

**The Department of Education's
Experimental Sites Initiative
Experiments 3-5
Direct Loan Program**

September 25, 2013

Agenda

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- The Experiments

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- The Process

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- The Reporting Requirements

Experiments

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Single disbursement of a one term loan for study abroad students

4

Early disbursement for students participating in study abroad programs

5

Unequal disbursements

Program Participation Amendment (PPA)

Signed PPA

- FSA sends the school the PPA Amendment
- School prints and signs 2 copies
- Mail both copies via certifiable mail to FSA
- FSA sends the school a countersigned PPA amendment
- School keeps copy

Responsibilities of Institutional Offices



Administrative Capability

668.16(b)(1) and (4)

Exemption(s) Experiment 3

- **Experiment 3--Direct Loan Program**--Single disbursement of a one-term loan for study abroad students.
- **Waivers:** *Institutions selected for this experiment will be exempt from the following statutory and regulatory provisions:*
 - *HEA section 428G(a), which generally requires multiple disbursements of student loans.*
 - *34 CFR 685.301(b)(3)(ii), which requires at least two disbursements of Direct Loan Program loan proceeds.*

Exemption(s) Experiment 4

- **Experiment 4—Direct Loan Program**—Early disbursement for students participating in approved study abroad programs and students enrolled in foreign institutions.
- ***Waivers:*** *Institutions selected for this experiment will be exempt from the following statutory and regulatory provisions:*
 - *HEA section 428G, which provides the earliest date that loan funds may be disbursed.*
 - *34 CFR 668.164(f), which provides that disbursements of Direct Loan proceeds cannot occur any earlier than ten days prior to the first day of classes for the payment period.*
 - *All other provisions of the Student Assistance General Provisions regulations and the Direct Loan Program regulations will remain in effect.*

Exemption(s) Experiment 5

- **Experiment 5—Direct Loan Program—Unequal disbursements.**
- ***Waivers:*** *Institutions selected for this experiment will be exempt from the following statutory and regulatory provisions:*
- *HEA section 428G(a)(1), which requires that no Direct Loan disbursement be for more than one-half of the total loan for the loan period.*
- *34 CFR 685.301(b)(5), which provides that no installment of a Direct Loan exceed one-half of the loan for the loan period.*
- *All other Direct Loan disbursement requirements will remain in effect.*

COD

COD Enhancements

- COD is ready to handle the Experimental exemptions

Aggregate Reporting Requirements

All Experiments

- Submit aggregate data tables generated from student data
- Share narrative descriptions of schools experiences implementing the experiment

Reporting Requirements

- Experiment 3 – Study Abroad Single Disbursement
- Experiment 4 – Study Abroad Early Disbursement
- Experiment 5 – Unequal Disbursement

Aggregate Reporting Requirements

Experiments 3 & 4: Study Abroad

- Total # of students
- Total # of Pell Grant recipients
- Total Direct Loan dollars
- Total # of Direct Loan borrowers

Reporting Requirements

Experiment 3 : Single Loan Disbursement for Study Abroad

- # of borrowers withdrawing before the midpoint of the term
 - Sum Direct Loan amount disbursed
- # of borrowers enrolled at midpoint and sum loan amount disbursed for term
- # of borrowers completing entire term
- # of non-borrowers completing the entire term

Aggregate Reporting Requirements

Experiment 4 : Study Abroad Early Disbursement

- Disbursed 11 -30 days prior to the first day of classes
- Disbursed 1-10 days prior to the first day of classes
- Disbursed on or after first day of loan period
- ***Record # of students and \$ disbursed***

Aggregate Reporting Requirements

Experiment: 4 Students in Study Abroad Programs - Withdrawal Information

- # of borrowers withdrawing:
 - 30-11 days prior to the start of classes
 - 10-1 day prior to the start of classes
 - Withdrawing on or after the start of classes

Record Total \$ disbursed to above students

- # of borrowers completing entire term
- # of non-borrowers completing entire term

Aggregate Reporting Requirements

Experiment: 5 Unequal Disbursements

- Reason for unequal disbursements
- Year in school
- Dependency status
- Pell Eligibility status

Experiment 3 – Study Abroad Single Disbursement

Current (Experimental) Year	Year Prior to Starting Experiment
<p>Entire Student Body</p> <ul style="list-style-type: none">• Counts of different types of students <p>Study abroad student borrowers</p> <ul style="list-style-type: none">• Counts of different types of students• Sum of direct loans disbursed• Count of DL borrowers withdrawing before midpoint• Sum of loans disbursed to early withdrawals• Count of DL borrowers completing term• Count of non-borrowers completing term	<p>Entire Student Body</p> <ul style="list-style-type: none">• Counts of different types of students <p>Study abroad student borrowers</p> <ul style="list-style-type: none">• Counts of different types of students• Sum of direct loans disbursed• Count of DL borrowers withdrawing before midpoint• Sum of loans disbursed to early withdrawals• Count of DL borrowers completing term• Count of non-borrowers completing term

Experiment 4 – Study Abroad Early Disbursement

Current (Experimental) Year	Year Prior to Starting Experiment
<p>Entire Student Body</p> <ul style="list-style-type: none">• Counts of different types of students <p>Study abroad student borrowers</p> <ul style="list-style-type: none">• Counts of different types of students• Counts of DL borrowers by timing of disbursement• Sums of direct loans disbursed by timing of disbursement• Count of DL borrowers completing term• Count of non-borrowers completing term	<p>Entire Student Body</p> <ul style="list-style-type: none">• Counts of different types of students <p>Study abroad student borrowers</p> <ul style="list-style-type: none">• Counts of different types of students• Counts of DL borrowers by timing of disbursement• Sums of direct loans disbursed by timing of disbursement• Count of DL borrowers completing term• Count of non-borrowers completing term

Experiment 5 – Unequal Disbursement

Current (Experimental) Year	Year Prior to Starting Experiment
<p>Report separately for each targeted group*:</p> <ul style="list-style-type: none">• Description of group• Broken out by dependency status, Pell Grant eligibility, and year in school statistics about the APPLICANTS':<ul style="list-style-type: none">• Unequal disbursements• Costs• EFC level• Other aid offered• Student outcomes <p>* Treat unequal disbursements allowed on a case by case basis as a single group and report data from prior year applicants matched on year in school, dependency and Pell Grant status</p>	<p>Report on students that would have been in each targeted group:</p> <ul style="list-style-type: none">• Broken out by dependency status, Pell Grant eligibility, and year in school statistics about the APPLICANTS':<ul style="list-style-type: none">• Costs• EFC level• Other aid offered• Student outcomes

Reporting vs. Data Needed to Report

	A	B	C	D	E	F	G	H	I
1	Name	UID	Score	Q1	Q2	Q3	Q4	Q5	Q6
2	Key			D	A	A	B	D	A
3	STUDENT A A.	000000001	184	D	A	A	B	D	A
4	STUDENT B B.	000000002	180	D	A	A	B	D	A
5	STUDENT C C.	000000003	156	D	A	A	B	D	A
6	STUDENT D D.	000000004	160	D	A	A	B	D	A
7	STUDENT E E.	000000005	152	D	B	A	B	D	A
8	STUDENT F F.	000000006	164	D	B	A	B	D	A
9	STUDENT G G.	000000007	168	D	A	A	B	D	A
10	STUDENT H H.	000000008	136	D	A	A	B	D	A
11	STUDENT I I.	000000009	180	D	A	A	B	D	A
12	STUDENT J J.	000000010	180	A	A	A	B	D	A

Maintain Demographic Data

Experiment 5:	Demographic Data
First Name	EFC
Last Name	Total title IV Costs
SSN	Total Direct Institutional Costs
DOB	Experiment -Unequal or equal disbursement
Year In School	EFC
Dependency Status	

Maintain Financial Aid Data

Experiment 5	Financial Aid Data
Pell Grant	Non-Federal Loans to Parents
Federal Work Study	Non Federal Loans to Students
FSEOG	Institutional Grants/Scholarships/other aid
Direct Subsidized Loans	State Grants
Direct Unsubsidized Loans	Private Scholarships
Direct PLUS (Parent)	School's condition for allowing unequal loan disbursements that this student met
Direct PLUS (Graduate)	Highest Percent of loan disbursed in any payment period

Maintain Academic Data

Experiment 5	Academic Data
Applicant enrolled, Y/N	Measure of academic performance, e.g., GPA
Year in Program	Enrolled the subsequent year, Y/N
Cumulative/Credits/Clock hours attempted	Successfully completed Program, Y/N/Still enrolled
Cumulative credits/clock hours completed	Credential earned, if any

Experiment 3: DRAFT Reporting Template

Home

Experiment 3

For the Single Loan Disbursement for Study Abroad Students Experiment Overall (Exp #3)

Question 2 - Experimental Year Data (collected AFTER experiment begins)

2.1	Academic Year	2011-2012 ▼
2.2	Total under-graduate enrollment	<input type="text"/>
2.3	Total graduate enrollment	<input type="text"/>
2.4	Total number of Pell Grant recipients	<input type="text"/>
2.5	Total # of under-graduate students who borrowed Direct Loan funds	<input type="text"/>
2.6	Total # of graduate students who borrowed Direct Loan funds	<input type="text"/>
2.7	Number of under-graduate students participating in study abroad programs	<input type="text"/>
2.8	Number of graduate students participating in study abroad programs	<input type="text"/>
2.9	Number of students participating in study abroad programs who received Pell Grants	<input type="text"/>
2.10	Number of students participating in study abroad programs who borrowed additional funds through the Direct Loan program	<input type="text"/>
2.11	Sum of Direct Loans disbursed to students participating in study abroad programs	<input type="text"/>
2.12	Number of Direct Loan borrowers among students participating in study abroad programs who withdrew before the midpoint	<input type="text"/>
2.13	Sum of the single Direct Loan disbursements made to students who withdrew before midpoint	<input type="text"/>
2.14	Number of non-Direct Loan borrowers among students participating in study abroad programs who withdrew before midpoint	<input type="text"/>
2.15	Number of Direct Loan borrowers among students participating in study abroad programs who completed the entire loan period	<input type="text"/>
2.16	Number of non-Direct Loan borrowers among students participating in study abroad programs or foreign schools who completed the entire loan period	<input type="text"/>

PREVIOUS

NEXT

SAVE AND EXIT

EXIT WITHOUT SAVE

ESI Website

<https://experimentalsites.ed.gov>

How to Apply

Federal Register Notice
Apply to Participate
Screening & Approval Process

Implement an Experiment

Action Plans
Training
Q&As
Dear Colleague Letters & Electronic
Announcements

Experiments

Experiments
List of Participants

ESI Reporting

Data Collection Instrument
Analysis Reports
Archives

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Questions and Answers