



START HERE
GO FURTHER
FEDERAL STUDENT AID

Analysis of the Experimental Sites Initiative 2006-07 Award Year



Technical Appendix



INTRODUCTION	1
DATA SOURCES	1
APPENDIX AI.1 LOAN PRORATION FOR GRADUATING BORROWERS	2
Table AI.1.1. Experimental Sites Initiative Reporting Template for Loan Proration for Graduating Borrowers	2
Table AI.1.2. Loan Proration Experiment Participants by Type, Control, and Geographic Region	3
Table AI.1.3. Loan Proration: Number of Students Who Could Have Been Subject to Loan Proration	3
Table AI.1.4. Number of Students Whose Loans Were Prorated	3
Table AI.1.5. Number of Students With Prorated Loans Receiving Four-Year Degrees	3
Table AI.1.6. Number of Students With Prorated Loans Receiving Other Degrees	3
Table AI.1.7. Number of Students With Prorated Loans Who Withdrew	4
Table AI.1.8. Total Title IV Funds Returned by Students With Loan Prorations	4
Table AI.1.9. Number of Students With Loan Prorations Who Completed Term but Did Not Graduate or Withdraw	4
Table AI.1.10. Number of Students Whose Loans Were Not Prorated	4
Table AI.1.11. Number of Students Without Prorated Loans Who Received Four-Year Degrees	4
Table AI.1.12. Number of Students Without Prorated Loans Receiving Other Degrees	4
Table AI.1.13. Number of Students Without Prorated Loans Who Withdrew	4
Table AI.1.14. Total Title IV Funds Returned by Students Without Prorated Loans	4
Table AI.1.15. Number of Students Without Prorated Loans Who Completed Term, but Did Not Graduate or Withdraw	5
Table AI.1.16. Loan Proration: Estimated Savings in Administrative Work Hours Per Borrower (N = 13)	5
Table AI.1.17. Loan Proration: Estimated Savings in Administrative Work Cost Per Borrower (N = 13)	5
APPENDIX AI.2 OVERAWARD TOLERANCE	6
Table AI.2.1. Experimental Sites Initiatives Reporting Template for Overaward Tolerance	6
Table AI.2.2. Overaward Toleration Experiment Participants by Type, Control, and Geographic Region	7
Table AI.2.3. Overaward Tolerance: Number of Students Receiving Overawards of \$300 or Less in Academic Year 2005–2006	7
Table AI.2.4. Overaward Tolerance: Stafford Loan Volume of Students Receiving Overawards of \$300 or Less Excluding PLUS Loans	7



Table AI.2.5.	Overaward Tolerance: Total Volume of Overawards for Students Receiving Overawards of \$300 or Less	7
Table AI.2.6.	Overaward Tolerance: Average Cost of Attendance for FFEL/Direct Stafford Loan Population Per Borrower	8
Table AI.2.7.	Overaward Tolerance: Estimated Savings in Administrative Works Hours Per Borrower (N = 7)	8
Table AI.2.8.	Overaward Tolerance: Estimated Savings in Administrative Works Cost Per Borrower (N = 7)	8
APPENDIX AI.3 LOAN FEES IN COST OF ATTENDANCE		9
Table AI.3.1.	Experimental Sites Initiative Reporting Template for Loan Fees in Cost of Attendance	9
Table AI.3.2.	Loan Fees in COA Experiment Participants by Type, Control, and Geographic Region	10
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	10
Table AI.3.4.	Loan Fees in COA: Total Loan Volume for Students for Whom Loan Fees Were Included in COA	10
Table AI.3.5.	Loan Fees in COA: Total Dollar Amount of Loan Fees Included in Cost of Attendance	10
Table AI.3.6.	Loan Fees in COA: Total Number of Students for Whom Loan Fees Were Not Included in COA	10
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	11
Table AI.3.8.	Loan Fees in COA: Number of Students Who Could Have Had Loan Fees Included in COA	11
Table AI.3.9.	Loan Fees: Estimated Savings in Administrative Work Hours Per Borrower (N = 5)	11
Table AI.3.10.	Loan Fees: Estimated Savings in Administrative Costs Per Borrower (N = 5)	11
APPENDIX AI.4 CREDIT TITLE IV AID TO INSTITUTIONAL CHARGES		12
Table AI.4.1.	Experimental Sites Initiative Reporting Template for Credit of Aid to Title IV Institutional Charges	12
Table AI.4.2.	Credit of Title IV Aid to Non allowable Institutional Charges Experiment Participants by Type, Control, and Geographic Region	13
Table AI.4.3.	Institutional Charges: Number of Students for Whom Title IV Aid was Used to Pay Otherwise Non allowable Institutional Charges	13
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	13
Table AI.4.5.	Institutional Charges: Total Amount of Title IV Aid Credited to Non allowable Institutional Charges	13



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	14
Table AI.4.7. Institutional Charges: Number of Students Declining Automatic Credit of Title IV Aid to Non allowable Institutional Charges	14
Table AI.4.8. Total Dollar Amount of Title IV Fund for Title IV Aid Recipients Declining Title IV Aid Crediting to Non allowable Institutional Charges	14
Table AI.4.9. Institutional Charges: Total Dollar Amount of Otherwise Non allowable Institutional Charges for Students Declining	14
Table AI.4.10. Number of Students Declining Crediting Title IV Aid to Non allowable Charges Who Either Graduated or Continued their Studies	14
Table AI.4.11. Institutional Charges: Number of Students Who Take Advantage of the Crediting of Non allowable Charges Provision for Multiple Semesters	14
Table AI.4.12. Institutional Charges: Estimated Savings in Administrative Work Hours Per Borrower	14
Table AI.4.13. Institutional Charges: Estimated Savings in Administrative Costs Per Borrower	14
APPENDIX AI.5 CREDIT TITLE IV AID TO PRIOR TERM CHARGES	15
Table AI.5.1. Experimental Sites Initiatives Reporting Template for Credit Title IV Aid to Prior Term Charges	15
Table AI.5.2. Credit of Title IV Aid to Prior Term Charges Experiment Participants by Type, Control, and Geographic Region	16
Table AI.5.3. Prior Term Charges: Total Number of Students Who Had Title IV Aid Credited to Prior Term Charges	16
Table AI.5.4. Prior Term Charges: Total Amount of Title IV Aid for Students Who Credited Prior Term Charges for Prior Year	16
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	16
Table AI.5.6. Prior Term Charges: Total Number of Students Who Credited Prior Term Charges Who Either Graduated or Continued their Studies	16
Table AI.5.7. Prior Term Charges: Number of Students Who Declined Crediting Prior Year Charges	17
Table AI.5.8. Prior Term Charges: Estimated Savings in Administrative Work Hours Per Borrower	17
Table AI.5.9. Prior Term Charges: Estimated Savings in Administrative Costs Per Borrower	17
APPENDIX TABLE AI.6 ENTRANCE LOAN COUNSELING	18
Table AI.6.1. Experimental Sites Initiatives Reporting Template for Entrance Loan Counseling	18
Table AI.6.2. Alternative Entrance Loan Counseling Experiment Participants by Type, Control, and Geographic Region	19



Table AI.6.3. Entrance Loan Counseling: Number of First-Time Borrowers	19
Table AI.6.4. Entrance Loan Counseling: Total Loan Funds for Students in (2)	19
Table AI.6.5. Entrance Loan Counseling: Has the Institution Exempted Certain Groups?	19
Table AI.6.6. Entrance Loan Counseling: Predominant Medium of Entrance Counseling	20
Table AI.6.7. Entrance Loan Counseling: Estimated Savings in Administrative Work Hours Per Borrower (N = 7)	20
Table AI.6.8. Entrance Loan Counseling: Estimated Savings in Administrative Cost Per Borrower (N = 7)	20
<hr/>	
APPENDIX TABLE AI.7 EXIT LOAN COUNSELING	21
Table AI.7.1. Experimental Sites Initiative Reporting Template for Exit Loan Counseling	21
Table AI.7.2. Alternative Exit Loan Counseling Experiment Participants by Type, Control, and Geographic Region	22
Table AI.7.3. Exit Loan Counseling: Does Your Institution Conduct Exit Counseling?	22
Table AI.7.4. Exit Loan Counseling: Number of Final-Term Borrowers	22
Table AI.7.5. Exit Loan Counseling: Total Number of Borrowers Who Graduated	22
Table AI.7.6. Exit Loan Counseling: Total Number of Borrowers Who Withdrew	22
Table AI.7.7. Exit Loan Counseling: Total Cumulative Debt for Borrowers	23
Table AI.7.8. Exit Loan Counseling: Predominant Medium of Exit Counseling	23
Table AI.7.9. Exit Loan Counseling: Are Students Surveyed on their Knowledge of Repayment Options	23
Table AI.7.10. Exit Loan Counseling: Estimated Savings in Administrative Work Hours Per Borrower (N = 5)	23
Table AI.7.11. Exit Loan Counseling: Estimated Savings in Administrative Costs (N = 5)	23
<hr/>	
APPENDIX AI.8 ABILITY TO BENEFIT	24
Table AI.8.1. Experimental Sites Initiative Reporting Template for Ability to Benefit	24
Table AI.8.2. Ability to Benefit Experiment Participants by Type, Control, and Geographic Region	25
Table AI.8.3. Ability to Benefit Experiment Participants' Self-Reported Values	25



Introduction

Institutions participating in the experiments completed the online worksheet templates of *The Experimental Sites Initiative Annual Reporting Tool*. The sections of this appendix provide descriptive statistics based on the schools responses. Each section begins with a reproduction of the online worksheet for the specific experiment. Following the worksheet we provide statistics for each question contained on the worksheet. For fields that collect counts and dollar values we report the mean, standard deviation, minimum; 25th percentile, median, 75th percentile, and maximum value. For fields that ask institutions to categorize how they carry out various aspects of the experiments, we supply the number and percentage of institutions that responded to each category.

Data Sources

The data used in the analyses are derived from the following three sources: 1) the Experimental Sites Initiative Reporting Templates, 2) National Student Loan Data System (NSLDS) for aid volume and institutional characteristics, and Integrated Postsecondary Education Data System (IPEDS) for total enrollment.

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 2006–2007:		
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:		

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

	Number	Percentage
Total Participation	78	100.0%
Institution Type		
Two-year	2	2.6%
Four-year	76	97.4%
Control		
Public	62	79.5%
Private	16	20.5%
Region		
New England	3	3.9%
Mid-Atlantic	7	9.0%
South	7	9.0%
Midwest	33	42.3%
Southwest	5	6.4%
West	23	29.5%

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

Mean	Std. Dev.	Minimum	25 th Percentile	Median	75 th Percentile	Maximum
491.21	743.68	0	126	323	559	5520

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

Mean	Std. Dev.	Minimum	25 th Percentile	Median	75 th Percentile	Maximum
47.33	124.31	0	0	0	0	728

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

Mean	Std. Dev.	Minimum	25 th Percentile	Median	75 th Percentile	Maximum
37.83	102.52	0	0	0	0	649

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

Mean	Std. Dev.	Minimum	25 th Percentile	Median	75 th Percentile	Maximum
3.32	18.11	0	0	0	0	141



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

Mean	Std. Dev.	Minimum	25 th Percentile	Median	75 th Percentile	Maximum
1.62	13.50	0	0	0	0	120

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

Mean	Std. Dev.	Minimum	25 th Percentile	Median	75 th Percentile	Maximum
702.29	5,630.15	0	0	0	0	49,975

Table AI.1.9. Number of Students With Loan Prorations Who Completed Term but Did Not Graduate or Withdraw

Mean	Std. Dev.	Minimum	25 th Percentile	Median	75 th Percentile	Maximum
3.24	14.42	0	0	0	0	121

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

Mean	Std. Dev.	Minimum	25 th Percentile	Median	75 th Percentile	Maximum
422.86	708.26	0	102	279	543	5,520

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

Mean	Std. Dev.	Minimum	25 th Percentile	Median	75 th Percentile	Maximum
338.32	459.52	0	58	230	463	2,814

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

Mean	Std. Dev.	Minimum	25 th Percentile	Median	75 th Percentile	Maximum
22.95	116.64	0	0	0	0	1,004

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

Mean	Std. Dev.	Minimum	25 th Percentile	Median	75 th Percentile	Maximum
4.60	21.18	0	0	0	3	186

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

Mean	Std. Dev.	Minimum	25 th Percentile	Median	75 th Percentile	Maximum
5,475.51	26,962.92	0	0	0	1,223	233,790



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

Mean	Std. Dev.	Minimum	25 th Percentile	Median	75 th Percentile	Maximum
51.72	176.46	0.00	0.00	9.50	48.00	1,516.00

Table AI.1.16. Loan Proration: Estimated Savings in Administrative Work Hours Per Borrower (N = 13)

Mean	Std. Dev.	Minimum	25 th Percentile	Median	75 th Percentile	Maximum
1.71	2.29	0.17	0.33	1.00	1.25	8.00

Table AI.1.17. Loan Proration: Estimated Savings in Administrative Cost Per Borrower (N = 13)

Mean	Std. Dev.	Minimum	25 th Percentile	Median	75 th Percentile	Maximum
58.11	98.64	1.00	4.14	20.00	29.70	300.00

APPENDIX A1.2 OVER AWARD TOLERANCE

Table A1.2.1. Experimental Sites Initiatives Reporting Template for Over award 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 2006–2007:		
3. Total Stafford loan volume for students in (2), excluding PLUS loans:		
4. Total volume of Over awards 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:		

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

	Number	Percentage
Total Participation	37	100.0%
Institution Type		
Two Year	1	2.7%
Four Year	36	97.3%
Control		
Public	35	94.6%
Private	2	5.4%
Region		
Mid-Atlantic	8	21.6%
South	6	16.2%
Midwest	11	29.7%
Southwest	2	5.4%
West	10	27.0%

Table AI.2.3. Over award Tolerance: Number of Students Receiving Over awards of \$300 or Less in Academic Year 2005–2006

Mean	Std. Dev.	Minimum	25 th Percentile	Median	75 th Percentile	Maximum
150.89	172.48	0	10	47	287	608

Table AI.2.4. Over award Tolerance: Stafford Loan Volume of Students Receiving Over awards of \$300 or Less Excluding PLUS Loans

Mean	Std. Dev.	Minimum	25 th Percentile	Median	75 th Percentile	Maximum
1,111,071	1,992,069	0	65,166	345,127	1,128,021	11,349,511

Table AI.2.5. Over award Tolerance: Total Volume of Over awards for Students Receiving Over awards of \$300 or Less

Mean	Std. Dev.	Minimum	25 th Percentile	Median	75 th Percentile	Maximum
29,234	34,649	0	1,986	5,926	59,297	109,709

Table AI.2.6. Over award Tolerance: Average Cost of Attendance for FFEL/Direct Stafford Loan Population Per Borrower

Mean	Std. Dev.	Minimum	25 th Percentile	Median	75 th Percentile	Maximum
20,793	5,578	16,290	17,406	19,421	21,730	36,168



Table AI.2.7. Over award Tolerance: Estimated Savings in Administrative Work Hours Per Borrower (N = 7)

Mean	Std. Dev.	Minimum	25 th Percentile	Median	75 th Percentile	Maximum
1.16	1.13	0.10	0.25	1.00	1.50	3.50

Table AI.2.8. Over award Tolerance: Estimated Savings in Administrative Costs Per Borrower (N = 7)

Mean	Std. Dev.	Minimum	25 th Percentile	Median	75 th Percentile	Maximum
42.39	56.87	1.55	4.55	21.12	45.00	175.00

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		
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:		

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

	Number	Percentage
Total Participation	51	100.0%
Institution Type		
Two Year	3	5.9%
Four Year	48	94.1%
Control		
Public	42	82.4%
Private	9	17.7%
Region		
Mid-Atlantic	6	11.8%
South	6	11.8%
Midwest	20	39.2%
Southwest	2	3.9%
West	17	33.3%

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

Mean	Std. Dev.	Minimum	25 th Percentile	Median	75 th Percentile	Maximum
42.39	56.87	1.55	4.55	21.12	45.00	175.00

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

Mean	Std. Dev.	Minimum	25 th Percentile	Median	75 th Percentile	Maximum
8,477,108	24,854,383	0	0	621,893	2,539,802	157,867,472

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

Mean	Std. Dev.	Minimum	25 th Percentile	Median	75 th Percentile	Maximum
223,998	720,167	0	0	8,868	64,538	4,797,774

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

Mean	Std. Dev.	Minimum	25 th Percentile	Median	75 th Percentile	Maximum
9,666	7,362	0	5,958	8,870	11,375	44,627

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

Mean	Std. Dev.	Minimum	25 th Percentile	Median	75 th Percentile	Maximum
5,337	6,609	0	1,334	4,314	5,968	41,368

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

Mean	Std. Dev.	Minimum	25 th Percentile	Median	75 th Percentile	Maximum
6,713	5,761	0	2,237	5,581	9,742	23,182

Table AI.3.9. Loan Fees: Estimated Savings in Administrative Work Hours Per Borrower (N = 5)

Mean	Std. Dev.	Minimum	25 th Percentile	Median	75 th Percentile	Maximum
0.83	1.34	0.03	0.10	0.20	0.33	3.50

Table AI.3.10. Loan Fees: Estimated Savings in Administrative Costs Per Borrower (N = 5)

Mean	Std. Dev.	Minimum	25 th Percentile	Median	75 th Percentile	Maximum
38.21	68.42	0.73	4.22	4.50	6.58	175.00

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**

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. 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 2006–2007:		
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 2006–2007, or are continuing their studies in academic year 2007–2008:		
4. Total number of students declining the application of Title IV aid to non allowable institutional charges in academic year 2006–2007. (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 2006–2007, or are continuing their studies in academic year 2007–2008:		
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 2006–2007:		
Supplemental Items (Optional)		
1. Estimated savings in work hours per borrower:		
2. Estimated savings in administrative costs per borrower:		

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

	Number	Percentage
Total Participation	28	100.0%
Institution Type		
Two Year	2	7.1%
Four Year	26	92.9%
Control		
Public	23	82.1%
Private	5	17.9%
Region		
Mid-Atlantic	1	3.6%
South	3	10.7%
Midwest	17	60.7%
West	7	25.0%

Table AI.4.3. Institutional Charges: Number of Students for Whom Title IV Aid was Used to Pay Otherwise Non allowable Institutional Charges

Mean	Std. Dev.	Minimum	25 th Percentile	Median	75 th Percentile	Maximum
4,417	4,241	0	1,261	3,388	5,506	13,552

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

Mean	Std. Dev.	Minimum	25 th Percentile	Median	75 th Percentile	Maximum
41,776,137	35,616,766	0	8,661,234	31,958,964	71,671,351	128,103,759

Table AI.4.5. Institutional Charges: Total Amount of Title IV Aid Credited to Non allowable Institutional Charges

Mean	Std. Dev.	Minimum	25 th Percentile	Median	75 th Percentile	Maximum
2,614,268	4,147,612	0	159,620	683,338	2,718,282	19,486,640

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

Mean	Std. Dev.	Minimum	25 th Percentile	Median	75 th Percentile	Maximum
3,706	3,678	0	566	2,584	4,787	12,137

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

Mean	Std. Dev.	Minimum	25 th Percentile	Median	75 th Percentile	Maximum
16.86	62.37	0	0	0	0	290

Table AI.4.8. Total Dollar Amount of Title IV Fund for Title IV Aid Recipients Declining Title IV Aid Crediting to Non allowable Institutional Charges

Mean	Std. Dev.	Minimum	25 th Percentile	Median	75 th Percentile	Maximum
86,997	344,112	0	0	0	0	1,759,953

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

Mean	Std. Dev.	Minimum	25 th Percentile	Median	75 th Percentile	Maximum
4,883	17,818	0	0	0	0	78,629

Table AI.4.10. Number of Students Declining Crediting Title IV Aid to Non allowable Charges Who Either Graduated or Continued their Studies

Mean	Std. Dev.	Minimum	25 th Percentile	Median	75 th Percentile	Maximum
14.79	54.16	0	0	0	0	245

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

Mean	Std. Dev.	Minimum	25 th Percentile	Median	75 th Percentile	Maximum
2,610	2,811	0	252	2,298	3,581	9,735

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

Insufficient data, N = 3.

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

Insufficient data, N = 3.

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 institutional charges:		
3. Total number of students for whom Title IV aid was used to pay otherwise non allowable institutional charges in academic year 2006–2007:		
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 2007–2008:		
4. Total number of students declining the application of Title IV aid received in academic year 2006–2007 to charges incurred in the previous award year:		
4a. Total volume of Title IV aid for students in (4):		
4b. Total number of students declining the application of Title IV aid received in academic year 2006–2007 to charges incurred in the previous award year:		
4c. Total number of students in (4) who either graduated or are continuing their studies in academic year 2007–2008:		
Supplemental Items (Optional)		
1. Estimated savings in work hours per borrower:		
2. Estimated savings in administrative costs per borrower:		

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	100.0%
Institution Type		
Four Year	19	100.0%
Control		
Public	18	94.7%
Private	1	5.3%
Region		
Mid-Atlantic	1	5.3%
South	2	10.5%
Midwest	10	52.6%
West	6	31.6%

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

Mean	Std. Dev.	Minimum	25 th Percentile	Median	75 th Percentile	Maximum
1,253	1,307	24	226	741	2,063	4,071

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

Mean	Std. Dev.	Minimum	25 th Percentile	Median	75 th Percentile	Maximum
12,543,394	13,979,927	225,276	1,763,682	4,873,951	21,311,036	43,596,689

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

Mean	Std. Dev.	Minimum	25 th Percentile	Median	75 th Percentile	Maximum
768,467	1,070,665	21,071	126,097	293,955	1,017,544	4,490,582

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

Mean	Std. Dev.	Minimum	25 th Percentile	Median	75 th Percentile	Maximum
1,030	1,168	22	165	263	1,583	3,639

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, N = 2.

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

Insufficient data, N = 2.

APPENDIX TABLE AI.6 ENTRANCE LOAN COUNSELING

Table AI.6.1. 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:		
2. Do you conduct entrance counseling, or do you provide information in an alternative method?		
3. Total number of first-time, FFEL/Direct Stafford borrowers (exclude PLUS only borrowers) in the Fall of 2006:		
4. Total FFEL/Direct loan volume for students in (3):		
5. Are only certain groups of students in (3) required to undergo entrance counseling?		
6. When entrance counseling is conducted the predominant method is:		
Supplemental Items (Optional)		
1. Estimated savings in work hours per borrower:		
2. Estimated savings in administrative costs per borrower:		

**Table AI.6.2. Alternative Entrance Loan Counseling Experiment
Participants by Type, Control, and Geographic Region**

	Number	Percentage
Total Participation	51	100.0%
Institution Type		
Two Year	2	3.9%
Four Year	49	96.1%
Control		
Public	39	76.5%
Private	12	23.5%
Region		
New England	1	2.0%
Mid-Atlantic	6	11.8%
South	9	17.7%
Midwest	22	43.1%
Southwest	1	2.0%
West	12	23.5%

Table AI.6.3. Entrance Loan Counseling: Number of First-Time Borrowers

Mean	Std. Dev.	Minimum	25 th Percentile	Median	75 th Percentile	Maximum
2,375	2,294	0	1,088	1,975	2,949	13,609

Table AI.6.4. Entrance Loan Counseling: Total Loan Funds for Students in (2)

Mean	Std. Dev.	Minimum	25 th Percentile	Median	75 th Percentile	Maximum
11,200,414	11,770,001	0	4,541,102	7,561,704	13,102,647	62,416,276

Table AI.6.5. Entrance Loan Counseling: Has the Institution Exempted Certain Groups?

	Frequency	Percentage
Yes	8	15.7%
No	43	84.3%
Total	51	100.0%

Table AI.6.6. Entrance Loan Counseling: Predominant Medium of Entrance Counseling

	Frequency	Percentage
In-person	4	7.8%
Postal Mail	5	9.8%
Telephone	0	0.0%
Email/Web	33	64.7%
Other	4	7.8%
Not Conducted	5	9.8%
Total	51	100.0%

Table AI.6.7. Entrance Loan Counseling: Estimated Savings in Administrative Work Hours Per Borrower (N = 7)

Mean	Std. Dev.	Minimum	25 th Percentile	Median	75 th Percentile	Maximum
1.04	1.14	0.33	0.50	0.53	0.96	4.00

Table AI.6.8. Entrance Loan Counseling: Estimated Savings in Administrative Cost Per Borrower (N = 7)

Unreliable data, N = 7, minimum 2, maximum 44,346.

APPENDIX TABLE AI.7 EXIT LOAN COUNSELING

**Table AI.7.1. 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 2006–2007:		
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:		

**Table AI.7.2. Alternative Exit Loan Counseling Experiment
Participants by Type, Control, and Geographic Region**

	Number	Percentage
Total Participation	44	100.0%
Institution Type		
Two Year	1	2.3%
Four Year	43	97.7%
Control		
Public	35	79.5%
Private	9	20.5%
Region		
Mid-Atlantic	5	11.4%
South	8	18.2%
Midwest	21	47.7%
Southwest	1	2.3%
West	9	20.5%

Table AI.7.3. Exit Loan Counseling: Does Your Institution Conduct Exit Counseling?

	Frequency	Percentage
Yes	30	68.2%
No	14	31.8%
Total	44	100.0%

Table AI.7.4. Exit Loan Counseling: Number of Final-Term Borrowers

Mean	Std. Dev.	Minimum	25 th Percentile	Median	75 th Percentile	Maximum
2,838	2,922	5	998	2,120	3,485	15,559

Table AI.7.5. Exit Loan Counseling: Total Number of Borrowers Who Graduated

Mean	Std. Dev.	Minimum	25 th Percentile	Median	75 th Percentile	Maximum
2,105	2,035	0	654	1,463	2,819	10,694

Table AI.7.6. Exit Loan Counseling: Total Number of Borrowers Who Withdrew

Mean	Std. Dev.	Minimum	25 th Percentile	Median	75 th Percentile	Maximum
381	853	0	7	51	277	4,865

Table AI.7.7. Exit Loan Counseling: Total Cumulative Debt for Borrowers

Mean	Std. Dev.	Minimum	25 th Percentile	Median	75 th Percentile	Maximum
64,031,767	76,377,260	17,152	11,267,304	36,422,550	83,782,262	331,238,795

Table AI.7.8. Exit Loan Counseling: Predominant Medium of Exit Counseling

	Frequency	Percentage
In-person	14	31.8%
Postal Mail	3	6.8%
Telephone	0	0.0%
Email/Web	21	47.7%
Other	2	4.5%
Not Conducted	4	9.1%
Total	44	100.0%

Table AI.7.9. Exit Loan Counseling: Are Students Surveyed on their Knowledge of Repayment Options

	Frequency	Percentage
Yes	8	18.2%
No	36	81.8%
Total	44	100.0%

Table AI.7.10. Exit Loan Counseling: Estimated Savings in Administrative Work Hours Per Borrower (N = 5)

Mean	Std. Dev.	Minimum	25 th Percentile	Median	75 th Percentile	Maximum
1.16	1.46	0.05	0.25	0.50	1.00	4.00

Table AI.7.11. Exit Loan Counseling: Estimated Savings in Administrative Costs (N = 5)

Mean	Std. Dev.	Minimum	25 th Percentile	Median	75 th Percentile	Maximum
43.93	78.08	2.00	2.50	5.75	9.40	200.00

APPENDIX A1.8 ABILITY TO BENEFIT

Table A1.8.1. Experimental Sites Initiative Reporting Template for Ability to Benefit

Exit Loan Counseling Worksheet
Institution:
Reporting Year:
Proposed Goal of the Experiment:
Target Students:

DATA to be reported:

Group	Total # Students in Group	Avg. # Units Attempted	Avg. # Units Completed	Avg. Cumulative 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				

Table AI.8.2. Ability to Benefit Experiment Participants by Type, Control, and Geographic Region

	Number	Percentage
Total Participation	14	100.0%
Institution Type		
Two Year	14	100.0%
Control		
Public	14	100.0%
Region		
West	14	100.0%

Table AI.8.3. Ability to Benefit Experiment Participants' Self-Reported Values

Group	Total # Students in Group	Avg. # Units Attempted	Avg. # Units Completed	Avg. Cumulative GPA
Students enrolled in degree or certificate applicable classes	209,156	15.61	12.57	2.61
Random sample of FA recipients with HS diplomas/OR total # of FA recipients with HS diplomas	47,184	18.16	14.34	2.56
All Students required to take ATB test	3,456	13.89	10.12	2.21
All Students who failed ATB test	727	10.95	7.91	1.88
All Students who passed ATB test	1,667	15.76	11.81	2.41
Students who failed ATB test but successfully completed 6 college units	308	15.18	11.99	2.45