal of the Experiment						
Target Students						
Data to be reported:						
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
Total Participation	15	100
Institution Type		
Two Year, Lower Division	15	100
Control		
Public	15	100
Region		
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	229,306	12.01	9.86	2.61
Random sample of FA recipients with HS diplomas/OR total # of FA recipients with HS diplomas	50,441	15.06	12.43	2.53
All Students required to take ATB test	3,418	11.38	8.64	2.13
All Students who failed ATB test	720	9.67	7.07	2.02
All Students who passed ATB test	1,615	13.01	10.05	2.33
Students who failed ATB test but successfully completed 6 college units	284	13.31	10.63	2.32