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ABSTRACT

This survey comprised of two volumes of the first year of implementation of the Federal Direct Loan Program among institutions: of the first cohort was designed to assess institutions' experiences in transition to the new program and their satisfaction with the program overall. Results included: (1) the overall level of schools' satisfaction with the Program was very high with 90 percent reporting satisfaction; (2) improvements are needed in the Direct Loan software (EDEXpress) and in training, but schools were very satisfied with the Department of Education's responsiveness and support in implementing the Direct Loan Program; (3) overall satisfaction did not seem to be influenced as much by perceived change in workload or resources as it was by perceptions of effective outcomes of the program; (4) institutions very satisfied with the program tended to be dissatisfied with the Federal Family Education Loan Program; (5) improved service to borrowers was the most frequently mentioned factor affecting the decision to participate in the program; (6) Direct Loan implementation required a small to moderate level of effort; and (7) the reported level of effort was inversely related to the reported level of effort required for Federal Family Education Loan Program administration. A copy of the survey and volume II containing technical appendixes are included. (Author/JB)

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# Evaluation of the Federal Direct Loan Program

## Survey of First-Year Direct Loan Institutions Volume One - Summary Report

AE 028 721

Prepared Under Contract by:

**Macro International Inc.  
Calverton, Maryland**

**Contract No.: EA93085001**

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**Evaluation Of**

**The Federal Direct Loan Program**

**— Survey of First-Year Direct Loan Institutions —**

**Volume One**

**Summary Report**

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**August 1995**

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Macro gratefully acknowledges the guidance and support provided by Steven Zwillinger and Dan Goldenberg of the Planning and Evaluation Service, Office of the Undersecretary, U.S. Department of Education.

The cooperation of first-year Direct Loan institutions enabled a comprehensive description of their experiences in implementing this new program. Without the effort and time contributed by approximately 100 financial aid administrators and other key institutional administrators, this report would not have been possible.

This survey was planned and managed by Sadie Bennett. Data preparation was executed by Nancy Hassett. Katherine Hoffman supervised the editing and data entry processes. Ms. Bennett, Michelle Hearn, Joel Goldman, and Rob Blankenship conducted telephone verification and follow-up. This report was prepared under the direction of Ms. Bennett. In addition to Ms. Bennett, Laura Greene Knapp, Elaine Glover, and Maureen Murphy were contributing authors. Report and survey production activities were supervised by Cathy Olshefski.

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### **Highlights of Findings**

This report presents the results of a survey of the first year of implementation of the Federal Direct Loan Program among institutions of the first cohort. The purposes of this survey were to assess institutions' experiences in transition to the new Program and their satisfaction with the Program overall, with specific aspects of the Program, and with the services provided by the Department of Education. A similar survey of institutions participating in the Federal Family Education Loan Program is currently being conducted. Results are expected by the end of June.

- **The overall level of schools' satisfaction with the Direct Loan Program was very high.**

About 90 percent of all institutions reported that they were satisfied with the Program; 61 percent of all respondents were very satisfied with the Program.

Specifically:

- 89.4 percent were satisfied;
- 6.6 percent were neutral;
- 4.0 percent were dissatisfied.

Several types of institutions seemed to be more satisfied than others with the Direct Loan Program. These included 2-year public schools, schools with centralized aid processing, and schools that experienced no major changes in the academic 1994-95 year in their computer processing systems.



## Survey of First-Year Direct Loan Institutions

- **Improvements are needed in the Direct Loan software (EDEXpress) and in training, but schools were very satisfied with the Department of Education's responsiveness and support in implementing the Direct Loan Program.**

Institutions were satisfied with the timeliness and usefulness of all Department of Education-provided services and materials for implementing the Direct Loan Program.

Schools rated their satisfaction with the Direct Loan Program on a scale of 1 to 5, with 1 representing the highest level of satisfaction and 5 representing the lowest.

- The overall rating for timeliness of Department of Education services was 1.6.
- The overall rating for usefulness of Department of Education services was 1.4.
- Servicing support was given the highest rating (1.3) of all the services.

Designing software to accommodate various types of institutions and their computer systems was an ambitious task undertaken by the Department and, as expected, some schools complained of processing inefficiencies and problems of integration with their existing systems. Institutions assigned average or slightly below-average ratings to:

- The processing efficiency of EDEXpress (2.4), and
- Its ease of integration with existing systems (2.3).

There were more specific suggestions for improvement of EDEXpress than for any other Department of Education-provided service. The most frequently mentioned suggestions for improving Direct Loan training related to the need for sessions tailored to computer systems personnel and for Business Office staff.

## Survey of First-Year Direct Loan Institutions

- **Overall satisfaction with the Direct Loan Program did not seem to be influenced as much by perceived changes in workload or resources required to implement the Program as it did by perceptions of effective outcomes of the Program.**

Schools' perceptions of the extent of workload and resource changes brought on by the Program differed. Institutions that were *very satisfied* with the Program tended to report increases in workload and resources slightly less often than all other institutions.

The greatest variations in ratings, however, occurred relative to satisfaction with certain perceived outcomes of the Program:

- 83 percent of institutions that were *very satisfied* with the Program versus 44 percent of all others reported being *very satisfied* with their ability to provide service to borrowers during peak times; and
  - 86 percent of institutions that were *very satisfied* with the Program versus 63 percent of all others indicated that they were *very satisfied* with institutional cash flow under the Direct Loan Program.
- **Institutions very satisfied with the Direct Loan Program tended to be dissatisfied with the Federal Family Education Loan Program.**

An inverse relationship was found between high level of satisfaction with the Direct Loan Program and past satisfaction with the Federal Family Education Loan Program.

- Almost half (45%) of the survey respondents indicated that they were dissatisfied with the Federal Family Education Loan Program.
- Three of the four institutions that indicated they were dissatisfied with the Direct Loan Program were *very satisfied* with the Federal Family Education Loan Program.

## **Survey of First-Year Direct Loan Institutions**

- **Improved service to borrowers was the most frequently mentioned factor affecting schools' decision to participate in the Direct Loan Program. This was consistent across all institutional categories.**

The following factors were most important to institutions in considering whether to apply for the Direct Loan Program:

- The ability to serve borrowers better, cited by 88 percent of institutions;
  - Institutional control over the loan process, cited by 60 percent of institutions;
  - Simplicity of administration, cited by 47 percent of institutions; and
  - Predictability of funds, cited by 43 percent of institutions.
- **Institutions reported that Direct Loan implementation required a small to moderate level of effort.**

Institutions rated the ease of the start-up process for the three major organizational units involved in implementation—the Financial Aid Office, the Business or Bursar's Office, and Technical or Computer Support staff. On a 5-point scale, with 1 indicating an easy transition and 5 indicating a difficult transition, institutions reported that the start-up activities:

- Were *relatively easy* for the Business Office (2.2), and
- *Required a moderate level of effort* for the Financial Aid Office (2.8) and for the Technical Support staff (3.0).

Implementation was more difficult for 2-year private institutions and for institutions that have multiple campuses, branches, or schools served by separate Financial Aid Offices.

## Survey of First-Year Direct Loan Institutions

- The reported level of effort required for Direct Loan administration was inversely related to the reported level of effort required for Federal Family Education Loan Program administration.

In general, institutions said that the Direct Loan Program was easier to administer than the Federal Family Education Loan Program. Institutions that reported the Direct Loan Program as *very to relatively easy to administer* were more likely to report that the Federal Family Education Loan Program was *very labor-intensive to administer*.

### Introduction

This survey of first-year Direct Loan institutions was conducted to assess Direct Loan administration at the institutional level. The institutional survey is one component of an evaluation of the Federal Direct Loan Program conducted by Macro International Inc. under contract to the U.S. Department of Education.

The specific objectives of this first-year Direct Loan School survey were:

- To assess the ease of loan program administration at the institutional level;
- To determine the level of institutional satisfaction with loan origination and servicing;
- To determine the level of institutional satisfaction with communications and support from the Department of Education; and
- To identify variations in satisfaction level and perceived quality of loan program administration by institutional characteristics.

This volume of the report presents the survey findings. Volume Two, Technical Appendices, contains a description of the survey methodology; the data tables; item-by-item response rates; the letters eliciting institutional cooperation; and the survey questionnaire.

There were 112 institutional campuses participating in the Direct Loan Program in academic year 1994-95. The following table illustrates the number of survey respondents by institutional type and control:

## Survey of First-Year Direct Loan Institutions

Survey Responses by Institutional Type and Control		
Type and Control	Number of Respondents	Percent
4-year public	34	32.4
2-year public	9	8.6
4-year private	21	20.0
2-year private	6	5.7
Proprietary	35	33.3

### Satisfaction with the Direct Loan Program

#### *Overall Level of Satisfaction with the Direct Loan Program*

##### Question #38

Please rate your general satisfaction with the Direct Loan Program up to this point. On a scale of 1 to 5 circle your level of satisfaction.

Given the significant changes introduced by the Direct Loan Program, the 6-month timeframe for planning and implementation for first-year Direct Loan schools, and the volume of new policies and regulations to implement the Program, most institutions gave a very high rating to their initial experiences with the Program.

On a percentage basis, institutions' satisfaction with the Program is very high—about 90 percent were satisfied, with 61 percent of all institutions being very satisfied:

- 89.4 percent said they were satisfied;
- 6.6 percent were neutral;
- 4.0 percent said they were neutral.

## Survey of First-Year Direct Loan Institutions

Only four schools indicated that they were dissatisfied with the Program, and seven schools gave a "neutral" rating of their satisfaction.

Because the numbers of institutions in each variable category are small and the differences are relatively slight, the following analysis of differences in levels of satisfaction by institutional characteristics and perceptions of ease of implementation and workload changes is only intended to suggest potential future trends.

Satisfaction with the Program varied only slightly according to different institutional characteristics (Figure 1; Table 2.2, Volume Two). Among all the subgroups considered—type and control, annual loan volume, number of Federal Family Education Loans certified in 1993-94, administrative structure, current use of EDEExpress, and changes in computer system arrangements for processing aid—average satisfaction ratings ranged from 1.0 to 2.2, or an interval of only 1.1 points.

Relative to institutional type and control:

- 2-year public schools provided the highest general satisfaction rating of 1.2;
- 2-year private schools provided the lowest rating of 2.2;
- 4-year public and 4-year private schools provided a rating of 1.4; and
- Proprietary schools gave a 1.7 rating to their satisfaction with the Program.

A decentralized structure for aid processing (i.e., separate aid offices) tended to correspond with somewhat lower program satisfaction than a centralized structure with multiple campuses.

# Survey of First-Year Direct Loan Institutions

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Figure 1



## Survey of First-Year Direct Loan Institutions

- Most institutions reported a single campus and single office, and their satisfaction rating was 1.5, equivalent to the overall rating provided by all institutions.
- Those with a decentralized structure gave a satisfaction rating of 1.9 to the Program.
- Those with a centralized structure were most satisfied with the Program, giving a rating of 1.3.

Institutions that experienced a conversion in their computerized aid processing system provided slightly lower satisfaction ratings than those that maintained their existing processing systems.

- Those converting from a mainframe-only operation to a combination mainframe and PC operation reported a Program satisfaction rating of 1.8.
- Those continuing with mainframe and PC gave a satisfaction rating of 1.5.
- Those with PC-only environments gave a satisfaction rating of 1.6.

In summary, institutional satisfaction with the Direct Loan Program by first-cohort schools was very high. There were slight variations in satisfaction according to institutional type and control, annual loan volume, degree of centralization of aid processing, and change in computer systems for aid processing. The highest satisfaction was reported by 2-year public institutions, those with the lowest or highest annual loan volume, those with centralized aid processing, and schools that experienced no major changes this year in their computer systems for aid processing.

*Institutional Satisfaction with Various Program Aspects and Activities*

Question #20

Please note how satisfied you are with each aspect [listed below] of the Federal Direct Loan Program, using a scale of 1 to 5, with 1 being very satisfied and 5 being very dissatisfied.

- Institutional receipt of loan funds on time
- Workload to counsel borrowers
- Service from the Direct Loan Servicing Center
- Institutional cash flow under Direct Loans
- Ability to provide service to students during peak flow periods

There was very little variance in this measure of satisfaction—all five aspects received an average rating of 1.3 to 1.6—high satisfaction ratings (Table 4.7, Volume Two). Schools did not tend to vary substantially in their satisfaction ratings by different school characteristics (Table 4.8, Volume Two).

However, satisfaction with these Program aspects appeared to influence respondents' rating of overall Program satisfaction. Those institutions that were *very satisfied* with these Program aspects tended also to be *very satisfied* with the Program as a whole (Table 6.4, Volume Two). The vast majority in both groups reported the highest level of satisfaction with institutional receipt of loan funds on time and with institutional cash flow under the Direct Loan Program.

### *Satisfaction with Effort Associated with Specific Program Activities*

#### Question #22

Thinking in terms of the amount of staff time and effort required, please indicate your level of satisfaction with each of the activities (listed below) involved in administering the Direct Loan Program.

- Keeping up with regulations
- Answering general questions about loans and financial aid
- Counseling borrowers while in school
- Helping students with loans after they have left school
- Processing origination records
- Printing promissory notes
- Securing signature on promissory notes
- Requesting and receiving loan funds
- Disbursement of loan funds
- Refunding excess loan funds to students
- Financial monitoring and reporting
- Recordkeeping and reporting of student information

Using a 4-point categorical scale ranging from *very satisfied* to *very dissatisfied*, seven of the 12 activities were rated *very satisfactory* by more than 60percent of the respondents:

- Answering general questions about loans and financial aid (64%)
- Counseling borrowers while in school (67%)
- Processing origination records (67%)
- Printing promissory notes (70%)
- Securing signature on promissory notes (64%)
- Requesting and receipt of loan funds (76%)
- Disbursement of loan funds (69%).

There were some differences between those who were very satisfied with the overall Program and all others (Table 6.6, Volume Two). Less than 10 percent of those that were very satisfied with the Program reported being dissatisfied with the effort required to implement any of these

## **Survey of First-Year Direct Loan Institutions**

activities, compared to the following percentages of all other institutions expressing dissatisfaction with certain activities:

- Requesting and receiving of loan funds (17%);
- Disbursement of loan funds (22%); and
- Financial monitoring and reporting (29%).

Of the administrators who commented on their dissatisfaction with activities, most expressed dissatisfaction with the speed of EDEXpress for various functions, mentioning problems caused by the software program or the desire for better software reporting capabilities.

The two activities for which more than 50 percent of the respondents reported that they could not rate their satisfaction (i.e., not applicable) were “helping students with loans after they left school” and “recordkeeping and reporting of student information (including Student Status Confirmation Reports (SSCRs), financial aid transcripts, and student data updates).” This is probably because at the time of the survey, few Direct Loan student borrowers would have left school and SSCR recordkeeping by the Direct Loan servicer had not yet begun. There were no consistent differences in satisfaction related to any of the measured school characteristics (Tables 4.12A-G, Volume Two).

**Communications and Support from the Department of Education**  
*Institutional Opinions Regarding Department of Education Services and Communications*

Question #28

How satisfied are you with the Department of Education's responsiveness to reported problems or difficulties during the implementation of the Direct Loan Program? Using a scale of 1 to 5, with 1 being very satisfied and 5 being very dissatisfied, please circle your level of satisfaction.

Institutions were satisfied with the Department of Education's responsiveness to reported problems or difficulties experienced in implementing the Direct Loan Program.

The average rating for all first-year Direct Loan schools was 1.7 on a 5-point scale (Table 5.1, Volume Two), which indicates that institutions were satisfied with the Department of Education's responsiveness to their implementation problems. Given the short timeframe in which the Department of Education had to have all aspects of the Program operational for institutional disbursement of Direct Loans by July 1, 1994, this is a very good rating.

## Survey of First-Year Direct Loan Institutions

### Question #29

The following table lists Direct Loan Program materials or support (listed below) that you may have received. Rate the timeliness of the information support using a scale of 1 to 5, with 1 being very timely and 5 being not at all timely. Rate the usefulness of the information/support on a scale of 1 to 5, with 1 being very useful and 5 being not at all useful.

- Direct Loan Program rules and regulations
- Telephone support for policy or administrative guidance
- Direct Loan User's Guide
- In-person assistance
- Counseling materials
- Preprinted promissory notes
- Training on Direct Loan software
- Loan origination support
- Other servicing support

Institutions were generally satisfied with Department of Education-provided services and materials.

- An average satisfaction rating of 1.6 was given for the timeliness of all Department of Education-provided services and materials, and a 1.4 rating was given to the usefulness of all services.
- The highest rating (1.3) was given to the timeliness of servicing support.
- Institutions indicated they were satisfied (with a 1.9 rating) with the timeliness of the borrower counseling materials.
- Institutions found the preprinted promissory notes to be the most useful of the Department of Education-provided services (with average satisfaction ratings of 1.1).
- The training on Direct Loan software received a rating for usefulness of 1.8.

## **Survey of First-Year Direct Loan Institutions**

The timeliness and usefulness of all other services—Direct Loan Program rules and regulations, telephone support for policy and administrative guidance, the Direct Loan User's Guide, in-person assistance, technical support for software and computer issues, and loan origination support—received high satisfaction ratings of between 1.3 and 1.9 (Figure 2; Table 5.2, Volume Two).

Figure 2



## Survey of First-Year Direct Loan Institutions

More than 25 respondents provided comments on Department of Education services and materials. The comments tended to be positive, particularly in regard to the responsiveness of the Department of Education and its contracted servicer. One school described the Department of Education rules and regulations as “. . . the best Department of Education material ever.” Others said the telephone support was “outstanding,” “very fast,” and that the computer technical support was “very helpful.”

Some administrators noted improvements needed, including: “. . . the final regulations were published too late,” “more training was needed on reconciliation,” and “. . . the borrower counseling materials for exit counseling were received too late.” One respondent noted that “. . . the Direct Loan software training was too hurried and the mixed audience was a problem,” while another commented that “. . . the Year 2 software was a significant improvement.”

Institutions provided ratings for each phase of the Direct Loan software relative to the timeliness of delivery and the ease of learning (Table 5.3, Volume Two). (Note that software to process Direct Loans was delivered in three phases in Year 1, with each phase corresponding to a major processing activity, such as loan origination and reconciliation of loan disbursements. This was because of the limited time for implementation in the first year. Each phase also incorporated modifications based on feedback from institutions.) Timeliness was rated higher than ease of learning for all phases:

- Phase III of Year 1 software received the lowest rating (1.9) for timeliness.
- All other phases of Year 1 software and Year 2 software received ratings of 1.5 or 1.6 for timeliness.

## **Survey of First-Year Direct Loan Institutions**

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Institutions were asked to rate (on a 5-point scale) certain attributes of the software:

- Usefulness scored a 2.2 rating.
- Ease of integration and compatibility with existing systems scored a 2.3 rating.
- Processing efficiency received a 2.4 rating (Table 5.4, Volume Two).

Software ratings tended to vary by different institutional characteristics.

- 2-year public institutions assigned the software the highest rating (1.9). A lower rating was given by 4-year public institutions.
- Processing efficiency was rated 2.8 by the 4-year public institutions, 2.5 by the 4-year private and 2.1 by the 2-year public institutions (Table 5.5, Volume Two).
- The lowest rating for processing efficiency (3.4, or indicating some dissatisfaction) was given by institutions with the highest loan volume, while the highest rating (1.8), for processing efficiency, was given by those with the fewest loans certified during the previous year.

Satisfaction with EDEExpress also tended to vary with institutional structural characteristics:

- Those institutions with multiple campuses and central aid administration gave a noticeably higher rating to EDEExpress than those with other administrative configurations.
- Schools that had major changes in computer systems for aid processing tended to respond with lower satisfaction ratings.

### ***Institutional Comments on Department of Education Services***

Institutions were asked to provide comments or suggestions about Department of Education services. The Direct Loan software was the topic of most of these comments. Suggestions included: allow more flexibility for multiple types of schools, increase ability to generate student-specific data, provide a capability for change records comparable to correction records in the application mode, develop batch processing capability, and provide more report features and importing and exporting capabilities.

Other topics included more general computer systems issues, such as the need for mainframe support groups and the suggestion that the servicer and central processing system contractor be knowledgeable of each other's software. Specific suggestions for improving the efficiency of promissory note processing included: add a reference screen so correction information will print directly, and have the system generate labels or create the promissory notes to fit inside window envelopes. One administrator wished the training sessions could include more sample cases. Another institution stated that "the Department has done an excellent job at moving to automation, and their support of Direct Loans has been extraordinary."

### **Satisfaction and Experiences with Federal Family Education Loan Program**

Direct Loan schools were asked about their experiences and satisfaction with the Federal Family Education Loan Program. Those schools that are phasing in the Direct Loan Program were also asked to rate their satisfaction with the Federal Family Education Loan Program in the current academic year.

### ***General Experiences with Federal Family Education Loan Program***

In addition to experiences with the Direct Loan Program, institutions were asked about their experiences with the Federal Family Education Loan Program during the 1993-94 academic year. Most institutions were likely to have relationships with a large number of lenders. About 33 percent of surveyed institutions indicated that they dealt with more than 20 lenders regularly, while just 16 percent dealt with only one or two lenders regularly. About half of the schools indicated that their primary lender services less than half of their loan volume.

Institutions were also asked to specify the number of guarantee agencies that they dealt with on a regular basis, and the percentage of loan volume handled by their primary guarantor. The vast majority of schools indicated that they dealt primarily with just a few agencies and that their primary guarantor was responsible for handling most of their loan volume.

- Over half of responding institutions (57%) dealt with one to three guarantee agencies.
- About 30 percent of institutions dealt with more than 5 guarantee agencies. Similarly, the institution's primary guarantee agency was likely to handle the majority of loans.
- About 37 percent of institutions reported that their primary guarantor handles 76 to 95 percent of their loan volume.
- 22 percent of institutions reported that their primary guarantor handled 96 to 100 percent of their loan volume.

### Question #35

Overall, how satisfied were you with the Federal Family Education Loan Program prior to your involvement with the Direct Loan Program? On a scale of 1 to 5, please circle your level of satisfaction.

Responses to this question provided a basis for direct comparisons between the two loan programs. The mean rating for satisfaction with Federal Family Education Loan Program was 3.3 (Table 7.3, Volume Two). This finding was not particularly surprising, given that dissatisfaction with the Federal Family Education Loan Program was reported as a major reason for participating in the Direct Loan Program. Institutions that are phasing in the Direct Loan Program and therefore were also offering the Federal Family Education Loan Program to their borrowers were asked to rate their satisfaction with Federal Family Education Loan Program during the 1994-95 academic year.

The average rating of current satisfaction with the Federal Family Education Loan Program (for schools offering both programs) was 2.6 (Table 7.8, Volume Two). This rating suggests that the Federal Family Education Loan Program has improved with the competition from the Direct Loan Program.

Respondents were asked to rate whether each of the following possible changes to the Federal Family Education Loan Program had improved or had worsened since the introduction of the Direct Loan Program:

- Student access to loans
- Ease of administration
- Service from banks and guarantee agencies
- Service from loan servicers and collection agencies
- Service from third-party or privately contracted services

## Survey of First-Year Direct Loan Institutions

The average ratings for ease of administration, and service from banks and guarantee agencies were identical at 1.8 (Table 7.9, Volume Two). The average ratings for the three remaining aspects were: student access to loans (1.9), service from loan servicers (1.9), and service from third parties or privately contracted servicers (2.0).

A direct comparison between satisfaction with the Direct Loan Program and current satisfaction with the Federal Family Education Loan Program showed an inverse relationship between high level of satisfaction with the Direct Loan Program and previous satisfaction with the Federal Family Education Loan Program (Table 7.4, Volume Two). More than half of the respondents that indicated they were *very satisfied* with the Direct Loan Program said they had been *dissatisfied* with the Federal Family Education Loan Program. Of the respondents indicating that they were *very satisfied* with the Direct Loan Program:

- 52 percent indicated that they were dissatisfied with the Federal Family Education Loan Program;
- 24 percent were neutral; and
- 24 percent were satisfied with the Federal Family Education Loan Program (Table 7.4, Volume Two).

The following table illustrates the level of satisfaction with the Federal Family Education Loan Program as it relates to the level of satisfaction with the Direct Loan Program.

## Survey of First-Year Direct Loan Institutions

Level of Satisfaction with Federal Family Education Loan Program	Level of Satisfaction with Direct Loan Program				
	Very Satisfied 1.0	2.0	3.0	4.0	Very Dissatisfied 5.0
Very Satisfied—1.0	11%	3%	0%	100%	0%
2.0	13%	27%	71%	0%	0%
3.0	24%	30%	29%	0%	0%
4.0	25%	20%	0%	0%	100%
Very Dissatisfied—5.0	27%	20%	0%	0%	0%
Total	100%	100%	100%	100%	100%

### *Comparison of Satisfaction with Services Received Under FFEL and Direct Loan Programs*

Those institutions currently offering both the Direct Loan and the Federal Family Education Loan Programs were asked to rate the timeliness and usefulness of materials and training associated with administration of the Federal Family Education Loan Program. Ratings were requested for services provided by the Department of Education, the primary lenders, and the primary guarantee agency, and were based on a scale of 1 to 5, with 1 indicating *very timely/useful* and 5 indicating *not at all timely/useful*.

- The average ratings for timeliness and usefulness of software, telephone support, information on the Federal Family Education Loan Program rules and regulations, training sessions, and counseling materials ranged from 1.6 to 2.3 for all providers (Table 7.6, Volume Two).

In almost all instances, institutions were less satisfied with timeliness and usefulness of the materials and support provided in the Federal Family Education Loan Program by primary

## Survey of First-Year Direct Loan Institutions

lenders and guarantee agencies than those provided in the Direct Loan Program by the Department of Education, as shown on the following page (Tables 7.6 and 5.2, Volume Two).

Materials/Training	ED/Direct Loan		Lender/FFELP		GA/FFELP	
	T	U	T	U	T	U
Software	—	2.2	2.3	2.2	2.0	2.3
Telephone support	1.5	1.3	2.1	2.1	2.1	2.1
Information on program rules	1.6	1.4	2.0	2.0	1.9	1.9
Training	1.7	1.8	2.0	2.1	1.9	2.1
Materials for counseling borrowers	1.9	1.3	1.7	1.7	1.8	1.9

T = Timeliness

U = Usefulness

Note: Timeliness for Direct Loan EDEExpress software varied by phase.



## **Initial Decision to Participate in the Direct Loan Program**

### Question #11

Please check up to three of the most important factors (listed below) in your institution's overall decision to apply for the Direct Loan Program:

- Able to serve borrowers better
- Simpler to administer than Federal Family Education Loan Program
- Cost savings to taxpayers and Federal Government
- Funds availability more predictable than from lending institutions or guarantee agencies
- Flexible repayment options for borrowers
- Loan application process is entirely under institutional control
- Receive administrative allowance for originating loans
- Key administrators at your institution favor it
- Simple to administer than Federal Family Education Loan Program important to external supporters (e.g., Board, funders, etc.).

Expected improvements in loan program administration and service to borrowers were the major reasons cited by institutions for their decisions to participate in the Direct Loan Program. As shown in Figure 3 (Table 1.1, Volume Two), the most important factors were:

- Ability to serve borrowers better (88%);
- Institutional control over the loan process (60%);
- Simplicity of administration (47%); and
- Predictability of funds (43%).

The percentage of responses in the remaining categories ranged from 18 percent for *key administrators at the institution favor the Program* to only 1 percent for *importance to external supporters*.

Figure 3

## Survey of First-Year Direct Loan Institutions

For each of the institutional characteristics examined, the ability to serve borrowers better was the most frequently mentioned factor affecting institutions' decisions to participate in the Direct Loan Program.

For institutional control over the loan process, simplicity of administration, and predictability of funds, some variation was found by institutional characteristics:

- Management of the loan process was least important for 2-year private (33%); and proprietary schools (31%).
- Institutional control appeared to be most important for 4-year public schools (85%).
- Simplicity of administration was least important for 2-year private (17%), and proprietary schools (31%).

It appears that administrative simplicity and institutional control over the loan application process are less important for private institutions offering less than 4-year programs. Simplicity of Direct Loan administration was most frequently indicated as important among 2-year public schools (78% of those respondents). The predictability of loan funds was most frequently mentioned by proprietary schools (which have experienced the most frequent problems with lender approvals) as an important decision factor (71% of those respondents) and was least frequently cited by 4-year public schools (24% of those respondents).

Further supporting the differences noted by institutional type and control, simplicity of administration and institutional control were most important among institutions with the largest loan volumes. Predictability of funds was most important among institutions with the smallest loan volumes.

## **Survey of First-Year Direct Loan Institutions**

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Institutional structure also seemed to influence the relative importance of certain decision factors. The percentage of respondents mentioning simplicity of administration as a major decision factor was notably low for institutions with separate financial aid offices.

Tables 1.1 through 1.1G in Volume Two include a detailed breakout of responses by institutional characteristics.

In addition to the major factors contributing to institutions' decisions to apply for the Program, respondents were asked about factors that influenced their decision to phase in or switch to 100 percent Direct Loans. Approximately three-fourths of the respondents (72%) indicated that they were 100 percent Direct Loan schools (Table 1.2, Volume Two).

Respondents in 100 percent Direct Loan schools were asked to rate several factors that potentially influenced their decision to switch entirely to Direct Loans. On average, the most important of the listed factors was "did not want the complexity of administering two programs" (Table 1.4, Volume Two). The *other* listed reasons included "didn't want to hire additional staff," "didn't want guarantee agency," "effective administration of the loan program," "simply a better program," "control of the loan process," "dual programs require extra staff," and "students wanted the Direct Loan Program."

Likewise, responding institutions that chose to phase in the Direct Loan Program were asked to rate several factors that possibly influenced this decision. The most important reason was wanting to learn to implement the program on a small scale (Table 1.3, Volume Two). *Other* responses included "phase-in required by the state board" and "consolidation for borrowers."

About two-thirds (68%) of the institutions indicated that they are participating in the Program as loan originators. Proprietary schools and schools with small loan volumes were more likely to participate in the Program using alternate origination (Tables 1.5A and 1.5B, Volume Two).

### *Institutions' Comments About Initial Implementation and Their Decision to Participate in the Direct Loan Program*

Respondents were asked to provide comments regarding their initial decisions and planning. In general, the comments were very positive. Responses ranged from "We have the entire school's and home office's commitment to making the program work," to more specific comments such as "The institution and the Financial Aid Servicer worked closely together to make the Direct Loan Program function." Regarding reasons for involvement in the Program, one respondent said that the decision was driven largely by the lack of support from existing lenders and poor service to students. Another stated, "Our institution wanted to be a participant in order to help shape the Program to be a very effective and efficient way to deliver loan service to students."

## **Start-up Activities**

### *Ease of Implementation of the Direct Loan Program*

#### Question #15

The following items describe various activities and procedures necessary for the administration of the Direct Loan Program

This question refers to start-up activities only. It does not cover ongoing administration. This may be a question for which you want to consult other staff (such as the Business or Bursar's Office) involved in setting up the process. Please rate the ease of setting up these processes at your institution—where 1 is easy to set up, 2 is moderate level of effort required to set up, and 3 is difficult to set up.

- Installing Department of Education-provided software
- Developing and conducting internal staff training
- Developing procedures to counsel borrowers
- Developing procedures for processing loan applications
- Developing loan disbursement procedures
- Developing promissory note review procedures
- Developing internal recordkeeping systems
- Developing cash management procedures
- Developing reconciliation procedures

## Survey of First-Year Direct Loan Institutions

The activities judged easiest to implement (1.4 rating) were developing procedures and materials to counsel borrowers, promissory note review, and transmittal procedures.

Reconciliation procedures received a rating of 2.0, indicating a moderate level of effort. Thus, on average, institutions judged all nine specifically mentioned aspects of Direct Loan implementation as requiring a small to moderate level of effort.

For most start-up activities, the majority of those who were *very satisfied* with the Program also found the various activities to be easy to implement. The strictly internal activities of recordkeeping and staff training, as well as reconciliation and were judged as moderately difficult. Other respondents (as opposed to those who were *very satisfied* with the Program) tended to describe implementation activities as involving a moderate level of difficulty (Table 6.1, Volume Two).

Upon examination of ease of implementation ratings by various institutional characteristics, few patterns emerged.

- Implementation was slightly more difficult for 2-year private institutions, on average.
- Institutions with multiple campuses, branches, or schools served by separate Financial Aid Offices had a more difficult time with Direct Loan implementation.

### *Level of Staff Effort Required for Implementation*

Institutions were asked to characterize the level of work or staff effort needed to prepare for and start up administration of the Direct Loan Program in each of three areas:

- Financial Aid Office;
- Business Office; and
- Technical Support Staff.

Ratings ranged from *very easy to start up the Direct Loan Program* (1) to *very difficult and time consuming to start up the Direct Loan Program* (5).

Institutions tended to rate the start-up process as:

- *Relatively easy* for the Business Office (2.2) and
- Requiring a *moderate amount of effort* for the Financial Aid Office (2.8) and Technical Support staff (3.0).

Reported level of effort for all offices was lower among institutions saying they were *very satisfied* with the Program than among all other institutions:

- Compared to the 13 percent of those who were *very satisfied* with the Program, 29 percent of all other respondents said it was *relatively* or *very difficult* for the Financial Aid Office to implement.
- Compared with none of those that were *very satisfied*, 12 percent of all other respondents with the Program said it was *relatively* or *very difficult* for the Business Office; and

## Survey of First-Year Direct Loan Institutions

- Compared with 21 percent that were *very satisfied*, 39 percent of all other respondents reported *relatively* or *very difficult* for the Technical Support staff.

The level of staff effort required for implementation within each of nine start-up activities previously listed was examined by various institutional characteristics. Findings were remarkably similar to those found for ease of implementation. When considering institutional type and control, start-up activities required a higher level of effort for 2-year private institutions (with an average rating of 2.1 for all activities). This was true for all three types of administrative staff.

Likewise, each key administrative area at institutions with multiple campuses, branches, or schools served by separate Financial Aid Offices generally required a higher level of effort to implement the Direct Loan Program.

### *Institutional Suggestions About Start-up Processes*

Institutions were asked to provide suggestions regarding start-up processes for future schools entering the Program. Many institutions were pleased with information and support received from the Direct Loan Task Force, the Department of Education, and the servicer. They specifically praised Department of Education-sponsored training sessions, the Internet bulletin boards, and the servicer's customer support staff. Some institutions did suggest beginning training sessions earlier, spending more time dealing with the specific problems institutions with multiple starts experienced, and providing hands-on, on-line training for the first few weeks of implementation.

Several institutions also remarked on the importance of good internal communication within the institution, specifically between the Financial Aid Office and the Business Office. Two institutions recommended forming a task force or work group composed of Financial Aid, Business Office, and computer or systems staff to plan and implement the program.



## **Survey of First-Year Direct Loan Institutions**

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Several institutions expressed concern over computer system issues. They suggested that the Department of Education provide better documentation for mainframe systems and better technical support for schools using mainframes. A number of institutions suggested careful and early systems planning and heavy involvement in both the planning and implementation stages by institutional computer support personnel.

### **Administration**

#### ***Level of Staff Effort Required to Administer the Program on a Day-to-Day Basis***

##### **Question #19**

Once the Direct Loan processes were implemented at your institution, how would you characterize the level of work or staff effort needed to administer this program on a day-to-day basis?

The level of effort needed to administer the Direct Loan Program on a day-to-day basis includes both the ease of administering the Program and specific changes in staff effort needed to accomplish day-to-day administration.

#### ***Ease of Operation***

The majority of schools found day-to-day administration of the Direct Loan Program to be *easy*.

- 16 percent said it was *very easy*.
- 43 percent said it was *relatively easy*.

## **Survey of First-Year Direct Loan Institutions**

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- 15 percent found administration to be *difficult*.
- 26 percent reported day-to-day Program administration to require a *moderate* amount of effort (Table 4.1, Volume Two).

Two-year private schools appeared to have the most difficulty with Direct Loan administration, with four out of the six schools in this category reporting difficulty. In comparison, 71 percent of the 4-year private, 78 percent of the 2-year public, and 62 percent of the 4-year public schools report that administration is either *very or relatively easy*. Half of proprietary schools also find the Program *very or relatively easy* to administer.

### ***Computer Systems***

It was expected that the type of computer environment a school used before the Direct Loan Program would be related to the ease of Program administration, but the survey responses do not support this. Two-thirds (67%) of the schools operated in a mainframe or mainframe and PC environment, compared to less than one-quarter (21%) that operated exclusively in a PC environment before participation. Almost equal proportions of these two groups reported the same level of effort for operation (Table 4.4G, Volume Two).

It was also expected that the current use of EDEExpress for processing Pell Grants would enable schools to operate more easily using the same software for the Direct Loan Program. This hypothesis is only partly supported by the survey responses.

- EDEExpress users are slightly more likely (63%) to report easy day-to-day Direct Loan Program operation than non-EDEExpress users (50%),
- Almost twice the proportion of EDEExpress users (17%) report having difficulty compared to non-EDEExpress users (8%) (Table 4.4F, Volume Two).

### *Level of Staff Effort Required to Administer the Federal Family Education Loan Program on a Day-to-Day basis*

In general, institutions reported that the Direct Loan Program was easier to administer than the Federal Family Education Loan Program:

- Over half of responding institutions, 51 percent, described the Federal Family Education Loan Program as *very to relatively labor-intensive to administer* compared to only 14 percent for the Direct Loan Program.
- Only 25 percent of institutions described the Federal Family Education Loan Program as *very to relatively easy to administer* compared to 59 percent for the Direct Loan Program.

Similar to satisfaction level, an inverse relationship was found between the levels of effort required for Direct Loan administration versus Federal Family Education Loan Program administration. Institutions that reported that the Direct Loan Program was *very to relatively easy to administer* were more likely to report that the Federal Family Education Loan Program was *very to relatively labor-intensive to administer*:

- 41 percent of institutions that reported that the Direct Loan Program was *very easy to administer* reported that Federal Family Education Loan Program was *very labor-intensive to administer*.
- 33 percent of institutions that reported that the Direct Loan Program was *very labor-intensive to administer* reported that Federal Family Education Loan Program was *relatively easy to administer*.

## Survey of First-Year Direct Loan Institutions

Neither annual loan volume nor the number of loans certified seemed to have any relationship to the perceived ease of administering the Direct Loan Program (Tables 4.4B and 4.4C, Volume Two).

### Changes in Workload

#### Question #24

For each of the administrative functions (listed below) please respond to the following questions by indicating the corresponding effect or action.

• Has your institution seen a change in workload due to or caused by implementing the Direct Loan Program?

• Where there have been changes in workload, have the changes been large or small?

- Advising students on status of loans
- Counseling borrowers on Direct Loan Program
- Training Financial Aid staff
- Processing of loan application/creation of loan origination record
- Request and receipt loan funds by institution
- Enrollment verification
- Disbursement of loan funds to students
- Cash management
- Reconciliation
- Recordkeeping and reporting
- Other
- Overall workload

In general, schools tended to equally report increases versus decreases in workload, but significant decreases were reported more often than significant increases.

- Almost equal proportions of schools reported an increase 42 percent versus a decrease in overall workload 39percent.
- More schools report a *large decrease* (23%) than a *large increase* (19%) in workload.

## Survey of First-Year Direct Loan Institutions

Generally speaking, the larger the loan volume and number of loans certified, the more likely the school was to report a large decrease in overall effort related to Direct Loan implementation. The inverse also tended to be true—the fewer the loans, the more likely a *large increase in effort* (Tables 4.5B and 4.5C, Volume Two). Economies of scale also operate in Direct Loan loan processing time—as schools' loan volume increased, the average time required to process loans decreased (Table 4.6, Volume Two).

The structure of the Financial Aid Office within an institution appeared to be associated with the overall workload involved in administering the Direct Loan Program on a day-to-day basis:

- Schools with decentralized Financial Aid Offices most frequently reported *large increases* in workload (59%) (Table 4.5D, Volume Two),
- Approximately 36 percent of single-campus schools with one Financial Aid Office reported *large increases* in some activities.
- Only two multi-campus schools with one Financial Aid Office reported a *large increase*.

The most frequently cited area in which schools reported a large reduction in workload was the disbursement of loan funds to students (41%). Large decreases were also reported for the following tasks:

- Advising students on loan status (27%);
- Requesting and receiving funds (28%); and
- Processing loan applications or loan origination records (25%).

## Survey of First-Year Direct Loan Institutions

Schools were more likely to report small increases in workload than large increases. Small increases were most frequently cited for training staff (47%) and reconciliation (43%). Large increases were only reported, as follows:

- Training Financial aid staff (25%);
- Reconciliation (37%);
- Cash management (14%);
- Requesting loan funds (9%); and
- Processing loan applications or creating loan origination records (17%).

Recordkeeping was also reported to have increased significantly the workload of 16 percent of the schools (Table 4.2, Volume Two).

Four-year public and 2-year public schools (56% each) were more likely to report decreases in overall levels of effort, while 2-year private (100%) and proprietary schools (52%) were more likely to report increases. Four-year private schools were almost equally divided among the increased, no change, and decreased categories of response about workload (Table 4.5A, Volume Two).

There were notable differences in the proportions reporting workload changes across type and control of schools.

Regarding the task of advising students on loan status:

- *Large decrease* in effort was reported by half of the public 4-year schools; almost one-third of 4-year private schools; and almost one-quarter of 2-year public schools.
- *Large increase in effort* was reported by two-thirds of 2-year private schools.
- *No effect on effort* was reported by 77 percent of the proprietary schools.

## Survey of First-Year Direct Loan Institutions

About half of all schools reported staff training as a small increase in effort, but all 2-year private schools saw this task as requiring a large increase.

The decrease in effort associated with disbursing loan funds to students appeared to be related to institutional size and type:

- Public 4-year schools (64%);
- Public 2-year schools (43%);
- Private 4-year schools (33%); and
- Proprietary schools (30%).

No 2-year private schools experienced a decrease with this task (Table 4.5A, Volume Two).

There appeared to be a linear relationship between loan volume and the number of schools reporting a decrease in effort for loan disbursement—the higher the loan volume, the more schools were likely to report a decreased effort (Tables 4.5B and 4.5C, Volume Two).

Changes in computer environment from the academic year before Direct Loan implementation showed a slight association with reported changes in workload. For example, 67 percent of institutions that changed from mainframe only to combination mainframe and PC systems reported workload increases. This compares to the following frequencies of reported workload increases for institutions with no major systems changes:

- Mainframe and PC users (39%);
- PC only users (40%); and
- Contracted servicers (17%)

### *Changes in Financial Aid Resources Resulting from Implementation of the Direct Loan Program*

Schools were asked for their perceptions of resource utilization in four areas:

- Staff changes;
- Equipment and supplies;
- Training and travel; and
- Computer programming.

While changes in staff for the Direct Loan Program are likely to be long-term, resources expended for equipment, training (in-house, by Department of Education or other sources) and travel, and computer programming are more likely to be one-time, start-up costs. There was little or no reported change in staffing, but most schools reported small to significant increases in all other categories of resources.

#### **Staff Changes**

Staff resources were categorized as follows:

- FAO and Business Office staff positions;
- Staff used for technical support; and
- Current staff work hours.

More than 70 percent of the schools reported no change in Financial Aid Office (FAO) or Business Office staff positions, or staff used for technical support.

More than 26 percent reported a small increase in the use of technical staff, and 17 percent, reported a small increase in FAO staff.



Given the need for additional training and knowledge of how to operate the new Program, it is not surprising that almost 29 percent of the schools reported an increase in current staff hours, with 14 percent of those reporting a significant increase. This is counterbalanced in part by a decrease in work hours reported by 16 percent of schools (Table 4.9, Volume Two).

Schools with loan volume exceeding \$2 million were more likely than those with lower loan volume to have small increases in staff and small to significant increases in staff hours.

### **Equipment and Supplies**

Many schools have purchased new equipment, such as computers, printers, modems, and other computer hardware to administer the Direct Loan Program.

- 83 percent have increased computer resources (31% report significant increases, and 52%, small increases).
- Only 4 schools reported a decrease in this category.

Half of the responding schools reported needing increased supplies for the Direct Loan Program. This included such items as postage for mailing promissory notes, publicity for the Program and reprinting in-school financial aid brochures. However, 40 percent of schools reported only a small increase in this category (Table 4.9, Volume Two).

Schools with separate Financial Aid Offices for each campus or branch were more likely than other types of schools to have significant increases in computer costs (Table 4.10D, Volume Two).

### **Training and Travel**

Resources for staff training and travel increased for 47 percent and 60 percent of institutions, respectively. For most, however, the reported increases were small (Table 4.9, Volume Two).

Schools with separate Financial Aid Offices for each campus were more likely to have significant increases in this category of resources (Table 4.10D, Volume Two).

### **Computer Programming**

Slightly more than three-quarters of the schools reported using increased resources for developing or modifying computer programs or procedures; 41 percent of respondents, however, reported only small increases (Table 4.9, Volume Two).

Least likely to have significant computer programming increases were the proprietary schools (18%).

Significant increased use of computer programming resources was reported most often by: public 4-year schools (47%), and 2-year private schools (50%) (Table 4.10A, Volume Two).

Also, schools with separate Financial Aid Offices for each campus were more likely than other schools (40% versus 20% for schools with centralized aid processing) to have experienced a significant increase in use of this resource (Table 4.10D, Volume Two).

In general, however, overall Program satisfaction does not seem to have been greatly influenced by the resources required for implementation. Perhaps this is because institutions may view the additional resources as temporary or necessary to promote more efficient financial aid processing.

### **Advice and Suggestions from Respondents**

Institutions were asked to provide advice to other institutions implementing the Program as well as suggestions for the Department of Education in improving the Program. The response rate for these optional questions was very high, with more than 30 providing some comments.

#### *Advice to Other Institutions*

The most frequently mentioned advice was to begin planning for implementation as early as possible and to contact similar institutions for assistance and ideas. A number of institutions suggested forming working teams involving staff from other offices in the implementation. Several advised other institutions to make sure that adequate computer and technical support is available.

Other suggestions were for schools: to document their processes of implementation for use in future training; to invest in computer hardware; to convert to mainframe processing if the number of loans exceeds 10,000; and to budget additional funds for travel, training, equipment, and postage. One school advised others to have at least 1 year of experience using EDEXpress with Pell before implementing the Direct Loan Program. Another institution believes that it is important to ensure the commitment of the institution as a whole.

When asked what methods were successful in overcoming problems with first-year implementation of the Direct Loan Program, some institutions gave very specific responses, including: intervention of senior administrators to solve cross-departmental problems and assign priorities; including a special handout containing instructions to borrowers with each Stafford promissory note; developing and implementing a system of edit checks on the school's mainframe to eliminate potential errors before transmission to the servicer; and tracking promissory notes through clearly identified return envelopes. One school praised the team

## **Survey of First-Year Direct Loan Institutions**

approach to implementation, and another advised schools to call the servicer or the Task Force with a problem.

### ***Advice for Department of Education***

As expected, suggestions for improving specific services dominated among the responses provided. Most of the specific comments again related to software and training. One institution suggested that the Department "iron out the wrinkles of software interface between the servicer and EDEExpress." Several respondents referred to the need for additional help with and training on reconciliation. Another institution complained of the lack of protection from liability for late reconciliation or excess cash problems caused by the servicer under alternate origination. A specific suggestion for aiding schools with borrower counseling was for the Department to give schools copies of information the Department of Education prepares for borrowers at graduation about amount borrowed and monthly payments. Relative to communications, one administrator noted that the electronic bulletin board needs improvement, and another proclaimed "Keep communications open!"

### **Summary**

Schools were satisfied with their first-year experience in the Direct Loan Program. They were particularly pleased with the Department of Education's responsiveness to their problems and with Department of Education-provided services. Institutions noted many improvements, however, that are needed in EDEExpress software to make loan processing more efficient and to facilitate the transition to the Program. Less than 10 percent of institutions were dissatisfied with any aspect of the Program and/or with Department of Education-provided services.

The level of difficulty in implementing the Program varied slightly according to institutional type and control, structure for administration of financial aid, and type of computer system used for processing

## **Survey of First-Year Direct Loan Institutions**

financial aid. Two-year public institutions, those with centralized administration of financial aid, and those with no change this year in their computer systems were most satisfied. Satisfaction with the Program seemed to be most strongly related to perceptions of the likelihood of the Program achieving desired outcomes, such as better service to borrowers and improved institutional cashflow. Additionally, overall satisfaction with the Program appeared to be inversely related to previous satisfaction with the Federal Family Education Loan Program. Many schools cited dissatisfaction with Federal Family Education Loan Program as a factor in deciding to participate in the Direct Loan Program.

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## Questionnaire and Item Responses

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**Survey of  
Institutions Participating in the  
Federal Direct  
Student Loan Program**

**Conducted by Macro International Inc.  
Under Contract to the U.S. Department of Education  
Contract No. EA93085001**

**Macro International Inc.  
11785 Beltsville Drive  
Calverton, MD 20705**

**February 27, 1995**

## Survey of Institutions Participating in the Federal Direct Student Loan Program

### Introduction

The Federal Direct Student Loan Program (Direct Loan Program) began disbursing loans on July 1, 1994. The U.S. Department of Education (ED) has contracted Macro International Inc. to conduct an evaluation of this effort. The purpose of this survey, which is one component of the overall evaluation, is to gather information about schools' experiences with the administration of the Federal Family Educational Loans (FFEL) Program as well as their initial implementation and experiences with the new Direct Loan Program. This information will be used to help ED better understand the new program from the viewpoint of the institutions as well as improve the Direct Loan Program for future years.

### Instructions

For this survey, we would like the Financial Aid Director to be the key contact. However, there may be some questions that will require input from the Business Office or other offices involved with the loan programs.

This survey has been sent to your institution, based on your Department of Education ID Number. Some institutions may have multiple campuses, branches, or schools within an institution that are served by separate Financial Aid Offices. If your institution is decentralized in this manner and these divisions operate under a single Department of Education ID Number, you may need to consult with other Financial Aid Offices to provide your answers or to determine who should fill out the survey. Please call Sadie Bennett at (800) 292-4460 if you have questions.

Some of these questions may not be applicable to your institution or may not address your specific situation. Please answer these questions to the best of your ability and feel free to comment in the space provided regarding your particular situation. If you have any questions, please contact Sadie Bennett at Macro International Inc.

### Our Thanks

We know how busy Financial Aid staff are, especially during this period of transition to the Federal Direct Student Loan Program. We are grateful for your cooperation and hope you view this as an opportunity to provide input regarding the initial Federal Direct Student Loan Program activities and areas for improvement as this program progresses.

To ensure that your questionnaire is received in time to be included in the survey results, please return it in the enclosed postage-paid envelope by March 8, 1995.

Please return this survey to:

Macro International Inc.  
11785 Beltsville Drive  
Suite 300  
Calverton, MD 20705  
ATTN: Sadie Bennett

Phone: (301) 572-0200  
Toll Free: (800) 292-4460  
Fax: (301) 572-0999



## Identifying Information

[Institutional Label]

Is the information on the above label correct? If not, please change any incorrect information.

In the spaces provided below, please enter your name, title, telephone number, and the date on which you completed this questionnaire.

Name of Person Completing Form \_\_\_\_\_

Title \_\_\_\_\_

Telephone Number \_\_\_\_\_

Date \_\_\_\_\_

### Confidentiality

Although we ask for identifying information for follow-up purposes, identities of institutions and names of individuals will be kept strictly confidential by Macro International Inc. All information obtained from this survey will be presented in aggregate form.

### About This Survey

As part of its commitment to continual improvement of the Direct Loan Program and to customer service, the Department of Education has asked Macro to conduct a survey of institutions on a periodic basis to determine strengths and areas for improvement. A large sample of institutions (both Direct Loan and FFEL institutions) is being surveyed regarding their experiences in administering their respective programs as part of this effort. This survey covers both your experiences during the start-up of Direct Loan as well as the actual administration of the program. We welcome any thoughts or suggestions you might have regarding this survey (please see the items in Section 8).

Again, thank you for your time and cooperation.

## Section 1 - Background Information

1. Which of the following best characterizes the structure of the Financial Aid Office(s) at your institution as it relates to processing loans? (Check only one.)

- 58.1%  The institution does not have multiple campuses, branches, or schools; one office administers financial aid for the entire institution.
- 22.9%  Each campus, branch, or school within the institution is served by a separate Financial Aid Office.
- 14.3%  All campuses, branches, or schools within the institution are served by a single Financial Aid Office.
- 4.8%  Other (Specify) \_\_\_\_\_

2. Prior to July 1, 1994, did your institution use Electronic Funds Transfer (EFT) to administer the FFEL program?

- 20.2%  Yes → What percent of loans were processed through EFT in 93/94? \_\_\_\_\_% mean = 67.9%
- 79.8%  No

3. Does your institution currently use Electronic Funds Transfer (EFT) to administer student financial aid?

- 36.5%  Yes → What percent of loans are processed through EFT? \_\_\_\_\_% mean = 50.6%
- 63.5%  No

4. Prior to July 1, 1994, did your institution use EDEExpress software for the administration of Pell Grant funds?

- 63.8%  Yes
- 36.2%  No

5. Does your institution currently use EDEExpress software for the administration of Pell Grant funds?

- 74.3%  Yes
- 25.7%  No

6. Please indicate the type of computer system used by your institution to administer student financial aid prior to July 1, 1994 and after July 1, 1994. (Check only one response for each time period.)

Prior to 7/1/94	After 7/1/94	Type of Computer System Used
15.4% <input type="checkbox"/>	2.9% <input type="checkbox"/>	Utilized only mainframe system
51.9% <input type="checkbox"/>	66.7% <input type="checkbox"/>	Utilized both mainframe and personal computers
21.2% <input type="checkbox"/>	22.5% <input type="checkbox"/>	Utilized only personal computers
7.7% <input type="checkbox"/>	6.9% <input type="checkbox"/>	Used a contracted servicer to process electronically
1.9% <input type="checkbox"/>	0.0% <input type="checkbox"/>	No computer system was used; all manual processing
1.9% <input type="checkbox"/>	1.0% <input type="checkbox"/>	Other (specify) _____

7. Do you currently participate or plan to participate in the National Student Loan Clearinghouse?

- 16.3%  Yes, we currently participate  
 33.7%  Yes, we plan to participate within the next year  
 50.0%  No

8. How many FFEL loans did you certify during the last Federal Award Year (93/94)? \_\_\_\_\_ loans mean = 3,057

9. Based on your experience with implementation of the Direct Loan Program thus far, do you expect a significant change in the number of loans certified during the 94/95 Federal Award Year (total FFEL and Direct Loans)?

- 60.6%  Yes \_\_\_\_\_ % increase from 93/94 or \_\_\_\_\_ % decrease from 93/94  
 39.4%  No mean = 31.1% mean = 49.3%

**10.** Which of the following **other departments** (or staff outside the Financial Aid Office) have functions or tasks that support the administration of student financial aid and the Direct Loan Program? **Please use the following scale to indicate the level of involvement for each department. (Circle only one code for each department.)**

- 1 = No involvement with student financial aid
- 2 = A few functions or tasks that support administering aid
- 3 = Extensive or significant functions or tasks that support administering aid
- NA = Not applicable, department does not exist at this institution

Department	Level of Involvement			
	1	2	3	NA
Accounting Office	11.4%	49.5%	26.7%	12.4%
Business/Bursars Office or Student Accounts	1.0%	35.2%	60.0%	3.8%
Computer Services	4.8%	29.5%	53.3%	12.4%
Admissions	48.6%	37.1%	5.7%	8.6%
Registrar's Office	27.6%	59.0%	9.5%	3.8%
Other (Specify)	5.7%	0.0%	7.6%	86.7%

### Section 2 - Decisions Regarding the Direct Loan Program

If you were not involved in any of the decisions mentioned in this section, please ask those who were involved to complete the questions.

**11.** Please check below the most important factors (**up to three**) in your institution's overall decision to apply for the Direct Loan Program.

- 01 87.6% Able to serve borrowers better
- 02 46.7% Simpler to administer than FFEL
- 03 9.5% Cost savings to taxpayers and Federal government
- 04 42.9% Funds availability more predictable than from lending institutions or guarantee agencies
- 05 14.3% Flexible repayment options for borrowers
- 06 60.0% Loan application process is entirely under institutional control
- 07 1.9% Receive administrative allowance for originating loans
- 08 18.1% Key administrators at your institution favor it
- 09 1.0% Important to external supporters (e.g., Board, funders, etc)
- 10 4.8% Other (Specify) \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

12. Please check whether you are offering both Direct Loans and FFEL, or offering only Direct Loans. Then rate the items corresponding to that column only, as indicated by the arrow.

IF OFFERING BOTH DIRECT LOANS AND FFEL, CHECK HERE  AND ANSWER THIS COLUMN.

IF SWITCHING TOTALLY TO DIRECT LOANS, CHECK HERE  AND ANSWER THIS COLUMN.

↓ 27.6%

↓ 72.4%

What factors influenced your decision to phase-in the Direct Loan Program? Rate each item below regarding its influence or importance in the overall decision, using this scale.  1 = Very important 2 = Somewhat important 3 = Not at all important NA = Not applicable		What factors influence your decision to switch to 100 percent Direct Loan Program? Rate each item below regarding its influence or importance in the overall decision, using this scale.  1 = Very important 2 = Somewhat important 3 = Not at all important NA = Not applicable	
Factor	Rating (mean)	Factor	Rating (mean)
Did not want to confuse borrowers who already had FFEL loans.	1.5	Did not want to confuse borrowers by offering two loan programs.	1.3
Wanted to delay full commitment until the Department has gained experience with the new program.	2.0	Did not want the complexity of administering two programs simultaneously.	1.1
Wanted to learn how to implement the program on a small group before committing the entire institution.	1.4	Did not want to continue to administer the FFEL program.	1.7
Wanted to maintain relationships with lender and/or guarantor.	2.1	Wanted to avoid uncertainty over obtaining loans through lenders under FFEL.	2.1
Wanted to keep professional students in the FFEL program.	2.2	Other (Specify)	1.0
Other (Specify)	1.0		

**13.** Please check whether you are participating as an originator or as an alternate originator.

67.6%  Our institution is an originator (Complete the table below.)

32.4%  Our institution is an alternate originator (Skip to Question 14.)

Rate the importance of each item below in making the decision to originate, using the following scale:					
1 = Very important 2 = Somewhat important 3 = Not at all important 4 = NA = Not applicable					
Item	Rating				Mean
	1	2	3	NA	
Wanted to be active in or control the loan process.	1	2	3	NA	1.0
Felt it would eliminate potential confusion for borrowers.	1	2	3	NA	1.3
Did not want to involve other parties in the loan application process where not necessary.	1	2	3	NA	1.2
Administrative allowance would make origination cost-effective.	1	2	3	NA	1.9
Would facilitate more timely processing of loans.	1	2	3	NA	1.1
Other (Specify)	1	2	3	NA	1.0

**14.** What additional comments do you have regarding decisions your institution had to make for the implementation of the Direct Loan Program?

### Section 3 - Start-up Activities for the Direct Loan Program

15. The following items describe various activities and processes necessary for the administration of the Direct Loan Program. This question refers to the **start-up activities only**; it does not cover ongoing administration. This may be a question for which you want to consult other staff (such as the Business or Bursar's Office) involved in setting up the processes. Please rate the ease of setting up these processes at your institution using the following scale.

1 = Easy to set up process at my institution

2 = Moderate level of effort required to set up process

3 = Difficult to set up process at my institution

NA = Not applicable, did not implement this process (e.g., same as under FFEL)

Activities and Processes	Rate Ease of Implementation (MEAN)	Comments
Install government-provided software into your institution's own computer system	1.6	
Develop and conduct internal staff training on Direct Loan Program	1.7	
Develop procedures/materials to counsel borrowers on Direct Loans	1.4	
Develop institutional procedures for processing loan application and ensuring loan origination	1.7	
Develop loan disbursement procedures (e.g. crediting student accounts)	1.8	
Develop promissory note review and transmittal procedures	1.4	
Develop internal recordkeeping and procedures for reporting to Direct Loan System (includes tracking information on borrowers and their loans both during and after enrollment period, and communication about borrowers to ED and its contractors)	1.9	
Develop institutional cash management procedures (includes estimating capital needs, tracking receipt of funds, and reporting cancellations or refunds)	1.7	
Develop reconciliation procedures at your institution	2.0	
Other processes or activities (Specify)	1.6	

**16.** How would you characterize the level of work or staff effort needed to prepare for and start up administration of the Direct Loan Program at your institution? For each of the three administrative areas indicated below, please rate the level of staff effort required (using the scale provided). **This question refers to the start-up period only, prior to the first disbursement of Direct Loans at your institution.**

- 1 = Very easy process to start up the Direct Loan Program, with little effort
- 2 = Relatively easy, with a few areas that required effort
- 3 = A moderate amount of effort was required overall
- 4 = Relatively difficult, with many areas that required a high level of effort
- 5 = Very difficult and time-consuming process to start up the Direct Loan Program
- NA = Not applicable, this office is not substantively involved with the Direct Loan Program

Administrative Area	Rate Level of Effort (Mean)	Comments
Financial Aid Office	2.8	
Business/Bursar's Office	2.2	
Technical Support Staff	3.0	
Other Key Administrative Office (Specify)	2.4	

**17.** Do you feel your experience in administering the Pell and/or Perkins program assisted your institution in the implementation of the Direct Loan Program? (Check only one.)

- 53.3%  Yes, both Perkins and Pell assisted
- 0.0%  Yes, only Perkins assisted
- 28.6%  Yes, only Pell assisted
- 13.3%  No, neither Perkins nor Pell assisted
- 4.8%  Don't Know



**18.** What additional comments or suggestions do you have regarding your experiences with the start-up processes for the Direct Loan Program?

#### **Section 4 - Administering the Direct Loan Program**

(Administering the program includes all loan activities, reconciliation, reporting, and keeping up with regulations.)

**19.** Once the Direct Loan processes were implemented at your institution, how would you characterize the level of work or staff effort needed to **administer** this program on a day-to-day basis? (Check only one.)

- 16.3%  Very easy to administer
- 43.3%  Relatively easy to administer, with a few areas that require a high level of effort
- 26.0%  A moderate amount of effort is required overall
- 8.7%  Relatively labor intensive to administer, with many areas that require a high level of effort
- 5.8%  Very labor intensive to administer

20. Please note how satisfied you are with each aspect of the Federal Direct Loan Program in the table below, using a scale of 1-5, with 1 being very satisfied and 5 being very dissatisfied, or NA for Not applicable.

Aspect of Program	Rate Satisfaction (Mean)	Comments
Institutional receipt of loan funds on time	1.3	
Workload to counsel borrowers	1.6	
Service from the Direct Loan Servicing Center	1.4	
Institutional cash flow under Direct Loans	1.4	
Ability to provide service to students during peak flow periods	1.5	
Other (Specify)	1.5	

**21.** Listed below are resources needed for the delivery of financial aid that may have changed at your institution. Please note if **increases** or **decreases** have recently occurred or will occur. This question refers **only** to changes that are a **direct result** of implementation of the Direct Loan Program. Please use the following scale:

- 1 = Significant decrease occurred
- 2 = Small decrease occurred
- 3 = No significant change/did not occur
- 4 = Small increase occurred
- 5 = Significant increase occurred

Resource	Level of Change in Resources				
Number of staff positions related to financial aid (temporary or permanent)	1	2	3	4	5
Number of staff positions in Accounting or Business Office	1	2	3	4	5
Number of staff utilized for technical support	1	2	3	4	5
Number of hours current staff work	1	2	3	4	5
Equipment/computers	1	2	3	4	5
Supplies (postage, copying, etc)	1	2	3	4	5
Funds for training	1	2	3	4	5
Funds for staff travel	1	2	3	4	5
Development/modification of computer program/procedures	1	2	3	4	5
Other (Specify) _____	1	2	3	4	5

Resource	Level of Change in Resources				
	1 - 1.9%	2 - 3.8%	3 - 74.0%	4 - 19.2%	5 - 1.0%
Number of staff positions related to financial aid (temporary or permanent)	1 - 1.0%	2 - 6.7%	3 - 87.5%	4 - 3.8%	5 - 1.0%
Number of staff positions in Accounting of Business Office	1 - 0.0%	2 - 1.9%	3 - 70.2%	4 - 27.9%	5 - 0.0%
Number of staff utilized for technical support	1 - 3.8%	2 - 12.5%	3 - 54.8%	4 - 15.4%	5 - 13.5%
Number of hours current staff work	1 - 1.9%	2 - 1.9%	3 - 13.5%	4 - 51.9%	5 - 30.8%
Equipment/computers	1 - 4.8%	2 - 7.7%	3 - 36.5%	4 - 40.4%	5 - 10.6%
Supplies (postage, copying, etc.)	1 - 1.0%	2 - 1.9%	3 - 50.0%	4 - 33.7%	5 - 13.5%
Funds for training	1 - 1.9%	2 - 1.0%	3 - 37.5%	4 - 45.2%	5 - 14.4%
Funds for staff travel	1 - 0.0%	2 - 1.9%	3 - 21.2%	4 - 41.3%	5 - 35.6%
Development/modification of computer program/procedures	1 - 20.0%	2 - 0.0%	3 - 0.0%	4 - 60.0%	5 - 20.0%
Other (specify)					

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22. Thinking in terms of the amount of staff time and effort required, please indicate your level of satisfaction with each of the following activities involved in administering the Direct Loan Program. (Circle only one code for each activity. NA should be circled for activities that you have not yet had experience with in the Direct Loan Program.)

Activity	Very Satisfied	Somewhat Satisfied	Somewhat Dissatisfied	Very Dissatisfied	NA
Keeping up with regulations	1	2	3	4	NA
Answering general questions about loans and financial aid	1	2	3	4	NA
Counseling borrowers while in school	1	2	3	4	NA
Helping students with loans after they have left school	1	2	3	4	NA
Processing origination records	1	2	3	4	NA
Printing promissory notes	1	2	3	4	NA
Securing signature on promissory notes	1	2	3	4	NA
Requesting and receipt of loan funds	1	2	3	4	NA
Disbursement of loan funds	1	2	3	4	NA
Refunding excess loan funds to students	1	2	3	4	NA
Financial monitoring and reporting	1	2	3	4	NA
Recordkeeping and reporting of student information (includes SSCR, financial aid transcripts, and updates to Direct Loan Servicing Center of NSLDS)	1	2	3	4	NA
Other (Specify)	1	2	3	4	NA

23. If you indicated that you are dissatisfied with any of the above activities, please specify the factors that contributed to your dissatisfaction with those activities. What can be done/what methods have you used to resolve the situation?

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Activity	Very Satisfied	Somewhat Satisfied	Somewhat Dissatisfied	Very Dissatisfied	NA
Keeping up with regulations	1 - 41.0%	2 - 51.4%	3 - 5.7%	4 - 1.0%	NA - 1.0%
Answering general questions about loans and financial aid	1 - 64.8%	2 - 31.4%	3 - 0.0%	4 - 0.0%	NA - 3.8%
Counseling borrowers while in school	1 - 66.7%	2 - 28.7%	3 - 2.9%	4 - 0.0%	NA - 3.8%
Helping students with loans after they have left school	1 - 21.9%	2 - 21.9%	3 - 4.8%	4 - 0.0%	NA - 51.4%
Processing origination records	1 - 66.7%	2 - 23.8%	3 - 5.7%	4 - 2.9%	NA - 1.0%
Printing promissory notes	1 - 70.5%	2 - 22.9%	3 - 1.9%	4 - 1.9%	NA - 2.9%
Securing signature on promissory notes	1 - 63.8%	2 - 26.7%	3 - 7.6%	4 - 1.0%	NA - 1.0%
Requesting and receipt of loan funds	1 - 77.1%	2 - 9.5%	3 - 4.8%	4 - 1.9%	NA - 6.7%
Disbursement of loan funds	1 - 68.6%	2 - 17.1%	3 - 8.6%	4 - 3.8%	NA - 1.9%
Refunding excess loan funds to students	1 - 48.6%	2 - 32.4%	3 - 2.9%	4 - 2.9%	NA - 13.3%
Financial monitoring and reporting	1 - 38.1%	2 - 40.0%	3 - 14.3%	4 - 3.8%	NA - 3.8%
Record keeping and reporting of student information (Includes SSCR, financial aid transcripts, and updates to Direct Loan Servicing Center of NSLDS)	1 - 16.2%	2 - 24.8%	3 - 1.9%	4 - 4.8%	NA - 52.4%
Other (Specify)	1 - 0.0%	2 - 50.0%	3 - 0.0%	4 - 50.0%	NA - 0.0%

24. For each of the administrative functions listed in the table below, please respond to the following three questions by indicating the corresponding effect or action.

- Has your institution seen a change in workload due to or caused by implementing the Direct Loan Program?
- Where there have been changes in workload, have the changes been large or small?
- For any function where there was a change in workload, do you think the change is Temporary (start-up activities only) or Permanent (the level of work will continue in the regular operation of the program)?

Administrative Function	(a) Workload Change: I=Increase D=Decrease NC=No Change	(b) For Those Items With Change: SC=Small Change LC=Large Change	(c) For Those Items With Change: T=Temporary P=Permanent
<b>PART A:</b>			
Advising students on status of loans	I D NC	SC LC	T P
Counseling borrowers on Direct Loan Program	I D NC	SC LC	T P
Training Financial Aid staff	I D NC	SC LC	T P
<b>PART B:</b>			
Processing of loan application/creation of origination record	I D NC	SC LC	T P
Request and receipt of loan funds by institution	I D NC	SC LC	T P
Enrollment Verification	I D NC	SC LC	T P
Disbursement of loan funds to student	I D NC	SC LC	T P
<b>PART C:</b>			
Cash management (includes cancellations/refunds)	I D NC	SC LC	T P
Reconciliation	I D NC	SC LC	T P
Recordkeeping and reporting (including tracking information on borrowers and their loans both during and after enrollment period, and communication about borrowers to other organizations)	I D NC	SC LC	T P
Other (Specify)	I D NC	SC LC	T P
Now that you have commented on individual functions, please respond regarding the overall workload change at your institution due to implementing Direct Loans.	I D NC	SC LC	T P

Administrative Function	(a) Workload Change: I=Increase D=Decrease NC=No Change			(b) For Those Items With Change: SC=Small Change LC=Large Change			(c) For Those Items With Change: T=Temporary P=Permanent		
	I	D	NC	SC	LC	NA	T	P	NA
<b>Part A:</b>									
Advising students on status of loans	15.4%	37.5%	47.1%	33.9%	59.3%	6.8%	8.6%	84.5%	6.9%
Counseling borrowers on Direct Loan Program	23.3%	12.6%	64.1%	46.8%	34.0%	19.1%	32.8%	47.8%	19.6%
Training Financial Aid staff	71.8%	6.8%	21.4%	67.1%	29.4%	3.5%	69.4%	24.7%	5.7%
<b>PART B:</b>									
Processing of loan application/creation of origination record	40.8%	35.9%	23.3%	45.7%	53.1%	1.2%	13.9%	82.3%	3.8%
Request and receipt of loan funds by institution	38.5%	31.7%	29.8%	45.5%	49.4%	5.2%	7.9%	86.8%	8.3%
Enrollment Verification	11.1%	9.1%	79.8%	38.2%	20.6%	41.2%	11.8%	50.0%	38.2%
Disbursement of loan funds to student	20.4%	49.5%	30.1%	29.2%	64.1%	7.7%	3.9%	88.2%	7.9%
<b>PART C:</b>									
Cash management (includes cancellations/refunds)	46.0%	22.0%	32.0%	54.5%	36.4%	9.1%	10.5%	80.3%	9.2%
Reconciliation	80.0%	4.0%	16.0%	52.9%	46.0%	1.1%	11.4%	86.4%	2.2%
Record keeping and reporting (including tracking information on borrowers and their loans both during and after enrollment period, and communication about borrowers to other organizations)	27.2%	16.5%	56.3%	32.7%	53.8%	13.5%	11.3%	75.5%	13.2%
Other (Specify)	60.0%	0.0%	40.0%	33.3%	67.7%	0.0%	66.7%	33.3%	0.0%
Now that you have commented on individual functions, please respond regarding the overall workload change at your institution due to implementing Direct Loan.	42.3%	38.5%	19.2%	48.3%	49.4%	2.3%	6.9%	88.5%	4.6%

\* N's slightly different from Task 4.2 due to different response numbers as a result of combining variables.



**25. Thinking strictly in terms of the administrative functions listed in part B of Question 24, please estimate the number of minutes or hours of total staff time it takes to process a single Direct Loan, from the time the student is awarded a loan to the point where all funds are disbursed to the students and/or their account. Do not include PLUS loans in this estimate; only include Stafford loans. Staff time refers to the total number of minutes or hours required by all staff members at your institution to process that loan, regardless of their department or the elapsed time between activities. (Please indicate the amount of time required in each of the following: best, average and worst case situations.)**

Best Case/Average/Worst Case Situation	Time required to process loan (Mean)	Percent of total Stafford loans requiring this amount of time
Best case/no exceptions or problems	<u>26.7</u> minutes or ____ hours	____ % take this amount of time
Average case	<u>39.1</u> minutes or ____ hours	____ % take this amount of time
Worst case/many exceptions or problems	<u>64.5</u> minutes or ____ hours.	____ % take this amount of time

**26. Please check all the statements below that apply to your perceptions of your institution's implementation of the Direct Loan Program.**

- 71.2%  Staff have been shifted to work on different financial aid functions
- 10.7%  Staff have been freed to work on other activities outside of financial aid.
- 2.9%  Staff have been released to other departments or let go.
- 25.0%  Staff are working extra hours to accommodate the added activities.
- 11.5%  Extra staff have been hired at the institution to accommodate the added activities.

**27. Do you have any additional comments about the administration of the Direct Loan Program?**

**Section 5 - Communication and Support from the Department of Education**

**28. How satisfied are you with the Department of Education's responsiveness to reported problems or difficulties during the implementation of the Direct Loan Program? Using a scale of 1 to 5 with 1 being very satisfied and 5 being very dissatisfied, or NA for not applicable, please circle your level of satisfaction.**

very satisfied      1      2      3      4      5      very dissatisfied or NA

mean = 1.7 **73**

29. The following table lists Direct Loan Program materials or support that you may have received. In the appropriate column:

- a) Note whether you have received the information/support by writing Y (yes) or N (no).
- b) Rate the timeliness of the information/support for your needs and activities using a scale of 1-5, with 1 being very timely and 5 being not at all timely. Write NA if not applicable
- c) Rate the usefulness of the information/support on a scale of 1-5, with 1 being very useful and 5 being not at all useful. By usefulness, we mean whether it was adequate to provide the instructions or services needed by your institution. Write NA if not applicable.
- d) Please write in any additional comments you may have.

Materials/Training	(a) Received or Participated Y = Yes N = No	(b) Rate timeliness (1-5 or NA) (Mean)	(c) Rate usefulness (1-5 or NA) (Mean)	(d) Comments
Direct Loan Program rules and regulations	Y 99.0% N 1.0%	1.6	1.4	
Telephone support for policy or administrative guidance	Y 95.2% N 4.8%	1.5	1.3	
Direct Loan Users Guide	Y 100.0% N 0.0%	1.5	1.7	
In-person assistance	Y 47.6% N 52.4%	1.4	1.4	
Counseling materials	Y 99.0% N 1.0%	1.9	1.3	
Pre-printed promissory notes	Y 86.7% N 13.3%	1.4	1.1	
Training on Direct Loan software	Y 94.3% N 5.7%	1.7	1.8	
Technical support for software/computer issues	Y 93.3% N 6.7%	1.8	1.6	
Loan origination support	Y 90.2% N 9.8%	1.3	1.3	
Other servicing support	Y 79.8% N 20.2%	1.3	1.3	
Other (Specify)	Y 75.0% N 25.0%	2.5	1.0	

**30.** Are you using EDEExpress in any capacity to process Direct Loans?

86.7%  Yes → Please complete the following table and questions.

13.3%  No → Please skip to Question 31.

In the table below:

- Please rate the timeliness of the delivery of the software, using a scale of 1 to 5 with 1 being very satisfied and 5 being very dissatisfied.
- Please rate how easy the software was to learn to use, using a scale of 1 to 5 with 1 being very easy to learn and 5 being very difficult to learn.

Software Year/Phase	(a) Rate timeliness of delivery on a scale of 1 to 5 (Mean)	(b) Rate ease of learning on a scale of 1 to 5 (Mean)
Year One software, Phase I	1 2 3 4 5 1.5	1 2 3 4 5 2.0
Year One software, Phase II	1 2 3 4 5 1.6	1 2 3 4 5 1.9
Year One software, Phase III	1 2 3 4 5 1.9	1 2 3 4 5 1.9
Year Two software	1 2 3 4 5 1.5	1 2 3 4 5 1.9

- How satisfied are you with the overall usefulness of the Direct Loan component of EDEExpress? By useful we mean the extent to which it can adequately perform the functions you need. On a scale of 1-5, please circle your level of satisfaction.

very satisfied      1      2      3      4      5      very dissatisfied  
mean = 2.2

- How satisfied are you with the ease of integration and compatibility of the Direct Loan component of EDEExpress with your existing system? On a scale of 1-5, please circle your level of satisfaction.

very satisfied      1      2      3      4      5      very dissatisfied  
mean = 2.3

- How satisfied are you with the processing efficiency of the Direct Loan component of EDEExpress (e.g., the ability to batch process or process multiple types of loans)? On a scale of 1-5, please circle your level of satisfaction.

very satisfied      1      2      3      4      5      very dissatisfied  
mean = 2.4

**31.** What additional comments or suggestions do you have about ED services?

**Section 6 - Experiences with the FFEL Program**

In addition to your experiences with the Direct Loan Program, we are also interested in learning about your **experiences with the FFEL program** during the past (93/94) Federal Award Year.

**32.** How many lenders did you deal with on a regular basis in the FFEL program?

- 15.4%  1-2 lenders       11-20 lenders      15.4%  
23.1%  3-5 lenders       More than 20 lenders      32.7%  
13.5%  6-10 lenders

**33.** How many guarantee agencies did you deal with on a regular basis in the FFEL program?

- 21.9%  1 guarantee agency  
35.2%  2-3 guarantee agencies  
13.3%  4-5 guarantee agencies  
29.5%  More than 5 guarantee agencies

**34.** How would you describe the overall level of work or staff effort required to administer the FFEL Program on a day-to-day basis? (Check only one.)

- 8.6%  Very easy to administer  
17.1%  Relatively easy to administer, with a few areas that require a high level of effort  
22.9%  A moderate amount of effort is required overall  
26.7%  Relatively labor intensive to administer, with many areas that require a high level of effort  
24.8%  Very labor intensive to administer

**35.** Overall, how satisfied were you with the FFEL program prior to your involvement with the Direct Loan Program? On a scale of 1-5, please circle your level of satisfaction.

very satisfied      1      2      3      4      5      very dissatisfied

mean = 3.3

**36.** The following three questions ask about services received from the Department of Education, lenders and guarantee agencies.

**36a.** In the appropriate column:

- a. Note whether you have received information/support from the **Department of Education**.
- b. Rate the timeliness of the information/support for your needs and activities using a scale of 1-5, with 1 being very timely and 5 being not at all timely. Write NA for not applicable.
- c. Rate the usefulness of the information/support on a scale of 1-5, with 1 being very useful and 5 being not at all useful. Write NA for not applicable.
- d. Please write in any additional comments you may have.

Materials/Training	(a) Received? Y = Yes N = No	(b) Rate timeliness (1-5 or NA) (Mean)	(c) Rate usefulness (1-5 or NA) (Mean)	(d) Comments
Software for administration or reporting functions	Y 47.6% N 52.4%	1.7	1.7	
Telephone support	Y 76.9% N 23.1%	2.1	1.8	
Information on FFEL Program rules/regulations	Y 94.3% N 5.7%	2.1	1.9	
Training sessions	Y 82.9% N 17.2%	2.1	2.0	
Materials for counseling borrowers	Y 68.6% N 31.4%	2.0	1.8	
Other (Specify)	Y 100.0% N 0.0%	4.0	4.0	

**36b.** In the appropriate column:

- Note whether you have received information/support from **your primary lender or their servicer**.
- Rate the timeliness of the information/support for your needs and activities using a scale of 1-5, with 1 being very timely and 5 being not at all timely. Write NA for not applicable.
- Rate the usefulness of the information/support on a scale of 1-5, with 1 being very useful and 5 being not at all useful. Write NA for not applicable.
- Please write in any additional comments you may have.

Materials/Training	(a) Received? Y = Yes N = No	(b) Rate timeliness (1-5 or NA) (Mean)	(c) Rate usefulness (1-5 or NA) (Mean)	(d) Comments
Software for administration or reporting functions	Y 15.8% N 84.2%	2.3	2.2	
Telephone support	Y 88.1% N 11.9%	2.1	2.1	
Information on FFEL Program rules/regulations	Y 68.3% N 31.7%	2.0	2.0	
Training sessions	Y 44.6% N 55.4%	2.0	2.1	
Materials for counseling borrowers	Y 72.0% N 28.0%	1.7	1.7	
Other (Specify)	Y 100.0% N 0.0%	1.0	1.0	

**36c.** What percent of your loan volume is handled by your primary lender? \_\_\_\_\_ %

mean = 52.1%

**36d.** In the appropriate column:

- a. Note whether you have received information/support from your primary guarantee agency or their servicer.
- b. Rate the timeliness of the information/support for your needs and activities using a scale of 1-5, with 1 being very timely and 5 being not at all timely. Write NA for not applicable.
- c. Rate the usefulness of the information/support on a scale of 1-5, with 1 being not useful and 5 being very useful. Write NA for not applicable.
- d. Please write in any additional comments you may have.

Materials/Training	(a) Received? Y = Yes N = No	(b) Rate timeliness (1-5 or NA) (Mean)	(c) Rate usefulness (1-5 or NA) (Mean)	(d) Comments
Software for administration or reporting functions	Y 48.0% N 52.0%	2.0	2.3	
Telephone support	Y 92.2% N 7.8%	2.1	2.1	
Information on FFEL Program rules/regulations	Y 90.2% N 9.8%	1.9	1.9	
Training sessions	Y 77.5% N 22.5%	1.9	2.1	
Materials for counseling borrowers	Y 82.0% N 18.0%	1.8	1.9	
Other (Specify)	Y 100.0% N 0.0%	1.0	1.0	

**36e.** What percent of your loan volume is handled by your primary guarantee agency? \_\_\_\_\_%

mean = 75.0%

**37. This question is only for institutions that are phasing in the Direct Loan Program. If you are 100 percent Direct Loan, please skip to Question 38 in Section 7.**

- a. Now that you are administering both programs, how satisfied are you with the FFEL Program as it currently is operating? On a scale of 1-5, please circle your level of satisfaction.

very satisfied      1      2      3      4      5      very dissatisfied  
 mean = 2.6

- b. For the following aspects of FFEL Program administration, please rate any changes since the introduction of the Direct Loan Program, using the following scale:

- 1 = Improved the situation or aspect
- 2 = The same, no changes
- 3 = Worsened the situation or aspect
- NA = Not applicable

Aspect of FFEL Program Administration	Rating (Mean)	Comments
Student access to loans	1 2 3 NA 1.9	
Ease of administration of FFEL	1 2 3 NA 1.8	
Service from banks/guarantee agencies	1 2 3 NA 1.8	
Service from loan servicers/collection agencies	1 2 3 NA 1.9	
Service from your third party or privately contracted services	1 2 3 NA 2.0	

**Section 7 - Overall Impressions of the Direct Loan Program**

- 38.** Please rate your general satisfaction with the Direct Loan Program up to this point. On a scale of 1 to 5, circle your level of satisfaction:

very satisfied      1      2      3      4      5      very dissatisfied  
 mean = 1.5

- 39.** What advice could you offer to other institutions in their efforts to implement the Direct Loan Program? (optional)

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**40.** What methods were successful in resolving specific difficulties encountered in the implementation of the Direct Loan Program? Are these procedures documented and would you be willing to share them with other schools? (optional)

**41.** Do you have any additional comments or advice for the Department of Education that have not been specifically addressed? (optional)

### Section 8 - Survey Issues

**42.** In considering future surveys of institutions participating in the Direct Loan Program, we would like your opinion to inform our decision about the timing of the survey. Which of the following time frames would be more useful to your institution?

Every six months     36.9%

Once per year     63.1%

This would involve a primary survey in the Fall and a condensed survey on satisfaction issues in the Spring.

This would be a single large survey in the Fall.

**43.** Do you have any suggestions or comments on this survey? What suggestions can you offer on ways to improve future surveys or reduce their burden to you? (optional)

# Evaluation of the Federal Direct Loan Program

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## *Survey of First-Year Direct Loan Institutions Volume Two - Technical Appendices*

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Prepared Under Contract by:

Macro International Inc.  
Calverton, Maryland

Contract No.: EA93085001



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**Evaluation Of**  
**The Federal Direct Loan Program** 1  
**— Survey of First-Year Direct Loan Institutions —**  
**Volume Two**  
**Technical Appendices**

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**Submitted to:**

**U.S. Department of Education  
Office of the Undersecretary**

**Prepared by:**

**Macro International Inc.  
11785 Beltsville Drive  
Calverton, Maryland 20705**

**Contract No. EA93085001**

**June 1995**

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Table 1.A.1

Structure of Financial Aid Office

	N	Pct.
Structure of Financial Aid Office(s)		
1 campus, 1 office	61	58.1
Separate offices	24	22.9
Multiple campuses, 1 office	15	14.3
Other	5	4.8
Total	105	100.0

Table 1.A.2

Use of EFT and EDEXpress Software

	N	Pct.
Use EFT to Administer FFEL before 7/1/94		
Yes	21	20.2
No	83	79.8
Total	104	100.0
Use EFT to Administer Financial Aid curr		
Yes	38	36.5
No	66	63.5
Total	104	100.0
Used EDEXpress before 7/1/94?		
Yes	67	63.8
No	38	36.2
Total	105	100.0
Use EDEXpress currently?		
Yes	78	74.3
No	27	25.7
Total	105	100.0

Table 1.A.3

Type of Computer System Used to Administer Financial Aid

	Prior to 7/1/94		After 7/1/94	
	N	Pct.	N	Pct.
Computer System				
Mainframe only	16	15.4	3	2.9
Both mainframe and PC	54	51.9	68	66.7
PC only	22	21.2	23	22.5
Contracted servicer	8	7.7	7	6.9
All manual processing	2	1.9	0	0
Other	2	1.9	1	1.0

18

30

Table 1.A.4

Participation in National Student Loan Clearinghouse and Loan Certification

	N	Pct.
Partic in Ntl Student Loan Clearinghouse		
Yes, currently	17	16.3
Yes, plan to	35	33.7
NO	52	50.0
Total	104	100.0
Number of FFEL loans certified in		
93/94		
0-500	29	30.2
500-1,000	19	19.8
1,000-2,000	11	11.5
2,000-5,000	17	17.7
5,000-10,000	11	11.5
10,000+	9	9.4
Total	96	100.0
Expected change in # of loans for		
94/95		
Yes	63	60.6
No	41	39.4
Total	104	100.0



Table 1.A.5

Departments that Support the Administration of Student Financial Aid  
and the Direct Loan Program

Office/Involvement	N	Pct.
Accounting Office	12	11.4
No Involvement	52	49.5
A Few Functions or Tasks	28	26.7
Extensive Involvement	13	12.4
Not Applicable	105	100.0
Total		
Business Office	1	1.0
No Involvement	37	35.2
A Few Functions or Tasks	63	60.0
Extensive Involvement	4	3.8
Not Applicable	105	100.0
Total		
Computer Services		
No Involvement	5	4.8
A Few Functions or Tasks	31	29.5
Extensive Involvement	56	53.3
Not Applicable	13	12.4
Total	105	100.0
Admissions		
No Involvement	51	48.6
A Few Functions or Tasks	39	37.1
Extensive Involvement	6	5.7
Not Applicable	9	8.6
Total	105	100.0
Registrar's Office		
No Involvement	29	27.6
A Few Functions or Tasks	62	59.0
Extensive Involvement	10	9.5
Not Applicable	4	3.8
Total	105	100.0
Other		
No Involvement	6	5.7
Extensive Involvement	8	7.6
Not Applicable	91	86.7
Total	105	100.0

Table 1.A.6  
Institution Type/Control and Annual Loan Volume

Type and Control	N	Pct
4-Year Public	34	32.4
4-Year Private	21	20.0
2-Year Public	9	8.6
2-Year Private	6	5.7
Proprietary	35	33.3
Total	105	100.0
Annual Loan Volume		
\$1-\$500,000	15	14.3
\$500,001-\$1,000,000	12	11.4
\$1,000,001-\$2,000,000	14	13.3
\$2,000,001-\$4,000,000	17	16.2
\$4,000,001-\$10,000,000	13	12.4
\$10,000,001-\$20,000,000	15	14.3
over \$20,000,000	19	18.1
Total	105	100.0

Table 1.1

Most Important Factors in Overall Decision to Apply for the Direct Loan Program

Factor	N	Pct.
Able to serve borrowers better	92	87.6
Simpler to administer than FFEL	49	46.7
Cost savings to taxpayers and Federal government	10	9.5
Funds availability more predictable	45	42.9
Flexible repayment options for borrowers	15	14.3
Loan application process is entirely under inst. control	63	60.0
Receive administrative allowance for originating loans	2	1.9
Key administrators at your institution favor it	19	18.1
Important to external supporters	1	1.0
Other	5	4.8
Total	105	100.0

NOTE: The sum of individual responses exceeds the column total due to multiple responses

Table 1.1A

Most Important Factors in Overall Decision to Apply for the Direct Loan Program by Institutional Type and Control

Factor	Type and Control													
	4-Year Public			4-Year Private			2-Year Public			2-Year Private			Proprietary	
	N	Pct.		N	Pct.		N	Pct.		N	Pct.	N	Pct.	
Able to serve borrowers better	30	88.2		19	90.5		8	88.9		6	100.0	29	82.9	
Simpler to administer than FFEL	20	58.8		10	47.6		7	77.8		1	16.7	11	31.4	
Cost savings to taxpayers and Federal government	1	2.9		0	0		1	11.1		3	50.0	5	14.3	
Funds availability more predictable	8	23.5		8	38.1		3	33.3		1	16.7	25	71.4	
Flexible repayment options for borrowers	1	2.9		4	19.0		0	0		0	0	10	28.6	
Loan application process is entirely under inst. control	29	85.3		15	71.4		6	66.7		2	33.3	11	31.4	
Receive administrative allowance for originating loans	0	0		0	0		0	0		2	33.3	0	0	
Key administrators at your institution favor it	9	26.5		3	14.3		0	0		3	50.0	4	11.4	
Important to external supporters	1	2.9		0	0		0	0		0	0	0	0	
Other	5	14.7		5	23.8		2	22.2		0	0	5	14.3	
Total	34	100.0		21	100.0		9	100.0		6	100.0	35	100.0	

NOTE: The sum of individual responses exceeds the column totals due to multiple responses

Table 1.18  
 Most Important Factors in Overall Decision to Apply for the Direct Loan Program  
 by Annual Loan Volume

Factor	Annual Loan Volume													
	\$1-\$500,000		\$500,001-\$1,000,000		\$1,000,001-\$2,000,000		\$2,000,001-\$4,000,000		\$4,000,001-\$10,000,000		\$10,000,001-\$20,000,000		over \$20,000,000	
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Able to serve borrowers better	14	93.3	11	91.7	12	85.7	12	70.6	10	76.9	15	100.0	18	94.7
Simpler to administer than FFEL	6	40.0	4	33.3	4	28.6	7	41.2	6	46.2	7	46.7	15	78.9
Cost savings to taxpayers and Federal government	2	13.3	5	41.7	1	7.1	2	11.8	0	0	0	0	0	0
Funds available more predictable	9	60.0	7	58.3	9	64.3	6	35.3	6	46.2	5	33.3	3	15.8
Flexible repayment options for borrowers	5	33.3	2	16.7	1	7.1	5	29.4	0	0	1	6.7	1	5.3
Loan application process is entirely under inst. control	5	33.3	3	25.0	11	78.6	5	29.4	9	69.2	15	100.0	15	78.9
Receive administrative allowance for originating loans	0	0	0	0	2	14.3	0	0	0	0	0	0	0	0
Key administrators at your institution favor it	1	6.7	3	25.0	1	7.1	4	23.5	4	30.8	2	13.3	4	21.1
Important to external supporters	0	0	0	0	0	0	1	5.9	0	0	0	0	0	0
Other	2	13.3	1	8.3	3	21.4	4	23.5	3	23.1	0	0	4	21.1
Total	15	100.0	12	100.0	14	100.0	17	100.0	13	100.0	15	100.0	19	100.0

NOTE: The sum of individual responses exceeds the column totals due to multiple responses

Table 1.1C

Most Important Factors in Overall Decision to Apply for the Direct Loan Program  
by Number of FFEL Loans Certified During 93/94

Factor	Number of FFEL loans certified in 93/94											
	0-500		500-1,000		1,000-2,000		2,000-5,000		5,000-10,000		10,000+	
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Able to serve borrowers better	26	89.7	18	94.7	7	63.6	16	94.1	10	90.9	9	100.0
Simpler to administer than FFEL	9	31.0	6	31.6	6	54.5	11	64.7	6	54.5	7	77.8
Cost savings to taxpayers and Federal government	6	20.7	2	10.5	1	9.1	0	0	0	0	0	0
Funds availability more predictable	19	65.5	9	47.4	3	27.3	7	41.2	4	36.4	0	0
Flexible repayment options for borrowers	8	27.6	3	15.8	1	9.1	0	0	1	9.1	0	0
Loan application process is entirely under inst. control	10	34.5	10	52.6	7	63.6	13	76.5	10	90.9	8	88.9
Receive administrative allowance for originating loans	0	0	2	10.5	0	0	0	0	0	0	0	0
Key administrators at your institution favor it	3	10.3	3	15.8	3	27.3	4	23.5	2	18.2	2	22.2
Important to external supporters	0	0	0	0	1	9.1	0	0	0	0	0	0
Other	3	10.3	5	26.3	4	36.4	1	5.9	1	9.1	2	22.2
Total	29	100.0	19	100.0	11	100.0	17	100.0	11	100.0	9	100.0

NOTE: The sum of individual responses exceeds the column totals due to multiple responses

Table 1.1D

Most Important Factors in Overall Decision to Apply for the Direct Loan Program  
by Structure of Financial Aid Office

	Structure											
	1 campus, 1 office			Separate offices			Mult. campus, 1 office			Other		
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Factor	54	88.5	18	75.0	15	100.0	5	100.0	5	100.0		
Able to serve borrowers better	32	52.5	5	20.8	9	60.0	3	60.0	3	60.0		
Simpler to administer than FFEL	4	6.6	4	16.7	2	13.3	0	0	0	0		
Cost savings to taxpayers and Federal government	27	44.3	10	41.7	6	40.0	2	40.0	2	40.0		
Funds availability more predictable	10	16.4	2	8.3	3	20.0	0	0	0	0		
Flexible repayment options for borrowers	42	68.9	9	37.5	8	53.3	4	80.0	4	80.0		
Loan application process is entirely under inst. control	0	0	2	8.3	0	0	0	0	0	0		
Receive administrative allowance for originating loans	9	14.8	8	33.3	1	6.7	1	20.0	1	20.0		
key administrators at your institution favor it	0	0	1	4.2	0	0	0	0	0	0		
Important to external supporters	8	13.1	3	12.5	5	33.3	1	20.0	1	20.0		
Other	61	100.0	24	100.0	15	100.0	5	100.0	5	100.0		
Total												

NOTE: The sum of individual responses exceeds the column totals due to multiple responses

Table 1.1E  
Most Important Factors in Overall Decision to Apply for the Direct Loan Program  
by Current Use of EFT

Factor	Currently Use EFT					
	Yes			No		
	N	Pct.	N	Pct.	N	Pct.
Able to serve borrowers better	34	89.5	57	86.4		
Simpler to administer than FFEL	16	42.1	32	48.5		
Cost savings to taxpayers and Federal government	5	13.2	5	7.6		
Funds availability more predictable	19	50.0	26	39.4		
Flexible repayment options for borrowers	10	26.3	5	7.6		
Loan application process is entirely under inst. control	15	39.5	47	71.2		
Receive administrative allowance for originating loans	1	2.6	1	1.5		
Key administrators at your institution favor it	5	13.2	14	21.2		
Important to external supporters	0	0	1	1.5		
Other	5	13.2	12	18.2		
Total	38	100.0	66	100.0		

NOTE: The sum of individual responses exceeds the column totals due to multiple responses



Table 1.1F

Most Important Factors in Overall Decision to Apply for the Direct Loan Program  
by Current Use of EDEExpress Software

Factor	Currently Use EDEExpress Software			
	Yes		No	
	N	Pct.	N	Pct.
Able to serve borrowers better	67	85.9	25	92.6
Simpler to administer than FFEL	36	46.2	13	48.1
Cost savings to taxpayers and federal government	8	10.3	2	7.4
Funds availability more predictable	32	41.0	13	48.1
Flexible repayment options for borrowers	12	15.4	3	11.1
Loan application process is entirely under inst. control	42	53.8	21	77.8
Receive administrative allowance for originating loans	2	2.6	0	0
Key administrators at your institution favor it	16	20.5	3	11.1
Important to external supporters	1	1.3	0	0
Other	14	17.9	3	11.1
Total	78	100.0	27	100.0

NOTE: The sum of individual responses exceeds the column totals due to multiple responses.

Table 1.1G  
Most Important Factors in Overall Decision to Apply for the Direct Loan Program  
by Type of Computer System Used Prior to 7/1/94 and After 7/1/94

Factor	Computer sys before 7/1/94; after 7/1/94															
	Mainframe->mainframe		Mainframe->mainframe & PC		Mainframe & PC->mainframe & PC		PC->PC		Contracted servicer->mainframe & PC		Contracted servicer->contracted servicer		Manual processing->PC		Other	
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Able to serve borrowers better	3	100.0	9	69.2	47	90.4	2	100.0	17	85.0	1	100.0	6	85.7	2	100.0
Simpler to administer than FEEL	3	100.0	5	38.5	29	55.8	0	0	6	30.0	1	100.0	2	28.6	1	50.0
Cost savings to taxpayers and Federal government	0	0	1	7.7	3	5.8	1	50.0	3	15.0	0	0	2	28.6	0	0
Funds availability more predictable	0	0	4	30.8	15	28.8	0	0	15	75.0	1	100.0	6	85.7	2	100.0
Flexible repayment options for borrowers	0	0	1	7.7	6	11.5	1	50.0	2	10.0	0	0	3	42.9	0	0
Loan application process is entirely under inst. control	3	100.0	9	69.2	37	71.2	1	50.0	7	35.0	0	0	2	28.6	1	50.0
Receive administrative allowance for originating loans	0	0	0	0	0	0	1	50.0	0	0	0	0	0	0	0	0
Key administrators at your institution favor it	0	0	4	30.8	11	21.2	0	0	4	20.0	0	0	0	0	0	0
Important to external supporters	0	0	0	0	1	1.9	0	0	0	0	0	0	0	0	0	0
Other	0	0	3	23.1	10	19.2	0	0	4	20.0	0	0	0	0	0	0
Total	3	100.0	13	100.0	52	100.0	2	100.0	20	100.0	1	100.0	7	100.0	2	100.0

NOTE: The sum of individual responses exceeds the column totals due to multiple responses

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Table 1.2

Decision to Offer both Direct Loans and FFEL

Decision	N	Pct.
Both Direct Loans & FFEL	29	27.6
100% Direct Loans	76	72.4
Total	105	100.0

Table 1.2A

Decision to Offer both Direct Loans and FFEL  
by Institutional Type and Control

	Type and Control											
	4-Year Public		4-Year Private		2-Year Public		2-Year Private		Proprietary			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.		
Decision	6	17.6	7	33.3	3	33.3	0	0	13	37.1		
Both Direct Loans & FFEL	28	82.4	14	66.7	6	66.7	6	100.0	22	62.9		
100% Direct Loans	34	100.0	21	100.0	9	100.0	6	100.0	35	100.0		
Total												

Table 1.2B

Decision to Offer both Direct Loans and FEEL  
by Annual Loan Volume

	Annual Loan Volume													
	\$1-\$500,000		\$500,001-\$1,000,000		\$1,000,001-\$2,000,000		\$2,000,001-\$4,000,000		\$4,000,001-\$10,000,000		\$10,000,001-\$20,000,000		over \$20,000,000	
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Decision	4	26.7	3	25.0	4	28.6	9	52.9	4	30.8	2	13.3	3	15.8
Both Direct Loans & FEEL	11	73.3	9	75.0	10	71.4	8	47.1	9	69.2	13	86.7	16	84.2
100% Direct Loans	15	100.0	12	100.0	14	100.0	17	100.0	13	100.0	15	100.0	19	100.0
Total														

Table 1.2C

Decision to Offer both Direct Loans and FFEL  
by Number of FFEL Loans Certified in 93/94

	Number of FFEL loans certified in 93/94											
	0-500		500-1,000		1,000-2,000		2,000-5,000		5,000-10,000		10,000+	
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Decision	7	24.1	8	42.1	3	27.3	3	17.6	2	18.2	0	0
Both Direct Loans & FFEL	22	75.9	11	57.9	8	72.7	14	82.4	9	81.8	9	100.0
100% Direct Loans	29	100.0	19	100.0	11	100.0	17	100.0	11	100.0	9	100.0
Total												

Table 1.2D

Decision to Offer both Direct Loans and FFEL  
by Structure of Financial Aid Office

	Structure									
	1 campus, 1 office		Separate offices		Mult. campus, 1 office		Other			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.		
Decision	18	29.5	7	29.2	4	26.7	0	0		
Both Direct Loans & FFEL	43	70.5	17	70.8	11	73.3	5	100.0		
100% Direct Loans	61	100.0	24	100.0	15	100.0	5	100.0		
Total										

Table 1.2E

Decision to Offer both Direct Loans and FFEL  
by Current Use of EFT

	Currently Use EFT			
	Yes		No	
	N	Pct.	N	Pct.
Decision	12	31.6	17	25.8
Both Direct Loans & FFEL	26	68.4	49	74.2
100% Direct Loans	38	100.0	66	100.0
Total				



Table 1.2F

Decision to Offer both Direct Loans and FFEL  
by Current Use of EDEExpress Software

	Currently Use EDEExpress Software			
	Yes		No	
	N	Pct.	N	Pct.
Decision				
Both Direct Loans & FFEL	24	30.8	5	18.5
100% Direct Loans	54	69.2	22	81.5
Total	78	100.0	27	100.0

Table 1.26

Decision to Offer both Direct Loans and FFEL  
by Type of Computer System Used Prior to 7/1/94 and After 7/1/94

		Computer sys before 7/1/94; after 7/1/94																	
		Mainframe->mainframe		Mainframe->mainframe & PC		Mainframe & PC->mainframe & PC		PC->mainframe & PC		PC->PC		Contracted server->mainframe & PC		Contracted server->contracted server		Manual processing->PC		Other	
		N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Decision		0	0	5	38.5	10	19.2	0	0	10	50.0	0	0	3	42.9	0	0	0	0
Both Direct Loans & FFEL		3	100.0	8	61.5	42	80.8	2	100.0	10	50.0	1	100.0	4	57.1	2	100.0	2	100.0
100% Direct Loans		3	100.0	13	100.0	52	100.0	2	100.0	20	100.0	1	100.0	7	100.0	2	100.0	2	100.0
Total																			

Table 1.3

Mean Rating for Factors Influencing Decision to Phase-in the Direct Loan Program

Factor	Rating
Did not want to confuse borrowers	1.5
Wanted to delay full commitment until d	2.0
Wanted to learn to implement on a small	1.4
Wanted to maintain relationships with le	2.1
Wanted to keep prof. student in FFEL	2.2
Other	1.0

Table 1.4  
Mean Rating for Factors Influencing Decision to Switch to 100 Percent Direct Loan Program

Factor	Rating
Did not want to confuse borrowers	1.3
Did not want complexity of administering	1.1
Did not want to continue with FFEL progr	1.7
Wanted to avoid uncertainty	2.1
Other	1.0

Table 1.5

Origination Decision

Origination Decision	N	Pct.
Originator	71	67.6
Alt. originator	34	32.4
Total	105	100.0

Table 1.5A  
 Origination Decision by Institutional Type and Control

	Type and Control											
	4-Year Public		4-Year Private		2-Year Public		2-Year Private		Proprietary			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.		
Origination Decision	31	91.2	20	95.2	5	55.6	6	100.0	9	25.7		
Originator	3	8.8	1	4.8	4	44.4	0	0	26	74.3		
Alt. originator	34	100.0	21	100.0	9	100.0	6	100.0	35	100.0		
Total												

Table 1.58

Origination Decision by Annual Loan Volume

Origination Decision	Annual Loan Volume													
	\$1-\$500,000		\$500,001-\$1,000,000		\$1,000,001-\$2,000,000		\$2,000,001-\$4,000,000		\$4,000,001-\$10,000,000		\$10,000,001-\$20,000,000		over \$20,000,000	
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Originator	3	20.0	4	33.3	9	64.3	12	70.6	9	69.2	15	100.0	19	100.0
Alt. originator	12	80.0	8	66.7	5	35.7	5	29.4	4	30.8	0	0	0	0
Total	15	100.0	12	100.0	14	100.0	17	100.0	13	100.0	15	100.0	19	100.0

Table 1.5C  
 Origination Decision by Number of FFEL Loans Certified in 93/94

		Number of FFEL loans certified in 93/94											
		0-500		500-1,000		1,000-2,000		2,000-5,000		5,000-10,000		10,000+	
		N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Origination Decision		7	24.1	15	78.9	11	100.0	13	76.5	11	100.0	9	100.0
Originator		22	75.9	4	21.1	0	0	4	23.5	0	0	0	0
Alt. originator		29	100.0	19	100.0	11	100.0	17	100.0	11	100.0	9	100.0
Total													



Table 1.50

Origination Decision by Structure of Financial Aid Office

	Structure							
	1 campus, 1 office		Separate offices		Mult. campus, 1 office		Other	
	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Origination Decision	37	60.7	20	83.3	11	73.3	3	60.0
Originator	24	39.3	4	16.7	4	26.7	2	40.0
Alt. originator	61	100.0	24	100.0	15	100.0	5	100.0
Total								

Table 1.5E

Origination Decision by Current Use of EFT

	Currently Use EFT			
	Yes		No	
	N	Pct.	N	Pct.
Origination Decision	18	47.4	52	78.8
Originator	20	52.6	14	21.2
Alt. originator	38	100.0	66	100.0
Total				

Table 1.5F  
Origination Decision by Current Use of EDEExpress Software

	Currently Use EDEExpress Software			
	Yes		No	
	N	Pct.	N	Pct.
Origination Decision				
Originator	54	69.2	17	63.0
Alt. originator	24	30.8	10	37.0
Total	78	100.0	27	100.0

Table 1.56

Origination Decision by Type of Computer System Used Prior to 7/1/94 and After 7/1/94

		Computer sys before 7/1/94; after 7/1/94																	
		Mainframe->mainframe		Mainframe->mainframe & PC		Mainframe & PC->mainframe & PC		PC->mainframe & PC		PC->PC		Contracted servicer->mainframe & PC		Contracted servicer->contracted servicer		Manual processing->PC		Other	
N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
3	100.0	11	84.6	43	82.7	1	50.0	8	40.0	1	100.0	0	0	1	50.0	1	50.0	1	50.0
0	0	2	15.4	9	17.3	1	50.0	12	60.0	0	0	7	100.0	1	50.0	1	50.0	1	50.0
3	100.0	13	100.0	52	100.0	2	100.0	20	100.0	1	100.0	7	100.0	2	100.0	2	100.0	2	100.0
Origination Decision																			
Originator																			
Alt. originator																			
Total																			

Table 1.6

Mean Ratings for Factors Affecting Institution's Decision to Originate Its Own Loans

Factor	Rating
Be active in or control loan process	1.0
Eliminate potential borrower confusion	1.3
Did not want to involve other parties	1.2
Admin allowance makes cost-effective	1.9
Facilitate more timely loan processing	1.1
Other	1.0

**Table 2.1**  
**Mean Rating of General Satisfaction with Direct Loan Program**

	Rating
Level of Satisfaction	1.5

Table 2.2

Mean Rating of General Satisfaction with Direct Loan Program  
by Institutional Characteristics

Institutional Characteristics	Rating
Type and Control	1.4
4-Year Public	1.4
4-Year Private	1.2
2-Year Public	2.2
2-Year Private	1.7
Proprietary	
Annual Loan Volume	
\$1-\$500,000	1.3
\$500,001-\$1,000,000	1.4
\$1,000,001-\$2,000,000	1.6
\$2,000,001-\$4,000,000	1.5
\$4,000,001-\$10,000,000	2.0
\$10,000,001-\$20,000,000	1.5
over \$20,000,000	1.2
Number of FFEL loans certified in 93/94	
0-500	1.4
500-1,000	1.8
1,000-2,000	2.0
2,000-5,000	1.3
5,000-10,000	1.5
10,000+	1.2
Structure	
1 campus, 1 office	1.5
Separate offices	1.9
Mult. campus, 1 office	1.3
Other	1.2
Currently Use EFT	
Yes	1.7
No	1.5
Currently Use EDEExpress Software	
Yes	1.6
No	1.5
Computer sys before 7/1/94; after 7/1/94	
Mainframe->mainframe	1.3
Mainframe->mainframe & PC	1.8
Mainframe & PC->mainframe & PC	1.5
PC->mainframe & PC	1.0
PC->PC	1.6
Contracted servicer->mainframe & PC	1.0
Contracted servicer->contracted servicer	1.4
Manual processing->PC	1.5
Other	1.5

Table 3.1  
Mean Rating of Ease of Implementation for Start-Up Activities and Processes

Activities and Processes	Rating
Install government-provided software	1.6
Develop/conduct internal training	1.7
Develop procedures/materials	1.4
Develop procedures for loan app process	1.7
Develop loan disbursement procedures	1.8
Develop promissory note review procedure	1.4
Develop internal recordkeeping procedure	1.9
Develop cash management procedures	1.7
Develop reconciliation procedures	2.0
Other	1.6



Table 3.2  
Mean Rating of Ease of Implementation for Start-Up Activities and Processes  
by Institutional Characteristics

Institutional Characteristics	Install government provided software	Develop/conduct internal training	Develop procedures/materials	Develop procedures for loan app process	Develop loan disbursement procedures	Develop promissory note review procedure	Develop internal record-keeping procedure	Develop cash management procedures	Develop reconciliation procedures	Other
Type and Control	1.7	1.7	1.1	1.7	1.9	1.3	1.9	1.8	2.1	1.0
4-Year Public	1.8	1.7	1.4	1.7	2.0	1.3	1.9	1.7	1.9	2.0
4-Year Private	1.4	2.0	1.3	1.4	1.4	1.3	1.9	1.4	1.6	1.0
2-Year Public	1.3	1.8	2.3	2.3	2.5	1.3	1.8	2.7	2.7	--
2-Year Private	1.4	1.8	1.6	1.6	1.5	1.5	1.8	1.6	2.0	2.0
Proprietary										
Annual Loan Volume										
\$1-\$500,000	1.4	1.8	1.5	1.5	1.3	1.5	2.2	1.5	1.9	--
\$500,001-\$1,000,000	1.5	1.9	1.5	1.7	1.8	1.3	1.5	1.8	1.8	1.0
\$1,000,001-\$2,000,000	1.2	1.6	1.5	1.4	1.5	1.1	1.5	1.5	1.5	1.0
\$2,000,001-\$4,000,000	1.6	1.9	1.6	1.9	2.1	1.5	1.9	2.0	2.4	3.0
\$4,000,001-\$10,000,000	1.8	1.8	1.4	1.7	1.9	1.3	1.9	1.8	2.2	--
\$10,000,001-\$20,000,000	1.7	1.5	1.1	1.4	1.6	1.4	1.9	1.7	1.9	2.0
over \$20,000,000	1.9	1.8	1.1	2.0	2.0	1.4	2.1	1.7	2.3	1.0
Number of FFEL loans certified in 93/94										
0-500	1.4	1.8	1.5	1.4	1.3	1.3	1.7	1.4	1.8	1.0
500-1,000	1.4	1.8	1.8	1.8	2.0	1.4	1.9	1.9	2.1	3.0
1,000-2,000	1.8	1.6	1.5	1.8	2.4	1.4	1.8	2.1	2.2	1.0
2,000-5,000	1.8	1.8	1.1	1.4	1.6	1.3	1.9	1.6	2.2	2.0
5,000-10,000	1.8	1.6	1.1	1.9	1.8	1.4	2.1	1.6	2.1	--
10,000+	1.9	1.8	1.0	2.0	2.3	1.4	2.0	1.9	2.2	1.0
Structure										
1 campus, 1 office	1.6	1.7	1.3	1.5	1.6	1.3	1.8	1.6	2.0	1.0
Separate offices	1.6	1.8	1.7	2.0	2.2	1.5	1.9	2.0	2.3	2.0
Mult. campus, 1 office	1.5	1.8	1.3	1.8	1.7	1.5	2.0	1.7	2.0	2.0
Other	1.4	1.8	1.4	1.7	1.8	1.2	2.4	1.4	1.4	1.0
Currently Use EFT										
Yes	1.6	1.7	1.6	1.7	1.8	1.4	1.9	1.7	1.9	1.0
No	1.6	1.8	1.3	1.7	1.8	1.3	1.9	1.7	2.1	1.8
Currently Use EDEXpress Software										
Yes	1.5	1.7	1.4	1.6	1.8	1.3	1.9	1.7	2.1	1.8
No	1.8	1.8	1.3	1.8	1.7	1.4	1.9	1.7	2.0	1.0
Computer sys before 7/1/94; after 7/1/94										
Mainframe->mainframe	--	1.7	1.0	2.0	1.7	1.0	1.7	1.7	2.3	--
Mainframe->mainframe & PC	1.9	1.9	1.4	1.7	2.1	1.4	1.9	1.9	2.2	--
Mainframe & PC->mainframe & PC	1.6	1.7	1.4	1.8	1.9	1.4	1.9	1.8	2.1	1.3
PC->mainframe & PC	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.5	--
PC->PC	1.4	1.7	1.4	1.5	1.5	1.3	1.9	1.6	2.1	3.0
Contracted server->mainframe & PC	3.0	3.0	1.0	2.0	2.0	1.0	2.0	1.0	2.0	--
Contracted server->contracted server	1.5	1.8	1.8	1.6	1.6	1.7	1.6	1.5	1.5	--
Manual processing->PC	1.5	1.5	1.5	1.0	2.0	1.5	2.0	1.5	1.5	--
Computer sys before 7/1/94; after 7/1/94										
Other	2.0	2.0	1.0	2.0	2.0	1.0	1.5	2.5	2.5	--

**Table 3.3**  
**Mean Rating of Level of Effort for Start-Up Activities in Key Administrative Areas**

Administrative Area	Rating
Financial Aid Office	2.8
Business/Bursar's Office	2.2
Technical Support Staff	3.0
Other Key Administrative Office	2.4

Table 3.4

Mean Rating of Level of Effort for Start-Up Activities in Key Administrative Areas by Institutional Type and Control

Institutional Characteristics	Financial Aid Office	Business/Bursar's Office	Technical Support Staff	Other Key Administrative Office
Type and Control				
4-Year Public	2.9	2.4	3.3	2.5
4-Year Private	2.9	2.0	3.0	2.5
2-Year Public	2.3	1.4	2.6	1.0
2-Year Private	3.7	3.2	4.0	0
Proprietary	2.5	2.2	2.6	2.5
Annual Loan Volume				
\$1-\$500,000	2.4	2.2	2.3	2.3
\$500,001-\$1,000,000	2.4	1.9	3.1	1.0
\$1,000,001-\$2,000,000	2.2	1.8	2.2	2.7
\$2,000,001-\$4,000,000	3.3	2.5	3.1	3.0
\$4,000,001-\$10,000,000	2.8	2.3	2.9	2.0
\$10,000,001-\$20,000,000	2.9	2.1	3.5	1.7
over \$20,000,000	3.1	2.5	3.5	3.0
Number of FFEL loans certified in 93/94				
0-500	2.2	1.9	2.2	2.4
500-1,000	2.9	2.3	2.9	3.0
1,000-2,000	3.1	2.5	3.0	0
2,000-5,000	2.8	1.9	3.1	1.5
5,000-10,000	3.0	2.1	3.4	2.3
10,000+	3.3	3.0	3.8	3.5
Structure				
1 campus, 1 office	2.5	2.1	2.8	2.3
Separate offices	3.3	2.7	3.6	3.0
Mult. campus, 1 office	2.6	2.1	3.1	2.7
Other	3.0	1.8	2.8	2.0
Currently Use EFT				
Yes	2.5	2.2	3.0	2.5
No	2.9	2.2	3.0	2.3
Currently Use EDExpress Software				
Yes	2.7	2.2	3.0	2.1
No	2.9	2.3	2.9	2.7
Computer sys before 7/1/94; after 7/1/94				
Mainframe->mainframe	2.3	2.3	3.0	0
Mainframe->mainframe & PC	3.1	2.9	3.5	2.3
Mainframe & PC->mainframe & PC	2.9	2.3	3.2	2.5
PC->mainframe & PC	1.5	1.5	2.0	0
PC->PC	2.5	1.8	2.1	2.3
Contracted server->mainframe & PC	3.0	2.0	4.0	0
Contracted server->contracted server	2.1	1.9	2.0	2.7
Manual processing->PC	2.5	2.0	3.0	2.0
Other	3.5	2.0	3.5	0

Table 3.10

Decision to Apply to the Direct Loan Program  
by Current FFEL Satisfaction Level

Current FFEL Satisfaction Level	Decision to Apply for DL													
	Year 2 Participant		Pending for Year 3		Will Apply for Year 3		Application Rejected		No		Other		Total	
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
1=Very Satisfied	264	18.4	50	3.5	43	3.0	36	2.5	957	66.8	83	5.8	1432	100.0
2	468	21.1	126	5.7	98	4.4	43	1.9	1219	55.1	259	11.7	2213	100.0
3	379	29.0	135	10.3	149	11.4	17	1.3	526	40.2	101	7.7	1307	100.0
4	150	39.6	35	9.3	34	9.1	18	4.8	110	29.1	31	8.2	379	100.0
5=Very Dissatisfied	49	45.8	5	4.5	0	0	7	6.5	33	30.6	13	12.7	106	100.0

Table 4.1

Level of Effort Needed to Administer Direct Loan Program on a Day-to-Day Basis

Level of Effort	N	Pct.
Very easy	17	16.3
Relatively easy	45	43.3
Moderate	27	26.0
Relatively labor intensive	9	8.7
Very labor intensive	6	5.8
Total	104	100.0

Table 4.2  
Changes in Workload as a Result of Implementation of the Direct Loan Program

Administrative Function	Level of Change in Workload														Total			
	Permanent Large Decrease		Temporary Small Decrease		Permanent Small Decrease		No Change		Temporary Small Increase		Permanent Small Increase		Temporary Large Increase		Permanent Large Increase		No.	Pct.
	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.		
Advising students on status of loans	28	27.2	1	1.0	9	8.7	49	47.6	2	1.9	7	6.8	2	1.9	5	4.9	103	100.0
Counseling borrowers on Direct Loan Prog	6	5.8	0	0	7	6.8	66	64.1	12	11.7	2	1.9	3	2.9	7	6.8	103	100.0
Training Financial Aid staff	0	0	0	0	7	6.9	22	21.8	40	39.6	7	6.9	18	17.8	7	6.9	101	100.0
Processing loan app./creation orig recor	25	25.0	0	0	12	12.0	24	24.0	7	7.0	15	15.0	4	4.0	13	13.0	100	100.0
Request and receipt of loan funds by ins	29	28.2	0	0	4	3.9	31	30.1	3	2.9	27	25.2	3	2.9	6	5.8	103	100.0
Enrollment verification	5	5.1	0	0	4	4.0	79	79.8	3	3.0	6	6.1	1	1.0	1	1.0	99	100.0
Disbursement of loan funds to student	41	40.6	0	0	9	8.9	31	30.7	0	0	11	10.9	3	3.0	6	5.9	101	100.0
Cash management	14	14.0	0	0	8	8.0	32	32.0	4	4.0	28	28.0	4	4.0	10	10.0	100	100.0
Reconciliation	3	3.0	0	0	1	1.0	16	16.0	7	7.0	36	36.0	2	2.0	35	35.0	100	100.0
Recordkeeping/reconciliation	12	11.7	0	0	5	4.9	58	56.3	3	2.9	9	8.7	3	2.9	13	12.6	103	100.0
Other	0	0	0	0	0	0	2	40.0	0	0	1	20.0	2	40.0	0	0	5	100.0
Overall workload change	24	23.3	0	0	16	15.5	20	19.4	2	1.9	22	21.4	4	3.9	15	14.6	103	100.0

Note: There were no 'Temporary Large Decreases' reported. Thus, this column heading was excluded from the table.

Table 4.3

Average Number of Minutes Required to Process a Loan

	Average	Standard Deviation
Best case	26.7	30.2
Average case	39.1	46.9
Worst case	64.5	55.9

Table 4.4A  
 Level of Effort Needed to Administer Direct Loan Program on a Day-to-Day Basis  
 by Institutional Type and Control

Level of Effort	Type and Control											
	4-Year Public		4-Year Private		2-Year Public		2-Year Private		Proprietary			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.		
Very easy	6	17.6	3	14.3	3	33.3	0	0	5	14.7		
Relatively easy	15	44.1	12	57.1	4	44.4	2	33.3	12	35.3		
Moderate	10	29.4	3	14.3	1	11.1	0	0	13	38.2		
Relatively labor intensive	3	8.8	2	9.5	1	11.1	1	16.7	2	5.9		
Very labor intensive	0	0	1	4.8	0	0	3	50.0	2	5.9		
Total	34	100.0	21	100.0	9	100.0	6	100.0	34	100.0		



**Table 4.48**  
**Level of Effort Needed to Administer Direct Loan Program on a Day-to-Day Basis**  
**by Annual Loan Volume**

Level of Effort	Annual Loan Volume																	
	\$1-\$500,000		\$500,001-\$1,000,000		\$1,000,001-\$2,000,000		\$2,000,001-\$4,000,000		\$4,000,001-\$10,000,000		\$10,000,001-\$20,000,000		over \$20,000,000					
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.		
Very easy	1	6.7	2	16.7	5	38.5	0	0	1	7.7	5	33.3	3	15.8				
Relatively easy	7	46.7	7	58.3	6	46.2	6	35.3	6	46.2	5	33.3	8	42.1				
Moderate	6	40.0	0	0	2	15.4	5	29.4	3	23.1	4	26.7	7	36.8				
Relatively labor intensive	1	6.7	2	16.7	0	0	2	11.8	2	15.4	1	6.7		5.3				
Very labor intensive	0	0	1	8.3	0	0	4	23.5	1	7.7	0	0	0	0				
Total	15	100.0	12	100.0	13	100.0	17	100.0	13	100.0	15	100.0	19	100.0				

Table 4.4C

Level of Effort Needed to Administer Direct Loan Program on a Day-to-Day Basis  
by Volume of FFEL Loans Certified in 93/94

Level of Effort	Number of FFEL loans certified in 93/94											
	0-500		500-1,000		1,000-2,000		2,000-5,000		5,000-10,000		10,000+	
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Very easy	5	17.9	2	10.5	1	9.1	5	29.4	2	18.2	1	11.1
Relatively easy	12	42.9	9	47.4	5	45.5	5	29.4	6	54.5	3	33.3
Moderate	8	28.6	5	26.3	1	9.1	5	29.4	2	18.2	5	55.6
Relatively labor intensive	3	10.7	1	5.3	2	18.2	2	11.8	1	9.1	0	0
Very labor intensive	0	0	2	10.5	2	18.2	0	0	0	0	0	0
Total	28	100.0	19	100.0	11	100.0	17	100.0	11	100.0	9	100.0

Table 4.4D  
 Level of Effort Needed to Administer Direct Loan Program on a Day-to-Day Basis  
 by Structure of Financial Aid Office

Level of Effort	Structure										
	1 campus, 1 office			Separate offices			Mult. campus, 1 office			Other	
	N	Pct.		N	Pct.		N	Pct.		N	Pct.
Very easy	9	15.0	3	12.5	3	20.0	2	40.0			
Relatively easy	30	50.0	4	16.7	8	53.3	3	60.0			
Moderate	18	30.0	7	29.2	2	13.3	0	0			
Relatively labor intensive	3	5.0	4	16.7	2	13.3	0	0			
Very labor intensive	0	0	6	25.0	0	0	0	0			
Total	60	100.0	24	100.0	15	100.0	5	100.0			

**Table 4.4E**  
**Level of Effort Needed to Administer Direct Loan Program on a Day-to-Day Basis**  
**By Current Use of EFT**

Level of Effort	Currently Use EFT					
	Yes			No		
	N	Pct.		N	Pct.	
Very easy	9	24.3		8	12.1	
Relatively easy	13	35.1		31	47.0	
Moderate	8	21.6		19	28.8	
Relatively labor intensive	4	10.8		5	7.6	
Very labor intensive	3	8.1		3	4.5	
Total	37	100.0		66	100.0	

**Table 4.4F**  
**Level of Effort Needed to Administer Direct Loan Program on a Day-to-Day Basis**  
**by Current Use of EExpress**

Level of Effort	Currently Use EExpress Software					
	Yes			No		
	N	Pct.		N	Pct.	
Very easy	13	16.7		4	15.4	
Relatively easy	36	46.2		9	34.6	
Moderate	16	20.5		11	42.3	
Relatively labor intensive	7	9.0		2	7.7	
Very labor intensive	6	7.7		0	0	
Total	78	100.0		26	100.0	

Table 4.4G

Level of Effort Needed to Administer Direct Loan Program on a Day-to-Day Basis  
by Type of Computer System Used Prior to 7/1/94 and After 7/1/94

Level of Effort	Computer sys before 7/1/94; after 7/1/94																	
	Mainframe->mainframe		Mainframe->mainframe & PC		Mainframe & PC->mainframe & PC		PC->mainframe & PC		PC->PC		Contracted server->mainframe & PC		Contracted server->contracted server		Manual processing->PC		Other	
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Very easy	2	66.7	1	7.7	7	13.5	1	50.0	4	20.0	0	0	1	16.7	0	0	0	0
Relatively easy	0	0	6	46.2	24	46.2	1	50.0	8	40.0	1	100.0	1	16.7	1	50.0	1	50.0
Moderate	1	33.3	3	23.1	12	23.1	0	0	5	25.0	0	0	4	66.7	1	50.0	1	50.0
Relatively labor intensive	0	0	1	7.7	6	11.5	0	0	2	10.0	0	0	0	0	0	0	0	0
Very labor intensive	0	0	2	15.4	3	5.8	0	0	1	5.0	0	0	0	0	0	0	0	0
Total	3	100.0	13	100.0	52	100.0	2	100.0	20	100.0	1	100.0	6	100.0	2	100.0	2	100.0

Table 4.5A

Changes in Workload as a Result of Implementation of the Direct Loan Program by Institutional Type and Control

Administrative Function	4-Year Public																	
	Level of Change in Workload																	
	Permanent Large Decrease		Temporary Small Decrease		Permanent Small Decrease		No Change		Temporary Small Increase		Permanent Small Increase		Temporary Large Increase		Permanent Large Increase		Total	
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Advising students on status of loans	17	50.0	1	2.9	2	5.9	10	29.4	2	5.9	1	2.9	1	2.9	0	0	34	100.0
Counseling borrowers on Direct Loan Program	4	11.8	0	0	3	8.8	17	50.0	8	23.5	0	0	1	2.9	1	2.9	34	100.0
Training Financial Aid staff	0	0	0	0	4	12.1	4	12.1	13	39.4	3	9.1	6	18.2	3	9.1	33	100.0
Processing loan app./creation orig	15	44.1	0	0	2	5.9	6	17.6	3	8.8	4	11.8	2	5.9	2	5.9	34	100.0
Request and receipt of loan funds by ins	15	44.1	0	0	0	0	5	14.7	2	5.9	10	29.4	1	2.9	1	2.9	34	100.0
Enrollment verification	3	9.4	0	0	1	3.1	24	75.0	2	6.3	2	6.3	0	0	0	0	32	100.0
Disbursement of loan funds to student	21	63.6	0	0	1	3.0	6	18.2	0	0	3	9.1	2	6.1	0	0	33	100.0
Cash management	9	26.5	0	0	3	8.8	9	26.5	1	2.9	8	23.5	2	5.9	2	5.9	34	100.0
Reconciliation	3	8.8	0	0	0	0	3	8.8	2	5.9	13	38.2	1	2.9	12	35.3	34	100.0
Recordkeeping/reconciliation	7	20.6	0	0	2	5.9	14	41.2	1	2.9	4	11.8	3	8.8	3	8.8	34	100.0
Other	0	0	0	0	0	0	0	0	0	0	0	0	2	100.0	0	0	2	100.0
Overall workload change	13	38.2	0	0	6	17.6	4	11.8	1	2.9	5	14.7	3	8.8	2	5.9	34	100.0

(CONTINUED)

Note: There were no 'Temporary Large Decreases' reported. Thus, this column heading was excluded from the table.

Table 4.5A  
Changes in Workload as a Result of Implementation of the Direct Loan Program  
by Institutional Type and Control

Administrative Function	4-Year Private																									
	Level of Change in Workload																									
	Permanent Large Decrease			Temporary Small Decrease			Permanent Small Decrease			No Change			Temporary Small Increase			Permanent Small Increase			Temporary Large Increase			Permanent Large Increase			Total	
	N	Pct.		N	Pct.		N	Pct.		N	Pct.		N	Pct.		N	Pct.		N	Pct.		N	Pct.		N	Pct.
Advising students on status of loans	6	30.0	0	0	0	3	15.0	0	8	40.0	0	0	0	2	10.0	0	0	0	1	5.0	0	0	20	100.0		
Counseling borrowers on Direct Loan Prog	2	10.0	0	0	0	0	0	0	14	70.0	2	10.0	0	1	5.0	0	0	0	1	5.0	0	0	20	100.0		
Training Financial Aid staff	0	0	0	0	0	2	10.0	0	4	20.0	9	45.0	0	1	5.0	3	15.0	0	1	5.0	0	0	20	100.0		
Processing loan app./creation orig recor	6	30.0	0	0	0	2	10.0	0	7	35.0	1	5.0	0	2	10.0	1	5.0	0	1	5.0	0	0	20	100.0		
Request and receipt of loan funds by ins	5	23.3	0	0	0	1	4.8	0	8	38.1	0	0	0	5	23.8	0	0	0	2	9.5	0	0	21	100.0		
Enrollment verification	2	10.0	0	0	0	1	5.0	0	15	75.0	0	0	0	2	10.0	0	0	0	0	0	0	0	20	100.0		
Disbursement of loan funds to student	7	33.3	0	0	0	4	19.0	0	7	33.3	0	0	0	1	4.8	1	4.8	0	1	4.8	0	0	21	100.0		
Cash management	2	10.5	0	0	0	2	10.5	0	8	42.1	0	0	0	6	31.6	0	0	0	1	5.3	0	0	19	100.0		
Reconciliation	0	0	0	0	0	1	5.0	0	4	20.0	0	0	0	8	40.0	0	0	0	7	35.0	0	0	20	100.0		
Recordkeeping/reconciliation	2	9.5	0	0	0	1	4.8	0	13	61.9	0	0	0	3	14.3	0	0	0	2	9.5	0	0	21	100.0		
Other	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Overall workload change	6	28.6	0	0	0	0	0	0	8	38.1	0	0	0	4	19.0	0	0	0	3	14.3	0	0	21	100.0		

Note: There were no 'Temporary Large Decreases' reported. Thus, this column heading was excluded from the table.



Table 4.5A  
Changes in Workload as a Result of Implementation of the Direct Loan Program  
by Institutional Type and Control

Administrative Function	2-Year Public																	
	Level of Change in Workload																	
	Permanent Large Decrease		Temporary Small Decrease		Permanent Small Decrease		No Change		Temporary Small Increase		Permanent Small Increase		Temporary Large Increase		Permanent Large Increase		Total	
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Advising students on status of loans	2	22.2	0	0	2	22.2	5	55.6	0	0	0	0	0	0	0	0	9	100.0
Counseling borrowers on Direct Loan Prog	0	0	0	0	1	11.1	7	77.8	0	0	0	0	1	11.1	0	0	9	100.0
Training Financial Aid staff	0	0	0	0	0	0	1	11.1	4	44.4	0	0	3	33.3	1	11.1	9	100.0
Processing loan app./creation orig recor	0	0	0	0	3	37.5	2	25.0	0	0	1	12.5	0	0	2	25.0	8	100.0
Request and receipt of loan funds by ins	2	22.2	0	0	1	11.1	5	55.6	0	0	1	11.1	0	0	0	0	9	100.0
Enrollment verification	0	0	0	0	1	11.1	8	88.9	0	0	0	0	0	0	0	0	9	100.0
Disbursement of loan funds to student	3	42.9	0	0	1	14.3	2	28.6	0	0	1	14.3	0	0	0	0	7	100.0
Cash management	1	12.5	0	0	0	0	4	50.0	1	12.5	2	25.0	0	0	0	0	8	100.0
Reconciliation	0	0	0	0	0	0	3	37.5	0	0	4	50.0	0	0	1	12.5	8	100.0
Recordkeeping/reconciliation	2	22.2	0	0	0	0	7	77.8	0	0	0	0	0	0	0	0	9	100.0
Other	0	0	0	0	0	0	1	100.0	0	0	0	0	0	0	0	0	1	100.0
Overall workload change	0	0	0	0	5	55.6	2	22.2	0	0	1	11.1	0	0	1	11.1	9	100.0

(CONTINUED)

Note: There were no 'Temporary Large Decreases' reported. Thus, this column heading was excluded from the table.

Table 4.5A

Changes in Workload as a Result of Implementation of the Direct Loan Program by Institutional Type and Control

Administrative Function	2-Year Private																	
	Level of Change in Workload																	
	Permanent Large Decrease		Temporary Small Decrease		Permanent Small Decrease		No Change		Temporary Small Increase		Permanent Small Increase		Temporary Large Increase		Permanent Large Increase		Total	
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Advising students on status of loans	0		0		0		0		0		1	16.7	1	16.7	4	56.7	6	100.0
Counseling borrowers on Direct Loan Program	0		0		0		0		0		0		1	16.7	5	83.3	6	100.0
Training Financial Aid staff	0		0		0		0		1	16.7	0		4	66.7	1	16.7	6	100.0
Processing loan app./creation orig recor	0		0		0		1	16.7	0		0		0		5	83.3	6	100.0
Request and receipt of loan funds by ins	0		0		0		0		0		4	66.7	1	16.7	1	16.7	6	100.0
Enrollment verification	0		0		0		3	50.0	1	16.7	1	16.7	0		1	16.7	6	100.0
Disbursement of loan funds to student	0		0		0		1	16.7	0		0		0		5	83.3	6	100.0
Cash management	0		0		0		0		0		2	33.3	0		4	66.7	6	100.0
Reconciliation	0		0		0		0		0		2	33.3	0		4	66.7	6	100.0
Recordkeeping/reconciliation	0		0		0		0		0		0		0		6	100.0	6	100.0
Other	0		0		0		0		0		0		0		0		0	0
Overall workload change	0		0		0		0		1	16.7	0		1	16.7	4	66.7	6	100.0

Note: There were no 'Temporary Large Decreases' reported. Thus, this column heading was excluded from the table.

(CONTINUED)

Table 4.5A

Changes in Workload as a Result of Implementation of the Direct Loan Program by Institutional Type and Control

Administrative Function	Proprietary																
	Level of Change in Workload																
	Permanent Large Decrease		Temporary Small Decrease		Permanent Small Decrease		No Change		Temporary Small Increase		Permanent Small Increase		Temporary Large Increase		Permanent Large Increase		Total
N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Advising students on status of loans	3	8.8	0	0	0	5.9	76.5	0	0	3	8.8	0	0	0	0	34	100.0
Counseling borrowers on Direct Loan Prog	0	0	0	0	3	8.8	82.4	2	5.9	1	2.9	0	0	0	0	34	100.0
Training Financial Aid staff	0	0	0	0	1	3.0	39.4	13	39.4	3	9.1	2	6.1	1	3.0	33	100.0
Processing loan app./creation orig recor	4	12.5	0	0	5	15.6	25.0	8	25.0	3	9.4	8	25.0	3	9.4	32	100.0
Request and receipt of loan funds by ins	7	21.2	0	0	2	6.1	39.4	13	39.4	1	3.0	7	21.2	2	6.1	33	100.0
Enrollment verification	0	0	0	0	1	3.1	90.6	29	90.6	0	0	1	3.1	0	0	32	100.0
Disbursement of loan funds to student	10	29.4	0	0	3	8.8	44.1	15	44.1	0	0	6	17.6	0	0	34	100.0
Cash management	2	6.1	0	0	3	9.1	33.3	11	33.3	2	6.1	10	30.3	2	6.1	33	100.0
Reconciliation	0	0	0	0	0	0	18.8	6	18.8	5	15.6	9	28.1	1	3.1	32	100.0
Recordkeeping/reconciliation	1	3.0	0	0	2	6.1	72.7	24	72.7	2	6.1	2	6.1	0	0	33	100.0
Other	0	0	0	0	0	0	50.0	1	50.0	0	0	1	50.0	0	0	2	100.0
Overall workload change	5	15.2	0	0	5	15.2	18.2	6	18.2	0	0	12	36.4	0	0	5	15.2

Note: There were no 'Temporary Large Decreases' reported. Thus, this column heading was excluded from the table.

Table 4.58  
Changes in Workload as a Result of Implementation of the Direct Loan Program  
by Annual Loan Volume

Administrative Function	\$1-\$500,000																							
	Level of Change in Workload																							
	Permanent Large Decrease		Temporary Small Decrease		Permanent Small Decrease		No Change		Temporary Small Increase		Permanent Small Increase		Temporary Large Increase		Permanent Large Increase		Total							
N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.					
Advising students on status of loans	0	0	0	0	2	13.3	11	73.3	0	0	2	13.3	0	0	0	0	15	100.0	0	0				
Counseling borrowers on Direct Loan Program	0	0	0	0	0	0	80.0	1	6.7	1	6.7	0	0	0	0	1	6.7	15	100.0	0	0			
Training Financial Aid staff	0	0	0	0	0	0	40.0	6	40.0	1	6.7	1	6.7	0	0	2	13.3	15	100.0	0	0			
Processing loan app./creation orig recor	1	7.7	0	0	2	15.4	2	15.4	1	7.7	5	38.5	1	7.7	1	7.7	13	100.0	0	0	0	0		
Request and receipt of loan funds by ins	2	14.3	0	0	2	14.3	6	42.9	0	0	3	21.4	1	7.1	0	0	14	100.0	0	0	0	0		
Enrollment verification	0	0	0	0	0	0	85.7	12	85.7	0	0	2	14.3	0	0	0	0	14	100.0	0	0	0	0	
Disbursement of loan funds to student	2	14.3	0	0	2	14.3	7	50.0	0	0	3	21.4	0	0	0	0	14	100.0	0	0	0	0		
Cash management	1	7.1	0	0	0	0	28.6	4	28.6	3	21.4	4	28.6	1	7.1	1	7.1	13	100.0	0	0	0	0	
Reconciliation	0	0	0	0	0	0	15.4	2	15.4	2	15.4	6	46.2	0	0	3	23.1	13	100.0	0	0	0	0	
Recordkeeping/reconciliation	0	0	0	0	0	0	86.7	13	86.7	1	6.7	1	6.7	0	0	0	0	15	100.0	0	0	0	0	
Other	0	0	0	0	0	0	100.0	1	100.0	0	0	0	0	0	0	0	0	1	100.0	0	0	0	0	
Overall workload change	2	13.3	0	0	2	13.3	2	13.3	0	0	8	53.3	0	0	0	0	1	6.7	15	100.0	0	0	0	0

Note: There were no 'Temporary Large Decreases' reported. Thus, this column heading was excluded from the table.

Table 4.58  
Changes in Workload as a Result of Implementation of the Direct Loan Program  
by Annual Loan Volume

Administrative Function	\$500,001-\$1,000,000																		
	Level of Change in Workload																		
	Permanent Large Decrease		Temporary Small Decrease		Permanent Small Decrease		No Change		Temporary Small Increase		Permanent Small Increase		Temporary Large Increase		Permanent Large Increase		Total		
N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Advising students on status of loans	2	16.7	0	0	0	0	66.7	0	0	0	0	0	0	0	0	2	16.7	12	100.0
Counseling borrowers on Direct Loan Prog	0	0	0	0	1	8.3	66.7	0	0	0	0	0	0	1	8.3	2	16.7	12	100.0
Training Financial Aid staff	0	0	0	0	0	0	25.0	4	33.3	0	0	0	0	4	33.3	1	8.3	12	100.0
Processing loan app./creation orig	1	8.3	0	0	1	8.3	41.7	1	8.3	2	16.7	0	0	0	0	2	16.7	12	100.0
Request and receipt of loan funds by ins	3	25.0	0	0	1	8.3	33.3	4	33.3	1	8.3	3	25.0	0	0	0	0	12	100.0
Enrollment verification	0	0	0	0	2	16.7	83.3	10	83.3	0	0	0	0	0	0	0	0	12	100.0
Disbursement of loan funds to student	5	45.5	0	0	1	9.1	36.4	4	36.4	0	0	0	0	0	0	1	9.1	11	100.0
Cash management	2	16.7	0	0	1	8.3	33.3	4	33.3	0	0	4	33.3	0	0	1	8.3	12	100.0
Reconciliation	0	0	0	0	0	0	25.0	3	25.0	1	8.3	3	25.0	0	0	5	41.7	12	100.0
Recordkeeping/reconciliation	1	8.3	0	0	0	0	75.0	9	75.0	0	0	0	0	0	0	2	16.7	12	100.0
Other	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Overall workload change	1	8.3	0	0	3	25.0	25.0	3	25.0	1	8.3	1	8.3	0	0	3	25.0	12	100.0

(CONTINUED)

Note: There were no 'Temporary Large Decreases' reported. Thus, this column heading was excluded from the table.

Table 4.58

Changes in Workload as a Result of Implementation of the Direct Loan Program by Annual Loan Volume

Administrative Function	\$1,000,001-\$2,000,000															
	Level of Change in Workload															
	Permanent Large Decrease		Temporary Small Decrease		No Change		Temporary Small Increase		Permanent Small Increase		Temporary Large Increase		Permanent Large Increase		Total	
N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	
Advising students on status of loans	0	0	0	0	7	58.3	0	0	2	16.7	0	0	1	8.3	12	100.0
Counseling borrowers on Direct Loan Prog	0	0	0	0	10	76.9	0	0	0	0	0	0	2	15.4	13	100.0
Training Financial Aid staff	0	0	0	0	3	23.1	7	53.2	1	7.7	2	15.4	0	0	13	100.0
Processing loan app./creation orig	1	7.7	0	0	5	38.5	1	7.7	1	7.7	0	0	2	15.4	13	100.0
Request and receipt of loan funds by ins	3	23.1	0	0	5	38.5	0	0	4	30.8	1	7.7	0	0	13	100.0
Enrollment verification	0	0	0	0	11	84.6	1	7.7	0	0	0	0	1	7.7	13	100.0
Disbursement of loan funds to student	3	23.1	0	0	4	30.8	0	0	3	23.1	0	0	2	15.4	13	100.0
Cash management	1	7.7	0	0	7	53.8	0	0	2	15.4	0	0	2	15.4	13	100.0
Reconciliation	0	0	0	0	4	30.8	1	7.7	4	30.8	0	0	4	30.8	13	100.0
Recordkeeping/reconciliation	2	15.4	0	0	7	53.8	1	7.7	0	0	0	0	3	23.1	13	100.0
Other	0	0	0	0	1	100.0	0	0	0	0	0	0	0	0	1	100.0
Overall workload change	2	15.4	0	0	5	38.5	1	7.7	1	7.7	0	0	2	15.4	13	100.0

(CONTINUED)

Note: There were no 'Temporary Large Decreases' reported. Thus, this column heading was excluded from the table.

Table 4.5B

Changes in Workload as a Result of Implementation of the Direct Loan Program  
by Annual Loan Volume

Administrative Function	\$2,000,001-\$4,000,000																	
	Level of Change in Workload																	
	Permanent Large Decrease		Temporary Small Decrease		Permanent Small Decrease		No Change		Temporary Small Increase		Permanent Small Increase		Temporary Large Increase		Permanent Large Increase		Total	
N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	
Advising students on status of loans	2	11.8	0	0	1	5.9	10	58.8	0	0	2	11.8	1	5.9	1	5.9	17	100.0
Counseling borrowers on Direct Loan Prog	1	6.3	0	0	1	6.3	10	62.5	2	12.5	0	0	1	6.3	1	6.3	16	100.0
Training Financial Aid staff	0	0	0	0	2	12.5	5	31.3	2	12.5	2	12.5	4	25.0	1	6.3	16	100.0
Processing loan app./creation, orig recor	2	13.3	0	0	0	0	4	26.7	2	13.3	3	20.0	0	0	4	26.7	15	100.0
Request and receipt of loan funds by ins	2	11.8	0	0	0	0	6	35.3	0	0	7	41.2	0	0	2	11.8	17	100.0
Enrollment verification	0	0	0	0	1	6.3	11	68.8	1	6.3	2	12.5	1	6.3	0	0	16	100.0
Disbursement of loan funds to student	6	35.3	0	0	1	5.9	4	23.5	0	0	4	23.5	0	0	2	11.8	17	100.0
Cash management	1	6.7	0	0	1	6.7	5	33.3	0	0	5	33.3	1	6.7	2	13.3	15	100.0
Reconciliation	0	0	0	0	0	0	2	13.3	1	6.7	5	33.3	1	6.7	6	40.0	15	100.0
Recordkeeping/reconciliation	1	6.3	0	0	2	12.5	8	50.0	0	0	2	12.5	0	0	3	18.8	16	100.0
Other	0	0	0	0	0	0	0	0	0	0	1	50.0	1	50.0	0	0	2	100.0
Overall workload change	2	12.5	0	0	0	0	3	18.8	0	0	7	43.8	1	6.3	3	18.8	16	100.0

(CONTINUED)

Note: There were no 'Temporary Large Decreases' reported. Thus, this column heading was excluded from the table.

Table 4.58

Changes in Workload as a Result of Implementation of the Direct Loan Program by Annual Loan Volume

Administrative Function	\$4,000,001-\$10,000,000																		
	Level of Change in Workload																		
	Permanent Large Decrease		Temporary Small Decrease		Permanent Small Decrease		No Change		Temporary Small Increase		Permanent Small Increase		Temporary Large Increase		Permanent Large Increase		Total		
N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Advising students on status of loans	4	30.8	0	0	1	7.7	6	46.2	1	7.7	0	0	0	0	1	7.7	13	100.0	
Counseling borrowers on Direct Loan Prog	1	7.7	0	0	1	7.7	8	61.5	3	23.1	0	0	0	0	0	0	13	100.0	
Training Financial Aid staff	0	0	0	0	0	0	2	15.4	4	30.8	1	7.7	5	38.5	1	7.7	13	100.0	
Processing loan app./creation orig recor	2	15.4	0	0	2	15.4	1	7.7	2	15.4	2	15.4	3	23.1	1	7.7	13	100.0	
Request and receipt of loan funds by ins	3	23.1	0	0	0	0	3	23.1	1	7.7	3	23.1	1	7.7	2	15.4	13	100.0	
Enrollment verification	1	8.3	0	0	0	0	9	75.0	1	8.3	1	8.3	0	0	0	0	12	100.0	
Disbursement of loan funds to student	3	23.1	0	0	2	15.4	6	46.2	0	0	0	0	2	15.4	0	0	13	100.0	
Cash management	2	15.4	0	0	1	7.7	4	30.8	1	7.7	3	23.1	0	0	2	15.4	13	100.0	
Reconciliation	0	0	0	0	0	0	2	15.4	1	7.7	6	46.2	1	7.7	3	23.1	13	100.0	
Recordkeeping/reconciliation	1	7.7	0	0	1	7.7	9	69.2	0	0	0	0	2	15.4	0	0	13	100.0	
Other	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Overall workload change	1	7.7	0	0	3	23.1	3	23.1	0	0	3	23.1	1	7.7	2	15.4	13	100.0	

(CONTINUED)

Note: There were no 'Temporary Large Decreases' reported. Thus, this column heading was excluded from the table.



Table 4.5B

Changes in Workload as a Result of Implementation of the Direct Loan Program by Annual Loan Volume

Administrative Function	\$10,000,001-\$20,000,000																	
	Level of Change in Workload																	
	Permanent Large Decrease		Temporary Small Decrease		Permanent Small Decrease		No Change		Temporary Small Increase		Permanent Small Increase		Temporary Large Increase		Permanent Large Increase		Total	
N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	
Advising students on status of loans	8	53.3	0	0	0	0	6	40.0	0	0	0	0	1	6.7	0	0	15	100.0
Counseling borrowers on Direct Loan Program	1	6.7	0	0	0	9	60.0	3	20.0	0	0	0	1	6.7	1	6.7	15	100.0
Training Financial Aid staff	0	0	0	0	2	14.3	2	14.3	7	50.0	2	14.3	1	7.1	0	0	14	100.0
Processing loan app./creation orig recor	6	40.0	0	0	2	13.3	3	20.0	0	0	2	13.3	0	0	2	13.3	15	100.0
Request and receipt of loan funds by ins	6	40.0	0	0	1	6.7	2	13.3	1	6.7	4	26.7	0	0	1	6.7	15	100.0
Enrollment verification	1	7.7	0	0	1	7.7	11	84.6	0	0	0	0	0	0	0	0	13	100.0
Disbursement of loan funds to student	8	53.3	0	0	2	13.3	4	26.7	0	0	0	0	0	0	1	6.7	15	100.0
Cash management	1	7.1	0	0	3	21.4	5	35.7	0	0	3	21.4	0	0	2	14.3	14	100.0
Reconciliation	0	0	0	0	1	6.7	1	6.7	1	6.7	5	33.3	0	0	7	46.7	15	100.0
Recordkeeping/reconciliation	3	20.0	0	0	0	0	5	33.3	1	6.7	2	13.3	1	6.7	3	20.0	15	100.0
Other	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Overall workload change	5	33.3	0	0	2	13.3	2	13.3	0	0	2	13.3	1	6.7	3	20.0	15	100.0

(CONTINUED)

Note: There were no 'Temporary Large Decreases' reported. Thus, this column heading was excluded from the table.

Table 4.58

Changes in Workload as a Result of Implementation of the Direct Loan Program by Annual Loan Volume

Administrative Function	over \$20,000,000																			
	Level of Change in Workload																			
	Permanent Large Decrease		Temporary Small Decrease		Permanent Small Decrease		No Change		Temporary Small Increase		Permanent Small Increase		Temporary Large Increase		Permanent Large Increase		Total			
N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	
Advising students on status of loans	12	63.2	1	5.3	3	15.8	1	5.3	1	5.3	1	5.3	0	0	0	0	0	0	19	100.0
Counseling borrowers on Direct Loan Prog	3	15.8	0	0	3	15.8	9	47.4	3	15.8	3	15.8	1	5.3	0	0	0	0	19	100.0
Training Financial Aid staff	0	0	0	0	3	16.7	1	5.6	10	55.6	0	0	0	0	2	11.1	2	11.1	18	100.0
Processing loan app./creation orig	12	63.2	0	0	2	10.5	4	21.1	0	0	0	0	0	0	0	0	1	5.3	19	100.0
Request and receipt of loan funds by ins	10	52.6	0	0	0	0	5	26.3	0	0	0	0	3	15.8	0	0	1	5.3	19	100.0
Enrollment verification	3	15.8	0	0	0	0	15	78.9	0	0	0	0	1	5.3	0	0	0	0	19	100.0
Disbursement of loan funds to student	14	77.8	0	0	0	0	2	11.1	0	0	0	0	1	5.6	1	5.6	0	0	18	100.0
Cash management	6	31.6	0	0	1	5.3	3	15.8	0	0	0	0	7	36.8	2	10.5	0	0	19	100.0
Reconciliation	3	15.8	0	0	0	0	2	10.5	0	0	0	0	7	36.8	0	0	7	36.8	19	100.0
Recordkeeping/reconciliation	4	21.1	0	0	2	10.5	7	36.8	0	0	0	0	4	21.1	0	0	2	10.5	19	100.0
Other	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	100.0	0	0	1	100.0
Overall workload change	11	57.9	0	0	4	21.1	2	10.5	0	0	0	0	0	0	1	5.3	1	5.3	19	100.0

Note: There were no 'Temporary Large Decreases' reported. Thus, this column heading was excluded from the table.

Table 4.5C

Changes in Workload as a Result of Implementation of the Direct Loan Program  
by Number of FFEL Loans Certified During 93/94

Administrative Function	Number of FFEL loans certified in 93/94																							
	0-500																							
	Level of Change in Workload																							
Permanent Large Decrease	Temporary Small Decrease			Permanent Small Decrease			No Change			Temporary Small Increase			Permanent Small Increase			Temporary Large Increase			Permanent Large Increase			Total		
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Advising students on status of loans	2	7.1	0	0	3	10.7	21	75.0	0	0	2	7.1	0	0	0	0	0	0	0	0	0	28	100.0	
Counseling borrowers on Direct Loan Prog	0	0	0	0	1	3.6	24	85.7	1	3.6	0	0	0	0	1	3.6	0	0	1	3.6	1	28	100.0	
Training Financial Aid staff	0	0	0	0	0	0	12	42.9	11	39.3	1	3.6	2	7.1	0	0	0	0	2	7.1	2	28	100.0	
Processing loan app./creation orig recor	2	7.4	0	0	5	18.5	7	25.9	2	7.4	7	25.9	1	3.7	3	11.1	0	0	3	11.1	3	27	100.0	
Request and receipt of loan funds by ins	7	25.0	0	0	3	10.7	11	39.3	1	3.6	5	17.9	1	3.6	1	3.6	0	0	1	3.6	0	28	100.0	
Enrollment verification	0	0	0	0	2	7.7	23	88.5	0	0	1	3.8	0	0	0	0	0	0	0	0	0	26	100.0	
Disbursement of loan funds to student	8	29.6	0	0	2	7.4	13	48.1	0	0	4	14.8	0	0	0	0	0	0	0	0	0	27	100.0	
Cash management	4	14.8	0	0	1	3.7	10	37.0	3	11.1	7	25.9	1	3.7	1	3.7	0	0	1	3.7	1	27	100.0	
Reconciliation	0	0	0	0	0	0	6	23.1	4	15.4	9	34.6	0	0	0	0	0	0	0	0	7	26.9	100.0	
Recordkeeping/reconciliation	1	3.6	0	0	0	0	23	82.1	2	7.1	1	3.6	0	0	0	0	0	0	0	0	1	3.6	100.0	
Other	0	0	0	0	0	0	1	100.0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	100.0	
Overall workload change	4	14.3	0	0	6	21.4	7	25.0	1	3.6	7	25.0	0	0	0	0	0	0	0	0	3	10.7	28	100.0

(CONTINUED)

Note: There were no 'Temporary Large Decreases' reported. Thus, this column heading was excluded from the table.

Table 4.5C

Changes in Workload as a Result of Implementation of the Direct Loan Program  
by Number of FFEL Loans Certified During 93/94

Administrative Function		Number of FFEL loans certified in 93/94																	
		500-1,000																	
		Level of Change in Workload																	
Permanent Large Decrease		Temporary Small Decrease		Permanent Small Decrease		No Change		Temporary Small Increase		Permanent Small Increase		Temporary Large Increase		Permanent Large Increase		Total			
N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.		
1	5.6	0	0	2	11.1	9	50.0	0	0	3	16.7	0	0	3	16.7	18	100.0		
0	0	0	0	2	10.5	12	63.2	1	5.3	0	0	0	0	4	21.1	19	100.0		
0	0	0	0	1	5.6	4	22.2	6	33.3	2	11.1	3	16.7	2	11.1	18	100.0		
2	11.1	0	0	1	5.6	7	38.9	1	5.6	3	16.7	0	0	4	22.2	18	100.0		
2	10.5	0	0	0	0	4	21.1	0	0	11	57.9	1	5.3	1	5.3	19	100.0		
0	0	0	0	1	5.3	14	73.7	2	10.5	0	0	1	5.3	1	5.3	19	100.0		
5	26.3	0	0	2	10.5	6	31.6	0	0	3	15.8	0	0	3	15.8	19	100.0		
0	0	0	0	2	11.1	6	33.3	0	0	5	27.8	1	5.6	4	22.2	18	100.0		
0	0	0	0	0	0	4	22.2	1	5.6	6	33.3	1	5.6	6	33.3	18	100.0		
1	5.6	0	0	1	5.6	9	50.0	0	0	2	11.1	0	0	5	27.8	18	100.0		
0	0	0	0	0	0	0	0	0	0	1	100.0	0	0	0	0	1	100.0		
2	11.1	0	0	1	5.6	4	22.2	1	5.6	5	27.8	0	0	5	27.8	18	100.0		

Note: There were no 'Temporary Large Decreases' reported. Thus, this column heading was excluded from the table.

(CONTINUED)

Table 4.5C

Changes in Workload as a Result of Implementation of the Direct Loan Program  
by Number of FFEL Loans Certified During 93/94

Administrative Function	Number of FFEL loans certified in 93/94																							
	1,000-2,000																							
	Level of Change in Workload																							
Permanent Large Decrease	Temporary Small Decrease			Permanent Small Decrease			No Change			Temporary Small Increase			Permanent Small Increase			Temporary Large Increase			Permanent Large Increase			Total		
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Advising students on status of loans	3	27.3	0	0	1	9.1	4	36.4	0	0	1	9.1	1	9.1	1	9.1	1	9.1	1	9.1	11	100.0	11	100.0
Counseling borrowers on Direct Loan Program	2	18.2	0	0	0	0	7	63.6	1	9.1	0	0	1	9.1	0	0	1	9.1	0	0	11	100.0	11	100.0
Training Financial Aid staff	0	0	0	0	1	9.1	0	0	3	27.3	2	18.2	5	45.5	0	0	0	0	0	0	11	100.0	11	100.0
Processing loan app./creation orig	3	27.3	0	0	0	0	3	27.3	2	18.2	0	0	1	9.1	2	18.2	1	9.1	2	18.2	11	100.0	11	100.0
Request and receipt of loan funds by ins	2	18.2	0	0	0	0	3	27.3	0	0	3	27.3	0	0	3	27.3	0	0	3	27.3	11	100.0	11	100.0
Enrollment verification	1	10.0	0	0	0	0	6	60.0	0	0	0	0	0	0	3	30.0	0	0	0	0	10	100.0	10	100.0
Disbursement of loan funds to student	3	27.3	0	0	1	9.1	3	27.3	0	0	2	18.2	1	9.1	2	18.2	1	9.1	1	9.1	11	100.0	11	100.0
Cash management	3	27.3	0	0	0	0	3	27.3	0	0	3	27.3	0	0	3	27.3	0	0	2	18.2	11	100.0	11	100.0
Reconciliation	0	0	0	0	0	0	1	9.1	0	0	6	54.5	0	0	6	54.5	0	0	4	36.4	11	100.0	11	100.0
Reconciliation/reconciliation	3	27.3	0	0	0	0	7	63.6	0	0	0	0	0	0	0	0	0	0	0	0	11	100.0	11	100.0
Other	0	0	0	0	0	0	1	50.0	0	0	0	0	1	50.0	0	0	1	50.0	0	0	2	100.0	2	100.0
Overall workload change	2	18.2	0	0	0	0	4	36.4	0	0	2	18.2	1	9.1	2	18.2	1	9.1	2	18.2	11	100.0	11	100.0

(CONTINUED)

Note: There were no 'Temporary Large Decreases' reported. Thus, this column heading was excluded from the table.

Table 4.5C

Changes in Workload as a Result of Implementation of the Direct Loan Program  
by Number of FFEL Loans Certified During 93/94

Administrative Function	Number of FFEL loans certified in 93/94																	
	2,000-5,000																	
	Level of Change in Workload																	
Permanent Large Decrease	Temporary Small Decrease		Permanent Small Decrease		No Change		Temporary Small Increase		Permanent Small Increase		Temporary Large Increase		Permanent Large Increase		Total			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.		
Advising students on status of loans	9	52.9	0	0	0	0	7	41.2	0	0	1	5.9	0	0	0	0	17	100.0
Counseling borrowers on Direct Loan Program	2	11.8	0	0	2	11.8	9	52.9	3	17.6	0	0	1	5.9	0	0	17	100.0
Training Financial Aid staff	0	0	0	0	3	18.8	2	12.5	6	37.5	0	0	3	18.8	2	12.5	16	100.0
Processing loan app./creation orig recor	7	41.2	0	0	4	23.5	1	5.9	0	0	1	5.9	2	11.8	2	11.8	17	100.0
Request and receipt of loan funds by ins	6	35.3	0	0	1	5.9	4	23.5	1	5.9	3	17.6	1	5.9	1	5.9	17	100.0
Enrollment verification	2	11.8	0	0	1	5.9	12	70.6	1	5.9	1	5.9	0	0	0	0	17	100.0
Disbursement of loan funds to student	8	47.1	0	0	2	11.8	5	29.4	0	0	0	0	1	5.9	1	5.9	17	100.0
Cash management	1	6.3	0	0	4	25.0	5	31.3	1	6.3	4	25.0	0	0	1	6.3	16	100.0
Reconciliation	0	0	0	0	1	5.9	2	11.8	2	11.8	6	35.3	1	5.9	5	29.4	17	100.0
Recordkeeping/reconciliation	3	17.6	0	0	2	11.8	5	29.4	0	0	2	11.8	3	17.6	2	11.8	17	100.0
Other	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Overall workload change	7	41.2	0	0	4	23.5	0	0	0	0	2	11.8	2	11.8	2	11.8	17	100.0

Note: There were no 'Temporary Large Decreases' reported. Thus, this column heading was excluded from the table.

(CONTINUED)

Table 4.5C

Changes in Workload as a Result of Implementation of the Direct Loan Program  
by Number of FFEL Loans Certified During 93/94

Administrative Function	Number of FFEL loans certified in 93/94																								
	5,000-10,000																								
	Level of Change in Workload																								
Permanent Large Decrease	Temporary Small Decrease			Permanent Small Decrease			No Change			Temporary Small Increase			Permanent Small Increase			Temporary Large Increase			Permanent Large Increase			Total			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	
Advising students on status of loans	5	45.5	1	9.1	2	18.2	2	18.2	0	0	0	0	0	0	0	0	1	9.1	0	0	0	0	11	100.0	
Counseling borrowers on Direct Loan Prog	0	0	0	0	0	0	0	0	3	27.3	1	9.1	6	54.5	3	27.3	0	0	1	9.1	0	0	11	100.0	
Training Financial Aid staff	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	7	70.0	2	20.0	1	10.0	10	100.0	
Processing loan app./creation orig recor	5	45.5	0	0	2	18.2	2	18.2	0	0	0	0	2	18.2	0	0	0	0	2	18.2	0	0	11	100.0	
Request and receipt of loan funds by ins	5	45.5	0	0	0	0	0	0	1	9.1	2	18.2	2	18.2	1	9.1	0	0	3	27.3	0	0	11	100.0	
Enrollment verification	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	9	100.0	
Disbursement of loan funds to student	8	72.7	0	0	1	9.1	2	18.2	0	0	0	0	2	18.2	0	0	0	0	0	0	0	0	11	100.0	
Cash management	2	18.2	0	0	0	0	4	36.4	0	0	0	0	4	36.4	0	0	0	0	4	36.4	0	0	11	100.0	
Reconciliation	1	9.1	0	0	0	0	1	9.1	0	0	0	0	1	9.1	0	0	0	0	4	36.4	0	0	11	100.0	
Recordkeeping/reconciliation	1	9.1	0	0	0	0	0	0	1	9.1	3	27.3	5	45.5	1	9.1	0	0	3	27.3	0	0	11	100.0	
Other	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	100.0	0	0	1	100.0
Overall workload change	5	45.5	0	0	2	18.2	1	9.1	0	0	0	0	1	9.1	0	0	0	0	1	9.1	0	0	11	100.0	

(CONTINUED)

Note: There were no 'Temporary Large Decreases' reported. Thus, this column heading was excluded from the table.

Table 4.5C

Changes in Workload as a Result of Implementation of the Direct Loan Program  
by Number of FFEL Loans Certified During 93/94

Administrative Function	Number of FFEL loans certified in 93/94															
	10,000+															
	Level of Change in Workload															
Permanent Large Decrease	Temporary Small Decrease		Permanent Small Decrease		No Change		Temporary Small Increase		Permanent Small Increase		Temporary Large Increase		Permanent Large Increase		Total	
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Advising students on status of loans	7	77.8	0	0	1	11.1	0	0	1	11.1	0	0	0	0	9	100.0
Counseling borrowers on Direct Loan Prog	2	22.2	0	0	2	22.2	4	44.4	1	11.1	0	0	0	0	9	100.0
Training Financial Aid staff	0	0	0	0	2	22.2	1	11.1	4	44.4	0	0	1	11.1	9	100.0
Processing loan app./creation orig recor	6	66.7	0	0	0	0	2	22.2	0	0	0	0	1	11.1	9	100.0
Request and receipt of loan funds by ins	6	66.7	0	0	0	0	1	11.1	0	0	1	11.1	0	0	9	100.0
Enrollment verification	2	22.2	0	0	0	0	7	77.8	0	0	0	0	0	0	9	100.0
Disbursement of loan funds to student	6	75.0	0	0	0	0	0	0	0	0	1	12.5	0	0	8	100.0
Cash management	4	44.4	0	0	1	11.1	0	0	0	0	2	22.2	0	0	9	100.0
Reconciliation	2	22.2	0	0	0	0	1	11.1	0	0	3	33.3	0	3	9	100.0
Recordkeeping/reconciliation	3	33.3	0	0	1	11.1	2	22.2	0	0	1	11.1	0	2	9	100.0
Other	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Overall workload change	4	44.4	0	0	3	33.3	1	11.1	0	0	0	0	1	11.1	9	100.0

Note: There were no 'Temporary Large Decreases' reported. Thus, this column heading was excluded from the table.



Table 4.50

Changes in Workload as a Result of Implementation of the Direct Loan Program by Structure of Financial Aid Office

Administrative Function	Structure																	
	1 campus, 1 office																	
	Level of Change in Workload																	
N	Permanent Large Decrease		Temporary Small Decrease		Permanent Small Decrease		No Change		Temporary Small Increase		Permanent Small Increase		Temporary Large Increase		Permanent Large Increase		Total	
		N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N
Advising students on status of loans	14	23.7	0	0	3	5.1	34	57.6	2	3.4	4	6.8	1	1.7	1	1.7	59	100.0
Counseling borrowers on Direct Loan Prog	3	5.0	0	0	4	6.7	41	68.3	8	13.3	1	1.7	1	1.7	2	3.3	60	100.0
Training Financial Aid staff	0	0	0	0	3	5.1	16	27.1	19	32.2	5	8.5	12	20.3	4	6.8	59	100.0
Processing loan app./creation orig	12	20.7	0	0	6	10.3	16	27.6	6	10.3	13	22.4	3	5.2	2	3.4	58	100.0
Request and receipt of loan funds by ins	13	22.0	0	0	2	3.4	20	33.9	2	3.4	18	30.5	2	3.4	2	3.4	59	100.0
Enrollment verification	4	7.1	0	0	1	1.8	45	80.4	2	3.6	3	5.4	1	1.8	0	0	56	100.0
Disbursement of loan funds to student	21	36.8	0	0	8	14.0	19	33.3	0	0	7	12.3	2	3.5	0	0	57	100.0
Cash management	7	11.9	0	0	4	6.8	20	33.9	4	6.8	17	28.8	4	6.8	3	5.1	59	100.0
Reconciliation	1	1.7	0	0	1	1.7	9	15.3	4	6.8	21	35.6	2	3.4	21	35.6	59	100.0
Recordkeeping/reconciliation	4	6.7	0	0	3	5.0	42	70.0	2	3.3	4	6.7	2	3.3	3	5.0	60	100.0
Other	0	0	0	0	0	0	1	100.0	0	0	0	0	0	0	0	0	1	100.0
Overall workload change	10	16.7	0	0	10	16.7	13	21.7	1	1.7	18	30.0	3	5.0	5	8.3	60	100.0

(CONTINUED)

Note: There were no 'Temporary Large Decreases' reported. Thus, this column heading was excluded from the table.

Table 4.5D

Changes in Workload as a Result of Implementation of the Direct Loan Program by Structure of Financial Aid Office

Administrative Function	Structure																			
	Separate offices																			
	Level of Change in Workload																			
	Permanent Large Decrease		Temporary Small Decrease		Permanent Small Decrease		No Change		Temporary Small Increase		Permanent Small Increase		Temporary Large Increase		Permanent Large Increase		Total			
N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	
Advising students on status of loans	4	16.7	0	0	0	0	11	45.8	0	0	3	12.5	1	4.2	4	16.7	24	100.0		
Counseling borrowers on Direct Loan Prog	1	4.3	0	0	3	13.0	12	52.2	1	4.3	0	0	0	0	5	21.7	23	100.0		
Training Financial Aid staff	0	0	0	0	2	9.1	5	22.7	7	31.8	2	9.1	5	22.7	1	4.5	22	100.0		
Processing loan app./creation orig recor	4	18.2	0	0	2	9.1	5	22.7	1	4.5	1	4.5	0	0	9	40.9	22	100.0		
Request and receipt of loan funds by ins	4	16.7	0	0	2	8.3	5	20.8	0	0	8	33.3	1	4.2	4	16.7	24	100.0		
Enrollment verification	1	4.3	0	0	1	4.3	17	73.9	1	4.3	2	8.7	2	8.7	1	4.3	23	100.0		
Disbursement of loan funds to student	6	25.0	0	0	1	4.2	8	33.3	0	0	3	12.5	0	0	6	25.0	24	100.0		
Cash management	1	4.8	0	0	2	9.5	5	23.8	0	0	6	28.6	0	0	7	33.3	21	100.0		
Reconciliation	1	4.5	0	0	0	0	3	13.6	0	0	5	22.7	0	0	13	59.1	22	100.0		
Recordkeeping/reconciliation	4	17.4	0	0	1	4.3	7	30.4	0	0	1	4.3	0	0	10	43.5	23	100.0		
Other	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	100.0	1	100.0		
Overall workload change	3	13.0	0	0	2	8.7	4	17.4	1	4.3	3	13.0	1	4.3	9	39.1	23	100.0		

Note: There were no 'Temporary Large Decreases' reported. Thus, this column heading was excluded from the table.

(CONTINUED)

Table 4.50  
Changes in Workload as a Result of Implementation of the Direct Loan Program  
by Structure of Financial Aid Office

Administrative Function	Structure																	
	Mult. campus, 1 office																	
	Level of Change in Workload																	
Permanent Large Decrease	Temporary Decrease		Permanent Small Decrease		No Change		Temporary Small Increase		Permanent Small Increase		Temporary Large Increase		Permanent Large Increase		Total			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.		
Advising students on status of loans	7	46.7	1	6.7	3	20.0	4	26.7	0	0	0	0	0	0	0	15	100.0	
Counseling borrowers on Direct Loan Program	2	13.3	0	0	0	0	8	53.3	3	20.0	1	6.7	0	0	0	15	100.0	
Training Financial Aid staff	0	0	0	0	2	13.3	1	6.7	9	60.0	0	0	1	6.7	2	13.3	15	100.0
Processing loan app./creation orig recor	6	40.0	0	0	2	13.3	3	20.0	0	0	1	6.7	1	6.7	2	13.3	15	100.0
Request and receipt of loan funds by ins	7	46.7	0	0	0	0	6	40.0	1	6.7	1	6.7	0	0	0	15	100.0	
Enrollment verification	0	0	0	0	2	13.3	12	80.0	0	0	1	6.7	0	0	0	15	100.0	
Disbursement of loan funds to student	10	66.7	0	0	0	0	3	20.0	0	0	1	6.7	1	6.7	0	15	100.0	
Cash management	2	13.3	0	0	2	13.3	6	40.0	0	0	5	33.3	0	0	0	15	100.0	
Reconciliation	1	7.1	0	0	0	0	3	21.4	3	21.4	6	42.9	0	0	1	7.1	14	100.0
Recordkeeping/reconciliation	4	26.7	0	0	0	0	6	40.0	0	0	4	26.7	1	6.7	0	15	100.0	
Other	0	0	0	0	0	0	1	33.3	0	0	1	33.3	1	33.3	0	3	100.0	
Overall workload change	6	40.0	0	0	4	26.7	3	20.0	0	0	1	6.7	0	0	1	6.7	15	100.0

(CONTINUED)

Note: There were no 'Temporary Large Decreases' reported. Thus, this column heading was excluded from the table.

Table 4.5D

Changes in Workload as a Result of Implementation of the Direct Loan Program  
by Structure of Financial Aid Office

Administrative Function	Structure																												
	Level of Change in Workload											Total																	
	Permanent Large Decrease			Temporary Small Decrease			Permanent Small Decrease			No Change			Temporary Small Increase			Permanent Small Increase			Temporary Large Increase			Permanent Large Increase							
	N	Pct.		N	Pct.		N	Pct.		N	Pct.			N	Pct.		N	Pct.		N	Pct.		N	Pct.		N	Pct.		
Advising students on status of loans	3	60.0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5	100.0
Counseling borrowers on Direct Loan Program	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5	100.0
Training Financial Aid staff	0	0	0	0	0	0	0	0	0	0	0	0	5	100.0	0	0	0	0	0	0	0	0	0	0	0	0	0	5	100.0
Processing loan app./creation orig	3	60.0	0	0	0	0	2	40.0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5	100.0
Request and receipt of loan funds by ins	5	100.0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5	100.0
Enrollment verification	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5	100.0
Disbursement of loan funds to student	4	80.0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5	100.0
Cash management	4	80.0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5	100.0
Reconciliation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5	100.0
Recordkeeping/reconciliation	0	0	0	0	0	0	1	20.0	0	0	0	0	1	20.0	0	0	0	0	0	0	0	0	0	0	0	0	0	5	100.0
Other	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Overall workload change	5	100.0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5	100.0

Note: There were no 'Temporary Large Decreases' reported. Thus, this column heading was excluded from the table.

Table 4.5E

Changes in Workload as a Result of Implementation of the Direct Loan Program by Current Use of EFT

Administrative Function	Currently Use EFT																	
	Yes																	
	Level of Change in Workload						Total											
Permanent Large Decrease	Temporary Small Decrease		Permanent Small Decrease		No Change		Temporary Small Increase		Permanent Small Increase		Temporary Large Increase		Permanent Large Increase					
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.				
Advising students on status of loans	6	16.2	0	0	4	10.8	21	56.8	0	0	4	10.8	0	0	2	5.4	37	100.0
Counseling borrowers on Direct Loan Prog	0	0	0	0	2	5.4	26	70.3	3	8.1	1	2.7	1	2.7	4	10.8	37	100.0
Training Financial Aid staff	0	0	0	0	2	5.4	11	29.7	10	27.0	3	8.1	6	16.2	5	13.5	37	100.0
Processing loan app./creation orig recor	6	16.7	0	0	5	13.9	11	30.6	1	2.8	5	13.9	2	5.6	6	16.7	36	100.0
Request and receipt of loan funds by ins	9	24.3	0	0	3	8.1	11	29.7	3	8.1	8	21.6	1	2.7	2	5.4	37	100.0
Enrollment verification	0	0	0	0	1	2.7	33	89.2	1	2.7	1	2.7	0	0	1	2.7	37	100.0
Disbursement of loan funds to student	12	34.3	0	0	1	2.9	16	45.7	0	0	3	8.6	1	2.9	2	5.7	35	100.0
Cash management	2	5.6	0	0	3	8.3	12	33.3	3	8.3	11	30.6	1	2.8	4	11.1	36	100.0
Reconciliation	1	2.8	0	0	0	0	9	25.0	3	8.3	15	41.7	0	0	8	22.2	36	100.0
Recordkeeping/reconciliation	4	10.8	0	0	3	8.1	21	56.8	0	0	4	10.8	1	2.7	4	10.8	37	100.0
Other	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Overall workload change	6	16.2	0	0	5	13.5	10	27.0	0	0	7	18.9	0	0	9	24.3	37	100.0

(CONTINUED)

Note: There were no 'Temporary Large Decreases' reported. Thus, this column heading was excluded from the table.

Table 4.5E  
Changes in Workload as a Result of Implementation of the Direct Loan Program  
by Current Use of EFT

Administrative Function	Currently Use EFT																	
	No																	
	Level of Change in Workload																	
	Permanent Large Decrease		Temporary Small Decrease		Permanent Small Decrease		No Change		Temporary Small Increase		Permanent Small Increase		Temporary Large Increase		Permanent Large Increase		Total	
N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	
Advising students on status of loans	21	32.3	1	1.5	5	7.7	28	43.1	2	3.1	3	4.6	2	3.1	3	4.6	65	100.0
Counseling borrowers on Direct Loan Prog	6	9.2	0	0	5	7.7	39	60.0	9	13.8	1	1.5	2	3.1	3	4.6	65	100.0
Training Financial Aid staff	0	0	0	0	5	7.9	10	15.9	30	47.6	4	6.3	12	19.0	2	3.2	63	100.0
Processing loan app./creation orig recor	19	30.2	0	0	7	11.1	12	19.0	6	9.5	10	15.9	2	3.2	7	11.1	63	100.0
Request and receipt of loan funds by ins	19	29.2	0	0	1	1.5	20	30.8	0	0	19	29.2	2	3.1	4	6.2	65	100.0
Enrollment verification	5	8.2	0	0	3	4.9	45	73.8	2	3.3	5	8.2	1	1.6	0	0	61	100.0
Disbursement of loan funds to student	28	43.1	0	0	8	12.3	15	23.1	0	0	8	12.3	2	3.1	4	6.2	65	100.0
Cash management	12	19.0	0	0	5	7.9	19	30.2	1	1.6	17	27.0	3	4.8	6	9.5	63	100.0
Reconciliation	2	3.2	0	0	1	1.6	7	11.1	4	6.3	21	33.3	2	3.2	26	41.3	63	100.0
Recordkeeping/reconciliation	8	12.3	0	0	2	3.1	36	55.4	3	4.6	5	7.7	2	3.1	9	13.8	65	100.0
Other	0	0	0	0	0	0	2	40.0	0	0	1	20.0	2	40.0	0	0	5	100.0
Overall workload change	18	27.7	0	0	11	16.9	9	13.8	2	3.1	15	23.1	4	6.2	6	9.2	65	100.0

Note: There were no 'Temporary Large Decreases' reported. Thus, this column heading was excluded from the table.

Table 4.5F

Changes in Workload as a Result of Implementation of the Direct Loan Program by Current Use of EDEExpress Software

Administrative Function	Currently Use EDEExpress Software																	
	Yes																	
	Level of Change in Workload																	
Permanent Large Decrease	Temporary Small Decrease		Permanent Small Decrease		No Change		Temporary Small Increase		Permanent Small Increase		Temporary Large Increase		Permanent Large Increase		Total			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.		
Advising students on status of loans	21	27.3	1	1.3	4	5.2	37	48.1	2	2.6	6	7.8	2	2.6	4	5.2	77	100.0
Counseling borrowers on Direct Loan Prog	5	6.5	0	0	4	5.2	47	61.0	9	11.7	2	2.6	3	3.9	7	9.1	77	100.0
Training Financial Aid staff	0	0	0	0	5	6.7	14	18.7	29	38.7	6	8.0	14	18.7	7	9.3	75	100.0
Processing loan app./creation orig recor	17	23.0	0	0	9	12.2	17	23.0	5	6.8	10	13.5	3	4.1	13	17.6	74	100.0
Request and receipt of loan funds by ins	17	22.1	0	0	3	3.9	25	32.5	3	3.9	23	29.9	2	2.6	4	5.2	77	100.0
Enrollment verification	3	4.0	0	0	3	4.0	59	78.7	2	2.7	6	8.0	1	1.3	1	1.3	75	100.0
Disbursement of loan funds to student	28	37.3	0	0	6	8.0	24	32.0	0	0	10	13.3	1	1.3	6	8.0	75	100.0
Cash management	8	10.8	0	0	5	6.8	27	36.5	2	2.7	20	27.0	2	2.7	10	13.5	74	100.0
Reconciliation	2	2.7	0	0	1	1.4	11	14.9	5	6.8	26	35.1	2	2.7	27	36.5	74	100.0
Recordkeeping/reconciliation	11	14.3	0	0	3	3.9	38	49.4	1	1.3	9	11.7	3	3.9	12	15.6	77	100.0
Other	0	0	0	0	0	0	2	40.0	0	0	1	20.0	2	40.0	0	0	5	100.0
Overall workload change	14	18.2	0	0	12	15.6	15	19.5	1	1.3	18	23.4	4	5.2	13	16.9	77	100.0

(CONTINUED)

Note: There were no 'Temporary Large Decreases' reported. Thus, this column heading was excluded from the table.

Table 4.5F

Changes in Workload as a Result of Implementation of the Direct Loan Program by Current Use of EDEXpress Software

Administrative Function	Currently Use EDEXpress Software																	
	No																	
	Level of Change in Workload																	
	Permanent Large Decrease		Temporary Small Decrease		Permanent Small Decrease		No Change		Temporary Small Increase		Permanent Small Increase		Temporary Large Increase		Permanent Large Increase		Total	
N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	
Advising students on status of loans	7	26.9	0	0	5	19.2	12	46.2	0	0	1	3.8	0	0	1	3.8	26	100.0
Counseling borrowers on Direct Loan Prog	1	3.8	0	0	3	11.5	19	73.1	3	11.5	0	0	0	0	0	0	26	100.0
Training Financial Aid staff	0	0	0	0	2	7.7	8	30.8	11	42.3	1	3.8	4	15.4	0	0	26	100.0
Processing loan app./creation orig recor	8	30.8	0	0	3	11.5	7	26.9	2	7.7	5	19.2	1	3.8	0	0	26	100.0
Request and receipt of loan funds by ins	12	46.2	0	0	1	3.8	6	23.1	0	0	4	15.4	1	3.8	2	7.7	26	100.0
Enrollment verification	2	8.3	0	0	1	4.2	20	83.3	1	4.2	0	0	0	0	0	0	24	100.0
Disbursement of loan funds to student	13	50.0	0	0	3	11.5	7	26.9	0	0	1	3.8	2	7.7	0	0	26	100.0
Cash management	6	23.1	0	0	3	11.5	5	19.2	2	7.7	8	30.8	2	7.7	0	0	26	100.0
Reconciliation	1	3.8	0	0	0	0	5	19.2	2	7.7	10	38.5	0	0	8	30.8	26	100.0
Recordkeeping/reconciliation	1	3.8	0	0	2	7.7	20	76.9	2	7.7	0	0	0	0	1	3.8	26	100.0
Other	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Overall workload change	10	38.5	0	0	4	15.4	5	19.2	1	3.8	4	15.4	0	0	2	7.7	26	100.0

Note: There were no 'Temporary Large Decreases' reported. Thus, this column heading was excluded from the table.



Table 4.5G

Changes in Workload as a Result of Implementation of the Direct Loan Program by Type of Computer System Used Prior to 7/1/94 and After 7/1/94

Administrative Function	Computer sys before 7/1/94; after 7/1/94																
	Mainframe->mainframe																
	Level of Change in Workload																
	Permanent Large Decrease		Temporary Small Decrease		Permanent Small Decrease		No Change		Temporary Small Increase		Permanent Small Increase		Temporary Large Increase		Permanent Large Increase		Total
N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Advising students on status of loans	3	100.0	0	0	0	0	0	0	0	0	0	0	0	0	0	3	100.0
Counseling borrowers on Direct Loan Prog	0	0	0	0	1	33.3	2	66.7	0	0	0	0	0	0	0	3	100.0
Training Financial Aid staff	0	0	0	0	1	50.0	0	0	1	50.0	0	0	0	0	0	2	100.0
Processing loan app./creation orig recor	2	66.7	0	0	0	0	1	33.3	0	0	0	0	0	0	0	3	100.0
Request and receipt of loan funds by ins	2	66.7	0	0	0	0	0	0	0	0	0	0	0	1	33.3	3	100.0
Enrollment verification	1	33.3	0	0	0	0	2	66.7	0	0	0	0	0	0	0	3	100.0
Disbursement of loan funds to student	2	66.7	0	0	0	0	0	0	0	0	0	1	33.3	0	0	3	100.0
Cash management	2	66.7	0	0	0	0	0	0	0	0	0	1	33.3	0	0	3	100.0
Reconciliation	1	33.3	0	0	0	0	1	33.3	0	0	1	33.3	0	0	0	3	100.0
Recordkeeping/reconciliation	1	33.3	0	0	0	0	2	66.7	0	0	0	0	0	0	0	3	100.0
Other	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Overall workload change	2	66.7	0	0	1	33.3	0	0	0	0	0	0	0	0	0	3	100.0

(CONTINUED)

Note: There were no 'Temporary Large Decreases' reported. Thus, this column heading was excluded from the table.

Table 4.5G

Changes in Workload as a Result of Implementation of the Direct Loan Program by Type of Computer System Used Prior to 7/1/94 and After 7/1/94

Administrative Function	Computer sys before 7/1/94; after 7/1/94																								
	Mainframe->mainframe & PC																								
	Level of Change in Workload																								
Permanent Large Decrease	Temporary Small Decrease			Permanent Small Decrease			No Change			Temporary Small Increase			Permanent Small Increase			Temporary Large Increase			Permanent Large Increase			Total			
	N	Pct.		N	Pct.		N	Pct.		N	Pct.		N	Pct.		N	Pct.		N	Pct.		N	Pct.		
Advising students on status of loans	4	30.8	0	0	0	0	61.5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	13	100.0
Counseling borrowers on Direct Loan Prog	2	15.4	0	0	0	76.9	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	13	100.0
Training Financial Aid staff	0	0	0	0	15.4	7.7	3	23.1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	13	100.0
Processing loan app./creation orig	4	30.8	0	0	7.7	15.4	2	15.4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	13	100.0
Request and receipt of loan funds by ins	4	30.8	0	0	7.7	23.1	3	23.1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	13	100.0
Enrollment verification	1	9.1	0	0	9.1	81.8	9	81.8	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	11	100.0
Disbursement of loan funds to student	4	33.3	0	0	16.7	33.3	4	33.3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	12	100.0
Cash management	2	15.4	0	0	15.4	15.4	2	15.4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	13	100.0
Reconciliation	1	7.7	0	0	7.7	7.7	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	13	100.0
Recordkeeping/reconciliation	2	15.4	0	0	0	46.2	1	7.7	1	7.7	3	23.1	0	0	0	0	0	0	0	0	0	0	0	13	100.0
Other	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Overall workload change	3	23.1	0	0	7.7	0	0	0	1	7.7	4	30.8	0	0	0	0	0	0	0	0	0	0	0	4	30.8

Note: There were no 'Temporary Large Decreases' reported. Thus, this column heading was excluded from the table.

(CONTINUED)

Table 4.5G

Changes in Workload as a Result of Implementation of the Direct Loan Program  
by Type of Computer System Used Prior to 7/1/94 and After 7/1/94

Administrative Function	Computer sys before 7/1/94; after 7/1/94																	
	Mainframe & PC->mainframe & PC																	
	Level of Change in Workload																	
Permanent Large Decrease	Temporary Small Decrease		Permanent Small Decrease		No Change		Temporary Small Increase		Permanent Small Increase		Temporary Large Increase		Permanent Large Increase		Total			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.		
Advising students on status of loans	16	31.4	1	2.0	6	11.8	19	37.3	2	3.9	3	5.9	1	2.0	3	5.9	51	100.0
Counseling borrowers on Direct Loan Prog	4	7.7	0	0	2	3.8	29	55.8	10	19.2	1	1.9	2	3.8	4	7.7	52	100.0
Training Financial Aid staff	0	0	0	0	3	6.0	7	14.0	21	42.0	1	2.0	11	22.0	7	14.0	50	100.0
Processing loan app./creation orig recor	15	30.0	0	0	5	10.0	12	24.0	4	8.0	5	10.0	2	4.0	7	14.0	50	100.0
Request and receipt of loan funds by ins	13	25.0	0	0	2	3.8	15	28.8	2	3.8	17	32.7	1	1.9	2	3.8	52	100.0
Enrollment verification	3	5.8	0	0	1	1.9	42	80.8	2	3.8	4	7.7	0	0	0	0	52	100.0
Disbursement of loan funds to student	22	44.0	0	0	4	8.0	14	28.0	0	0	5	10.0	1	2.0	4	8.0	50	100.0
Cash management	7	14.3	0	0	3	6.1	16	32.7	3	6.1	16	32.7	0	0	4	8.2	49	100.0
Reconciliation	1	2.0	0	0	0	0	7	14.0	3	6.0	19	38.0	1	2.0	19	38.0	50	100.0
Recordkeeping/reconciliation	8	15.7	0	0	1	2.0	26	51.0	0	0	5	9.8	3	5.9	8	15.7	51	100.0
Other	0	0	0	0	0	0	1	33.3	0	0	0	0	2	66.7	0	0	3	100.0
Overall workload change	13	25.5	0	0	8	15.7	10	19.6	0	0	9	17.6	4	7.8	7	13.7	51	100.0

(CONTINUED)

Note: There were no 'Temporary Large Decreases' reported. Thus, this column heading was excluded from the table.

Table 4.5G

Changes in Workload as a Result of Implementation of the Direct Loan Program by Type of Computer System Used Prior to 7/1/94 and After 7/1/94

Administrative Function	Computer sys before 7/1/94; after 7/1/94																	
	PC->mainframe & PC																	
	Level of Change in Workload																	
	Permanent Large Decrease		Temporary Small Decrease		Permanent Small Decrease		No Change		Temporary Small Increase		Permanent Small Increase		Temporary Large Increase		Permanent Large Increase		Total	
N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	
Advising students on status of loans	0	0	0	0	0	0	50.0	0	0	0	0	0	0	0	1	50.0	2	100.0
Counseling borrowers on Direct Loan Prog	0	0	0	0	0	0	50.0	0	0	0	0	0	0	0	1	50.0	2	100.0
Training Financial Aid staff	0	0	0	0	0	0	50.0	0	0	0	0	0	1	50.0	0	0	2	100.0
Processing loan app./creation orig recor	0	0	0	0	0	0	50.0	0	0	0	0	0	0	0	1	50.0	2	100.0
Request and receipt of loan funds by ins	0	0	0	0	0	0	50.0	0	0	0	0	0	1	50.0	0	0	2	100.0
Enrollment verification	0	0	0	0	0	0	50.0	1	50.0	0	0	0	0	0	0	0	2	100.0
Disbursement of loan funds to student	0	0	0	0	0	0	50.0	0	0	0	0	0	0	0	1	50.0	2	100.0
Cash management	0	0	0	0	0	0	50.0	0	0	0	0	0	0	0	1	50.0	2	100.0
Reconciliation	0	0	0	0	0	0	50.0	0	0	0	0	0	0	0	1	50.0	2	100.0
Recordkeeping/reconciliation	0	0	0	0	0	0	50.0	0	0	0	0	0	0	0	1	50.0	2	100.0
Other	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Overall workload change	0	0	0	0	0	0	50.0	1	50.0	0	0	0	0	0	0	0	2	100.0

Note: There were no 'Temporary Large Decreases' reported. Thus, this column heading was excluded from the table.

(CONTINUED)

Table 4.5G

Changes in Workload as a Result of Implementation of the Direct Loan Program  
by Type of Computer System Used Prior to 7/1/94 and After 7/1/94

Administrative Function	Computer sys before 7/1/94; after 7/1/94																	
	PC->PC																	
	Level of Change in Workload																	
	Permanent Large Decrease		Temporary Small Decrease		Permanent Small Decrease		No Change		Temporary Small Increase		Permanent Small Increase		Temporary Large Increase		Permanent Large Increase		Total	
N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	
Advising students on status of loans	3	15.0	0	0	3	15.0	13	65.0	0	0	1	5.0	0	0	0	0	20	100.0
Counseling borrowers on Direct Loan Prog	0	0	0	0	2	10.5	15	78.9	1	5.3	1	5.3	0	0	0	0	19	100.0
Training Financial Aid staff	0	0	0	0	1	5.0	6	30.0	10	50.0	1	5.0	2	10.0	0	0	20	100.0
Processing loan app./creation orig recor	1	5.6	0	0	5	27.8	5	27.8	2	11.1	4	22.2	0	0	1	5.6	18	100.0
Request and receipt of loan funds by ins	5	26.3	0	0	1	5.3	9	47.4	0	0	4	21.1	0	0	0	0	19	100.0
Enrollment verification	0	0	0	0	1	5.6	14	77.8	0	0	2	11.1	1	5.6	0	0	18	100.0
Disbursement of loan funds to student	8	40.0	0	0	3	15.0	7	35.0	0	0	2	10.0	0	0	0	0	20	100.0
Cash management	2	10.5	0	0	1	5.3	9	47.4	0	0	5	26.3	1	5.3	1	5.3	19	100.0
Reconciliation	0	0	0	0	0	0	1	5.3	4	21.1	8	42.1	1	5.3	5	26.3	19	100.0
Recon/keeping/reconciliation	1	5.0	0	0	3	15.0	12	60.0	2	10.0	1	5.0	0	0	1	5.0	20	100.0
Other	0	0	0	0	0	0	1	50.0	0	0	1	50.0	0	0	0	0	2	100.0
Overall workload change	4	20.0	0	0	3	15.0	5	25.0	0	0	7	35.0	0	0	1	5.0	20	100.0

(CONTINUED)

Note: There were no 'Temporary Large Decreases' reported. Thus, this column heading was excluded from the table.

Table 4.56

Changes in Workload as a Result of Implementation of the Direct Loan Program by Type of Computer System Used Prior to 7/1/94 and After 7/1/94

Administrative Function	Computer sys before 7/1/94; after 7/1/94																	
	Contracted server->mainframe & PC																	
	Level of Change in Workload																	
	Permanent Large Decrease		Temporary Small Decrease		Permanent Small Decrease		No Change		Temporary Small Increase		Permanent Small Increase		Temporary Large Increase		Permanent Large Increase		Total	
N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	
Advising students on status of loans	1	100.0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	100.0	
Counseling borrowers on Direct Loan Prog	0	0	0	0	0	0	0	0	0	0	0	0	1	100.0	0	1	100.0	
Training Financial Aid staff	0	0	0	0	0	0	0	0	0	0	0	0	1	100.0	0	1	100.0	
processing loan app./creation orig	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	100.0	1	100.0
Request and receipt of loan funds by ins	1	100.0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	100.0	
Enrollment verification	0	0	0	0	1	100.0	0	0	0	0	0	0	0	0	0	1	100.0	
Disbursement of loan funds to student	1	100.0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	100.0	
Cash management	1	100.0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	100.0	
Reconciliation	0	0	0	0	0	0	0	0	0	0	1	100.0	0	0	0	1	100.0	
Recordkeeping/reconciliation	0	0	0	0	0	0	1	100.0	0	0	0	0	0	0	0	1	100.0	
Other	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Overall workload change	0	0	0	0	1	100.0	0	0	0	0	0	0	0	0	0	1	100.0	

Note: There were no 'Temporary Large Decreases' reported. Thus, this column heading was excluded from the table.

(CONTINUED)

Table 4.5G

Changes in Workload as a Result of Implementation of the Direct Loan Program by Type of Computer System Used Prior to 7/1/94 and After 7/1/94

Administrative Function	Computer sys before 7/1/94; after 7/1/94																
	Contracted servicer->contracted servicer																
	Level of Change in Workload																
	Permanent Large Decrease		Temporary Small Decrease		Permanent Small Decrease		No Change		Temporary Small Increase		Permanent Small Increase		Temporary Large Increase		Permanent Large Increase		Total
N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Advising students on status of loans	0	0	0	0	0	0	100.0	0	0	0	0	0	0	0	0	6	100.0
Counseling borrowers on Direct Loan Prog	0	0	0	0	1	16.7	83.3	0	0	0	0	0	0	0	0	6	100.0
Training Financial Aid staff	0	0	0	0	0	0	66.7	2	33.3	0	0	0	0	0	0	6	100.0
Proc: ssing loan app./creation orig recor	1	16.7	0	0	1	16.7	16.7	1	16.7	2	33.3	0	0	0	0	6	100.0
Request and receipt of loan funds by ins	2	33.3	0	0	0	0	33.3	1	16.7	0	0	0	1	16.7	0	6	100.0
Enrollment verification	0	0	0	0	0	0	100.0	0	0	0	0	0	0	0	0	6	100.0
Disbursement of loan funds to student	2	33.3	0	0	0	0	50.0	0	0	1	16.7	0	0	0	0	6	100.0
Cash management	0	0	0	0	1	16.7	33.3	0	0	2	33.3	0	0	1	16.7	6	100.0
Reconciliation	0	0	0	0	0	0	80.0	0	0	0	0	0	0	1	20.0	5	100.0
Recordkeeping/reconciliation	0	0	0	0	1	16.7	83.3	0	0	0	0	0	0	0	0	6	100.0
Other	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Overall workload change	0	0	0	0	2	33.3	50.0	3	50.0	0	0	1	16.7	0	0	6	100.0

(CONTINUED)

Note: There were no 'Temporary Large Decreases' reported. Thus, this column heading was excluded from the table.

Table 4.56

Changes in Workload as a Result of Implementation of the Direct Loan Program  
by Type of Computer System Used Prior to 7/1/94 and After 7/1/94

Administrative Function	Computer sys before 7/1/94; after 7/1/94															
	Manual processing->PC															
	Level of Change in Workload															
Permanent Large Decrease	Temporary Small Decrease		Permanent Small Decrease		No Change		Temporary Small Increase		Permanent Small Increase		Temporary Large Increase		Permanent Large Increase		Total	
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.		N
Advising students on status of loans	0	0	0	0	1	50.0	0	0	1	50.0	0	0	0	0	2	100.0
Counseling borrowers on Direct Loan Prog	0	0	0	0	1	50.0	1	50.0	0	0	0	0	0	0	2	100.0
Training Financial Aid staff	0	0	0	0	1	50.0	0	0	0	0	1	50.0	0	0	2	100.0
Processing loan app./creation orig recor	1	50.0	0	0	1	50.0	0	0	0	0	0	0	0	0	2	100.0
Request and receipt of loan funds by ins	1	50.0	0	0	0	0	0	0	1	50.0	0	0	0	0	2	100.0
Enrollment verification	0	0	0	0	2	100.0	0	0	0	0	0	0	0	0	2	100.0
Disbursement of loan funds to student	1	50.0	0	0	0	0	0	0	1	50.0	0	0	0	0	2	100.0
Cash management	0	0	0	0	0	0	1	50.0	1	50.0	0	0	0	0	2	100.0
Reconciliation	0	0	0	0	0	0	0	0	2	100.0	0	0	0	0	2	100.0
Recordkeeping/reconciliation	0	0	0	0	1	50.0	0	0	0	0	0	0	0	1	2	100.0
Other	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Overall workload change	1	50.0	0	0	0	0	0	0	0	0	0	0	1	50.0	2	100.0

(CONTINUED)

Note: There were no 'Temporary Large Increases' reported. Thus, this column heading was excluded from the table.



Table 4.5G

Changes in Workload as a Result of Implementation of the Direct Loan Program  
by Type of Computer System Used Prior to 7/1/94 and After 7/1/94

Administrative Function	Computer sys before 7/1/94; after 7/1/94																
	Other																
	Level of Change in Workload																
Permanent Large Decrease	Temporary Small Decrease		Permanent Small Decrease		No Change		Temporary Small Increase		Permanent Small Increase		Temporary Large Increase		Permanent Large Increase		Total		
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	
Advising students on status of loans	1	50.0	0	0	0	0	0	0	0	0	0	0	0	1	50.0	2	100.0
Counseling borrowers on Direct Loan Prog	0	0	0	0	1	50.0	1	50.0	0	0	0	0	0	0	0	2	100.0
Training Financial Aid staff	0	0	0	0	0	0	0	2	100.0	0	0	0	0	0	0	2	100.0
Processing loan app./creation orig recor	1	50.0	0	0	0	0	0	0	0	0	0	1	50.0	0	0	2	100.0
Request and receipt of loan funds by ins	1	50.0	0	0	0	0	0	0	0	0	0	0	0	1	50.0	2	100.0
Enrollment verification	0	0	0	0	0	0	1	100.0	0	0	0	0	0	0	0	1	100.0
Disbursement of loan funds to student	1	50.0	0	0	0	0	0	0	0	0	0	1	50.0	0	0	2	100.0
Cash management	0	0	0	0	1	50.0	0	0	0	1	50.0	0	0	0	0	2	100.0
Reconciliation	0	0	0	0	0	0	1	50.0	0	0	0	0	0	1	50.0	2	100.0
Recordkeeping/reconciliation	0	0	0	0	0	0	2	100.0	0	0	0	0	0	0	0	2	100.0
Other	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Overall workload change	1	50.0	0	0	0	0	0	0	0	0	0	0	0	1	50.0	2	100.0

Note: There were no 'Temporary Large Decreases' reported. Thus, this column heading was excluded from the table.

Table 4.6

Average Number of Minutes Required to Process a Loan by Institutional Characteristics

Institutional Characteristics	Best case	Average case	Worst case
Type and Control	17.1	29.1	55.3
4-Year Public	19.1	29.6	44.2
4-Year Private	24.4	33.9	52.9
2-Year Public	31.0	37.7	54.3
2-Year Private	38.5	49.2	95.0
Proprietary			
Annual Loan Volume			
\$1-\$500,000	43.8	57.6	93.1
\$500,001-\$1,000,000	40.3	54.8	89.8
\$1,000,001-\$2,000,000	26.4	31.7	50.6
\$2,000,001-\$4,000,000	18.7	28.9	70.4
\$4,000,001-\$10,000,000	14.6	24.9	42.7
\$10,000,001-\$20,000,000	18.7	32.5	53.2
over \$20,000,000	16.8	25.6	51.1
Number of FFEL loans certified in 93/94			
0-500	40.7	52.2	91.0
500-1,000	20.4	26.6	49.3
1,000-2,000	20.2	34.9	57.0
2,000-5,000	18.5	29.2	50.0
5,000-10,000	15.1	29.2	52.6
10,000+	15.9	24.7	54.2
Structure			
1 campus, 1 office	27.3	39.2	67.6
Separate offices	29.6	40.1	75.6
Mult. campus, 1 office	16.5	26.2	45.5
Other	18.8	21.3	45.0
Currently Use EFT			
Yes	30.3	42.6	72.5
No	23.2	33.1	60.8
Currently Use EExpress Software			
Yes	20.5	30.2	52.9
No	38.3	49.7	88.7
Computer sys before 7/1/94; after 7/1/94			
Mainframe->mainframe	15.7	25.0	45.0
Mainframe->mainframe & PC	19.2	38.8	68.4
Mainframe & PC->mainframe & PC	19.0	28.0	51.1
PC->mainframe & PC	20.0	30.0	60.0
PC->PC	30.7	40.6	84.3
Contracted servicer->mainframe & PC	10.0	20.0	45.0
Contracted servicer->contracted servicer	57.5	68.3	105.0
Manual processing->PC	22.5	27.5	37.5
Other	97.5	112.5	142.5

Table 4.7

## Mean Rating of Level of Satisfaction with Aspects of Direct Loan Program

Aspect of Program	Rating
Inst. receipt of loan funds on time	1.3
Workload to counsel borrowers	1.6
Service from Direct Loan Service Center	1.4
Inst. cash flow under Direct Loans	1.4
Able provide service to students at peak	1.5
Other	1.5

Table 4.8  
Mean Rating of Level of Satisfaction with Aspects of Direct Loan Program  
by Institutional Type and Control

Aspect of Program	Inst. receipt of loan funds on time	Workload to counsel borrowers	Service from Direct Loan Service Center	Inst. cash flow under Direct Loans	Able provide service to students at peak	Other
Type and Control	1.2	1.4	1.3	1.3	1.4	1.0
4-Year Public	1.0	1.3	1.4	1.0	1.2	4.0
4-Year Private	1.7	2.2	1.6	2.0	1.9	1.0
2-Year Public	1.0	2.7	1.7	1.5	3.2	--
2-Year Private	1.5	1.5	1.5	1.4	1.4	1.0
Proprietary						
Annual Loan Volume						
\$1-\$500,000	1.4	1.7	1.2	1.8	1.4	--
\$500,001-\$1,000,000	1.5	2.0	1.5	1.3	2.0	--
\$1,000,001-\$2,000,000	1.1	1.3	1.3	1.3	1.4	1.0
\$2,000,001-\$4,000,000	1.3	1.8	1.8	1.4	1.7	--
\$4,000,001-\$10,000,000	1.7	1.4	1.7	1.3	1.7	1.0
\$10,000,001-\$20,000,000	1.0	1.3	1.5	1.2	1.3	--
over \$20,000,000	1.1	1.4	1.1	1.2	1.3	2.0
Number of FFEL loans certified in 93/94						
0-500	1.4	1.7	1.4	1.6	1.4	--
500-1,000	1.4	1.8	1.8	1.6	1.9	1.0
1,000-2,000	1.2	1.3	1.6	1.2	1.5	1.0
2,000-5,000	1.2	1.3	1.4	1.1	1.5	2.5
5,000-10,000	1.2	1.5	1.3	1.4	1.4	1.0
10,000+	1.0	1.3	1.2	1.2	1.3	1.0
Structure						
1 campus, 1 office	1.3	1.4	1.4	1.3	1.4	--
Separate offices	1.3	1.9	1.7	1.4	2.0	1.8
Mult. campus, 1 office	1.3	1.7	1.4	1.6	1.5	1.0
Other	1.0	1.2	1.2	1.0	1.0	--
Currently Use EFT						
Yes	1.5	1.7	1.5	1.5	1.8	1.0
No	1.2	1.5	1.4	1.3	1.4	1.8
Currently Use EDEXpress Software						
Yes	1.3	1.6	1.5	1.3	1.6	1.0
No	1.3	1.4	1.4	1.4	1.3	2.5
Computer sys before 7/1/94; after 7/1/94						
Mainframe->mainframe	1.0	1.0	1.3	1.3	1.0	--
Mainframe->mainframe & PC	1.3	1.5	1.8	1.5	1.8	1.0
Mainframe & PC->mainframe & PC	1.2	1.7	1.3	1.3	1.6	1.8
PC->mainframe & PC	1.0	1.0	1.0	1.5	1.5	--
PC->PC	1.4	1.6	1.7	1.3	1.3	--
Contracted server->mainframe & PC	1.0	3.0	1.0	1.0	1.0	--
Contracted server->contracted server	1.7	1.2	1.3	1.3	1.7	1.0
Manual processing->PC	1.0	1.5	1.5	1.0	1.0	--
Manual processing	1.0	1.0	1.0	1.0	1.0	--

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Table 4.9  
Changes in Resources as a Result of Implementation of the Direct Loan Program

Resource	Level of Change in Resources											
	Significant decrease		Small decrease		No significant change		Small increase		Significant increase		Total	
	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.
No. of staff positions in financial aid	2	1.9	4	3.8	77	74.0	20	19.2	1	1.0	104	100.0
No. staff positions - Acct/Business Offi	1	1.0	7	6.7	91	87.5	4	3.8	1	1.0	104	100.0
No. staff utilized for technical support	0	0	2	1.9	73	70.2	29	27.9	0	0	104	100.0
No. hours current staff work	4	3.8	13	12.5	57	54.8	16	15.4	14	13.5	104	100.0
Equipment/computers	2	1.9	2	1.9	14	13.5	54	51.9	32	30.8	104	100.0
Supplies	5	4.8	8	7.7	38	36.5	42	40.4	11	10.6	104	100.0
Funds for training	1	1.0	2	1.9	52	50.0	35	33.7	14	13.5	104	100.0
Funds for staff travel	2	1.9	1	1.0	39	37.5	47	45.2	15	14.4	104	100.0
Development of computer programs/procedu	0	0	2	1.9	22	21.2	43	41.3	37	35.6	104	100.0
Other	1	20.0	0	0	0	0	3	60.0	1	20.0	5	100.0

Table 4.10A

Changes in Resources as a Result of Implementation of the Direct Loan Program  
by Institutional Type and Control

Resource	4-Year Public																
	Level of Change in Resources																
	Significant decrease			Small decrease			No significant change			Small increase			Significant increase			Total	
	N	Pct.		N	Pct.		N	Pct.		N	Pct.		N	Pct.	N	Pct.	
No. of staff positions in financial aid	1	2.9		3	8.8	20	58.8	10	29.4	0	0	34	100.0				
No. staff positions - Acct/Business Offi	1	2.9		3	8.8	29	85.3	1	2.9	0	0	34	100.0				
No. staff utilized for technical support	0	0		0	0	22	64.7	12	35.3	0	0	34	100.0				
No. hours current staff work	2	5.9		6	17.6	17	50.0	6	17.6	3	8.8	34	100.0				
Equipment/computers	2	5.9		1	2.9	4	11.8	15	44.1	12	35.3	34	100.0				
Supplies	2	5.9		1	2.9	11	32.4	14	41.2	6	17.6	34	100.0				
Funds for training	1	2.9		1	2.9	18	52.9	11	32.4	3	8.8	34	100.0				
Funds for staff travel	1	2.9		0	0	13	38.2	17	50.0	3	8.8	34	100.0				
Development of computer programs/procedu	0	0		1	2.9	4	11.8	13	38.2	16	47.1	34	100.0				
Other	0	0		0	0	0	0	1	100.0	0	0	1	100.0				

(CONTINUED)

Table 4.10A

Changes in Resources as a Result of Implementation of the Direct Loan Program  
by Institutional Type and Control

Resource	4-Year Private											
	Level of Change in Resources											
	Significant decrease		Small decrease		No significant change		Small increase		Significant increase		Total	
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
No. of staff positions in financial aid	1	4.8	0	0	17	81.0	2	9.5	1	4.8	21	100.0
No. staff positions - Acct/Business Offi	0	0	1	4.8	17	81.0	2	9.5	1	4.8	21	100.0
No. staff utilized for technical support	0	0	2	9.5	11	52.4	8	38.1	0	0	21	100.0
No. hours current staff work	1	4.8	4	19.0	11	52.4	3	14.3	2	9.5	21	100.0
Equipment/computers	0	0	0	0	2	9.5	9	42.9	10	47.6	21	100.0
Supplies	1	4.8	3	14.3	7	33.3	7	33.3	3	14.3	21	100.0
Funds for training	0	0	0	0	12	57.1	6	28.6	3	14.3	21	100.0
Funds for staff travel	1	4.8	0	0	8	38.1	9	42.9	3	14.3	21	100.0
Development of computer programs/procedu	0	0	0	0	3	14.3	9	42.9	9	42.9	21	100.0
Other	0	0	0	0	0	0	0	0	0	0	0	0

(CONTINUED)

Table 4.10A

Changes in Resources as a Result of Implementation of the Direct Loan Program  
by Institutional Type and Control

Resource	2-Year Public													
	Level of Change in Resources													
	Significant decrease		Small decrease		No significant change		Small increase		Significant increase		Total			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.		
No. of staff positions in financial aid	0	0	0	0	8	88.9	1	11.1	0	0	9	100.0		
No. staff positions - Acct/Business Offi	0	0	1	11.1	8	88.9	0	0	0	0	9	100.0		
No. staff utilized for technical support	0	0	0	0	8	88.9	1	11.1	0	0	9	100.0		
No. hours current staff work	0	0	1	11.1	6	66.7	1	11.1	1	11.1	9	100.0		
Equipment/computers	0	0	0	0	1	11.1	6	66.7	2	22.2	9	100.0		
Supplies	0	0	1	11.1	4	44.4	4	44.4	0	0	9	100.0		
Funds for training	0	0	0	0	3	33.3	5	55.6	1	11.1	9	100.0		
Funds for staff travel	0	0	0	0	3	33.3	5	55.6	1	11.1	9	100.0		
Development of computer programs/procedu	0	0	0	0	1	11.1	5	55.6	3	33.3	9	100.0		
Other	0	0	0	0	0	0	0	0	0	100.0	1	100.0		

(CONTINUED)



Table 4.10A

Changes in Resources as a Result of Implementation of the Direct Loan Program by Institutional Type and Control

Resource	2-Year Private												
	Level of Change in Resources												
	Significant decrease		Small decrease		No significant change		Small increase		Significant increase		Total		
N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
No. of staff positions in financial aid	0	0	0	0	4	66.7	2	33.3	0	0	0	6	100.0
No. staff positions - Acct/Business Offi	0	0	0	0	6	100.0	0	0	0	0	0	6	100.0
No. staff utilized for technical support	0	0	0	0	4	66.7	2	33.3	0	0	0	6	100.0
No. hours current staff work	0	0	0	0	3	50.0	0	0	0	50.0	0	6	100.0
Equipment/computers	0	0	0	0	0	0	2	33.3	0	66.7	0	6	100.0
Supplies	0	0	0	0	0	0	4	66.7	0	33.3	0	6	100.0
Funds for training	0	0	0	0	2	33.3	2	33.3	2	33.3	2	6	100.0
Funds for staff travel	0	0	0	0	0	0	4	66.7	0	33.3	0	6	100.0
Development of computer programs/procedu	0	0	0	0	1	16.7	2	33.3	3	50.0	3	6	100.0
Other	0	0	0	0	0	0	0	0	0	0	0	0	0

(CONTINUED)

Table 4.10A

Changes in Resources as a Result of Implementation of the Direct Loan Program by Institutional Type and Control

Resource	Proprietary																
	Level of Change in Resources																
	Significant decrease			Small decrease			No significant change			Small increase			Significant increase			Total	
	N	Pct.		N	Pct.		N	Pct.		N	Pct.		N	Pct.	N	Pct.	
No. of staff positions in financial aid	0		1	2.9	28	82.4	5	14.7	0	0	0	34	100.0				
No. staff positions - Acct/Business Offi	0		2	5.9	31	91.2	1	2.9	0	0	0	34	100.0				
No. staff utilized for technical support	0		0	0	28	82.4	6	17.6	0	0	0	34	100.0				
No. hours current staff work	1	2.9	2	5.9	20	58.8	6	17.6	5	14.7	4	34	100.0				
Equipment/computers	0		1	2.9	7	20.6	22	64.7	4	11.8	0	34	100.0				
Supplies	2	5.9	3	8.8	16	47.1	13	38.2	0	0	0	34	100.0				
Funds for training	0		1	2.9	17	50.0	11	32.4	5	14.7	0	34	100.0				
Funds for staff travel	0		1	2.9	15	44.1	12	35.3	6	17.6	6	34	100.0				
Development of computer programs/procedu	0		1	2.9	13	38.2	14	41.2	6	17.6	6	34	100.0				
Other	1	33.3	0	0	0	0	2	66.7	0	0	0	3	100.0				

Table 4.108

Changes in Resources as a Result of Implementation of the Direct Loan Program  
by Annual Loan Volume

Resource	\$1-\$500,000																
	Level of Change in Resources																
	Significant decrease			Small decrease			No significant change			Small increase			Significant increase			Total	
	N	Pct.		N	Pct.		N	Pct.		N	Pct.		N	Pct.	N	Pct.	
No. of staff positions in financial aid	0		0	0		0		13	86.7		2	13.3	0	0	15	100.0	
No. staff positions - Acct/Business Offi	0		0		0		15	100.0		0	0	0	0	0	15	100.0	
No. staff utilized for technical support	0		0		0		14	93.3		1	6.7	0	0	0	15	100.0	
No. hours current staff work	0		0		0		8	53.3		5	33.3	2	13.3	0	15	100.0	
Equipment/computers	0		0		0		3	20.0		12	80.0	0	0	0	15	100.0	
Supplies	0		0		1	6.7	4	26.7		10	66.7	0	0	0	15	100.0	
Funds for training	0		0		0		7	46.7		7	46.7	1	6.7	0	15	100.0	
Funds for staff travel	0		0		0		6	40.0		8	53.3	1	6.7	0	15	100.0	
Development of computer programs/procedu	0		0		0		5	33.3		9	60.0	1	6.7	0	15	100.0	
Other	0		0		0		0	0		1	50.0	1	50.0	0	2	100.0	

(CONTINUED)

Table 4.108

Changes in Resources as a Result of Implementation of the Direct Loan Program  
by Annual Loan Volume

Resource	\$500,001-\$1,000,000																
	Level of Change in Resources																
	Significant decrease			Small decrease			No significant change			Small increase			Significant increase			Total	
	N	Pct.		N	Pct.		N	Pct.		N	Pct.		N	Pct.	N	Pct.	
No. of staff positions in financial aid	0	0	1	8.3	11	91.7	0	0	0	0	0	0	0	12	100.0		
No. staff positions - Acct/Business Offi	0	0	0	0	12	100.0	0	0	0	0	0	0	0	12	100.0		
No. staff utilized for technical support	0	0	0	0	12	100.0	0	0	0	0	0	0	0	12	100.0		
No. hours current staff work	0	0	1	8.3	9	75.0	1	8.3	1	1	8.3	2	16.7	12	100.0		
Equipment/computers	0	0	1	8.3	3	25.0	6	50.0	1	1	8.3	1	8.3	12	100.0		
Supplies	1	8.3	0	0	6	50.0	4	33.3	1	1	8.3	1	8.3	12	100.0		
Funds for training	0	0	0	0	7	58.3	4	33.3	1	1	8.3	1	8.3	12	100.0		
Funds for staff travel	0	0	0	0	6	50.0	5	41.7	1	1	8.3	3	25.0	12	100.0		
Development of computer programs/procedu	0	0	0	0	5	41.7	4	32.3	0	0	0	3	25.0	12	100.0		
Other	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		

(CONTINUED)

Table 4.108

Changes in Resources as a Result of Implementation of the Direct Loan Program  
by Annual Loan Volume

Resource	\$1,000,001-\$2,000,000																
	Level of Change in Resources																
	Significant decrease			Small decrease			No significant change			Small increase			Significant increase			Total	
	N	Pct.		N	Pct.		N	Pct.		N	Pct.		N	Pct.	N	Pct.	
No. of staff positions in financial aid	0		0		0	12	92.3	1	7.7	0		0		13	100.0		
No. staff positions - Acct/Business Offi	0		0		13	100.0	0		0		0		0	13	100.0		
No. staff utilized for technical support	0		0		9	69.2	4	30.8	0		0		0	13	100.0		
No. hours current staff work	0		2	15.4	0	0	0	0	0		0		2	15.4	100.0		
Equipment/computers	0		0		2	15.4	8	61.5	0		0		3	23.1	100.0		
Supplies	0		3	23.1	0	0	0	0	0		0		2	15.4	100.0		
Funds for training	0		0		8	61.5	3	23.1	0		0		2	15.4	100.0		
Funds for staff travel	0		0		5	38.5	6	46.2	0		0		2	15.4	100.0		
Development of computer programs/procedu	0		0		4	30.8	7	53.8	0		0		2	15.4	100.0		
Other	0		0		0	0	0	100.0	1	100.0	0		0	1	100.0		

(CONTINUED)

Table 4.108  
Changes in Resources as a Result of Implementation of the Direct Loan Program  
by Annual Loan Volume

Resource	\$2,000,001-\$4,000,000																
	Level of Change in Resources																
	Significant decrease			Small decrease			No significant change			Small increase			Significant increase			Total	
	N	Pct.		N	Pct.		N	Pct.		N	Pct.		N	Pct.	N	Pct.	
No. of staff positions in financial aid	0	0	0	0	0	11	64.7	5	29.4	1	5.9	17	100.0	17	100.0		
No. staff positions - Acct/Business Offi	0	0	0	0	0	15	88.2	1	5.9	1	5.9	17	100.0	17	100.0		
No. staff utilized for technical support	0	0	1	5.9	13	76.5	47.1	3	17.6	0	0	17	100.0	17	100.0		
No. hours current staff work	1	5.9	0	0	8	47.1	0	4	23.5	4	23.5	17	100.0	17	100.0		
Equipment/computers	0	0	0	0	0	0	0	10	58.8	7	41.2	17	100.0	17	100.0		
Supplies	1	5.9	1	5.9	5	29.4	0	8	47.1	2	11.8	17	100.0	17	100.0		
Funds for training	0	0	0	0	10	58.8	0	4	23.5	3	17.6	17	100.0	17	100.0		
Funds for staff travel	1	5.9	0	0	5	29.4	0	7	41.2	4	23.5	17	100.0	17	100.0		
Development of computer programs, procedu	0	0	0	0	4	23.5	0	6	35.3	7	41.2	17	100.0	17	100.0		
Other	1	100.0	0	0	0	0	0	0	0	0	0	1	100.0	1	100.0		

(CONTINUED)

Table 4.108

Changes in Resources as a Result of Implementation of the Direct Loan Program  
by Annual Loan Volume

Resource	\$4,000,001-\$10,000,000													
	Level of Change in Resources													
	Significant decrease		Small decrease		No significant change		Small increase		Significant increase		Total			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.		
No. of staff positions in financial aid	0	0	0	0	7	53.8	6	46.2	0	0	13	100.0		
No. staff positions - Acct/Business Offi	0	0	3	23.1	9	69.2	1	7.7	0	0	13	100.0		
No. staff utilized for technical support	0	0	1	7.7	8	61.5	4	30.8	0	0	13	100.0		
No. hours current staff work	0	0	2	15.4	8	61.5	1	7.7	2	15.4	13	100.0		
Equipment/computers	1	7.7	0	0	1	7.7	5	38.5	6	46.2	13	100.0		
Supplies	1	7.7	1	7.7	6	46.2	3	23.1	2	15.4	13	100.0		
Funds for training	0	0	2	15.4	2	15.4	7	53.8	2	15.4	13	100.0		
Funds for staff travel	1	7.7	1	7.7	4	30.8	5	38.5	2	15.4	13	100.0		
Development of computer programs/procedu	0	0	2	15.4	2	15.4	4	30.8	5	38.5	13	100.0		
Other	0	0	0	0	0	0	0	0	0	0	0	0		

(CONTINUED)

**Table 4.103**  
**Changes in Resources as a Result of Implementation of the Direct Loan Program**  
**by Annual Loan Volume**

Resource	\$10,000,001-\$20,000,000													
	Level of Change in Resources													
	Significant decrease		Small decrease		No significant change		Small increase		Significant increase		Total			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.		
No. of staff positions in financial aid	1	6.7	1	6.7	9	60.0	4	26.7	0	0	15	100.0		
No. staff positions - Acct/Business Offi	1	6.7	1	6.7	12	80.0	1	6.7	0	0	15	100.0		
No. staff utilized for technical support	0	0	0	0	9	60.0	6	40.0	0	0	15	100.0		
No. hours current staff work	2	13.3	2	13.3	7	46.7	2	13.3	2	13.3	15	100.0		
Equipment/computers	0	0	0	0	3	20.0	4	26.7	8	53.3	15	100.0		
Supplies	0	0	1	6.7	5	33.3	6	40.0	3	20.0	15	100.0		
Funds for training	0	0	0	0	6	40.0	6	40.0	3	20.0	15	100.0		
Funds for staff travel	0	0	0	0	5	33.3	7	46.7	3	20.0	15	100.0		
Development of computer programs/procedu	0	0	0	0	0	0	5	33.3	0	0	15	100.0		
Other	0	0	0	0	0	0	0	0	10	66.7	15	100.0		

(CONTINUED)



Table 4.10B

Changes in Resources as a Result of Implementation of the Direct Loan Program  
by Annual Loan Volume

Resource	over \$20,000,000													
	Level of Change in Resources													
	Significant decrease		Small decrease		No significant change		Small increase		Significant increase		Total			
N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	
No. of staff positions in financial aid	1	5.3	2	10.5	14	73.7	2	10.5	0	0	19	100.0	19	100.0
No. staff positions - Acct/Business Offi	0	0	3	15.8	15	78.9	1	5.3	0	0	19	100.0	19	100.0
No. staff utilized for technical support	0	0	0	0	8	42.1	11	57.9	0	0	19	100.0	19	100.0
No. hours current staff work	1	5.3	6	31.6	8	42.1	3	15.8	1	5.3	19	100.0	19	100.0
Equipment/computers	1	5.3	1	5.3	2	10.5	9	47.4	6	31.6	19	100.0	19	100.0
Supplies	2	10.5	1	5.3	6	31.6	9	47.4	1	5.3	19	100.0	19	100.0
Funds for training	1	5.3	0	0	12	63.2	4	21.1	2	10.5	19	100.0	19	100.0
Funds for staff travel	0	0	0	0	8	42.1	9	47.4	2	10.5	19	100.0	19	100.0
Development of computer programs/procedu	0	0	0	0	2	10.5	8	42.1	9	47.4	19	100.0	19	100.0
Other	0	0	0	0	0	0	1	100.0	0	0	1	100.0	1	100.0

**Table 4.10C**  
**Changes in Resources as a Result of Implementation of the Direct Loan Program**  
**By Number of FFEL Loans Certified During 93/94**

Resource	0-500													
	Level of Change in Resources													
	Significant decrease		Small decrease		No significant change		Small increase		Significant increase		Total			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.		
No. of staff positions in financial aid	0	0	1	3.6	26	92.9	1	3.6	0	0	28	100.0		
No. staff positions - Acct/Business Offi	0	0	0	0	28	100.0	0	0	0	0	28	100.0		
No. staff utilized for technical support	0	0	0	0	26	92.9	2	7.1	0	0	28	100.0		
No. hours current staff work	0	0	1	3.6	19	67.9	4	14.3	4	14.3	28	100.0		
Equipment/computers	0	0	1	3.6	6	21.4	18	64.3	3	10.7	28	100.0		
Supplies	1	3.6	2	7.1	13	46.4	11	39.3	1	3.6	28	100.0		
Funds for training	0	0	0	0	16	57.1	10	35.7	2	7.1	28	100.0		
Funds for staff travel	0	0	0	0	14	50.0	12	42.9	2	7.1	28	100.0		
Development of computer programs/procedu	0	0	0	0	11	39.3	13	46.4	4	14.3	28	100.0		
Other	0	0	0	0	0	0	2	66.7	1	33.3	3	100.0		

(CONTINUED)

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Table 4.10C

Changes in Resources as a Result of Implementation of the Direct Loan Program  
By Number of FEEL Loans Certified During 93/94

Resource	500-1,000																
	Level of Change in Resources																
	Significant decrease			Small decrease			No. significant change			Small increase			Significant increase			Total	
	M	Pct.		N	Pct.		N	Pct.		N	Pct.		N	Pct.		N	Pct.
No. of staff positions in financial aid	0	0	0	0	0	0	15	78.9	4	21.1	0	0	0	0	19	100.0	
No. staff positions - Acct/Business Offi	0	0	0	0	0	18	94.7	1	5.3	0	0	0	0	19	100.0		
No. staff utilized for technical support	0	0	0	0	0	14	75.7	5	26.3	0	0	0	0	19	100.0		
No. hours current staff work	1	5.3	2	10.5	0	11	57.9	2	10.5	3	15.8	3	15.8	19	100.0		
Equipment/computers	0	0	0	0	0	2	10.5	12	63.2	5	26.3	5	26.3	19	100.0		
Supplies	1	5.3	3	15.8	0	6	31.6	7	36.8	2	10.5	2	10.5	19	100.0		
Funds for training	0	0	0	0	0	8	42.1	7	36.8	4	21.1	4	21.1	19	100.0		
Funds for staff travel	0	0	0	0	0	4	21.1	17	88.9	0	0	0	0	19	100.0		
Development of computer programs/procedu	2	10.5	0	0	0	6	31.6	7	36.8	6	31.6	6	31.6	19	100.0		
Other	1	5.3	0	0	0	0	0	0	0	0	0	0	0	1	5.3		

(CONTINUED)

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Table 4.10C

Changes in Resources as a Result of Implementation of the Direct Loan Program  
by Number of FFEL Loans Certified During 93/94

Resource	1,000-2,000												
	Level of Change in Resources												
	Significant decrease		Small decrease		No significant change		Small increase		Significant increase		Total		
N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
No. of staff positions in financial aid	0	0	0	0	7	63.6	4	36.4	0	0	11	100.0	
No. staff positions - Acct/Business Offi	0	0	2	18.2	8	72.7	1	9.1	0	0	11	100.0	
No. staff utilized for technical support	0	0	1	9.1	7	63.6	3	27.3	0	0	11	100.0	
No. hours current staff work	0	0	1	9.1	6	54.5	1	9.1	3	27.3	11	100.0	
Equipment/computers	0	0	0	0	0	0	6	54.5	5	45.5	11	100.0	
Supplies	0	0	1	9.1	3	27.3	5	45.5	2	18.2	11	100.0	
Funds for training	0	0	0	0	5	45.5	4	36.4	2	18.2	11	100.0	
Funds for staff travel	0	0	0	0	4	36.4	4	36.4	3	27.3	11	100.0	
Development of computer programs/procedu	0	0	0	0	1	9.1	5	45.5	5	45.5	11	100.0	
Other	0	0	0	0	0	0	0	0	0	0	0	0	

(CONTINUED)

Table 4.10C

Changes in Resources as a Result of Implementation of the Direct Loan Program  
by Number of FFEL Loans Certified During 93/94

Resource	2,000-5,000											
	Level of Change in Resources											
	Significant decrease		Small decrease		No significant change		Small increase		Significant increase		Total	
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
No. of staff positions in financial aid	1	5.9	1	5.9	8	47.1	7	41.2	0	0	17	100.0
No. staff positions - Acct/Business Offi	0	0	1	5.9	15	88.2	1	5.9	0	0	17	100.0
No. staff utilized for technical support	0	0	0	0	12	70.6	5	29.4	0	0	17	100.0
No. hours current staff work	1	5.9	5	29.4	8	47.1	3	17.6	0	0	17	100.0
Equipment/computers	1	5.9	1	5.9	3	17.6	5	29.4	7	41.2	17	100.0
Supplies	2	11.8	2	11.8	7	41.2	3	17.6	3	17.6	17	100.0
Funds for training	0	0	2	11.8	7	41.2	7	41.2	1	5.9	17	100.0
Funds for staff travel	1	5.9	1	5.9	8	47.1	6	35.3	1	5.9	17	100.0
Development of computer programs/procedu	0	0	2	11.8	1	5.9	8	47.1	6	35.3	17	100.0
Other	0	0	0	0	0	0	0	0	0	0	0	0

(CONTINUED)

Table 4.10C

Changes in Resources as a Result of Implementation of the Direct Loan Program  
by Number of FFEL Loans Certified During 93/94

Resource	5,000-10,000																
	Level of Change in Resources																
	Significant decrease			Small decrease			No significant change			Small increase			Significant increase			Total	
	N	Pct.		N	Pct.		N	Pct.		N	Pct.		N	Pct.		N	Pct.
No. of staff positions in financial aid	0	0	0	0	0	10	90.9	0	1	9.1	0	0	0	0	11	100.0	
No. staff positions - Acct/Business Offi	1	9.1	2	18.2	8	72.7	0	0	0	0	0	0	0	11	100.0		
No. staff utilized for technical support	0	0	0	0	4	36.4	0	7	63.6	0	0	0	0	11	100.0		
No. hours current staff work	1	9.1	3	27.3	4	36.4	0	1	9.1	2	18.2	2	18.2	11	100.0		
Equipment/computers	0	0	0	0	1	9.1	0	4	36.4	4	36.4	2	18.2	11	100.0		
Supplies	0	0	0	0	5	45.5	0	4	36.4	2	18.2	2	18.2	11	100.0		
Funds for training	0	0	0	0	5	45.5	0	4	36.4	2	18.2	2	18.2	11	100.0		
Funds for staff travel	0	0	0	0	4	36.4	0	5	45.5	2	18.2	2	18.2	11	100.0		
Development of computer programs/procedu	0	0	0	0	0	0	0	3	27.3	8	72.7	0	0	11	100.0		
Other	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

(CONTINUED)

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Table 4.10C

Changes in Resources as a Result of Implementation of the Direct Loan Program  
by Number of FFEL Loans Certified During 93/94

Resource	10,000+											
	Level of Change in Resources											
	Significant decrease		Small decrease		No significant change		Small increase		Significant increase		Total	
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
No. of staff positions in financial aid	1	11.1	2	22.2	5	55.6	1	11.1	0	0	9	100.0
No. staff positions - Acct/Business Offi	0	0	2	22.2	6	66.7	1	11.1	0	0	9	100.0
No. staff utilized for technical support	0	0	0	0	4	44.4	5	55.6	0	0	9	100.0
No. hours current staff work	1	11.1	1	11.1	5	55.6	1	11.1	1	11.1	9	100.0
Equipment/computers	1	11.1	0	0	0	0	5	55.6	3	33.3	9	100.0
Supplies	1	11.1	0	0	1	11.1	7	77.8	0	0	9	100.0
Funds for training	1	11.1	0	0	5	55.6	2	22.2	1	11.1	9	100.0
Funds for staff travel	0	0	0	0	2	22.2	6	66.7	1	11.1	9	100.0
Development of computer programs/procedu	0	0	0	0	2	22.2	3	33.3	4	44.4	9	100.0
Other	0	0	0	0	0	0	1	100.0	0	0	1	100.0

Table 4.100

Changes in Resources as a Result of Implementation of the Direct Loan Program  
by Structure of Financial Aid Office

Resource	1 campus, 1 office												
	Level of Change in Resources												
	Significant decrease		Small decrease		No significant change		Small increase		Significant increase		Total		
N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
No. of staff positions in financial aid	2	3.3	1	1.7	46	76.7	11	18.3	0	0	60	100.0	
No. staff positions - Acct/Business Offi	0	0	4	6.7	54	90.0	2	3.3	0	0	60	100.0	
No. staff utilized for technical support	0	0	1	1.7	46	76.7	13	21.7	0	0	60	100.0	
No. hours current staff work	1	1.7	8	13.3	32	53.3	13	21.7	6	10.0	60	100.0	
Equipment/computers	2	3.3	1	1.7	8	13.3	32	53.3	17	28.3	60	100.0	
Supplies	4	6.7	6	10.0	21	35.0	24	40.0	5	8.3	60	100.0	
Funds for training	1	1.7	1	1.7	31	51.7	22	36.7	5	8.3	60	100.0	
Funds for staff travel	1	1.7	0	0	24	40.0	29	48.3	6	10.0	60	100.0	
Development of computer programs/procedu	0	0	1	1.7	13	21.7	28	46.7	18	30.0	60	100.0	
Other	0	0	0	0	0	0	0	0	0	0	0	0	

(CONTINUED)



Table 4.100

Changes in Resources as a Result of Implementation of the Direct Loan Program  
by Structure of Financial Aid Office

Resource	Separate offices																	
	Level of Change in Resources																	
	Significant decrease			Small decrease			No significant change			Small increase			Significant increase			Total		
	N	Pct.		N	Pct.		N	Pct.		N	Pct.		N	Pct.		N	Pct.	
No. of staff positions in financial aid	0	0	0	0	0	16	66.7	7	29.2	1	4.2	24	100.0		24	100.0		
No. staff positions - Acct/Business Offi	0	0	2	8.3	19	79.2	2	8.3	24	100.0		24	100.0		24	100.0		
No. staff utilized for technical support	0	0	1	4.2	15	62.5	8	33.3	24	100.0		24	100.0		24	100.0		
No. hours current staff work	0	0	1	4.2	13	54.2	3	12.5	24	100.0		24	100.0		24	100.0		
Equipment/computers	0	0	0	0	3	12.5	12	50.0	9	37.5	24	100.0		24	100.0		24	100.0
Supplies	0	0	1	4.2	5	20.8	13	54.2	5	20.8	24	100.0		24	100.0		24	100.0
Funds for training	0	0	1	4.2	9	37.5	8	33.3	24	100.0		24	100.0		24	100.0		
Funds for staff travel	1	4.2	1	4.2	5	20.8	11	45.8	6	25.0	24	100.0		24	100.0		24	100.0
Development of computer programs/procedu	0	0	1	4.2	6	25.0	4	16.7	13	54.2	24	100.0		24	100.0		24	100.0
Other	0	0	0	0	0	0	0	0	1	100.0	0	0	1	100.0		1	100.0	

(CONTINUED)

Table 4.100

Changes in Resources as a Result of Implementation of the Direct Loan Program  
by Structure of Financial Aid Office

Resource	Mult. campus, 1 office													
	Level of Change in Resources													
	Significant decrease		Small decrease		No significant change		Small increase		Significant increase		Total			
N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	
No. of staff positions in financial aid	0	0	2	13.3	11	73.3	2	13.3	0	0	0	15	100.0	
No. staff positions - Acct/Business Offi	1	6.7	0	0	14	93.3	0	0	0	0	0	15	100.0	
No. staff utilized for technical support	0	0	0	0	9	60.0	6	40.0	0	0	0	15	100.0	
No. hours current staff work	2	13.3	4	26.7	8	53.3	0	0	1	6.7	6.7	15	100.0	
Equipment/computers	0	0	1	6.7	3	20.0	8	53.3	3	20.0	20.0	15	100.0	
Supplies	1	6.7	1	6.7	9	60.0	4	26.7	0	0	0	15	100.0	
Funds for training	0	0	0	0	9	60.0	4	26.7	2	13.3	13.3	15	100.0	
Funds for staff travel	0	0	0	0	8	53.3	5	33.3	2	13.3	13.3	15	100.0	
Development of computer programs/procedu	0	0	0	0	3	20.0	8	53.3	4	26.7	26.7	15	100.0	
Other	1	50.0	0	0	0	0	0	0	0	0	50.0	2	100.0	

(CONTINUED)

Table 4.100

Changes in Resources as a Result of Implementation of the Direct Loan Program by Structure of Financial Aid Office

Resource	Other												
	Level of Change in Resources												
	Significant decrease		Small decrease		No significant change		Small increase		Significant increase		Total		
N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
No. of staff positions in financial aid	0	0	1	20.0	4	80.0	0	0	0	0	0	5	100.0
No. staff positions - Acct/Business Offi	0	0	1	20.0	4	80.0	0	0	0	0	0	5	100.0
No. staff utilized for technical support	0	0	0		3	60.0	2	40.0	0	0	0	5	100.0
No. hours current staff work	1	20.0	0		4	80.0	0	0	0	0	0	5	100.0
Equipment/computers	0	0	0		0	0	2	40.0	0	3	60.0	5	100.0
Supplies	0	0	0		3	60.0	1	20.0	1	1	20.0	5	100.0
Funds for training	0	0	0		3	60.0	1	20.0	1	1	20.0	5	100.0
Funds for staff travel	0	0	0		2	40.0	2	40.0	1	1	20.0	5	100.0
Development of computer programs/procedu	0	0	0		0	0	3	60.0	2	2	40.0	5	100.0
Other	0	0	0		0	0	2	100.0	0	0	0	2	100.0

Table 4.10E

Changes in Resources as a Result of Implementation of the Direct Loan Program by Current Use of EFT

Resource	Level of Change in Resources												Total					
	Significant decrease						No significant change						Small increase		Significant increase		N	Pct.
	Small decrease		No significant change		Small increase		Significant increase		N	Pct.	N	Pct.						
	N	Pct.	N	Pct.	N	Pct.	N	Pct.										
No. of staff positions in financial aid	0	0	1	2.7	27	73.0	9	24.3	0	0	37	100.0						
No. staff positions - Acct/Business Offi	1	2.7	1	2.7	33	89.2	2	5.4	0	0	37	100.0						
No. staff utilized for technical support	0	0	0	0	28	75.7	9	24.3	0	0	37	100.0						
No. hours current staff work	1	2.7	2	5.4	24	64.9	5	13.5	5	13.5	37	100.0						
Equipment/computers	0	0	1	2.7	4	10.8	21	56.8	11	29.7	37	100.0						
Supplies	0	0	0	0	19	51.4	16	43.2	2	5.4	37	100.0						
Funds for training	0	0	1	2.7	17	45.9	13	35.1	6	16.2	37	100.0						
Funds for staff travel	0	0	1	2.7	16	43.2	13	35.1	7	18.9	37	100.0						
Development of computer programs/procedu	0	0	1	2.7	12	32.4	15	40.5	9	24.3	37	100.0						
Other	0	0	0	0	0	0	2	66.7	1	33.3	3	100.0						

(CONTINUED)

Table 4.10E

Changes in Resources as a Result of Implementation of the Direct Loan Program  
by Current Use of EFT

Resource	No																
	Level of Change in Resources																
	Significant decrease			Small decrease			No significant change			Small increase			Significant increase			Total	
	N	Pct.		N	Pct.		N	Pct.		N	Pct.		N	Pct.	N	Pct.	
No. of staff positions in financial aid	2	3.0	3	4.5	49	74.2	11	16.7	1	1.5	66	100.0					
No. staff positions - Acct/Business Offi	0	0	6	9.1	57	86.4	2	3.0	0	0	66	100.0					
No. staff utilized for technical support	0	0	2	3.0	45	68.2	19	28.8	0	0	66	100.0					
No. hours current staff work	3	4.5	11	16.7	32	48.5	11	16.7	9	13.6	66	100.0					
Equipment/computers	2	3.0	1	1.5	9	13.6	33	50.0	21	31.8	66	100.0					
Supplies	5	7.6	8	12.1	18	27.3	26	39.4	9	13.6	66	100.0					
Funds for training	1	1.5	1	1.5	34	51.5	22	33.3	8	12.1	66	100.0					
Funds for staff travel	2	3.0	0	0	23	34.8	33	50.0	8	12.1	66	100.0					
Development of computer programs/procedu	0	0	1	1.5	10	15.2	28	42.4	27	40.9	66	100.0					
Other	1	50.0	0	0	0	0	1	50.0	0	0	2	100.0					

Table 4.10F

Changes in Resources as a Result of Implementation of the Direct Loan Program by Current Use of EDEpress Software

Resource	Yes												
	Level of Change in Resources												
	Significant decrease		Small decrease		No significant change		Small increase		Significant increase		Total		
N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
No. of staff positions in financial aid	2	2.6	3	3.8	57	73.1	15	19.2	1	1.3	78	100.0	
No. staff positions - Acct/Business Offi	1	1.3	6	7.7	67	85.9	3	3.8	1	1.3	78	100.0	
No. staff utilized for technical support	0	0	1	1.3	56	71.8	21	26.9	0	0	78	100.0	
No. hours current staff work	4	5.1	10	12.8	45	57.7	9	11.5	10	12.8	78	100.0	
Equipment/computers	2	2.6	2	2.6	11	14.1	39	50.0	24	30.8	78	100.0	
Supplies	4	5.1	6	7.7	29	37.2	33	42.3	6	7.7	78	100.0	
Funds for training	1	1.3	2	2.6	36	46.2	26	33.3	13	16.7	78	100.0	
Funds for staff travel	2	2.6	1	1.3	27	34.6	34	43.6	14	17.9	78	100.0	
Development of computer programs/procedu	0	0	2	2.6	18	23.1	28	35.9	30	38.5	78	100.0	
Other	1	50.0	0	0	0	0	0	0	1	50.0	2	100.0	

(CONTINUED)

Table 4.10F

Changes in Resources as a Result of Implementation of the Direct Loan Program by Current Use of EDEXpress Software

Resource	No												
	Level of Change in Resources												
	Significant decrease		Small decrease		No significant change		Small increase		Significant increase		Total		
N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
No. of staff positions in financial aid	0	0	1	3.8	20	76.9	5	19.2	0	0	26	100.0	0
No. staff positions - Acct/Business Offi	0	0	1	3.8	24	92.3	1	3.8	0	0	26	100.0	0
No. staff utilized for technical support	0	0	1	3.8	17	65.4	8	30.8	0	0	26	100.0	0
No. hours current staff work	0	0	3	11.5	12	46.2	7	26.9	4	15.4	26	100.0	0
Equipment/computers	0	0	0	0	3	11.5	15	57.7	8	30.8	26	100.0	0
Supplies	1	3.8	2	7.7	9	34.6	9	34.6	5	19.2	26	100.0	0
Funds for training	0	0	0	0	16	61.5	9	34.6	1	3.8	26	100.0	0
Funds for staff travel	0	0	0	0	12	46.2	13	50.0	1	3.8	26	100.0	0
Development of computer programs/procedu	0	0	0	0	4	15.4	15	57.7	7	26.9	26	100.0	0
Other	0	0	0	0	0	0	3	100.0	0	0	3	100.0	0

Table 4.10G

Changes in Resources as a Result of Implementation of the Direct Loan Program  
by Type of Computer System Used Prior to 7/1/94 and After 7/1/94

Resource	Mainframe->mainframe																
	Level of Change in Resources																
	Significant decrease			Small decrease			No significant change			Small increase			Significant increase			Total	
	N	Pct.		N	Pct.		N	Pct.		N	Pct.		N	Pct.	N	Pct.	
No. of staff positions in financial aid	1	33.3	0	0	0	2	66.7	0	0	0	0	0	0	3	100.0		
No. staff positions - Acct/Business Offi	0	0	0	0	3	100.0	0	0	0	0	0	0	0	3	100.0		
No. staff utilized for technical support	0	0	0	0	3	100.0	0	0	0	0	0	0	0	3	100.0		
No. hours current staff work	0	0	0	0	0	0	0	0	2	66.7	0	0	0	3	100.0		
Equipment/computers	1	33.3	0	0	1	33.3	0	0	1	33.3	0	0	0	3	100.0		
Supplies	1	33.3	0	0	0	0	0	0	2	66.7	0	0	0	3	100.0		
Funds for training	0	0	0	0	0	0	0	0	3	100.0	0	0	0	3	100.0		
Funds for staff travel	0	0	0	0	1	33.3	0	0	1	33.3	1	33.3	0	3	100.0		
Development of computer programs/procedu	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Other	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		

(CONTINUED)



Table 4.10G

Changes in Resources as a Result of Implementation of the Direct Loan Program by Type of Computer System Used Prior to 7/1/94 and After 7/1/94

Resource	Mainframe->mainframe & PC													
	Level of Change in Resources													
	Significant decrease		Small decrease		No significant change		Small increase		Significant increase		Total			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.		
No. of staff positions in financial aid	1	7.7	0	0	8	61.5	4	30.8	0	0	13	100.0		
No. staff positions - Acct/Business Offi	0	0	1	7.7	10	76.9	2	15.4	0	0	13	100.0		
No. staff utilized for technical support	0	0	0	0	6	46.2	7	53.8	0	0	13	100.0		
No. hours current staff work	1	7.7	0	0	5	38.5	3	23.1	4	30.8	13	100.0		
Equipment/computers	0	0	0	0	0	0	6	46.2	7	53.8	13	100.0		
Supplies	0	0	1	7.7	1	7.7	8	61.5	3	23.1	13	100.0		
Funds for training	0	0	0	0	3	23.1	6	46.2	4	30.8	13	100.0		
Funds for staff travel	0	0	0	0	1	7.7	8	61.5	4	30.8	13	100.0		
Development of computer programs/procedu	0	0	0	0	0	0	3	23.1	10	76.9	13	100.0		
Other	0	0	0	0	0	0	1	100.0	0	0	1	100.0		

(CONTINUED)

Table 4.10G

Changes in Resources as a Result of Implementation of the Direct Loan Program  
by Type of Computer System Used Prior to 7/1/94 and After 7/1/94

Resource	Mainframe & PC->mainframe & PC												
	Level of Change in Resources												
	Significant decrease		Small decrease		No significant change		Small increase		Significant increase		Total		
N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
No. of staff positions in financial aid	0		3	5.8	40	76.9	9	17.3	0	0	52	100.0	100.0
No. staff positions - Acct/Business Offi	1	1.9	6	11.5	43	82.7	2	3.8	0	0	52	100.0	100.0
No. staff utilized for technical support	0	0	1	1.9	36	69.2	15	28.8	0	0	52	100.0	100.0
No. hours current staff work	2	3.8	11	21.2	26	50.0	8	15.4	5	9.6	52	100.0	100.0
Equipment/computers	1	1.9	1	1.9	5	9.6	28	53.8	17	32.7	52	100.0	100.0
Supplies	2	3.8	4	7.7	18	34.6	24	46.2	4	7.7	52	100.0	100.0
Funds for training	0	0	1	1.9	29	55.8	18	34.6	4	7.7	52	100.0	100.0
Funds for staff travel	1	1.9	0	0	21	40.4	25	48.1	5	9.6	52	100.0	100.0
Development of computer programs/procedu	0	0	1	1.9	8	15.4	25	48.1	18	34.6	52	100.0	100.0
Other	0	0	0	0	0	0	0	0	0	1	100.0	1	100.0

(CONTINUED)

Table 4.10G

Changes in Resources as a Result of Implementation of the Direct Loan Program  
by Type of Computer System Used Prior to 7/1/94 and After 7/1/94

Resource	PC->mainframe & PC											
	Level of Change in Resources											
	Significant decrease		Small decrease		No significant change		Small increase		Significant increase		Total	
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
No. of staff positions in financial aid	0	0	0	0	2	100.0	0	0	0	0	2	100.0
No. staff positions - Acct/Business Offi	0	0	0	0	2	100.0	0	0	0	0	2	100.0
No. staff utilized for technical support	0	0	0	0	1	50.0	0	1	50.0	0	2	100.0
No. hours current staff work	0	0	0	0	1	50.0	0	0	1	50.0	2	100.0
Equipment/computers	0	0	1	50.0	0	0	0	0	1	50.0	2	100.0
Supplies	0	0	0	0	1	50.0	0	0	1	50.0	2	100.0
Funds for training	0	0	0	0	1	50.0	0	0	1	50.0	2	100.0
Funds for staff travel	0	0	0	0	1	50.0	0	1	50.0	0	2	100.0
Development of computer programs/procedu	0	0	0	0	1	50.0	0	0	1	50.0	2	100.0
Other	0	0	0	0	0	0	0	0	0	0	0	0

(CONTINUED)

Table 4.106

Changes in Resources as a Result of Implementation of the Direct Loan Program  
by Type of Computer System Used Prior to 7/1/94 and After 7/1/94

Resource	PC->PC																
	Level of Change in Resources																
	Significant decrease			Small decrease			No significant change			Small increase			Significant increase			Total	
	N	Pct.		N	Pct.		N	Pct.		N	Pct.		N	Pct.	N	Pct.	
No. of staff positions in financial aid	0	0	0	0	0	15	75.0	4	20.0	1	5.0	20	100.0				
No. staff positions - Acct/Business Offi	0	0	0	0	0	19	95.0	0	0	1	5.0	20	100.0				
No. staff utilized for technical support	0	0	1	5.0	17	85.0	2	10.0	0	0	0	20	100.0				
No. hours current staff work	1	5.0	1	5.0	13	65.0	3	15.0	2	10.0	2	20	100.0				
Equipment/computers	0	0	0	0	4	20.0	14	70.0	2	10.0	2	20	100.0				
Supplies	1	5.0	3	15.0	11	55.0	4	20.0	1	5.0	1	20	100.0				
Funds for training	0	0	0	0	10	50.0	8	40.0	2	10.0	2	20	100.0				
Funds for staff travel	1	5.0	0	0	9	45.0	8	40.0	2	10.0	2	20	100.0				
Development of computer programs/procedu	0	0	0	0	6	30.0	11	55.0	3	15.0	3	20	100.0				
Other	1	33.3	0	0	0	0	0	0	0	0	0	3	100.0				
												2	66.7	0	0	3	100.0

(CONTINUED)

Table 4.10G

Changes in Resources as a Result of Implementation of the Direct Loan Program by Type of Computer System Used Prior to 7/1/94 and After 7/1/94

Resource	Contracted services->mainframe & PC											
	Level of Change in Resources											
	Significant decrease		Small decrease		No significant change		Small increase		Significant increase		Total	
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
No. of staff positions in financial aid	0	0	0	0	1	100.0	0	0	0	0	1	100.0
No. staff positions - Acct/Business Offi	0	0	0	0	1	100.0	0	0	0	0	1	100.0
No. staff utilized for technical support	0	0	0	0	1	100.0	0	0	0	0	1	100.0
No. hours current staff work	0	0	0	0	0	0	0	0	0	1	100.0	100.0
Equipment/computers	0	0	0	0	1	100.0	0	0	0	0	1	100.0
Supplies	0	0	0	0	1	100.0	0	0	0	0	1	100.0
Funds for training	0	0	0	0	1	100.0	0	0	0	0	1	100.0
Funds for staff travel	0	0	0	0	1	100.0	0	0	0	0	1	100.0
Development of computer programs/procedu	0	0	0	0	0	0	0	0	0	1	100.0	100.0
Other	0	0	0	0	0	0	0	0	0	0	0	0

(CONTINUED)

Table 4.10G

Changes in Resources as a Result of Implementation of the Direct Loan Program  
by Type of Computer System Used Prior to 7/1/94 and After 7/1/94

Resource	Contracted servicer->contracted servicer													
	Level of Change in Resources													
	Significant decrease		Small decrease		No significant change		Small increase		Significant increase		Total			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.		
No. of staff positions in financial aid	0	0	0	0	5	83.3	1	16.7	0	0	6	100.0		
No. staff positions - Acct/Business Offi	0	0	0	0	6	100.0	0	0	0	0	6	100.0		
No. staff utilized for technical support	0	0	0	0	4	66.7	2	33.3	0	0	6	100.0		
No. hours current staff work	0	0	0	0	5	83.3	1	16.7	0	0	6	100.0		
Equipment/computers	0	0	0	0	3	50.0	2	33.3	1	16.7	6	100.0		
Supplies	0	0	0	0	5	83.3	1	16.7	0	0	6	100.0		
Funds for training	0	0	1	16.7	4	66.7	0	0	1	16.7	6	100.0		
Funds for staff travel	0	0	1	16.7	3	50.0	1	16.7	1	16.7	6	100.0		
Development of computer programs/procedu	0	0	1	16.7	4	66.7	1	16.7	0	0	6	100.0		
Other	0	0	0	0	0	0	0	0	0	0	0	0		

(CONTINUED)

Table 4.106

Changes in Resources as a Result of Implementation of the Direct Loan Program  
by Type of Computer System Used Prior to 7/1/94 and After 7/1/94

Resource	Manual processing->PC													
	Level of Change in Resources													
	Significant decrease		Small decrease		No significant change		Small increase		Significant increase		Total			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.		
No. of staff positions in financial aid	0	0	0	0	2	100.0	0	0	0	0	2	100.0		
No. staff positions - Acct/Business Offi	0	0	0	0	2	100.0	0	0	0	0	2	100.0		
No. staff utilized for technical support	0	0	0	0	2	100.0	0	0	0	0	2	100.0		
No. hours current staff work	0	0	0	0	1	50.0	1	50.0	0	0	2	100.0		
Equipment/computers	0	0	0	0	0	0	1	50.0	1	50.0	2	100.0		
Supplies	0	0	0	0	0	0	2	100.0	0	0	2	100.0		
Funds for training	0	0	0	0	1	50.0	1	50.0	0	0	2	100.0		
Funds for staff travel	0	0	0	0	0	0	1	50.0	1	50.0	2	100.0		
Development of computer programs/procedu	0	0	0	0	1	50.0	0	0	1	50.0	2	100.0		
Other	0	0	0	0	0	0	0	0	0	0	0	0		

(CONTINUED)

Table 4.10G

Changes in Resources as a Result of Implementation of the Direct Loan Program  
by Type of Computer System Used Prior to 7/1/94 and After 7/1/94

Resource	Other													
	Level of Change in Resources													
	Significant decrease		Small decrease		No significant change		Small increase		Significant increase		Total			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.		
No. of staff positions in financial aid	0	0	1	50.0	0	0	0	0	0	0	0	0	2	100.0
No. staff positions - Acct/Business Offi	0	0	0	0	2	100.0	0	0	0	0	0	0	2	100.0
No. staff utilized for technical support	0	0	0	0	1	50.0	0	0	1	50.0	0	0	2	100.0
No. hours current staff work	0	0	1	50.0	0	0	0	0	1	50.0	0	0	2	100.0
Equipment/computers	0	0	0	0	1	50.0	0	0	0	0	1	50.0	2	100.0
Supplies	1	50.0	0	0	0	0	0	0	1	50.0	0	0	2	100.0
Funds for training	0	0	0	0	2	100.0	0	0	0	0	0	0	2	100.0
Funds for staff travel	0	0	0	0	2	100.0	0	0	0	0	0	0	2	100.0
Development of computer programs/procedu	0	0	0	0	0	0	0	1	50.0	0	1	50.0	2	100.0
Other	0	0	0	0	0	0	0	0	0	0	0	0	0	0



Table 4.11  
Satisfaction with Activities Involved in Administering the Direct Loan Program

Activity	Level of Satisfaction											
	Very Satisfied		Somewhat Satisfied		Somewhat Dissatisfied		Very Dissatisfied		Not Applicable		Total	
	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.
Keeping up with regulations	43	41.0	54	51.4	6	5.7	1	1.0	1	1.0	105	100.0
Answering general questions about loans	68	64.8	33	31.4	0	0	0	0	4	3.8	105	100.0
Counseling borrowers while in school	70	66.7	28	26.7	3	2.9	0	0	4	3.8	105	100.0
Helping students with loans after school	23	21.9	23	21.9	5	4.8	0	0	54	51.4	105	100.0
Processing origination records	70	66.7	25	23.8	6	5.7	3	2.9	1	1.0	105	100.0
Printing promissory notes	74	70.5	24	22.9	2	1.9	2	1.9	3	2.9	105	100.0
Securing signature on promissory notes	67	63.8	28	26.7	8	7.6	1	1.0	1	1.0	105	100.0
Requesting and receipt of loan funds	81	77.1	10	9.5	5	4.8	2	1.9	7	6.7	105	100.0
Disbursement of loan funds	72	68.6	18	17.1	9	8.6	4	3.8	2	1.9	105	100.0
Refunding excess loan funds to students	51	48.6	34	32.4	3	2.9	3	2.9	14	13.3	105	100.0
Financial monitoring and reporting	40	38.1	42	40.0	15	14.3	4	3.8	4	3.8	105	100.0
Recordkeeping/reporting of student info	17	16.2	26	24.8	2	1.9	5	4.8	55	52.4	105	100.0

Table 4.12A

Satisfaction with Activities Involved in Administering the Direct Loan Program  
by Institutional Type and Control

Activity	4-Year Public											
	Level of Satisfaction											
	Very Satisfied		Somewhat Satisfied		Somewhat Dissatisfied		Very Dissatisfied		Not Applicable		Total	
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Keeping up with regulations	15	44.1	18	52.9	1	2.9	0	0	0	0	34	100.0
Answering general questions about loans	26	76.5	8	23.5	0	0	0	0	0	0	34	100.0
Counseling borrowers while in school	26	76.5	7	20.6	0	0	0	0	1	2.9	34	100.0
Helping students with loans after school	5	14.7	8	23.5	1	2.9	0	0	20	58.8	34	100.0
Processing origination records	26	76.5	8	23.5	0	0	0	0	0	0	34	100.0
Printing promissory notes	25	73.5	8	23.5	1	2.9	0	0	0	0	34	100.0
Securing signature on promissory notes	21	61.8	12	35.3	1	2.9	0	0	0	0	34	100.0
Requesting and receipt of loan funds	30	88.2	2	5.9	1	2.9	0	0	0	0	34	100.0
Disbursement of loan funds	26	76.5	5	14.7	3	8.8	1	2.9	0	0	34	100.0
Refunding excess loan funds to students	22	64.7	9	26.5	1	2.9	2	5.9	0	0	34	100.0

(CONTINUED)

Table 4.12A

Satisfaction with Activities Involved in Administering the Direct Loan Program  
by Institutional Type and Control

Activity	4-Year Private											
	Level of Satisfaction											
	Very Satisfied		Somewhat Satisfied		Somewhat Dissatisfied		Very Dissatisfied		Not Applicable		Total	
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Keeping up with regulations	11	52.4	10	47.6	0	0	0	0	0	0	21	100.0
Answering general questions about loans	14	66.7	6	28.6	0	0	0	0	1	4.8	21	100.0
Counseling borrowers while in school	15	71.4	6	28.6	0	0	0	0	0	0	21	100.0
Helping students with loans after school	7	33.3	3	14.3	0	0	0	0	11	52.4	21	100.0
Processing origination records	13	61.9	5	23.8	3	14.3	0	0	0	0	21	100.0
Printing promissory notes	17	81.0	4	19.0	0	0	0	0	0	0	21	100.0
Securing signature on promissory notes	16	76.2	4	19.0	1	4.8	0	0	0	0	21	100.0
Requesting and receipt of loan funds	19	90.5	2	9.5	0	0	0	0	0	0	21	100.0
Disbursement of loan funds	14	66.7	4	19.0	2	9.5	1	4.8	0	0	21	100.0
Refunding excess loan funds to students	9	42.9	10	47.6	0	0	0	0	2	9.5	21	100.0

(CONTINUED)

Table 4.12A

Satisfaction with Activities Involved in Administering the Direct Loan Program  
by Institutional Type and Control

Activity	2-Year Public											
	Level of Satisfaction											
	Very Satisfied		Somewhat Satisfied		Somewhat Dissatisfied		Very Dissatisfied		Not Applicable		Total	
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Keeping up with regulations	4	44.4	4	44.4	1	11.1	0	0	0	0	9	100.0
Answering general questions about loans	7	77.8	2	22.2	0	0	0	0	0	0	9	100.0
Counseling borrowers while in school	7	77.8	2	22.2	0	0	0	0	0	0	9	100.0
Helping students with loans after school	1	11.1	2	22.2	1	11.1	0	0	5	55.6	9	100.0
Processing origination records	6	66.7	2	22.2	0	0	1	11.1	0	0	9	100.0
Printing promissory notes	7	77.8	2	22.2	0	0	0	0	0	0	9	100.0
Securing signature on promissory notes	9	100.0	0	0	0	0	0	0	0	0	9	100.0
Requesting and receipt of loan funds	7	77.8	1	11.1	0	0	0	0	1	11.1	9	100.0
Disbursement of loan funds	9	100.0	0	0	0	0	0	0	0	0	9	100.0
Refunding excess loan funds to students	9	100.0	0	0	0	0	0	0	0	0	9	100.0

(CONTINUED)

Table 4.12A

Satisfaction with Activities Involved in Administering the Direct Loan Program  
by Institutional Type and Control

Activity	2-Year Private											
	Level of Satisfaction											
	Very Satisfied		Somewhat Satisfied		Somewhat Dissatisfied		Very Dissatisfied		Not Applicable		Total	
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Keeping up with regulations	3	50.0	3	50.0	0	0	0	0	0	0	6	100.0
Answering general questions about loans	2	33.3	4	66.7	0	0	0	0	0	0	6	100.0
Counseling borrowers while in school	1	16.7	4	66.7	1	16.7	0	0	0	0	6	100.0
Helping students with loans after school	1	16.7	3	50.0	1	16.7	0	0	1	16.7	6	100.0
Processing origination records	3	50.0	1	16.7	2	33.3	0	0	0	0	6	100.0
Printing promissory notes	4	66.7	2	33.3	0	0	0	0	0	0	6	100.0
Securing signature on promissory notes	4	66.7	0	0	2	33.3	0	0	0	0	6	100.0
Requesting and receipt of loan funds	2	33.3	3	50.0	0	0	0	0	1	16.7	6	100.0
Disbursement of loan funds	1	16.7	3	50.0	2	33.3	0	0	0	0	6	100.0
Refunding excess loan funds to students	1	16.7	1	16.7	1	16.7	0	0	3	50.0	6	100.0

(CONTINUED)

Table 4.12A

Satisfaction with Activities Involved in Administering the Direct Loan Program  
by Institutional Type and Control

Activity	Proprietary											
	Level of Satisfaction											
	Very Satisfied		Somewhat Satisfied		Somewhat Dissatisfied		Very Dissatisfied		Not Applicable		Total	
N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	
Keeping up with regulations	10	28.6	19	54.3	4	11.4	1	2.9	1	2.9	35	100.0
Answering general questions about loans	19	54.3	13	37.1	0	0	0	0	3	8.6	35	100.0
Counseling borrowers while in school	21	60.0	9	25.7	2	5.7	0	0	3	8.6	35	100.0
Helping students with loans after school	9	25.7	7	20.0	2	5.7	0	0	17	48.6	35	100.0
Processing origination records	22	62.9	9	25.7	2	5.7	2	5.7	1	2.9	35	100.0
Printing promissory notes	21	60.0	8	22.9	1	2.9	2	5.7	3	8.6	35	100.0
Securing signature on promissory notes	17	48.6	12	34.3	4	11.4	1	2.9	1	2.9	35	100.0
Requesting and receipt of loan funds	23	65.7	2	5.7	4	11.4	1	2.9	5	14.3	35	100.0
Disbursement of loan funds	22	62.9	6	17.1	2	5.7	3	8.6	2	5.7	35	100.0
Refunding excess loan funds to students	10	28.6	14	40.0	1	2.9	1	2.9	9	25.7	35	100.0

Table 4.12B

Satisfaction with Activities Involved in Administering the Direct Loan Program.  
by Annual Loan Volume

Activity	\$1-\$500,000											
	Level of Satisfaction											
	Very Satisfied		Somewhat Satisfied		Somewhat Dissatisfied		Very Dissatisfied		Not Applicable		Total	
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Keeping up with regulations	5	33.3	7	46.7	3	20.0	0	0	0	0	15	100.0
Answering general questions about loans	10	66.7	5	33.3	0	0	0	0	0	15	100.0	
Counseling borrowers while in school	9	60.0	6	40.0	0	0	0	0	0	15	100.0	
Helping students with loans after school	2	13.3	2	13.3	1	6.7	0	0	10	66.7	100.0	
Processing origination records	10	66.7	3	20.0	1	6.7	1	6.7	0	15	100.0	
Printing promissory notes	9	60.0	4	26.7	1	6.7	0	0	1	6.7	100.0	
Securing signature on promissory notes	9	60.0	5	33.3	1	6.7	0	0	0	15	100.0	
Requesting and receipt of loan funds	11	73.3	1	6.7	1	6.7	1	6.7	1	6.7	100.0	
Disbursement of loan funds	14	93.3	0	0	1	6.7	0	0	0	15	100.0	
Refunding excess loan funds to students	6	40.0	5	33.3	1	6.7	0	0	3	20.0	100.0	

(CONTINUED)

Table 4.128

Satisfaction with Activities Involved in Administering the Direct Loan Program  
by Annual Loan Volume

Activity	\$500,001-\$1,000,000												
	Level of Satisfaction												
	Very Satisfied		Somewhat Satisfied		Somewhat Dissatisfied		Very Dissatisfied		Not Applicable		Total		
N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Keeping up with regulations	4	33.3	8	66.7	0	0	0	0	0	0	0	12	100.0
Answering general questions about loans	10	83.3	2	16.7	0	0	0	0	0	0	0	12	100.0
Counseling borrowers while in school	10	83.3	1	8.3	1	8.3	0	0	0	0	0	12	100.0
Helping students with loans after school	5	41.7	1	8.3	2	16.7	0	0	4	33.3	0	12	100.0
Processing origination records	7	58.3	4	33.3	1	8.3	0	0	0	0	0	12	100.0
Printing promissory notes	10	83.3	2	16.7	0	0	0	0	0	0	0	12	100.0
Securing signature on promissory notes	9	75.0	2	16.7	1	8.3	0	0	0	0	0	12	100.0
Requesting and receipt of loan funds	9	75.0	2	16.7	0	0	0	0	1	8.3	0	12	100.0
Disbursement of loan funds	9	75.0	2	16.7	1	8.3	0	0	0	0	0	12	100.0
Refunding excess loan funds to students	6	50.0	4	33.3	0	0	0	0	2	16.7	0	12	100.0

(CONTINUED)



Table 4.12B

Satisfaction with Activities Involved in Administering the Direct Loan Program  
by Annual Loan Volume

Activity	\$1,000,001-\$2,000,000												
	Level of Satisfaction												
	Very Satisfied		Somewhat Satisfied		Somewhat Dissatisfied		Very Dissatisfied		Not Applicable		Total		
N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Keeping up with regulations	7	50.0	6	42.9	0	0	0	0	1	7.1	14	100.0	
Answering general questions about loans	6	42.9	7	50.0	0	0	0	0	1	7.1	14	100.0	
Counseling borrowers while in school	7	50.0	5	35.7	1	7.1	0	0	1	7.1	14	100.0	
Helping students with loans after school	2	14.3	4	28.6	0	0	0	0	8	57.1	14	100.0	
Processing origination records	9	64.3	4	28.6	0	0	0	0	1	7.1	14	100.0	
Printing promissory notes	9	64.3	3	21.4	0	0	0	0	2	14.3	14	100.0	
Securing signature on promissory notes	11	78.6	1	7.1	1	7.1	0	0	1	7.1	14	100.0	
Requesting and receipt of loan funds	10	71.4	1	7.1	0	0	0	0	3	21.4	14	100.0	
Disbursement of loan funds	7	50.0	6	42.9	0	0	0	0	1	7.1	14	100.0	
Refunding excess loan funds to students	6	42.9	3	21.4	0	0	1	7.1	4	28.6	14	100.0	

(CONTINUED)

Table 4.12B

Satisfaction with Activities Involved in Administering the Direct Loan Program  
by Annual Loan Volume

Activity	\$2,000,001-\$4,000,000												
	Level of Satisfaction												
	Very Satisfied		Somewhat Satisfied		Somewhat Dissatisfied		Very Dissatisfied		Not Applicable		Total		
N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Keeping up with regulations	7	41.2	8	47.1	1	5.9	1	5.9	0	0	17	100.0	
Answering general questions about loans	7	41.2	9	52.9	0	0	0	0	1	5.9	17	100.0	
Counseling borrowers while in school	10	58.8	6	35.3	0	0	0	0	1	5.9	17	100.0	
Helping students with loans after school	5	29.4	5	29.4	0	0	0	0	7	41.2	17	100.0	
Processing origination records	10	58.8	5	29.4	1	5.9	1	5.9	0	0	17	100.0	
Printing promissory notes	10	58.8	6	35.3	0	0	1	5.9	0	0	17	100.0	
Securing signature on promissory notes	7	41.2	7	41.2	2	11.8	1	5.9	0	0	17	100.0	
Requesting and receipt of loan funds	10	58.8	4	23.5	1	5.9	0	0	2	11.8	17	100.0	
Disbursement of loan funds	9	52.9	4	23.5	2	11.8	1	5.9	1	5.9	17	100.0	
Refunding excess loan funds to students	4	23.5	8	47.1	1	5.9	1	5.9	3	17.6	17	100.0	

(CONTINUED)

Table 4.128

Satisfaction with Activities Involved in Administering the Direct Loan Program  
by Annual Loan Volume

Activity	\$4,000,001-\$10,000,000												
	Level of Satisfaction												
	Very Satisfied		Somewhat Satisfied		Somewhat Dissatisfied		Very Dissatisfied		Not Applicable		Total		
N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Keeping up with regulations	3	23.1	9	69.2	1	7.7	0	0	0	0	13	100.0	100.0
Answering general questions about loans	9	69.2	3	23.1	0	0	0	0	1	7.7	13	100.0	100.0
Counseling borrowers while in school	10	76.9	2	15.4	0	0	0	0	1	7.7	13	100.0	100.0
Helping students with loans after school	2	15.4	5	38.5	0	0	0	0	6	46.2	13	100.0	100.0
Processing origination records	9	69.2	2	15.4	1	7.7	1	7.7	0	0	13	100.0	100.0
Printing promissory notes	10	76.9	2	15.4	0	0	1	7.7	0	0	13	100.0	100.0
Securing signature on promissory notes	8	61.5	3	23.1	2	15.4	0	0	0	0	13	100.0	100.0
Requesting and receipt of loan funds	9	69.2	1	7.7	2	15.4	1	7.7	0	0	13	100.0	100.0
Disbursement of loan funds	7	53.8	1	7.7	3	23.1	2	15.4	0	0	13	100.0	100.0
Refunding excess loan funds to students	5	38.5	5	38.5	1	7.7	0	0	2	15.4	13	100.0	100.0

(CONTINUED)

Table 4.12B

Satisfaction with Activities Involved in Administering the Direct Loan Program  
by Annual Loan Volume

Activity	\$10,000,001-\$20,000,000											
	Level of Satisfaction											
	Very Satisfied		Somewhat Satisfied		Somewhat Dissatisfied		Very Dissatisfied		Not Applicable		Total	
N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	
Keeping up with regulations	9	60.0	6	40.0	0	0	0	0	0	15	100.0	
Answering general questions about loans	9	60.0	5	33.3	0	0	0	0	1	15	100.0	
Counseling borrowers while in school	10	66.7	4	26.7	1	6.7	0	0	0	15	100.0	
Helping students with loans after school	5	33.3	2	13.3	1	6.7	0	0	7	15	100.0	
Processing origination records	12	80.0	3	20.0	0	0	0	0	0	15	100.0	
Printing promissory notes	11	73.3	3	20.0	0	0	0	0	0	15	100.0	
Securing signature on promissory notes	14	93.3	0	0	1	6.7	0	0	0	15	100.0	
Requesting and receipt of loan funds	13	86.7	1	6.7	0	0	1	6.7	0	15	100.0	
Disbursement of loan funds	11	73.3	4	26.7	0	0	0	0	0	15	100.0	
Refunding excess loan funds to students	11	73.3	4	26.7	0	0	0	0	0	15	100.0	

(CONTINUED)

Table 4.128

Satisfaction with Activities Involved in Administering the Direct Loan Program  
by Annual Loan Volume

Activity	over \$20,000,000													
	Level of Satisfaction													
	Very Satisfied		Somewhat Satisfied		Somewhat Dissatisfied		Very Dissatisfied		Not Applicable		Total			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.		
Keeping up with regulations	8	42.1	10	52.6	1	5.3	0	0	0	0	19	100.0		
Answering general questions about loans	17	89.5	2	10.5	0	0	0	0	0	0	19	100.0		
Counseling borrowers while in school	14	73.7	4	21.1	0	0	0	0	1	5.3	19	100.0		
Helping students with loans after school	2	10.5	4	21.1	1	5.3	0	0	12	63.2	19	100.0		
Processing origination records	13	68.4	4	21.1	2	10.5	0	0	0	0	19	100.0		
Printing promissory notes	14	73.7	4	21.1	1	5.3	0	0	0	0	19	100.0		
Securing signature on promissory notes	12	63.2	6	31.6	1	5.3	0	0	0	0	19	100.0		
Requesting and receipt of loan funds	18	94.7	1	5.3	0	0	0	0	0	0	19	100.0		
Disbursement of loan funds	13	68.4	4	21.1	2	10.5	0	0	0	0	19	100.0		
Refunding excess loan funds to students	13	68.4	5	26.3	0	0	1	5.3	0	0	19	100.0		

Table 4.12C

Satisfaction with Activities Involved in Administering the Direct Loan Program  
by Number of FFEL Loans Certified During 93/94

Activity	0-500											
	Level of Satisfaction											
	Very Satisfied		Somewhat Satisfied		Somewhat Dissatisfied		Very Dissatisfied		Not Applicable		Total	
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Keeping up with regulations	11	37.9	14	48.3	3	10.3	0	0	1	3.4	29	100.0
Answering general questions about loans	20	69.0	8	27.6	0	0	0	0	1	3.4	29	100.0
Counseling borrowers while in school	21	72.4	7	24.1	0	0	0	0	1	3.4	29	100.0
Helping students with loans after school	8	27.6	3	10.3	2	6.9	0	0	16	55.2	29	100.0
Processing origination records	18	62.1	8	27.6	1	3.4	1	3.4	1	3.4	29	100.0
Printing promissory notes	19	65.5	7	24.1	1	3.4	0	0	2	6.9	29	100.0
Securing signature on promissory notes	20	69.0	8	27.6	0	0	0	0	1	3.4	29	100.0
Requesting and receipt of loan funds	22	75.9	2	6.9	1	3.4	1	3.4	3	10.3	29	100.0
Disbursement of loan funds	25	86.2	2	6.9	1	3.4	0	0	1	3.4	29	100.0
Refunding excess loan funds to students	13	44.8	9	31.0	1	3.4	1	3.4	5	17.2	29	100.0

(CONTINUED)

Table 4.12C

Satisfaction with Activities Involved in Administering the Direct Loan Program  
by Number of FFEL Loans Certified During 93/94

Activity	500-1,000												
	Level of Satisfaction												
	Very Satisfied		Somewhat Satisfied		Somewhat Dissatisfied		Very Dissatisfied		Not Applicable		Total		
N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Keeping up with regulations	8	42.1	9	47.4	1	5.3	1	5.3	0	0	19	100.0	
Answering general questions about loans	7	36.8	11	57.9	0	0	0	0	1	5.3	19	100.0	
Counseling borrowers while in school	8	42.1	8	42.1	2	10.5	0	0	1	5.3	19	100.0	
Helping students with loans after school	3	15.8	5	26.3	1	5.3	0	0	10	52.6	19	100.0	
Processing origination records	11	57.9	6	31.6	1	5.3	1	5.3	0	0	19	100.0	
Printing promissory notes	13	68.4	5	26.3	0	0	1	5.3	0	0	19	100.0	
Securing signature on promissory notes	11	57.9	5	26.3	2	10.5	1	5.3	0	0	19	100.0	
Requesting and receipt of loan funds	10	52.6	5	26.3	2	10.5	0	0	2	10.5	19	100.0	
Disbursement of loan funds	7	36.8	8	42.1	2	10.5	1	5.3	1	5.3	19	100.0	
Refunding excess loan funds to students	5	26.3	7	36.8	0	0	0	0	7	36.8	19	100.0	

(CONTINUED)

Table 4.12C

Satisfaction with Activities Involved in Administering the Direct Loan Program  
by Number of FFEL Loans Certified During 93/94

Activity	1,000-2,000													
	Level of Satisfaction													
	Very Satisfied		Somewhat Satisfied		Somewhat Dissatisfied		Very Dissatisfied		Not Applicable		Total			
N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	
Keeping up with regulations	6	54.5	4	36.4	1	9.1	0	0	0	0	0	11	100.0	
Answering general questions about loans	8	72.7	2	18.2	0	0	0	0	1	9.1	11	100.0		
Counseling borrowers while in school	9	81.8	1	9.1	0	0	0	0	1	9.1	11	100.0		
Helping students with loans after school	2	18.2	4	36.4	0	0	0	0	5	45.5	11	100.0		
Processing origination records	8	72.7	1	9.1	1	9.1	1	9.1	0	0	11	100.0		
Printing promissory notes	9	81.8	1	9.1	0	0	1	9.1	0	0	11	100.0		
Securing signature on promissory notes	8	72.7	2	18.2	1	9.1	0	0	0	0	11	100.0		
Requesting and receipt of loan funds	9	81.8	1	9.1	1	9.1	0	0	0	0	11	100.0		
Disbursement of loan funds	5	45.5	2	18.2	2	18.2	2	18.2	0	0	11	100.0		
Refunding excess loan funds to students	4	36.4	4	36.4	1	9.1	1	9.1	1	9.1	11	100.0		

(CONTINUED)



Table 4.12C

Satisfaction with Activities Involved in Administering the Direct Loan Program  
by Number of FFEL Loans Certified During 93/94

Activity	2,000-5,000												
	Level of Satisfaction												
	Very Satisfied		Somewhat Satisfied		Somewhat Dissatisfied		Very Dissatisfied		Not Applicable		Total		
N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Keeping up with regulations	8	47.1	9	52.9	0	0	0	0	0	0	0	17	100.0
Answering general questions about loans	14	82.4	2	11.8	0	0	0	0	0	1	5.9	17	100.0
Counseling borrowers while in school	13	76.5	3	17.6	0	0	0	0	0	1	5.9	17	100.0
Helping students with loans after school	5	29.4	4	23.5	0	0	0	0	0	8	47.1	17	100.0
Processing origination records	12	70.6	4	23.5	1	5.9	0	0	0	0	0	17	100.0
Printing promissory notes	14	82.4	3	17.6	0	0	0	0	0	0	0	17	100.0
Securing signature on promissory notes	11	64.7	5	29.4	1	5.9	0	0	0	0	0	17	100.0
Requesting and receipt of loan funds	16	94.1	0	0	0	0	0	1	5.9	0	0	17	100.0
Disbursement of loan funds	14	82.4	1	5.9	2	11.8	0	0	0	0	0	17	100.0
Refunding excess loan funds to students	12	70.6	4	23.5	1	5.9	0	0	0	0	0	17	100.0

(CONTINUED)

Table 4.12C

Satisfaction with Activities Involved in Administering the Direct Loan Program  
by Number of FFEL Loans Certified During 93/94

Activity	5,000-10,000																
	Level of Satisfaction																
	Very Satisfied			Somewhat Satisfied			Somewhat Dissatisfied			Very Dissatisfied			Not Applicable			Total	
	N	Pct.		N	Pct.		N	Pct.		N	Pct.		N	Pct.	N	Pct.	
Keeping up with regulations	5	45.5	6	54.5	0	0	0	0	0	0	0	0	0	11	100.0		
Answering general questions about loans	6	54.5	5	45.5	0	0	0	0	0	0	0	0	0	11	100.0		
Counseling borrowers while in school	5	45.5	5	45.5	1	9.1	0	0	0	0	0	0	0	11	100.0		
Helping students with loans after school	0	0	4	36.4	1	9.1	0	0	0	0	0	6	54.5	11	100.0		
Processing origination records	10	90.9	0	0	1	9.1	0	0	0	0	0	0	0	11	100.0		
Printing promissory notes	9	81.8	2	18.2	0	0	0	0	0	0	0	0	0	11	100.0		
Securing signature on promissory notes	6	54.5	5	45.5	0	0	0	0	0	0	0	0	0	11	100.0		
Requesting and receipt of loan funds	9	81.8	1	9.1	1	9.1	0	0	0	0	0	0	0	11	100.0		
Disbursement of loan funds	7	63.6	3	27.3	0	0	0	0	1	9.1	0	0	0	11	100.0		
Refunding excess loan funds to students	6	54.5	5	45.5	0	0	0	0	0	0	0	0	0	11	100.0		

(CONTINUED)

Table 4.12C

Satisfaction with Activities Involved in Administering the Direct Loan Program  
by Number of FFEL Loans Certified During 93/94

Activity	10,000+													
	Level of Satisfaction													
	Very Satisfied		Somewhat Satisfied		Somewhat Dissatisfied		Very Dissatisfied		Not Applicable		Total			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.		
Keeping up with regulations	3	33.3	5	55.6	1	11.1	0	0	0	0	9	100.0		
Answering general questions about loans	8	88.9	1	11.1	0	0	0	0	0	0	9	100.0		
Counseling borrowers while in school	8	88.9	1	11.1	0	0	0	0	0	0	9	100.0		
Helping students with loans after school	2	22.2	1	11.1	1	11.1	0	0	5	55.6	9	100.0		
Processing origination records	6	66.7	3	33.3	0	0	0	0	0	0	9	100.0		
Printing promissory notes	6	66.7	2	22.2	1	11.1	0	0	0	0	9	100.0		
Securing signature on promissory notes	7	77.8	2	22.2	0	0	0	0	0	0	9	100.0		
Requesting and receipt of loan funds	9	100.0	0	0	0	0	0	0	0	0	9	100.0		
Disbursement of loan funds	7	77.8	1	11.1	1	11.1	0	0	0	0	9	100.0		
Refunding excess loan funds to students	7	77.8	1	11.1	0	0	1	11.1	0	0	9	100.0		

Table 4.12D

Satisfaction with Activities Involved in Administering the Direct Loan Program  
by Structure of Financial Aid Office

Activity	1 campus, 1 office											
	Level of Satisfaction											
	Very Satisfied		Somewhat Satisfied		Somewhat Dissatisfied		Very Dissatisfied		Not Applicable		Total	
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Keeping up with regulations	21	34.4	36	59.0	3	4.9	0	0	1	1.6	61	100.0
Answering general questions about loans	41	67.2	19	31.1	0	0	0	0	1	1.6	61	100.0
Counseling borrowers while in school	40	65.6	18	29.5	2	3.3	0	0	1	1.6	61	100.0
Helping students with loans after school	13	21.3	12	19.7	3	4.9	0	0	33	54.1	61	100.0
Processing origination records	42	68.9	16	26.2	2	3.3	0	0	1	1.6	61	100.0
Printing promissory notes	45	73.8	11	18.0	2	3.3	0	0	3	4.9	61	100.0
Securing signature on promissory notes	35	57.4	22	36.1	3	4.9	0	0	1	1.6	61	100.0
Requesting and receipt of loan funds	45	73.8	7	11.5	2	3.3	2	3.3	5	8.2	61	100.0
Disbursement of loan funds	41	67.2	13	21.3	4	6.6	2	3.3	1	1.6	61	100.0
Refunding excess loan funds to students	27	44.3	23	37.7	1	1.6	3	4.9	7	11.5	61	100.0

(CONTINUED)

Table 4.12D

Satisfaction with Activities Involved in Administering the Direct Loan Program  
by Structure of Financial Aid Office

Activity	Separate offices											
	Level of Satisfaction											
	Very Satisfied		Somewhat Satisfied		Somewhat Dissatisfied		Very Dissatisfied		Not Applicable		Total	
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Keeping up with regulations	11	45.8	11	45.8	2	8.3	0	0	0	0	24	100.0
Answering general questions about loans	11	45.8	10	41.7	0	0	0	0	3	12.5	24	100.0
Counseling borrowers while in school	14	58.3	7	29.2	1	4.2	0	0	2	8.3	24	100.0
Helping students with loans after school	8	33.3	6	25.0	1	4.2	0	0	9	37.5	24	100.0
Processing origination records	12	50.0	7	29.2	3	12.5	2	8.3	0	0	24	100.0
Printing promissory notes	14	58.3	8	33.3	0	0	2	8.3	0	0	24	100.0
Securing signature on promissory notes	16	66.7	3	12.5	5	20.8	0	0	0	0	24	100.0
Requesting and receipt of loan funds	16	66.7	3	12.5	3	12.5	0	0	2	8.3	24	100.0
Disbursement of loan funds	14	58.3	3	12.5	4	16.7	2	8.3	1	4.2	24	100.0
Refunding excess loan funds to students	11	45.8	5	20.8	1	4.2	0	0	7	29.2	24	100.0

(CONTINUED)

Table 4.12D

Satisfaction with Activities Involved in Administering the Direct Loan Program  
by Structure of Financial Aid Office

Activity	Mult. campus, 1 office											
	Level of Satisfaction											
	Very Satisfied		Somewhat Satisfied		Somewhat Dissatisfied		Very Dissatisfied		Not Applicable		Total	
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Keeping up with regulations	9	60.0	4	26.7	1	6.7	1	6.7	0	0	15	100.0
Answering general questions about loans	12	80.0	3	20.0	0	0	0	0	0	0	15	100.0
Counseling borrowers while in school	12	80.0	2	13.3	0	0	0	0	1	6.7	15	100.0
Helping students with loans after school	2	13.3	5	33.3	1	6.7	0	0	7	46.7	15	100.0
Processing origination records	12	80.0	2	13.3	0	0	1	6.7	0	0	15	100.0
Printing promissory notes	12	80.0	3	20.0	0	0	0	0	0	0	15	100.0
Securing signature on promissory notes	12	80.0	2	13.3	0	0	0	0	0	0	15	100.0
Requesting and receipt of loan funds	15	100.0	0	0	0	0	0	0	0	0	15	100.0
Disbursement of loan funds	12	80.0	2	13.3	1	6.7	0	0	0	0	15	100.0
Refunding excess loan funds to students	9	60.0	5	33.3	1	6.7	0	0	0	0	15	100.0

(CONTINUED)

Table 4.12D

Satisfaction with Activities Involved in Administering the Direct Loan Program  
by Structure of Financial Aid Office

Activity	Other											
	Level of Satisfaction											
	Very Satisfied		Somewhat Satisfied		Somewhat Dissatisfied		Very Dissatisfied		Not Applicable		Total	
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Keeping up with regulations	2	40.0	3	60.0	0	0	0	0	0	0	5	100.0
Answering general questions about loans	4	80.0	1	20.0	0	0	0	0	0	0	5	100.0
Counseling borrowers while in school	4	80.0	1	20.0	0	0	0	0	0	0	5	100.0
Helping students with loans after school	0	0	0	0	0	0	0	0	5	100.0	5	100.0
Processing origination records	4	80.0	0	0	1	20.0	0	0	0	0	5	100.0
Printing promissory notes	3	60.0	2	40.0	0	0	0	0	0	0	5	100.0
Securing signature on promissory notes	4	80.0	1	20.0	0	0	0	0	0	0	5	100.0
Requesting and receipt of loan funds	5	100.0	0	0	0	0	0	0	0	0	5	100.0
Disbursement of loan funds	5	100.0	0	0	0	0	0	0	0	0	5	100.0
Refunding excess loan funds to students	4	80.0	1	20.0	0	0	0	0	0	0	5	100.0

Table 4.12E

Satisfaction with Activities Involved in Administering the Direct Loan Program by Current Use of EFT

Activity	Yes												
	Level of Satisfaction												
	Very Satisfied		Somewhat Satisfied		Somewhat Dissatisfied		Very Dissatisfied		Not Applicable		Total		
N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Keeping up with regulations	17	44.7	16	42.1	4	10.5	0	0	1	2.6	38	100.0	
Answering general questions about loans	24	63.2	11	28.9	0	0	0	0	3	7.9	38	100.0	
Counseling borrowers while in school	23	60.5	10	26.3	2	5.3	0	0	3	7.9	38	100.0	
Helping students with loans after school	5	13.2	7	18.4	2	5.3	0	0	24	63.2	38	100.0	
Processing origination records	23	60.5	9	23.7	2	5.3	3	7.9	1	2.6	38	100.0	
Printing promissory notes	25	65.8	8	21.1	1	2.6	2	5.3	2	5.3	38	100.0	
Securing signature on promissory notes	24	63.2	10	26.3	3	7.9	0	0	1	2.6	38	100.0	
Requesting and receipt of loan funds	24	63.2	6	15.8	2	5.3	2	5.3	4	10.5	38	100.0	
Disbursement of loan funds	25	65.8	7	18.4	3	7.9	2	5.3	1	2.6	38	100.0	
Refunding excess loan funds to students	18	47.4	11	28.9	2	5.3	0	0	7	18.4	38	100.0	

(CONTINUED)



Table 4.12E  
Satisfaction with Activities Involved in Administering the Direct Loan Program  
by Current Use of EFT

Activity	No											
	Level of Satisfaction											
	Very Satisfied		Somewhat Satisfied		Somewhat Dissatisfied		Very Dissatisfied		Not Applicable		Total	
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Keeping up with regulations	25	37.9	38	57.6	2	3.0	1	1.5	0	0	66	100.0
Answering general questions about loans	43	65.2	22	33.3	0	0	0	0	1	1.5	66	100.0
Counseling borrowers while in school	46	69.7	18	27.3	1	1.5	0	0	1	1.5	66	100.0
Helping students with loans after school	17	25.8	16	24.2	3	4.5	0	0	30	45.5	66	100.0
Processing origination records	47	71.2	15	22.7	4	6.1	0	0	0	0	66	100.0
Printing promissory notes	49	74.2	15	22.7	1	1.5	0	0	1	1.5	66	100.0
Securing signature on promissory notes	42	63.6	18	27.3	5	7.6	1	1.5	0	0	66	100.0
Requesting and receipt of loan funds	56	84.8	4	6.1	3	4.5	0	0	3	4.5	66	100.0
Disbursement of loan funds	46	69.7	11	16.7	6	9.1	2	3.0	1	1.5	66	100.0
Refunding excess loan funds to students	32	48.5	23	34.8	1	1.5	3	4.5	7	10.6	66	100.0

Table 4.12F

Satisfaction with Activities Involved in Administering the Direct Loan Program  
by Current Use of EDEpress Software

Activity	Yes											
	Level of Satisfaction											
	Very Satisfied		Somewhat Satisfied		Somewhat Dissatisfied		Very Dissatisfied		Not Applicable		Total	
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Keeping up with regulations	37	47.4	36	46.2	4	5.1	1	1.3	0	0	78	100.0
Answering general questions about loans	50	64.1	25	32.1	0	0	0	0	3	3.8	78	100.0
Counseling borrowers while in school	53	67.9	19	24.4	3	3.8	0	0	3	3.8	78	100.0
Helping students with loans after school	17	21.8	18	23.1	5	6.4	0	0	38	48.7	78	100.0
Processing origination records	53	67.9	18	23.1	4	5.1	3	3.8	0	0	78	100.0
Printing promissory notes	55	70.5	18	23.1	2	2.6	2	2.6	1	1.3	78	100.0
Securing signature on promissory notes	54	69.2	16	20.5	7	9.0	1	1.3	0	0	78	100.0
Requesting and receipt of loan funds	62	79.5	7	9.0	3	3.8	1	1.3	5	6.4	78	100.0
Disbursement of loan funds	54	69.2	13	16.7	6	7.7	4	5.1	1	1.3	78	100.0
Refunding excess loan funds to students	38	48.7	24	30.8	2	2.6	2	2.6	12	15.4	78	100.0

(CONTINUED)

Table 4.12F

Satisfaction with Activities Involved in Administering the Direct Loan Program  
by Current Use of EDExpress Software

Activity	No											
	Level of Satisfaction											
	Very Satisfied		Somewhat Satisfied		Somewhat Dissatisfied		Very Dissatisfied		Not Applicable		Total	
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Keeping up with regulations	6	22.2	18	66.7	2	7.4	0	0	1	3.7	27	100.0
Answering general questions about loans	18	66.7	8	29.6	0	0	0	0	1	3.7	27	100.0
Counseling borrowers while in school	17	63.0	9	33.3	0	0	0	0	1	3.7	27	100.0
Helping students with loans after school	6	22.2	5	18.5	0	0	0	0	16	59.3	27	100.0
Processing origination records	17	63.0	7	25.9	2	7.4	0	0	1	3.7	27	100.0
Printing promissory notes	19	70.4	6	22.2	0	0	0	0	2	7.4	27	100.0
Securing signature on promissory notes	13	48.1	12	44.4	1	3.7	0	0	1	3.7	27	100.0
Requesting and receipt of loan funds	19	70.4	3	11.1	2	7.4	1	3.7	2	7.4	27	100.0
Disbursement of loan funds	18	66.7	5	18.5	3	11.1	0	0	1	3.7	27	100.0
Refunding excess loan funds to students	13	48.1	10	37.0	1	3.7	1	3.7	2	7.4	27	100.0

Table 4.12G

Satisfaction with Activities Involved in Administering the Direct Loan Program by Type of Computer System Used Prior to 7/1/94 and After 7/1/94

Activity	Mainframe->mainframe											
	Level of Satisfaction											
	Very Satisfied		Somewhat Satisfied		Somewhat Dissatisfied		Very Dissatisfied		Not Applicable		Total	
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Keeping up with regulations	2	66.7	1	33.3	0	0	0	0	0	0	3	100.0
Answering general questions about loans	3	100.0	0	0	0	0	0	0	0	0	3	100.0
Counseling borrowers while in school	3	100.0	0	0	0	0	0	0	0	0	3	100.0
Helping students with loans after school	1	33.3	0	0	0	0	0	0	2	66.7	3	100.0
Processing origination records	3	100.0	0	0	0	0	0	0	0	0	3	100.0
Printing promissory notes	3	100.0	0	0	0	0	0	0	0	0	3	100.0
Securing signature on promissory notes	2	66.7	1	33.3	0	0	0	0	0	0	3	100.0
Requesting and receipt of loan funds	3	100.0	0	0	0	0	0	0	0	0	3	100.0
Disbursement of loan funds	3	100.0	0	0	0	0	0	0	0	0	3	100.0
Refunding excess loan funds to students	2	66.7	1	33.3	0	0	0	0	0	0	3	100.0

(CONTINUED)

Table 4.12G

Satisfaction with Activities Involved in Administering the Direct Loan Program  
by Type of Computer System Used Prior to 7/1/94 and After 7/1/94

Activity	Mainframe->mainframe & PC													
	Level of Satisfaction													
	Very Satisfied		Somewhat Satisfied		Somewhat Dissatisfied		Very Dissatisfied		Not Applicable		Total			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.		
Keeping up with regulations	3	23.1	8	61.5	2	15.4	0	0	0	0	13	100.0		
Answering general questions about loans	7	53.8	4	30.8	0	0	0	0	2	15.4	13	100.0		
Counseling borrowers while in school	7	53.8	4	30.8	0	0	0	0	2	15.4	13	100.0		
Helping students with loans after school	2	15.4	2	15.4	0	0	0	0	9	69.2	13	100.0		
Processing origination records	8	61.5	3	23.1	0	0	2	15.4	0	0	13	100.0		
Printing promissory notes	7	53.8	4	30.8	0	0	2	15.4	0	0	13	100.0		
Securing signature on promissory notes	7	53.8	4	30.8	2	15.4	0	0	0	0	13	100.0		
Requesting and receipt of loan funds	9	69.2	1	7.7	3	23.1	0	0	0	0	13	100.0		
Disbursement of loan funds	9	69.2	1	7.7	1	7.7	2	15.4	0	0	13	100.0		
Refunding excess loan funds to students	7	53.8	3	23.1	0	0	1	7.7	2	15.4	13	100.0		

(CONTINUED)

Table 4.12G

Satisfaction with Activities Involved in Administering the Direct Loan Program  
by Type of Computer System Used Prior to 7/1/94 and After 7/1/94

Activity	Mainframe & PC->mainframe & PC													
	Level of Satisfaction													
	Very Satisfied		Somewhat Satisfied		Somewhat Dissatisfied		Very Dissatisfied		Not Applicable		Total			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.		
Keeping up with regulations	23	44.2	27	51.9	2	3.8	0	0	0	0	52	100.0		
Answering general questions about loans	35	67.3	16	30.8	0	0	0	0	0	1	52	100.0		
Counseling borrowers while in school	33	63.5	16	30.8	2	3.8	0	0	0	1	52	100.0		
Helping students with loans after school	10	19.2	14	26.9	3	5.8	0	0	25	48.1	52	100.0		
Processing origination records	33	63.5	14	26.9	4	7.7	1	1.9	0	0	52	100.0		
Printing promissory notes	37	71.2	14	26.9	1	1.9	0	0	0	0	52	100.0		
Securing signature on promissory notes	34	65.4	14	26.9	4	7.7	0	0	0	0	52	100.0		
Requesting and receipt of loan funds	41	78.8	7	13.5	0	0	1	1.9	3	5.8	52	100.0		
Disbursement of loan funds	33	63.5	12	23.1	5	9.6	1	1.9	1	1.9	52	100.0		
Refunding excess loan funds to students	27	51.9	17	32.7	2	3.8	1	1.9	5	9.6	52	100.0		

(CONTINUED)

Table 4.12G

Satisfaction with Activities Involved in Administering the Direct Loan Program  
by Type of Computer System Used Prior to 7/1/94 and After 7/1/94

Activity	PC->mainframe & PC											
	Level of Satisfaction											
	Very Satisfied		Somewhat Satisfied		Somewhat Dissatisfied		Very Dissatisfied		Not Applicable		Total	
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Keeping up with regulations	2	100.0	0	0	0	0	0	0	0	0	2	100.0
Answering general questions about loans	2	100.0	0	0	0	0	0	0	0	0	2	100.0
Counseling borrowers while in school	2	100.0	0	0	0	0	0	0	0	0	2	100.0
Helping students with loans after school	2	100.0	0	0	0	0	0	0	0	0	2	100.0
Processing origination records	2	100.0	0	0	0	0	0	0	0	0	2	100.0
Printing promissory notes	2	100.0	0	0	0	0	0	0	0	0	2	100.0
Securing signature on promissory notes	2	100.0	0	0	0	0	0	0	0	0	2	100.0
Requesting and receipt of loan funds	2	100.0	0	0	0	0	0	0	0	0	2	100.0
Disbursement of loan funds	2	100.0	0	0	0	0	0	0	0	0	2	100.0
Refunding excess loan funds to students	1	50.0	0	0	0	0	0	0	1	50.0	2	100.0

(CONTINUED)

Table 4.12G

Satisfaction with Activities Involved in Administering the Direct Loan Program  
by Type of Computer System Used Prior to 7/1/94 and After 7/1/94

Activity	PC->PC													
	Level of Satisfaction													
	Very Satisfied		Somewhat Satisfied		Somewhat Dissatisfied		Very Dissatisfied		Not Applicable		Total			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.		
Keeping up with regulations	6	30.0	12	60.0	1	5.0	1	5.0	0	0	20	100.0		
Answering general questions about loans	13	65.0	7	35.0	0	0	0	0	0	0	20	100.0		
Counseling borrowers while in school	15	75.0	5	25.0	0	0	0	0	0	0	20	100.0		
Helping students with loans after school	6	30.0	4	20.0	1	5.0	0	0	9	45.0	20	100.0		
Processing origination records	16	80.0	4	20.0	0	0	0	0	0	0	20	100.0		
Printing promissory notes	16	80.0	3	15.0	0	0	0	0	1	5.0	20	100.0		
Securing signature on promissory notes	13	65.0	4	20.0	2	10.0	1	5.0	0	0	20	100.0		
Requesting and receipt of loan funds	16	80.0	0	0	2	10.0	0	0	2	10.0	20	100.0		
Disbursement of loan funds	16	80.0	2	10.0	1	5.0	1	5.0	0	0	20	100.0		
Refunding excess loan funds to students	8	40.0	9	45.0	0	0	0	0	3	15.0	20	100.0		

(CONTINUED)



Table 4.12G

Satisfaction with Activities Involved in Administering the Direct Loan Program by Type of Computer System Used Prior to 7/1/94 and After 7/1/94

Activity	Contracted servicer->mainframe & PC												
	Level of Satisfaction												
	Very Satisfied		Somewhat Satisfied		Somewhat Dissatisfied		Very Dissatisfied		Not Applicable		Total		
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	
Keeping up with regulations	1	100.0	0	0	0	0	0	0	0	0	0	1	100.0
Answering general questions about loans	1	100.0	0	0	0	0	0	0	0	0	0	1	100.0
Counseling borrowers while in school	1	100.0	0	0	0	0	0	0	0	0	0	1	100.0
Helping students with loans after school	0	0	0	0	1	100.0	0	0	0	0	0	1	100.0
Processing origination records	0	0	1	100.0	0	0	0	0	0	0	0	1	100.0
Printing promissory notes	0	0	1	100.0	0	0	0	0	0	0	0	1	100.0
Securing signature on promissory notes	1	100.0	0	0	0	0	0	0	0	0	0	1	100.0
Requesting and receipt of loan funds	1	100.0	0	0	0	0	0	0	0	0	0	1	100.0
Disbursement of loan funds	1	100.0	0	0	0	0	0	0	0	0	0	1	100.0
Refunding excess loan funds to students	1	100.0	0	0	0	0	0	0	0	0	0	1	100.0

(CONTINUED)

Table 4.12G

Satisfaction with Activities Involved in Administering the Direct Loan Program  
by Type of Computer System Used Prior to 7/1/94 and After 7/1/94

Activity	Contracted servicer->contracted servicer															
	Level of Satisfaction															
	Very Satisfied			Somewhat Satisfied			Somewhat Dissatisfied			Very Dissatisfied			Not Applicable		Total	
	N	Pct.		N	Pct.		N	Pct.		N	Pct.		N	Pct.	N	Pct.
Keeping up with regulations	2	28.6		3	42.9	1	14.3	0	0	0	0	1	14.3	7	100.0	
Answering general questions about loans	3	42.9		3	42.9	0	0	0	0	0	0	1	14.3	7	100.0	
Counseling borrowers while in school	5	71.4		1	14.3	0	0	0	0	0	0	1	14.3	7	100.0	
Helping students with loans after school	1	14.3		1	14.3	0	0	0	0	0	0	5	71.4	7	100.0	
Processing origination records	3	42.9		3	42.9	0	0	0	0	0	0	1	14.3	7	100.0	
Printing promissory notes	3	42.9		2	28.6	0	0	0	0	0	0	2	28.6	7	100.0	
Securing signature on promissory notes	5	71.4		1	14.3	0	0	0	0	0	0	1	14.3	7	100.0	
Requesting and receipt of loan funds	4	57.1		0	0	0	0	0	1	14.3	0	2	28.6	7	100.0	
Disbursement of loan funds	4	57.1		1	14.3	1	14.3	0	0	0	0	1	14.3	7	100.0	
Refunding excess loan funds to students	3	42.9		2	28.6	0	0	1	14.3	0	1	1	14.3	7	100.0	

(CONTINUED)

400

400

Table 4.12G

Satisfaction with Activities Involved in Administering the Direct Loan Program  
by Type of Computer System Used Prior to 7/1/94 and After 7/1/94

Activity	Manual processing->PC											
	Level of Satisfaction											
	Very Satisfied		Somewhat Satisfied		Somewhat Dissatisfied		Very Dissatisfied		Not Applicable		Total	
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Keeping up with regulations	1	50.0	1	50.0	0	0	0	0	0	0	2	100.0
Answering general questions about loans	1	50.0	1	50.0	0	0	0	0	0	0	2	100.0
Counseling borrowers while in school	0	0	1	50.0	1	50.0	0	0	0	0	2	100.0
Helping students with loans after school	0	0	1	50.0	0	0	0	0	1	50.0	2	100.0
Processing origination records	2	100.0	0	0	0	0	0	0	0	0	2	100.0
Printing promissory notes	2	100.0	0	0	0	0	0	0	0	0	2	100.0
Securing signature on promissory notes	1	50.0	1	50.0	0	0	0	0	0	0	2	100.0
Requesting and receipt of loan funds	2	100.0	0	0	0	0	0	0	0	0	2	100.0
Disbursement of loan funds	1	50.0	1	50.0	0	0	0	0	0	0	2	100.0
Refunding excess loan funds to students	1	50.0	0	0	1	50.0	0	0	0	0	2	100.0

(CONTINUED)

Table 4.12G

Satisfaction with Activities Involved in Administering the Direct Loan Program  
by Type of Computer System Used Prior to 7/1/94 and After 7/1/94

Activity	Other													
	Level of Satisfaction													
	Very Satisfied		Somewhat Satisfied		Somewhat Dissatisfied		Very Dissatisfied		Not Applicable		Total			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.		
Keeping up with regulations	0	0	2	100.0	0	0	0	0	0	0	2	100.0		
Answering general questions about loans	1	50.0	1	50.0	0	0	0	0	0	0	2	100.0		
Counseling borrowers while in school	2	100.0	0	0	0	0	0	0	0	0	2	100.0		
Helping students with loans after school	1	50.0	1	50.0	0	0	0	0	0	0	2	100.0		
Processing origination records	1	50.0	0	0	1	50.0	0	0	0	0	2	100.0		
Printing promissory notes	2	100.0	0	0	0	0	0	0	0	0	2	100.0		
Securing signature on promissory notes	0	0	2	100.0	0	0	0	0	0	0	2	100.0		
Requesting and receipt of loan funds	1	50.0	1	50.0	0	0	0	0	0	0	2	100.0		
Disbursement of loan funds	1	50.0	0	0	1	50.0	0	0	0	0	2	100.0		
Refunding excess loan funds to students	0	0	2	100.0	0	0	0	0	0	0	2	100.0		

Table 5.1

Mean Rating of Satisfaction with Department of Education's Responsiveness to Reported Difficulties During Implementation of the Direct Loan Program

	Rating
Level of Satisfaction	1.7

Table 5.2

Mean Ratings for Timeliness and Usefulness of Materials/Training

Materials/Training	Timeliness	Usefulness
Direct Loan Program rules and regulations	1.6	1.4
Telephone support for policy/admin guidance	1.5	1.3
Direct Loan Users Guide	1.5	1.7
In-person assistance	1.4	1.4
Counseling materials	1.9	1.3
Pre-printed promissory notes	1.4	1.1
Training on Direct Loan Software	1.7	1.8
Technical support for Software/computer issues	1.8	1.6
Loan origination support	1.3	1.3
Other servicing support	1.3	1.3
Other	2.5	1.0

Table 5.3  
Mean Ratings for Timeliness of Delivery and Ease of Learning for EDEExpress

Software Year/Phase	Timeliness	Ease of Learning
Year One software, Phase I	1.5	2.0
Year One software, Phase II	1.6	1.9
Year One software, Phase III	1.9	1.9
Year Two software	1.5	1.9

Table 5.4

Mean Ratings for Aspects of Direct Loan Component of EDExpress

	Rating
Overall usefulness	2.2
Ease of integration & compatibility	2.3
Process efficiency	2.4



Table 5.5

Mean Ratings for Aspects of Direct Loan Component of EDEXpress by Institutional Characteristics

	Overall usefulness	Ease of integration & compatibility	Process efficiency
	Rating	Rating	Rating
Type and Control			
4-Year Public	2.4	2.7	2.8
4-Year Private	2.2	2.3	2.5
2-Year Public	1.9	1.8	2.1
2-Year Private	2.0	2.0	2.2
Proprietary	2.2	2.0	2.0
Annual Loan Volume			
\$1-\$500,000	1.9	1.6	1.8
\$500,001-\$1,000,000	2.1	1.9	1.9
\$1,000,001-\$2,000,000	2.2	1.9	2.1
\$2,000,001-\$4,000,000	2.2	2.4	2.3
\$4,000,001-\$10,000,000	2.2	2.2	2.4
\$10,000,001-\$20,000,000	1.9	2.6	2.6
over \$20,000,000	3.0	2.8	3.4
Number of FFEL loans certified in 93/94			
0-500	2.0	1.7	1.8
500-1,000	2.3	2.4	2.4
1,000-2,000	2.1	2.3	2.2
2,000-5,000	2.1	2.6	2.6
5,000-10,000	2.3	2.6	2.7
10,000+	3.3	3.3	3.8
Structure			
1 campus, 1 office	2.2	2.3	2.4
Separate offices	2.3	2.6	2.5
Multiple campuses, 1 office	1.8	1.6	2.0
Other	3.2	2.4	2.8
Currently Use EFT			
Yes	2.2	2.2	2.3
No	2.3	2.3	2.5
Currently Use EDEXpress Software			
Yes	2.1	2.3	2.4
No	2.5	2.4	2.5
Computer sys before 7/1/94; after 7/1/94			
Mainframe->mainframe	--	--	--
Mainframe->mainframe & PC	2.8	2.8	2.7
Mainframe & PC->mainframe & PC	2.3	2.6	2.7
PC->mainframe & PC	1.0	1.0	1.0
PC->PC	2.0	1.6	1.7
Contracted servicer->mainframe & PC	2.0	2.0	3.0
Contracted servicer->contracted servicer			
Manual processing->PC	1.7	1.0	2.0
Other	2.0	1.0	2.0
	1.0	1.0	1.5

Table 6.1

Ease of Implementation for Start-Up Activities and Processes by Overall Satisfaction

Activities and Processes/Ease of Start Up	Overall Satisfaction												
	Very Satisfied		Somewhat Satisfied		Neutral		Somewhat Dissatisfied		Very Dissatisfied		N	Pct.	
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.			
Install government-provided software													
Easy	31	49.2	12	40.0	3	42.9	1	33.3	0	0	0	0	0
Moderate	19	30.2	14	46.7	4	57.1	0	0	1	100.0	0	0	0
Difficult	5	7.9	2	6.7	0	0	0	0	0	0	0	0	0
Not Applicable	7	11.1	2	6.7	0	0	2	66.7	0	0	0	0	0
Missing	1	1.6	0	0	0	0	0	0	0	0	0	0	0
Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0	0	0	0
Develop/conduct internal training													
Easy	21	33.3	6	20.0	1	14.3	0	0	1	100.0	0	0	0
Moderate	39	61.9	21	70.0	6	85.7	3	100.0	0	0	0	0	0
Difficult	1	1.6	1	3.3	0	0	0	0	0	0	0	0	0
Not Applicable	2	3.2	2	6.7	0	0	0	0	0	0	0	0	0
Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0	0	0	0
Develop procedures/materials													
Easy	47	74.6	15	50.0	2	28.6	0	0	1	100.0	0	0	0
Moderate	15	23.8	10	33.3	3	42.9	1	33.3	0	0	0	0	0
Difficult	0	0	2	6.7	1	14.3	2	66.7	0	0	0	0	0
Not Applicable	1	1.6	3	10.0	1	14.3	0	0	0	0	0	0	0
Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0	0	0	0
Develop procedures for loan app process													
Easy	30	47.6	7	23.3	3	42.9	1	33.3	1	100.0	0	0	0
Moderate	28	44.4	17	56.7	2	28.6	0	0	0	0	0	0	0
Difficult	2	3.2	4	13.3	1	14.3	2	66.7	0	0	0	0	0
Not Applicable	3	4.8	2	6.7	1	14.3	0	0	0	0	0	0	0
Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0	0	0	0
Develop loan disbursement procedures													
Easy	31	49.2	5	16.7	3	42.9	1	33.3	1	100.0	0	0	0
Moderate	23	35.5	14	46.7	2	28.6	0	0	0	0	0	0	0
Difficult	7	11.1	9	30.0	1	14.3	2	66.7	0	0	0	0	0
Not Applicable	2	3.2	1	3.3	1	14.3	0	0	0	0	0	0	0
Missing	0	0	1	3.3	0	0	0	0	0	0	0	0	0
Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0	0	0	0
Develop promissory note review procedure													
Easy	45	71.4	17	56.7	5	71.4	1	33.3	1	100.0	0	0	0
Moderate	16	25.4	12	40.0	1	14.3	2	66.7	0	0	0	0	0
Difficult	2	3.2	1	3.3	0	0	0	0	0	0	0	0	0
Not Applicable	0	0	0	0	1	14.3	0	0	0	0	0	0	0
Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0	0	0	0

(CONTINUED)

Table 6.1

Ease of Implementation for Start-Up Activities and Processes by Overall Satisfaction

Activities and Processes/Ease of Start Up	Overall Satisfaction											
	Very Satisfied		Somewhat Satisfied		Neutral		Somewhat Dissatisfied		Very Dissatisfied			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Develop internal recordkeeping procedure	17	27.0	6	20.0	0	0	1	33.3	1	100.0	0	0
Easy	37	58.7	18	60.0	6	85.7	0	0	0	0	0	0
Moderate	6	9.5	4	13.3	0	0	2	66.7	0	0	0	0
Difficult	3	4.8	2	6.7	1	14.3	0	0	0	0	0	0
Not Applicable	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0	1	100.0
Develop cash management procedures	31	49.2	6	20.0	1	14.3	1	33.3	1	100.0	0	0
Easy	26	41.3	18	60.0	3	42.9	0	0	0	0	0	0
Moderate	4	6.3	5	16.7	2	28.6	2	66.7	0	0	0	0
Difficult	2	3.2	1	3.3	1	14.3	0	0	0	0	0	0
Not Applicable	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0	1	100.0
Develop reconciliation procedures	17	27.0	5	16.7	1	14.3	0	0	1	100.0	0	0
Easy	31	49.2	14	46.7	2	28.6	0	0	0	0	0	0
Moderate	11	17.5	10	33.3	2	28.6	3	100.0	0	0	0	0
Difficult	4	6.3	1	3.3	1	14.3	0	0	0	0	0	0
Not Applicable	0	0	0	0	1	14.3	0	0	0	0	0	0
Missing	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0	1	100.0
Total	3	4.8	0	0	0	0	0	0	0	0	0	0
Other	0	0	1	3.3	0	0	0	0	0	0	0	0
Easy	1	1.6	0	0	0	0	0	0	0	0	0	0
Moderate	59	93.7	29	96.7	7	100.0	3	100.0	1	100.0	1	100.0
Difficult	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0	1	100.0
Not Applicable												
Total												

Table 6.2

Level of Effort Needed for Start-Up Activities and Processes  
by Overall Satisfaction

Administrative Area/Level of Staff Effort	Overall Satisfaction											
	Very Satisfied		Somewhat Satisfied		Neutral		Somewhat Dissatisfied		Very Dissatisfied			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Financial Aid Office	11	17.5	1	3.3	0	0	0	0	0	0	0	0
Very easy	20	31.7	7	23.3	0	0	0	0	0	0	0	0
Relatively easy	24	38.1	12	40.0	6	85.7	2	66.7	1	100.0	0	0
Moderate	7	11.1	7	23.3	1	14.3	0	0	0	0	0	0
Relatively difficult	1	1.6	3	10.0	0	0	0	0	0	0	0	0
Very difficult	63	100.0	30	100.0	7	100.0	0	0	0	0	0	0
Total												
Business/Bursar's Office	18	28.6	7	23.3	1	14.3	1	33.3	0	0	0	0
Very easy	26	41.3	9	30.0	2	28.6	0	0	1	100.0	0	0
Relatively easy	15	23.8	9	30.0	3	42.9	0	0	0	0	0	0
Moderate	0	0	1	3.3	1	14.3	0	0	0	0	0	0
Relatively difficult	2	3.2	1	3.3	0	0	2	66.7	0	0	0	0
Very difficult	2	3.2	3	10.0	0	0	0	0	0	0	0	0
Not applicable	63	100.0	30	100.0	7	100.0	0	0	0	0	0	0
Total												
Technical Support Staff	9	14.3	2	6.7	0	0	1	33.3	0	0	0	0
Very easy	11	17.5	3	10.0	0	0	0	0	1	100.0	0	0
Relatively easy	23	36.5	8	26.7	5	71.4	0	0	0	0	0	0
Moderate	11	17.5	9	30.0	1	14.3	0	0	0	0	0	0
Relatively difficult	2	3.2	3	10.0	1	14.3	2	66.7	0	0	0	0
Very difficult	7	11.1	5	16.7	0	0	0	0	0	0	0	0
Not applicable	63	100.0	30	100.0	7	100.0	0	0	0	0	0	0
Total												
Other Key Administrative Office	3	4.8	0	0	0	0	0	0	0	0	0	0
Very easy	7	11.1	1	3.3	0	0	0	0	0	0	0	0
Relatively easy	3	4.8	1	3.3	1	14.3	0	0	0	0	0	0
Moderate	2	3.2	1	3.3	0	0	0	0	0	0	0	0
Relatively difficult	48	76.2	27	90.0	6	85.7	3	100.0	0	0	0	0
Very difficult	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0	1	100.0
Total												

Table 6.3

Level of Effort Needed to Administer Program on a Day-to-Day Basis  
by Overall Satisfaction with the Direct Loan Program

Level of Effort to Administer	Overall Satisfaction											
	Very Satisfied		Somewhat Satisfied		Neutral		Somewhat Dissatisfied		Very Dissatisfied			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Very easy	16	25.4	1	3.3	0	0	0	0	0	0	0	0
Relatively easy	29	46.0	13	43.3	2	33.3	0	0	0	1	100.0	0
Moderate	14	22.2	12	40.0	1	16.7	0	0	0	0	0	0
Relatively difficult	3	4.8	1	3.3	3	50.0	1	33.3	0	0	0	0
Very difficult	1	1.6	3	10.0	0	0	2	66.7	0	0	0	0
Total	63	100.0	30	100.0	6	100.0	3	100.0	1	100.0	1	100.0

Table 6.4

Satisfaction with Program Aspects by Overall Satisfaction with Direct Loan Program

Aspect of Program/Level of Satisfaction	Overall Satisfaction														
	Very Satisfied			Somewhat Satisfied			Neutral			Somewhat Dissatisfied			Very Dissatisfied		
	N	Pct.		N	Pct.		N	Pct.		N	Pct.		N	Pct.	
Inst. receipt of loan funds on time	58	92.1	26	86.7	4	57.1	1	33.3	1	100.0	0	0	0	0	
Very Satisfied	1	1.6	0	0	2	28.6	0	0	0	0	0	0	0	0	
Somewhat Satisfied	3	4.8	0	0	0	0	0	66.7	0	0	0	0	0	0	
Neutral	0	0	1	3.3	0	0	0	0	0	0	0	0	0	0	
Somewhat Dissatisfied	1	1.6	2	6.7	0	0	0	0	0	0	0	0	0	0	
Very Dissatisfied	0	0	1	3.3	0	0	0	0	0	0	0	0	0	0	
Not Applicable	0	0	1	3.3	1	14.3	0	0	0	0	0	0	0	0	
Missing	0	0	0	0	1	14.3	0	0	0	0	0	0	0	0	
Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0	0	0	0	0	
Workload to counsel borrowers	48	76.2	15	50.0	0	0	0	0	0	100.0	1	100.0	0	0	
Very Satisfied	10	15.9	11	36.7	4	57.1	1	33.3	0	0	0	0	0	0	
Somewhat Satisfied	3	4.8	4	13.3	1	14.3	2	66.7	0	0	0	0	0	0	
Neutral	1	1.6	0	0	0	0	0	0	0	0	0	0	0	0	
Somewhat Dissatisfied	1	1.6	0	0	1	14.3	0	0	0	0	0	0	0	0	
Very Dissatisfied	0	0	0	0	1	14.3	0	0	0	0	0	0	0	0	
Not Applicable	0	0	0	0	1	14.3	0	0	0	0	0	0	0	0	
Missing	0	0	0	0	1	14.3	0	0	0	0	0	0	0	0	
Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0	0	0	0	0	
Service from Direct Loan Service Center	51	81.0	17	56.7	2	20.4	0	0	0	100.0	1	100.0	0	0	
Very Satisfied	8	12.7	12	40.0	2	20.4	0	0	0	0	0	0	0	0	
Somewhat Satisfied	2	3.2	1	3.3	3	42.9	1	33.3	0	0	0	0	0	0	
Neutral	0	0	0	0	0	0	2	66.7	0	0	0	0	0	0	
Somewhat Dissatisfied	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Very Dissatisfied	1	1.6	0	0	0	0	0	0	0	0	0	0	0	0	
Not Applicable	1	1.6	0	0	0	0	0	0	0	0	0	0	0	0	
Missing	1	1.6	0	0	0	0	0	0	0	0	0	0	0	0	
Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0	0	0	0	0	
Inst. cash flow under Direct Loans	54	85.7	23	76.7	1	14.3	1	33.3	1	100.0	1	100.0	0	0	
Very Satisfied	5	7.9	4	13.3	1	14.3	0	0	0	0	0	0	0	0	
Somewhat Satisfied	2	3.2	1	3.3	2	28.6	2	66.7	0	0	0	0	0	0	
Neutral	1	1.6	1	3.3	1	14.3	0	0	0	0	0	0	0	0	
Very Dissatisfied	1	1.6	1	3.3	0	0	0	0	0	0	0	0	0	0	
Not Applicable	0	0	0	0	2	28.6	0	0	0	0	0	0	0	0	
Missing	1	1.6	0	0	0	0	0	0	0	0	0	0	0	0	
Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0	0	0	0	0	
Able Provide Service to Students at Peak	52	82.5	16	53.3	0	0	0	0	0	100.0	1	100.0	0	0	
Very Satisfied	8	12.7	6	20.0	3	42.9	0	0	0	0	0	0	0	0	
Somewhat Satisfied	2	3.2	5	16.7	2	28.6	2	66.7	0	0	0	0	0	0	
Neutral	1	1.6	1	3.3	1	14.3	0	0	0	0	0	0	0	0	
Very Dissatisfied	0	0	2	6.6	0	0	0	0	0	0	0	0	0	0	
Not Applicable	0	0	0	0	1	14.3	0	0	0	0	0	0	0	0	
Missing	0	0	0	0	1	14.3	0	0	0	0	0	0	0	0	
Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0	0	0	0	0	
Other	5	7.9	0	0	0	0	0	0	0	0	0	0	0	0	
Very Satisfied	57	90.5	29	96.7	7	100.0	3	100.0	1	100.0	0	0	0	0	
Not Applicable	1	1.6	1	3.3	0	0	0	0	0	0	0	0	0	0	
Missing	1	1.6	0	0	0	0	0	0	0	0	0	0	0	0	
Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0	0	0	0	0	

Table 6.5  
Level of Change in Resources by Overall Satisfaction with Direct Loan Program

Resource/Level of Change	Overall Satisfaction												
	Very Satisfied		Somewhat Satisfied		Neutral		Somewhat Dissatisfied		Very Dissatisfied				
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.			
No. of staff positions in financial aid													
Significant decrease	2	3.2	0	0	0	0	0	0	0	0	0	0	0
Small decrease	4	6.3	0	0	0	0	0	0	0	0	0	0	0
No significant change	46	73.0	23	76.7	3	42.9	3	100.0	1	100.0	0	0	0
Small increase	10	15.9	7	23.3	3	42.9	0	0	0	0	0	0	0
Significant increase	1	1.6	0	0	0	0	0	0	0	0	0	0	0
Missing	0	0	0	0	1	14.3	0	0	0	0	0	0	0
Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0	0	0	0
No. staff positions - Acct/Business Offi													
Significant decrease	1	1.6	0	0	0	0	0	0	0	0	0	0	0
Small decrease	3	4.8	2	6.7	0	0	1	33.3	1	100.0	0	0	0
No significant change	57	90.5	26	86.7	6	85.7	1	33.3	0	0	0	0	0
Small increase	1	1.6	2	6.7	0	0	1	33.3	0	0	0	0	0
Significant increase	1	1.6	0	0	0	0	0	0	0	0	0	0	0
Missing	0	0	0	0	1	14.3	0	0	0	0	0	0	0
Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0	0	0	0
No. staff utilized for technical support													
Small decrease	2	3.2	0	0	0	0	0	0	0	0	0	0	0
No significant change	45	71.4	23	76.7	3	42.9	1	33.3	1	100.0	0	0	0
Small increase	16	25.4	7	23.3	3	42.9	2	66.7	0	0	0	0	0
Missing	0	0	0	0	1	14.3	0	0	0	0	0	0	0
Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0	0	0	0
No. hours current staff work													
Significant decrease	4	6.3	0	0	0	0	0	0	0	0	0	0	0
Small decrease	11	17.5	2	6.7	0	0	0	0	0	0	0	0	0
No significant change	35	55.6	18	60.0	3	42.9	0	0	1	100.0	0	0	0
Small increase	10	15.9	5	16.7	0	0	0	0	0	0	0	0	0
Significant increase	3	4.8	5	16.7	3	42.9	3	100.0	0	0	0	0	0
Missing	0	0	0	0	1	14.3	0	0	0	0	0	0	0
Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0	0	0	0
Equipment/computers													
Significant decrease	1	1.6	1	3.3	0	0	0	0	0	0	0	0	0
Small decrease	2	3.2	0	0	0	0	0	0	0	0	0	0	0
No significant change	12	19.0	2	6.7	0	0	0	0	0	0	0	0	0
Small increase	31	49.2	15	50.0	6	85.7	2	66.7	0	0	0	0	0
Significant increase	17	27.0	12	40.0	0	0	1	33.3	1	100.0	0	0	0
Missing	0	0	0	0	1	14.3	0	0	0	0	0	0	0
Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0	0	0	0

Table 6.5  
Level of Change in Resources by Overall Satisfaction with Direct Loan Program

Resource/Level of Change	Overall Satisfaction											
	Very Satisfied		Somewhat Satisfied		Neutral		Somewhat Dissatisfied		Very Dissatisfied			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Supplies	4	6.3	1	3.3	0	0	0	0	0	0	0	0
Significant decrease	6	9.5	2	6.7	0	0	0	0	0	0	0	0
Small decrease	26	41.3	9	30.0	2	28.6	3	100.0	0	0	1	100.0
No significant change	22	34.9	14	46.7	3	42.9	0	0	0	0	0	0
Small increase	5	7.9	4	13.3	1	14.3	0	0	0	0	0	0
Significant increase	0	0	0	0	1	14.3	0	0	0	0	0	0
Missing	0	0	0	0	1	14.3	0	0	0	0	0	0
Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0	1	100.0
Funds for training	1	1.6	0	0	0	0	0	0	0	0	0	0
Significant decrease	1	1.6	1	3.3	0	0	0	0	0	0	0	0
Small decrease	35	55.6	15	50.0	2	28.6	0	0	0	0	0	0
No significant change	19	30.2	12	40.0	2	28.6	0	0	1	100.0	0	0
Small increase	7	11.1	2	6.7	2	28.6	3	100.0	0	0	0	0
Significant increase	0	0	0	0	1	14.3	0	0	0	0	0	0
Missing	0	0	0	0	1	14.3	0	0	0	0	0	0
Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0	1	100.0
Funds for staff travel	1	1.6	1	3.3	0	0	0	0	0	0	0	0
Significant decrease	1	1.6	0	0	0	0	0	0	0	0	0	0
Small decrease	25	39.7	11	36.7	2	28.6	0	0	1	100.0	0	0
No significant change	30	47.6	14	46.7	2	28.6	0	0	0	0	0	0
Small increase	6	9.5	4	13.3	2	28.6	3	100.0	0	0	0	0
Significant increase	0	0	0	0	1	14.3	0	0	0	0	0	0
Missing	0	0	0	0	1	14.3	0	0	0	0	0	0
Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0	1	100.0
Development of computer programs/procedure	1	1.6	1	3.3	0	0	0	0	0	0	0	0
Small decrease	14	22.2	6	20.0	2	28.6	0	0	0	0	0	0
No significant change	29	46.0	11	36.7	2	28.6	0	0	1	100.0	0	0
Small increase	19	30.2	12	40.0	2	28.6	3	100.0	0	0	0	0
Significant increase	0	0	0	0	1	14.3	0	0	0	0	0	0
Missing	0	0	0	0	1	14.3	0	0	0	0	0	0
Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0	1	100.0
Other	1	1.6	0	0	0	0	0	0	0	0	0	0
Significant decrease	3	4.8	0	0	0	0	0	0	0	0	0	0
Small increase	0	0	0	0	1	14.3	0	0	0	0	0	0
Significant increase	0	0	0	0	1	14.3	0	0	0	0	0	0
Missing	59	93.7	30	100.0	5	71.4	3	100.0	1	100.0	1	100.0
Not applicable	0	0	0	0	7	100.0	0	0	0	0	0	0
Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0	1	100.0



Table 6.6

Satisfaction with Activities Involved in Administering the Direct Loan Program  
by Overall Satisfaction

Activity/Satisfaction Level	Overall Satisfaction									
	Very Satisfied		Somewhat Satisfied		Neutral		Somewhat Dissatisfied		Very Dissatisfied	
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Keeping up with regulations	34	54.0	6	20.0	1	14.3	1	33.3	1	100.0
	28	44.4	21	70.0	4	57.1	0	0	0	0
	0	0	3	10.0	1	14.3	2	66.7	0	0
	1	1.6	0	0	0	0	0	0	0	0
	0	0	0	0	1	14.3	0	0	0	0
Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0
Answering general questions about loans	48	76.2	16	53.3	1	14.3	1	33.3	1	100.0
	14	22.2	14	46.7	5	71.4	0	0	0	0
	1	1.6	0	0	1	14.3	2	66.7	0	0
	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0
	Total	52	82.5	15	50.0	1	14.3	1	33.3	1
Counseling borrowers while in school	10	15.9	13	43.3	4	57.1	0	0	0	0
	0	0	2	6.7	1	14.3	0	0	0	0
	1	1.6	0	0	1	14.3	2	66.7	0	0
	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0
	Total	17	27.0	4	13.3	1	14.3	1	33.3	0
Helping students with loans after school	11	17.5	9	30.0	2	28.6	0	0	0	0
	2	3.2	2	6.7	1	14.3	0	0	0	0
	33	52.4	15	50.0	3	42.9	2	66.7	1	100.0
	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0
	Total	49	77.8	16	53.3	3	42.9	1	33.3	1
Processing origination records	13	20.6	10	33.3	2	28.6	0	0	0	0
	1	1.6	4	13.3	0	0	0	0	0	0
	0	0	0	0	1	14.3	2	66.7	0	0
	0	0	0	0	1	14.3	0	0	0	0
	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0
Printing promissory notes	50	79.4	19	63.3	3	42.9	1	33.3	1	100.0
	12	19.0	9	30.0	2	28.6	0	0	0	0
	1	1.6	1	3.3	0	0	0	0	0	0
	0	0	0	0	0	0	2	66.7	0	0
	0	0	1	3.3	2	28.6	0	0	0	0
Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0

Table 6.6

Satisfaction with Activities Involved in Administering the Direct Loan Program by Overall Satisfaction

Activity/Satisfaction Level	Overall Satisfaction																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																												
	Very Satisfied		Somewhat Satisfied		Neutral		Somewhat Dissatisfied		Very Dissatisfied																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																				
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																	
Securing signature on promissory notes													Very Satisfied	47	74.6	14	46.7	4	57.1	1	33.3	1	100.0			Somewhat Satisfied	14	22.2	13	43.3	1	14.3	0	0	0	0			Somewhat Dissatisfied	1	1.6	3	10.0	1	14.3	2	66.7	0	0			Very Dissatisfied	1	1.6	0	0	0	0	0	0	0	0			Not Applicable	0	0	0	0	1	14.3	0	0	0	0			Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0			Requesting and receipt of loan funds													Very Satisfied	56	88.9	20	66.7	2	28.6	1	33.3	1	100.0			Somewhat Satisfied	5	7.9	3	10.0	2	28.6	0	0	0	0			Somewhat Dissatisfied	0	0	3	10.0	0	0	2	66.7	0	0			Very Dissatisfied	0	0	2	6.7	0	0	0	0	0	0			Not Applicable	2	3.2	2	6.7	3	42.9	0	0	0	0			Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0			Disbursement of loan funds													Very Satisfied	53	84.1	16	53.3	1	14.3	1	33.3	1	100.0			Somewhat Satisfied	7	11.1	6	20.0	5	71.4	0	0	0	0			Somewhat Dissatisfied	2	3.2	6	20.0	0	0	0	0	0	0			Very Dissatisfied	1	1.6	1	3.3	0	0	2	66.7	0	0			Not Applicable	0	0	1	3.3	0	0	0	0	0	0			Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0			Refunding excess loan funds to students													Very Satisfied	38	60.3	10	33.3	1	14.3	1	33.3	1	100.0			Somewhat Satisfied	17	27.0	12	40.0	4	57.1	0	0	0	0			Somewhat Dissatisfied	2	3.2	1	3.3	0	0	0	0	0	0			Very Dissatisfied	2	3.2	1	3.3	0	0	0	0	0	0			Not Applicable	4	6.3	6	20.0	2	28.6	2	66.7	0	0			Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0			Financial monitoring and reporting													Very Satisfied	32	50.8	6	20.0	0	0	1	33.3	1	100.0			Somewhat Satisfied	25	39.7	14	46.7	3	42.9	0	0	0	0			Somewhat Dissatisfied	6	9.5	7	23.3	1	14.3	0	0	0	0			Very Dissatisfied	0	0	2	6.7	0	0	2	66.7	0	0			Not Applicable	0	0	1	3.3	3	42.9	0	0	0	0			Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0			Recordkeeping/reporting of student info													Very Satisfied	14	22.2	3	10.0	0	0	0	0	0	0			Somewhat Satisfied	16	25.4	8	26.7	2	28.6	0	0	0	0		
Very Satisfied	47	74.6	14	46.7	4	57.1	1	33.3	1	100.0			Somewhat Satisfied	14	22.2	13	43.3	1	14.3	0	0	0	0			Somewhat Dissatisfied	1	1.6	3	10.0	1	14.3	2	66.7	0	0			Very Dissatisfied	1	1.6	0	0	0	0	0	0	0	0			Not Applicable	0	0	0	0	1	14.3	0	0	0	0			Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0			Requesting and receipt of loan funds													Very Satisfied	56	88.9	20	66.7	2	28.6	1	33.3	1	100.0			Somewhat Satisfied	5	7.9	3	10.0	2	28.6	0	0	0	0			Somewhat Dissatisfied	0	0	3	10.0	0	0	2	66.7	0	0			Very Dissatisfied	0	0	2	6.7	0	0	0	0	0	0			Not Applicable	2	3.2	2	6.7	3	42.9	0	0	0	0			Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0			Disbursement of loan funds													Very Satisfied	53	84.1	16	53.3	1	14.3	1	33.3	1	100.0			Somewhat Satisfied	7	11.1	6	20.0	5	71.4	0	0	0	0			Somewhat Dissatisfied	2	3.2	6	20.0	0	0	0	0	0	0			Very Dissatisfied	1	1.6	1	3.3	0	0	2	66.7	0	0			Not Applicable	0	0	1	3.3	0	0	0	0	0	0			Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0			Refunding excess loan funds to students													Very Satisfied	38	60.3	10	33.3	1	14.3	1	33.3	1	100.0			Somewhat Satisfied	17	27.0	12	40.0	4	57.1	0	0	0	0			Somewhat Dissatisfied	2	3.2	1	3.3	0	0	0	0	0	0			Very Dissatisfied	2	3.2	1	3.3	0	0	0	0	0	0			Not Applicable	4	6.3	6	20.0	2	28.6	2	66.7	0	0			Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0			Financial monitoring and reporting													Very Satisfied	32	50.8	6	20.0	0	0	1	33.3	1	100.0			Somewhat Satisfied	25	39.7	14	46.7	3	42.9	0	0	0	0			Somewhat Dissatisfied	6	9.5	7	23.3	1	14.3	0	0	0	0			Very Dissatisfied	0	0	2	6.7	0	0	2	66.7	0	0			Not Applicable	0	0	1	3.3	3	42.9	0	0	0	0			Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0			Recordkeeping/reporting of student info													Very Satisfied	14	22.2	3	10.0	0	0	0	0	0	0			Somewhat Satisfied	16	25.4	8	26.7	2	28.6	0	0	0	0															
Somewhat Satisfied	14	22.2	13	43.3	1	14.3	0	0	0	0			Somewhat Dissatisfied	1	1.6	3	10.0	1	14.3	2	66.7	0	0			Very Dissatisfied	1	1.6	0	0	0	0	0	0	0	0			Not Applicable	0	0	0	0	1	14.3	0	0	0	0			Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0			Requesting and receipt of loan funds													Very Satisfied	56	88.9	20	66.7	2	28.6	1	33.3	1	100.0			Somewhat Satisfied	5	7.9	3	10.0	2	28.6	0	0	0	0			Somewhat Dissatisfied	0	0	3	10.0	0	0	2	66.7	0	0			Very Dissatisfied	0	0	2	6.7	0	0	0	0	0	0			Not Applicable	2	3.2	2	6.7	3	42.9	0	0	0	0			Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0			Disbursement of loan funds													Very Satisfied	53	84.1	16	53.3	1	14.3	1	33.3	1	100.0			Somewhat Satisfied	7	11.1	6	20.0	5	71.4	0	0	0	0			Somewhat Dissatisfied	2	3.2	6	20.0	0	0	0	0	0	0			Very Dissatisfied	1	1.6	1	3.3	0	0	2	66.7	0	0			Not Applicable	0	0	1	3.3	0	0	0	0	0	0			Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0			Refunding excess loan funds to students													Very Satisfied	38	60.3	10	33.3	1	14.3	1	33.3	1	100.0			Somewhat Satisfied	17	27.0	12	40.0	4	57.1	0	0	0	0			Somewhat Dissatisfied	2	3.2	1	3.3	0	0	0	0	0	0			Very Dissatisfied	2	3.2	1	3.3	0	0	0	0	0	0			Not Applicable	4	6.3	6	20.0	2	28.6	2	66.7	0	0			Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0			Financial monitoring and reporting													Very Satisfied	32	50.8	6	20.0	0	0	1	33.3	1	100.0			Somewhat Satisfied	25	39.7	14	46.7	3	42.9	0	0	0	0			Somewhat Dissatisfied	6	9.5	7	23.3	1	14.3	0	0	0	0			Very Dissatisfied	0	0	2	6.7	0	0	2	66.7	0	0			Not Applicable	0	0	1	3.3	3	42.9	0	0	0	0			Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0			Recordkeeping/reporting of student info													Very Satisfied	14	22.2	3	10.0	0	0	0	0	0	0			Somewhat Satisfied	16	25.4	8	26.7	2	28.6	0	0	0	0																												
Somewhat Dissatisfied	1	1.6	3	10.0	1	14.3	2	66.7	0	0			Very Dissatisfied	1	1.6	0	0	0	0	0	0	0	0			Not Applicable	0	0	0	0	1	14.3	0	0	0	0			Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0			Requesting and receipt of loan funds													Very Satisfied	56	88.9	20	66.7	2	28.6	1	33.3	1	100.0			Somewhat Satisfied	5	7.9	3	10.0	2	28.6	0	0	0	0			Somewhat Dissatisfied	0	0	3	10.0	0	0	2	66.7	0	0			Very Dissatisfied	0	0	2	6.7	0	0	0	0	0	0			Not Applicable	2	3.2	2	6.7	3	42.9	0	0	0	0			Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0			Disbursement of loan funds													Very Satisfied	53	84.1	16	53.3	1	14.3	1	33.3	1	100.0			Somewhat Satisfied	7	11.1	6	20.0	5	71.4	0	0	0	0			Somewhat Dissatisfied	2	3.2	6	20.0	0	0	0	0	0	0			Very Dissatisfied	1	1.6	1	3.3	0	0	2	66.7	0	0			Not Applicable	0	0	1	3.3	0	0	0	0	0	0			Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0			Refunding excess loan funds to students													Very Satisfied	38	60.3	10	33.3	1	14.3	1	33.3	1	100.0			Somewhat Satisfied	17	27.0	12	40.0	4	57.1	0	0	0	0			Somewhat Dissatisfied	2	3.2	1	3.3	0	0	0	0	0	0			Very Dissatisfied	2	3.2	1	3.3	0	0	0	0	0	0			Not Applicable	4	6.3	6	20.0	2	28.6	2	66.7	0	0			Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0			Financial monitoring and reporting													Very Satisfied	32	50.8	6	20.0	0	0	1	33.3	1	100.0			Somewhat Satisfied	25	39.7	14	46.7	3	42.9	0	0	0	0			Somewhat Dissatisfied	6	9.5	7	23.3	1	14.3	0	0	0	0			Very Dissatisfied	0	0	2	6.7	0	0	2	66.7	0	0			Not Applicable	0	0	1	3.3	3	42.9	0	0	0	0			Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0			Recordkeeping/reporting of student info													Very Satisfied	14	22.2	3	10.0	0	0	0	0	0	0			Somewhat Satisfied	16	25.4	8	26.7	2	28.6	0	0	0	0																																									
Very Dissatisfied	1	1.6	0	0	0	0	0	0	0	0			Not Applicable	0	0	0	0	1	14.3	0	0	0	0			Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0			Requesting and receipt of loan funds													Very Satisfied	56	88.9	20	66.7	2	28.6	1	33.3	1	100.0			Somewhat Satisfied	5	7.9	3	10.0	2	28.6	0	0	0	0			Somewhat Dissatisfied	0	0	3	10.0	0	0	2	66.7	0	0			Very Dissatisfied	0	0	2	6.7	0	0	0	0	0	0			Not Applicable	2	3.2	2	6.7	3	42.9	0	0	0	0			Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0			Disbursement of loan funds													Very Satisfied	53	84.1	16	53.3	1	14.3	1	33.3	1	100.0			Somewhat Satisfied	7	11.1	6	20.0	5	71.4	0	0	0	0			Somewhat Dissatisfied	2	3.2	6	20.0	0	0	0	0	0	0			Very Dissatisfied	1	1.6	1	3.3	0	0	2	66.7	0	0			Not Applicable	0	0	1	3.3	0	0	0	0	0	0			Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0			Refunding excess loan funds to students													Very Satisfied	38	60.3	10	33.3	1	14.3	1	33.3	1	100.0			Somewhat Satisfied	17	27.0	12	40.0	4	57.1	0	0	0	0			Somewhat Dissatisfied	2	3.2	1	3.3	0	0	0	0	0	0			Very Dissatisfied	2	3.2	1	3.3	0	0	0	0	0	0			Not Applicable	4	6.3	6	20.0	2	28.6	2	66.7	0	0			Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0			Financial monitoring and reporting													Very Satisfied	32	50.8	6	20.0	0	0	1	33.3	1	100.0			Somewhat Satisfied	25	39.7	14	46.7	3	42.9	0	0	0	0			Somewhat Dissatisfied	6	9.5	7	23.3	1	14.3	0	0	0	0			Very Dissatisfied	0	0	2	6.7	0	0	2	66.7	0	0			Not Applicable	0	0	1	3.3	3	42.9	0	0	0	0			Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0			Recordkeeping/reporting of student info													Very Satisfied	14	22.2	3	10.0	0	0	0	0	0	0			Somewhat Satisfied	16	25.4	8	26.7	2	28.6	0	0	0	0																																																						
Not Applicable	0	0	0	0	1	14.3	0	0	0	0			Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0			Requesting and receipt of loan funds													Very Satisfied	56	88.9	20	66.7	2	28.6	1	33.3	1	100.0			Somewhat Satisfied	5	7.9	3	10.0	2	28.6	0	0	0	0			Somewhat Dissatisfied	0	0	3	10.0	0	0	2	66.7	0	0			Very Dissatisfied	0	0	2	6.7	0	0	0	0	0	0			Not Applicable	2	3.2	2	6.7	3	42.9	0	0	0	0			Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0			Disbursement of loan funds													Very Satisfied	53	84.1	16	53.3	1	14.3	1	33.3	1	100.0			Somewhat Satisfied	7	11.1	6	20.0	5	71.4	0	0	0	0			Somewhat Dissatisfied	2	3.2	6	20.0	0	0	0	0	0	0			Very Dissatisfied	1	1.6	1	3.3	0	0	2	66.7	0	0			Not Applicable	0	0	1	3.3	0	0	0	0	0	0			Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0			Refunding excess loan funds to students													Very Satisfied	38	60.3	10	33.3	1	14.3	1	33.3	1	100.0			Somewhat Satisfied	17	27.0	12	40.0	4	57.1	0	0	0	0			Somewhat Dissatisfied	2	3.2	1	3.3	0	0	0	0	0	0			Very Dissatisfied	2	3.2	1	3.3	0	0	0	0	0	0			Not Applicable	4	6.3	6	20.0	2	28.6	2	66.7	0	0			Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0			Financial monitoring and reporting													Very Satisfied	32	50.8	6	20.0	0	0	1	33.3	1	100.0			Somewhat Satisfied	25	39.7	14	46.7	3	42.9	0	0	0	0			Somewhat Dissatisfied	6	9.5	7	23.3	1	14.3	0	0	0	0			Very Dissatisfied	0	0	2	6.7	0	0	2	66.7	0	0			Not Applicable	0	0	1	3.3	3	42.9	0	0	0	0			Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0			Recordkeeping/reporting of student info													Very Satisfied	14	22.2	3	10.0	0	0	0	0	0	0			Somewhat Satisfied	16	25.4	8	26.7	2	28.6	0	0	0	0																																																																			
Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0			Requesting and receipt of loan funds													Very Satisfied	56	88.9	20	66.7	2	28.6	1	33.3	1	100.0			Somewhat Satisfied	5	7.9	3	10.0	2	28.6	0	0	0	0			Somewhat Dissatisfied	0	0	3	10.0	0	0	2	66.7	0	0			Very Dissatisfied	0	0	2	6.7	0	0	0	0	0	0			Not Applicable	2	3.2	2	6.7	3	42.9	0	0	0	0			Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0			Disbursement of loan funds													Very Satisfied	53	84.1	16	53.3	1	14.3	1	33.3	1	100.0			Somewhat Satisfied	7	11.1	6	20.0	5	71.4	0	0	0	0			Somewhat Dissatisfied	2	3.2	6	20.0	0	0	0	0	0	0			Very Dissatisfied	1	1.6	1	3.3	0	0	2	66.7	0	0			Not Applicable	0	0	1	3.3	0	0	0	0	0	0			Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0			Refunding excess loan funds to students													Very Satisfied	38	60.3	10	33.3	1	14.3	1	33.3	1	100.0			Somewhat Satisfied	17	27.0	12	40.0	4	57.1	0	0	0	0			Somewhat Dissatisfied	2	3.2	1	3.3	0	0	0	0	0	0			Very Dissatisfied	2	3.2	1	3.3	0	0	0	0	0	0			Not Applicable	4	6.3	6	20.0	2	28.6	2	66.7	0	0			Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0			Financial monitoring and reporting													Very Satisfied	32	50.8	6	20.0	0	0	1	33.3	1	100.0			Somewhat Satisfied	25	39.7	14	46.7	3	42.9	0	0	0	0			Somewhat Dissatisfied	6	9.5	7	23.3	1	14.3	0	0	0	0			Very Dissatisfied	0	0	2	6.7	0	0	2	66.7	0	0			Not Applicable	0	0	1	3.3	3	42.9	0	0	0	0			Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0			Recordkeeping/reporting of student info													Very Satisfied	14	22.2	3	10.0	0	0	0	0	0	0			Somewhat Satisfied	16	25.4	8	26.7	2	28.6	0	0	0	0																																																																																
Requesting and receipt of loan funds													Very Satisfied	56	88.9	20	66.7	2	28.6	1	33.3	1	100.0			Somewhat Satisfied	5	7.9	3	10.0	2	28.6	0	0	0	0			Somewhat Dissatisfied	0	0	3	10.0	0	0	2	66.7	0	0			Very Dissatisfied	0	0	2	6.7	0	0	0	0	0	0			Not Applicable	2	3.2	2	6.7	3	42.9	0	0	0	0			Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0			Disbursement of loan funds													Very Satisfied	53	84.1	16	53.3	1	14.3	1	33.3	1	100.0			Somewhat Satisfied	7	11.1	6	20.0	5	71.4	0	0	0	0			Somewhat Dissatisfied	2	3.2	6	20.0	0	0	0	0	0	0			Very Dissatisfied	1	1.6	1	3.3	0	0	2	66.7	0	0			Not Applicable	0	0	1	3.3	0	0	0	0	0	0			Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0			Refunding excess loan funds to students													Very Satisfied	38	60.3	10	33.3	1	14.3	1	33.3	1	100.0			Somewhat Satisfied	17	27.0	12	40.0	4	57.1	0	0	0	0			Somewhat Dissatisfied	2	3.2	1	3.3	0	0	0	0	0	0			Very Dissatisfied	2	3.2	1	3.3	0	0	0	0	0	0			Not Applicable	4	6.3	6	20.0	2	28.6	2	66.7	0	0			Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0			Financial monitoring and reporting													Very Satisfied	32	50.8	6	20.0	0	0	1	33.3	1	100.0			Somewhat Satisfied	25	39.7	14	46.7	3	42.9	0	0	0	0			Somewhat Dissatisfied	6	9.5	7	23.3	1	14.3	0	0	0	0			Very Dissatisfied	0	0	2	6.7	0	0	2	66.7	0	0			Not Applicable	0	0	1	3.3	3	42.9	0	0	0	0			Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0			Recordkeeping/reporting of student info													Very Satisfied	14	22.2	3	10.0	0	0	0	0	0	0			Somewhat Satisfied	16	25.4	8	26.7	2	28.6	0	0	0	0																																																																																													
Very Satisfied	56	88.9	20	66.7	2	28.6	1	33.3	1	100.0			Somewhat Satisfied	5	7.9	3	10.0	2	28.6	0	0	0	0			Somewhat Dissatisfied	0	0	3	10.0	0	0	2	66.7	0	0			Very Dissatisfied	0	0	2	6.7	0	0	0	0	0	0			Not Applicable	2	3.2	2	6.7	3	42.9	0	0	0	0			Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0			Disbursement of loan funds													Very Satisfied	53	84.1	16	53.3	1	14.3	1	33.3	1	100.0			Somewhat Satisfied	7	11.1	6	20.0	5	71.4	0	0	0	0			Somewhat Dissatisfied	2	3.2	6	20.0	0	0	0	0	0	0			Very Dissatisfied	1	1.6	1	3.3	0	0	2	66.7	0	0			Not Applicable	0	0	1	3.3	0	0	0	0	0	0			Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0			Refunding excess loan funds to students													Very Satisfied	38	60.3	10	33.3	1	14.3	1	33.3	1	100.0			Somewhat Satisfied	17	27.0	12	40.0	4	57.1	0	0	0	0			Somewhat Dissatisfied	2	3.2	1	3.3	0	0	0	0	0	0			Very Dissatisfied	2	3.2	1	3.3	0	0	0	0	0	0			Not Applicable	4	6.3	6	20.0	2	28.6	2	66.7	0	0			Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0			Financial monitoring and reporting													Very Satisfied	32	50.8	6	20.0	0	0	1	33.3	1	100.0			Somewhat Satisfied	25	39.7	14	46.7	3	42.9	0	0	0	0			Somewhat Dissatisfied	6	9.5	7	23.3	1	14.3	0	0	0	0			Very Dissatisfied	0	0	2	6.7	0	0	2	66.7	0	0			Not Applicable	0	0	1	3.3	3	42.9	0	0	0	0			Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0			Recordkeeping/reporting of student info													Very Satisfied	14	22.2	3	10.0	0	0	0	0	0	0			Somewhat Satisfied	16	25.4	8	26.7	2	28.6	0	0	0	0																																																																																																										
Somewhat Satisfied	5	7.9	3	10.0	2	28.6	0	0	0	0			Somewhat Dissatisfied	0	0	3	10.0	0	0	2	66.7	0	0			Very Dissatisfied	0	0	2	6.7	0	0	0	0	0	0			Not Applicable	2	3.2	2	6.7	3	42.9	0	0	0	0			Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0			Disbursement of loan funds													Very Satisfied	53	84.1	16	53.3	1	14.3	1	33.3	1	100.0			Somewhat Satisfied	7	11.1	6	20.0	5	71.4	0	0	0	0			Somewhat Dissatisfied	2	3.2	6	20.0	0	0	0	0	0	0			Very Dissatisfied	1	1.6	1	3.3	0	0	2	66.7	0	0			Not Applicable	0	0	1	3.3	0	0	0	0	0	0			Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0			Refunding excess loan funds to students													Very Satisfied	38	60.3	10	33.3	1	14.3	1	33.3	1	100.0			Somewhat Satisfied	17	27.0	12	40.0	4	57.1	0	0	0	0			Somewhat Dissatisfied	2	3.2	1	3.3	0	0	0	0	0	0			Very Dissatisfied	2	3.2	1	3.3	0	0	0	0	0	0			Not Applicable	4	6.3	6	20.0	2	28.6	2	66.7	0	0			Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0			Financial monitoring and reporting													Very Satisfied	32	50.8	6	20.0	0	0	1	33.3	1	100.0			Somewhat Satisfied	25	39.7	14	46.7	3	42.9	0	0	0	0			Somewhat Dissatisfied	6	9.5	7	23.3	1	14.3	0	0	0	0			Very Dissatisfied	0	0	2	6.7	0	0	2	66.7	0	0			Not Applicable	0	0	1	3.3	3	42.9	0	0	0	0			Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0			Recordkeeping/reporting of student info													Very Satisfied	14	22.2	3	10.0	0	0	0	0	0	0			Somewhat Satisfied	16	25.4	8	26.7	2	28.6	0	0	0	0																																																																																																																							
Somewhat Dissatisfied	0	0	3	10.0	0	0	2	66.7	0	0			Very Dissatisfied	0	0	2	6.7	0	0	0	0	0	0			Not Applicable	2	3.2	2	6.7	3	42.9	0	0	0	0			Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0			Disbursement of loan funds													Very Satisfied	53	84.1	16	53.3	1	14.3	1	33.3	1	100.0			Somewhat Satisfied	7	11.1	6	20.0	5	71.4	0	0	0	0			Somewhat Dissatisfied	2	3.2	6	20.0	0	0	0	0	0	0			Very Dissatisfied	1	1.6	1	3.3	0	0	2	66.7	0	0			Not Applicable	0	0	1	3.3	0	0	0	0	0	0			Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0			Refunding excess loan funds to students													Very Satisfied	38	60.3	10	33.3	1	14.3	1	33.3	1	100.0			Somewhat Satisfied	17	27.0	12	40.0	4	57.1	0	0	0	0			Somewhat Dissatisfied	2	3.2	1	3.3	0	0	0	0	0	0			Very Dissatisfied	2	3.2	1	3.3	0	0	0	0	0	0			Not Applicable	4	6.3	6	20.0	2	28.6	2	66.7	0	0			Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0			Financial monitoring and reporting													Very Satisfied	32	50.8	6	20.0	0	0	1	33.3	1	100.0			Somewhat Satisfied	25	39.7	14	46.7	3	42.9	0	0	0	0			Somewhat Dissatisfied	6	9.5	7	23.3	1	14.3	0	0	0	0			Very Dissatisfied	0	0	2	6.7	0	0	2	66.7	0	0			Not Applicable	0	0	1	3.3	3	42.9	0	0	0	0			Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0			Recordkeeping/reporting of student info													Very Satisfied	14	22.2	3	10.0	0	0	0	0	0	0			Somewhat Satisfied	16	25.4	8	26.7	2	28.6	0	0	0	0																																																																																																																																				
Very Dissatisfied	0	0	2	6.7	0	0	0	0	0	0			Not Applicable	2	3.2	2	6.7	3	42.9	0	0	0	0			Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0			Disbursement of loan funds													Very Satisfied	53	84.1	16	53.3	1	14.3	1	33.3	1	100.0			Somewhat Satisfied	7	11.1	6	20.0	5	71.4	0	0	0	0			Somewhat Dissatisfied	2	3.2	6	20.0	0	0	0	0	0	0			Very Dissatisfied	1	1.6	1	3.3	0	0	2	66.7	0	0			Not Applicable	0	0	1	3.3	0	0	0	0	0	0			Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0			Refunding excess loan funds to students													Very Satisfied	38	60.3	10	33.3	1	14.3	1	33.3	1	100.0			Somewhat Satisfied	17	27.0	12	40.0	4	57.1	0	0	0	0			Somewhat Dissatisfied	2	3.2	1	3.3	0	0	0	0	0	0			Very Dissatisfied	2	3.2	1	3.3	0	0	0	0	0	0			Not Applicable	4	6.3	6	20.0	2	28.6	2	66.7	0	0			Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0			Financial monitoring and reporting													Very Satisfied	32	50.8	6	20.0	0	0	1	33.3	1	100.0			Somewhat Satisfied	25	39.7	14	46.7	3	42.9	0	0	0	0			Somewhat Dissatisfied	6	9.5	7	23.3	1	14.3	0	0	0	0			Very Dissatisfied	0	0	2	6.7	0	0	2	66.7	0	0			Not Applicable	0	0	1	3.3	3	42.9	0	0	0	0			Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0			Recordkeeping/reporting of student info													Very Satisfied	14	22.2	3	10.0	0	0	0	0	0	0			Somewhat Satisfied	16	25.4	8	26.7	2	28.6	0	0	0	0																																																																																																																																																	
Not Applicable	2	3.2	2	6.7	3	42.9	0	0	0	0			Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0			Disbursement of loan funds													Very Satisfied	53	84.1	16	53.3	1	14.3	1	33.3	1	100.0			Somewhat Satisfied	7	11.1	6	20.0	5	71.4	0	0	0	0			Somewhat Dissatisfied	2	3.2	6	20.0	0	0	0	0	0	0			Very Dissatisfied	1	1.6	1	3.3	0	0	2	66.7	0	0			Not Applicable	0	0	1	3.3	0	0	0	0	0	0			Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0			Refunding excess loan funds to students													Very Satisfied	38	60.3	10	33.3	1	14.3	1	33.3	1	100.0			Somewhat Satisfied	17	27.0	12	40.0	4	57.1	0	0	0	0			Somewhat Dissatisfied	2	3.2	1	3.3	0	0	0	0	0	0			Very Dissatisfied	2	3.2	1	3.3	0	0	0	0	0	0			Not Applicable	4	6.3	6	20.0	2	28.6	2	66.7	0	0			Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0			Financial monitoring and reporting													Very Satisfied	32	50.8	6	20.0	0	0	1	33.3	1	100.0			Somewhat Satisfied	25	39.7	14	46.7	3	42.9	0	0	0	0			Somewhat Dissatisfied	6	9.5	7	23.3	1	14.3	0	0	0	0			Very Dissatisfied	0	0	2	6.7	0	0	2	66.7	0	0			Not Applicable	0	0	1	3.3	3	42.9	0	0	0	0			Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0			Recordkeeping/reporting of student info													Very Satisfied	14	22.2	3	10.0	0	0	0	0	0	0			Somewhat Satisfied	16	25.4	8	26.7	2	28.6	0	0	0	0																																																																																																																																																														
Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0			Disbursement of loan funds													Very Satisfied	53	84.1	16	53.3	1	14.3	1	33.3	1	100.0			Somewhat Satisfied	7	11.1	6	20.0	5	71.4	0	0	0	0			Somewhat Dissatisfied	2	3.2	6	20.0	0	0	0	0	0	0			Very Dissatisfied	1	1.6	1	3.3	0	0	2	66.7	0	0			Not Applicable	0	0	1	3.3	0	0	0	0	0	0			Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0			Refunding excess loan funds to students													Very Satisfied	38	60.3	10	33.3	1	14.3	1	33.3	1	100.0			Somewhat Satisfied	17	27.0	12	40.0	4	57.1	0	0	0	0			Somewhat Dissatisfied	2	3.2	1	3.3	0	0	0	0	0	0			Very Dissatisfied	2	3.2	1	3.3	0	0	0	0	0	0			Not Applicable	4	6.3	6	20.0	2	28.6	2	66.7	0	0			Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0			Financial monitoring and reporting													Very Satisfied	32	50.8	6	20.0	0	0	1	33.3	1	100.0			Somewhat Satisfied	25	39.7	14	46.7	3	42.9	0	0	0	0			Somewhat Dissatisfied	6	9.5	7	23.3	1	14.3	0	0	0	0			Very Dissatisfied	0	0	2	6.7	0	0	2	66.7	0	0			Not Applicable	0	0	1	3.3	3	42.9	0	0	0	0			Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0			Recordkeeping/reporting of student info													Very Satisfied	14	22.2	3	10.0	0	0	0	0	0	0			Somewhat Satisfied	16	25.4	8	26.7	2	28.6	0	0	0	0																																																																																																																																																																											
Disbursement of loan funds													Very Satisfied	53	84.1	16	53.3	1	14.3	1	33.3	1	100.0			Somewhat Satisfied	7	11.1	6	20.0	5	71.4	0	0	0	0			Somewhat Dissatisfied	2	3.2	6	20.0	0	0	0	0	0	0			Very Dissatisfied	1	1.6	1	3.3	0	0	2	66.7	0	0			Not Applicable	0	0	1	3.3	0	0	0	0	0	0			Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0			Refunding excess loan funds to students													Very Satisfied	38	60.3	10	33.3	1	14.3	1	33.3	1	100.0			Somewhat Satisfied	17	27.0	12	40.0	4	57.1	0	0	0	0			Somewhat Dissatisfied	2	3.2	1	3.3	0	0	0	0	0	0			Very Dissatisfied	2	3.2	1	3.3	0	0	0	0	0	0			Not Applicable	4	6.3	6	20.0	2	28.6	2	66.7	0	0			Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0			Financial monitoring and reporting													Very Satisfied	32	50.8	6	20.0	0	0	1	33.3	1	100.0			Somewhat Satisfied	25	39.7	14	46.7	3	42.9	0	0	0	0			Somewhat Dissatisfied	6	9.5	7	23.3	1	14.3	0	0	0	0			Very Dissatisfied	0	0	2	6.7	0	0	2	66.7	0	0			Not Applicable	0	0	1	3.3	3	42.9	0	0	0	0			Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0			Recordkeeping/reporting of student info													Very Satisfied	14	22.2	3	10.0	0	0	0	0	0	0			Somewhat Satisfied	16	25.4	8	26.7	2	28.6	0	0	0	0																																																																																																																																																																																								
Very Satisfied	53	84.1	16	53.3	1	14.3	1	33.3	1	100.0			Somewhat Satisfied	7	11.1	6	20.0	5	71.4	0	0	0	0			Somewhat Dissatisfied	2	3.2	6	20.0	0	0	0	0	0	0			Very Dissatisfied	1	1.6	1	3.3	0	0	2	66.7	0	0			Not Applicable	0	0	1	3.3	0	0	0	0	0	0			Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0			Refunding excess loan funds to students													Very Satisfied	38	60.3	10	33.3	1	14.3	1	33.3	1	100.0			Somewhat Satisfied	17	27.0	12	40.0	4	57.1	0	0	0	0			Somewhat Dissatisfied	2	3.2	1	3.3	0	0	0	0	0	0			Very Dissatisfied	2	3.2	1	3.3	0	0	0	0	0	0			Not Applicable	4	6.3	6	20.0	2	28.6	2	66.7	0	0			Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0			Financial monitoring and reporting													Very Satisfied	32	50.8	6	20.0	0	0	1	33.3	1	100.0			Somewhat Satisfied	25	39.7	14	46.7	3	42.9	0	0	0	0			Somewhat Dissatisfied	6	9.5	7	23.3	1	14.3	0	0	0	0			Very Dissatisfied	0	0	2	6.7	0	0	2	66.7	0	0			Not Applicable	0	0	1	3.3	3	42.9	0	0	0	0			Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0			Recordkeeping/reporting of student info													Very Satisfied	14	22.2	3	10.0	0	0	0	0	0	0			Somewhat Satisfied	16	25.4	8	26.7	2	28.6	0	0	0	0																																																																																																																																																																																																					
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Financial monitoring and reporting													Very Satisfied	32	50.8	6	20.0	0	0	1	33.3	1	100.0			Somewhat Satisfied	25	39.7	14	46.7	3	42.9	0	0	0	0			Somewhat Dissatisfied	6	9.5	7	23.3	1	14.3	0	0	0	0			Very Dissatisfied	0	0	2	6.7	0	0	2	66.7	0	0			Not Applicable	0	0	1	3.3	3	42.9	0	0	0	0			Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0			Recordkeeping/reporting of student info													Very Satisfied	14	22.2	3	10.0	0	0	0	0	0	0			Somewhat Satisfied	16	25.4	8	26.7	2	28.6	0	0	0	0																																																																																																																																																																																																																																																																																																																																																																														
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Somewhat Satisfied	25	39.7	14	46.7	3	42.9	0	0	0	0			Somewhat Dissatisfied	6	9.5	7	23.3	1	14.3	0	0	0	0			Very Dissatisfied	0	0	2	6.7	0	0	2	66.7	0	0			Not Applicable	0	0	1	3.3	3	42.9	0	0	0	0			Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0			Recordkeeping/reporting of student info													Very Satisfied	14	22.2	3	10.0	0	0	0	0	0	0			Somewhat Satisfied	16	25.4	8	26.7	2	28.6	0	0	0	0																																																																																																																																																																																																																																																																																																																																																																																																								
Somewhat Dissatisfied	6	9.5	7	23.3	1	14.3	0	0	0	0			Very Dissatisfied	0	0	2	6.7	0	0	2	66.7	0	0			Not Applicable	0	0	1	3.3	3	42.9	0	0	0	0			Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0			Recordkeeping/reporting of student info													Very Satisfied	14	22.2	3	10.0	0	0	0	0	0	0			Somewhat Satisfied	16	25.4	8	26.7	2	28.6	0	0	0	0																																																																																																																																																																																																																																																																																																																																																																																																																					
Very Dissatisfied	0	0	2	6.7	0	0	2	66.7	0	0			Not Applicable	0	0	1	3.3	3	42.9	0	0	0	0			Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0			Recordkeeping/reporting of student info													Very Satisfied	14	22.2	3	10.0	0	0	0	0	0	0			Somewhat Satisfied	16	25.4	8	26.7	2	28.6	0	0	0	0																																																																																																																																																																																																																																																																																																																																																																																																																																		
Not Applicable	0	0	1	3.3	3	42.9	0	0	0	0			Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0			Recordkeeping/reporting of student info													Very Satisfied	14	22.2	3	10.0	0	0	0	0	0	0			Somewhat Satisfied	16	25.4	8	26.7	2	28.6	0	0	0	0																																																																																																																																																																																																																																																																																																																																																																																																																																															
Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0			Recordkeeping/reporting of student info													Very Satisfied	14	22.2	3	10.0	0	0	0	0	0	0			Somewhat Satisfied	16	25.4	8	26.7	2	28.6	0	0	0	0																																																																																																																																																																																																																																																																																																																																																																																																																																																												
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Table 6.6

Satisfaction with Activities Involved in Administering the Direct Loan Program  
by Overall Satisfaction

Activity/Satisfaction Level	Overall Satisfaction											
	Very Satisfied		Somewhat Satisfied		Neutral		Somewhat Dissatisfied		Very Dissatisfied			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Recordkeeping/reporting of student info	1	1.6	1	3.3	0	0	0	0	0	0	0	0
Somewhat Dissatisfied	0	0	2	6.7	0	0	3	100.0	0	0	0	0
Very Dissatisfied	32	50.8	16	53.3	5	71.4	0	0	1	100.0	1	100.0
Not Applicable	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0	1	100.0
Total												

Table 6.7

Changes in Workload as a Result of Implementation of the Direct Loan Program  
by Overall Satisfaction with the Direct Loan Program

Administrative Function/Change in Workload	Overall Satisfaction											
	Very Satisfied		Somewhat Satisfied		Neutral		Somewhat Dissatisfied		Very Dissatisfied			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Advising students on status of loans												
Increase	3	4.8	9	30.0	3	42.9	0	0	0	0	0	0
Decrease	30	47.6	8	26.7	1	14.3	0	0	0	0	0	0
No change	30	47.6	13	43.3	2	28.6	3	100.0	1	100.0	0	0
Missing	0	0	0	0	1	14.3	0	0	0	0	0	0
Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0	0	0
Counseling borrowers on Direct Loan Prog												
Increase	11	17.5	9	30.0	3	42.9	0	0	1	100.0	0	0
Decrease	11	17.5	2	6.7	0	0	0	0	0	0	0	0
No change	40	63.5	19	63.3	3	42.9	3	100.0	0	0	0	0
Missing	1	1.6	0	0	1	14.3	0	0	0	0	0	0
Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0	0	0
Training Financial Aid staff												
Increase	41	65.1	23	76.7	6	85.7	2	66.7	1	100.0	0	0
Decrease	6	9.5	1	3.3	0	0	0	0	0	0	0	0
No change	15	23.8	6	20.0	0	0	1	33.3	0	0	0	0
Missing	1	1.6	0	0	1	14.3	0	0	0	0	0	0
Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0	0	0
Processing of loan app./creation orig												
Increase	18	28.6	16	53.3	5	71.4	3	100.0	0	0	0	0
Decrease	28	44.4	7	23.3	0	0	0	0	1	100.0	0	0
No change	16	25.4	7	23.3	1	14.3	0	0	0	0	0	0
Missing	1	1.6	0	0	1	14.3	0	0	0	0	0	0
Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0	0	0
Request and receipt of loan funds by												
Increase	16	25.4	16	53.3	4	57.1	3	100.0	1	100.0	0	0
Decrease	28	44.4	5	16.7	0	0	0	0	0	0	0	0
No change	19	30.2	9	30.0	2	28.6	0	0	0	0	0	0
Missing	0	0	0	0	1	14.3	0	0	0	0	0	0
Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0	0	0
Enrollment verification												
Increase	6	9.5	4	13.3	1	14.3	0	0	0	0	0	0
Decrease	5	7.9	2	6.7	0	0	0	0	1	100.0	0	0
No change	51	81.0	22	73.3	4	57.1	2	66.7	0	0	0	0
Missing	1	1.6	2	6.7	2	28.6	1	33.3	0	0	0	0
Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0	0	0

(CONTINUED)



Table 6.7

Changes in Workload as a Result of Implementation of the Direct Loan Program  
by Overall Satisfaction with the Direct Loan Program

Administrative Function/Change in Workload	Overall Satisfaction											
	Very Satisfied		Somewhat Satisfied		Neutral		Somewhat Dissatisfied		Very Dissatisfied			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Disbursement of loan funds to student												
Increase	9	14.3	8	26.7	3	42.9	1	33.3	0	0	0	0
Decrease	35	55.6	13	43.3	1	14.3	0	0	1	100.0	0	0
No change	18	28.6	9	30.0	2	28.6	2	66.7	0	0	0	0
Missing	1	1.6	0	0	1	14.3	0	0	0	0	0	0
Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0	0	0
Cash management												
Increase	21	33.3	18	60.0	4	57.1	2	66.7	0	0	0	0
Decrease	19	30.2	2	6.7	0	0	0	0	1	100.0	0	0
No change	20	31.7	9	30.0	2	28.6	1	33.3	0	0	0	0
Missing	3	4.8	1	3.3	1	14.3	0	0	0	0	0	0
Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0	0	0
Reconciliation												
Increase	45	71.4	25	83.3	5	71.4	3	100.0	1	100.0	0	0
Decrease	4	6.3	0	0	0	0	0	0	0	0	0	0
No change	11	17.5	4	13.3	1	14.3	0	0	0	0	0	0
Missing	3	4.8	1	3.3	1	14.3	0	0	0	0	0	0
Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0	0	0
Recordkeeping and reconciliation												
Increase	12	19.0	11	36.7	4	57.1	1	33.3	0	0	0	0
Decrease	14	22.2	2	6.7	0	0	0	0	1	100.0	0	0
No change	37	58.7	16	53.3	2	28.6	2	66.7	0	0	0	0
Missing	0	0	1	3.3	1	14.3	0	0	0	0	0	0
Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0	0	0
Other												
Increase	3	4.8	0	0	0	0	0	0	0	0	0	0
No change	2	3.2	0	0	0	0	0	0	0	0	0	0
Missing	0	0	0	0	1	14.3	0	0	0	0	0	0
Not applicable	58	92.1	30	100.0	6	85.7	3	100.0	1	100.0	0	0
Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0	0	0
Overall workload change												
Increase	16	25.4	19	63.3	6	85.7	3	100.0	0	0	0	0
Decrease	33	52.4	6	20.0	0	0	0	0	0	0	0	0
No change	14	22.2	5	16.7	0	0	0	0	1	100.0	0	0
Missing	0	0	0	0	1	14.3	0	0	0	0	0	0
Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0	0	0

Table 7.1A  
Number of Lenders Dealt with on A Regular Basis

Number of Lenders	N	Pct.
1-2 lenders	16	15.4
3-5 lenders	24	23.1
6-10 lenders	14	13.5
11-20 lenders	16	15.4
Over 20 lenders	34	32.7
Total	104	100.0

Table 7.1B

Number of Guarantee Agencies Dealt with on a Regular Basis

Number of Guarantee Agencies	N	Pct.
1 guarantee agency	23	21.9
2-3 guarantee agencies	37	35.2
4-5 guarantee agencies	14	13.3
Over 5 guarantee agencies	31	29.5
Total	105	100.0

Table 7.2A  
 Percent of Loan Volume Handled by Primary Lender

Percent of Loan Volume	N	Pct.
0% - 25%	20	21.5
26% - 50%	29	31.2
51% - 75%	20	21.5
76% - 100%	21	22.6
Not Applicable - No Primary Lender	3	3.2
Total	93	100.0



Table 7.2B  
 Percent of Loan Volume Handled by Primary Guarantee Agency

Percent of Loan Volume	N	Pct.
0% - 50%	17	17.3
51% - 75%	23	23.5
76% - 95%	36	36.7
96% - 100%	22	22.4
Total	98	100.0

Table 7.3

Mean Rating of Overall Satisfaction with FFEL Program Prior to Involvement with Direct Loan Program

	Rating
Level of Satisfaction	3.3

Table 7.4

Overall Satisfaction with FEEL Program by Overall Satisfaction with Direct Loan Program

Level of Satisfaction with FEEL	Level of Satisfaction with Direct Loan									
	Very Satisfied		Somewhat Satisfied		Neutral		Somewhat Dissatisfied		Very Dissatisfied	
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Very Satisfied	7	11.1	1	3.3	0	0	3	100.0	0	0
Somewhat Satisfied	8	12.7	8	26.7	5	71.4	0	0	0	0
Neutral	15	23.8	9	30.0	2	28.6	0	0	0	0
Somewhat Dissatisfied	16	25.4	6	20.0	0	0	0	0	1	100.0
Very Dissatisfied	17	27.0	6	20.0	0	0	0	0	0	0
Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0

Table 7.5

Level of Effort Required for FFEL versus Direct Loan

Level of Effort for FFEL	Level of Effort for Direct Loan											
	Very easy		Relatively easy		Moderate		Relatively labor intensive		Very labor intensive			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.		
Very easy	1	5.9	5	11.1	1	3.7	2	22.2	0	0		
Relatively easy	2	11.8	7	15.6	5	18.5	1	11.1	2	33.3		
Moderate	3	17.6	11	24.4	6	22.2	2	22.2	2	33.3		
Relatively labor intensive	4	23.5	14	31.1	8	29.6	1	11.1	1	16.7		
Very labor intensive	7	41.2	8	17.8	7	25.9	3	33.3	1	16.7		
Total	17	100.0	45	100.0	27	100.0	9	100.0	6	100.0		

Table 7.6

Mean Ratings for Timeliness and Usefulness of Materials/Training  
from Department of Education, Primary Lender, and Primary Guarantee Agency

	Dept. of Educ		Primary Lender		Guarantee Agency	
	Timeliness	Usefulness	Timeliness	Usefulness	Timeliness	Usefulness
Materials/Training						
Software for administration or reporting	1.7	1.7	2.3	2.2	2.0	2.3
Telephone support	2.1	1.8	2.1	2.1	2.1	2.1
Info on FFEL Program rules	2.1	1.9	2.0	2.0	1.9	1.9
Training sessions	2.1	2.0	2.0	2.1	1.9	2.1
Materials for counseling borrowers	2.0	1.8	1.7	1.7	1.8	1.9
Other	4.0	4.0	1.0	1.0	1.0	1.0

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Table 7.7

Mean Ratings for Timeliness and Usefulness of Materials/Training  
Comparison of Direct Loan vs. FFEL

Materials/Training	Direct Loan		FFEL (Dept. of Educ)		Index	
	Timeliness	Usefulness	Timeliness	Usefulness	Timeliness	Usefulness
	Telephone support	1.5	1.3	2.1	1.8	0.71
Info on program rules	1.6	1.4	2.1	1.9	0.76	0.74
Training sessions	1.7	1.8	2.1	2.0	0.81	0.90
Materials for counseling borrowers	1.9	1.3	2.0	1.8	0.95	0.72

Materials/Training	Direct Loan		FFEL (Primary Lender)		Index	
	Timeliness	Usefulness	Timeliness	Usefulness	Timeliness	Usefulness
	Telephone support	1.5	1.3	2.1	2.1	0.71
Info on program rules	1.6	1.4	2.0	2.0	0.80	0.70
Training sessions	1.7	1.8	2.0	2.1	0.85	0.86
Materials for counseling borrowers	1.9	1.3	1.7	1.7	1.12	0.76

Materials/Training	Direct Loan		FFEL (Guaranty Agency)		Index	
	Timeliness	Usefulness	Timeliness	Usefulness	Timeliness	Usefulness
	Telephone support	1.5	1.3	2.1	2.1	0.71
Info on program rules	1.6	1.4	1.9	1.9	0.84	0.74
Training sessions	1.7	1.8	1.9	2.1	0.89	0.86
Materials for counseling borrowers	1.9	1.3	1.8	1.9	1.06	0.68

Table 7.8

Mean Rating of Overall Satisfaction with Current FFEL Program

	Rating
Level of Satisfaction	2.6

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Table 7.9

Mean Rating of Changes in FFEL Program Administration

Aspect of FFEL Program Administration	Rating
Student Access to Loans	1.9
Ease of Administration of FFEL	1.8
Service from Banks/Guarantee Agencies	1.8
Service from Loan Servicers	1.9
Service from Third Party	2.0



Table 8.1

Preferences for Future Surveys

Preference	N	Pct.
Every 6 months	38	36.9
Once per year	65	63.1
Total	103	100.0

470

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**Appendix B**  
**Survey Methodology**

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7

## Survey Methodology

This mail survey of first-year Direct Loan institution was conducted by Macro International Inc. Under contract to the U.S. Department of Education. The purpose of this survey was to assess the effects of FDSLIP implementation at the institutional level.

Approximately three week prior to the survey mailout, two pre-survey letters — one from the Department of Education and one from Macro — were mailed to Financial Aid Administrators at all (12) first-year Direct Loan institutions. The pre-survey letters are included in Appendix C of this report. The purpose of the letters was to inform institutions of the survey and to encourage participation.

Questionnaires were mailed on February 27, 1995 and data collection continued through March 23, 1995. A copy of the survey instrument is included in Appendix C. Completed questionnaires were reviewed for discrepancies and/or missing data, and telephone follow-up calls were conducted in cases where clarification was necessary. Following editing procedures, the surveys were entered into an automated data entry system. All questionnaires were double entered to achieve 100 percent data verification. The automated system ensured accuracy in identifying and correcting inconsistent data. Telephone follow-up calls to non-respondents began on March 9, 1995 and continued throughout the remainder of the survey period. In instances where it was not convenient for respondents to complete and mail (or fax) the questionnaire to Macro, the survey was conducted over the telephone.

The overall survey response rate was 94 percent, based on 105 responses from 112 eligible Direct Loan institutions. Individual item responses rates were very high for all questions. The generally high item response for this survey, coupled with the extensive verification procedures, ensure that the data provided accurately reflect the views, opinions and information of responding institutions.

Non-responding institutions may have some effect on the survey results to the extent that responses from nonparticipating institutions differ from those of survey respondents. This effect should be minimal given the response rate achieved for this survey.

Response rate for each item in the Survey of Institutions Participating in the Federal Direct Student Loan Program

Question Number	Description	Response Rate (Percent)
1	Structure of Institution's Financial Aid Office	100
2	Did institution use EFT prior to July 1, 1994?	99
	Percent of loans processed through EFT in 93/94	95
3	Does Institution currently use EFT?	99
	Percent of loans processed through EFT currently	97
4	Did institution use EDEExpress software for administration of Pell Grant funds prior to July 1, 1994?	100
5	Does institution currently use EDEExpress software for administration of Pell Grant funds?	100
6	Type of computer system used to administer student financial aid prior to July 1, 1994	99
	Type of computer system used to administer student financial aid after July 1, 1994	97
7	Does institution currently participate in the National Student Loan Clearinghouse?	99
8	Number of FFEL loans certified during last Federal Award Year (93/94)	91
9	Is a significant change expected in the number of loans certified during the 94/95 Federal Award Year?	99
	Percent <u>increase</u> in number of loans certified	95
	Percent <u>decrease</u> in number of loans certified	95
<b>10.</b>	<b>Level of involvement in support of administration of student financial aid and the direct loan program</b>	
	Accounting Office	100
	Business/Bursars Office or Student Accounts	100
	Computer Services	100
	Admissions	100
	Registrar's Office	100

Question Number	Description	Response Rate (Percent)
11	Most important factors in institution's overall decision to apply for the Direct Loan Program	100
12	Offering both Direct Loans and FFEL or only Direct Loans?	100
<b>12A. Factors Influencing the Decision to Phase-In the Direct Loan Program</b>		
	Did not want to confuse borrowers who already had FFEL loans	100
	Wanted to delay full commitment until Department gains experience with the new program	100
	Wanted to learn how to implement the program on a small group before committing the entire institution	100
	Wanted to maintain relationships with lender/guarantor	100
	Wanted to keep professional students in the FFEL program	100
<b>12B. Factors Influencing Decision to Switch to 100% Direct Lending</b>		
	Did not want to confuse borrowers by offering two loan programs	100
	Did not want the complexity of administering two programs simultaneously	100
	Did not want to continue to administer the FFEL program	100
	Wanted to avoid uncertainty over obtaining loans through lenders under FFEL	100
13	Participating as an originator or an alternate originator?	100
<b>13. Importance of Specified Items in Decision to Originate</b>		
	Wanted to be active in or control the loan process	98
	Felt it would eliminate potential confusion for borrowers	98
	Did not want to involve other parties in the loan application process where not necessary	98
	Administrative allowance would make origination cost-effective	98
	Would facilitate more timely processing of loans	97

Question Number	Description	Response Rate (Percent)
<b>15. Ease of Implementation of Start-Up Activities for the Direct Loan Program</b>		
	Install government-provided software into your institution's own computer system	99
	Develop and conduct internal staff training on Direct Loan Program	100
	Develop procedures/materials to counsel borrowers on Direct Loans	100
	Develop institutional procedures for processing loan application and ensuring loan origination	100
	Develop loan disbursement procedures (e.g. crediting student accounts)	99
	Develop promissory note review and transmittal procedures	100
	Develop internal recordkeeping and procedures for reporting to Direct Loan System	100
	Develop institutional cash management procedures	100
	Develop reconciliation procedures at your institution	99
<b>16. Characterize the level of work or staff effort needed to prepare for and start up administration of the Direct Loan Program in each of the following administrative areas:</b>		
	Financial Aid Office	100
	Business/Bursar's Office	100
	Technical Support Staff	100
17	Did experience in administering Pell and/or Perkins program assist institution in administration of Direct Loan Program?	100
19	After implementation, characterize the level of effort needed to administer the program on a day-to-day basis	99
<b>20. Note satisfaction with each aspect of the Federal Direct Loan Program specified:</b>		
	Institutional receipt of loan funds on time	99
	Workload to counsel borrowers	99
	Service from the Direct Loan Servicing Center	100

Question Number	Description	Response Rate (Percent)
	Institutional cash flow under Direct Loans	98
	Ability to provide service to students during peak flow periods	99
<b>21. Specify the level of changes in each resource listed below that are a direct result of implementing the Direct Loan Program</b>		
	Number of staff positions related to financial aid	99
	Number of staff positions in accounting or business office	99
	Number of staff utilized for technical support	99
	Number of hours current staff work	99
	Equipment/computers	99
	Supplies	99
	Funds for training	99
	Funds for staff travel	99
	Development/modification of computer program/procedures	99
<b>22. Level of satisfaction with the following activities associated with administering the Direct Loan Program</b>		
	Keeping up with regulations	100
	Answering general questions about loans and financial aid	100
	Counseling borrowers while in school	100
	Helping students with loans after they have left school	100
	Processing origination records	100
	Printing promissory notes	100
	Securing signature on promissory notes	100
	Requesting and receipt of loan funds	100
	Disbursement of loan funds	100
	Refunding excess loan funds to students	100
	Financial monitoring and reporting	100

Question Number	Description	Response Rate (Percent)
	Recordkeeping and reporting of student information	100
<b>24.</b>	<b>Specify the workload change for each administrative function as a result of implementing the Direct Loan Program</b>	
	Advising students on status of loans	99
	Large/Small change	100
	Temporary/Permanent change	98
	Counseling borrowers on Direct Loan Program	98
	Large/Small change	100
	Temporary/Permanent change	100
	Training Financial Aid staff	98
	Large/Small change	100
	Temporary/Permanent change	96
	Processing of loan application/creation of origination record	99
	Large/Small change	100
	Temporary/Permanent change	99
	Request and receipt of loan funds by institution	98
	Large/Small change	100
	Temporary/Permanent change	97
	Enrollment Verification	95
	Large/Small change	100
	Temporary/Permanent change	100
	Disbursement of loan funds to student	95
	Large/Small change	100
	Temporary/Permanent change	100
	Cash Management	95
	Large/Small change	100
	Temporary/Permanent change	100
	Reconciliation	98



Question Number	Description	Response Rate (Percent)
	Large/Small change	100
	Temporary/Permanent change	100
	Recordkeeping and reporting	98
	Large/Small change	100
	Temporary/Permanent change	99
	Overall workload change	98
	Large/Small change	100
	Temporary/Permanent change	99
<b>25.</b>	<b>Time needed to process a single Direct Loan (Best, Average, &amp; Worst Scenarios)</b>	
	Best Case - Time	88
	Best Case - % requiring specified amount of time	82
	Average Case - Time	87
	Average Case - % requiring specified amount of time	81
	Worst Case - Time	87
	Worst Case - % requiring specified amount of time	81
<b>26.</b>	<b>Perceptions of institution's implementation of the Direct Loan Program</b>	
	Staff have been shifted to work on different financial aid functions	99
	Staff have been freed to work on other activities outside of financial aid	98
	Staff have been released to other departments or let go	99
	Staff are working extra hours to accommodate the added activities	99
	Extra staff have been hired at the institution to accommodate the added activities	99
28	Satisfaction with Dept. of Education's responsiveness to reported problems or difficulties during implementation of the Direct Loan Program	99

Question Number	Description	Response Rate (Percent)
<b>29.</b>	<b>Receipt/Satisfaction with Direct Loan Program Materials/Training</b>	
	Direct Loan Program rules and regulations	100
	Timeliness	99
	Usefulness	98
	Telephone support for policy or administrative guidance	100
	Timeliness	100
	Usefulness	98
	Direct Loan Users Guide	100
	Timeliness	100
	Usefulness	99
	In-person assistance	98
	Timeliness	96
	Usefulness	96
	Counseling materials	100
	Timeliness	100
	Usefulness	100
	Pre-printed promissory notes	100
	Timeliness	99
	Usefulness	97
	Training on Direct Loan Software	100
	Timeliness	100
	Usefulness	100
	Technical support for software/computer issues	100
	Timeliness	100
	Usefulness	99
	Loan origination support	97
	Timeliness	100
	Usefulness	99

Question Number	Description	Response Rate (Percent)
	Other servicing support	85
	Timeliness	99
	Usefulness	99
30	Using EDEExpress to process Direct Loans?	100
	Year One software, Phase I - Timeliness	100
	Year One software, Phase I - Ease of Learning	100
	Year One software, Phase II - Timeliness	99
	Year One software, Phase II - Ease of Learning	100
	Year One software, Phase III - Timeliness	97
	Year One software, Phase III - Ease of Learning	98
	Year Two software - Timeliness	92
	Year Two software - Ease of Learning	88
30 c	Satisfaction with overall usefulness of Direct Loan component of EDEExpress	100
30 d	Satisfaction with ease of integration and compatibility of the Direct Loan component of EDEExpress	99
30 e	Satisfaction with processing efficiency of the Direct Loan component of EDEExpress	100
32	Number of lenders dealt with on a regular basis in the FFEL program	99
33	Number of guarantee agencies dealt with on a regular basis in the FFEL program	100
34	Description of the overall level of work required to administer the FFEL program on a day-to-day basis	100
35	Overall satisfaction with the FFEL program prior to involvement with the Direct Loan Program	100
<b>36a.</b>	<b>Materials/Training received from the Department of Education while in FFEL Program</b>	
	Software for administration or reporting functions	100
	Timeliness	98
	Usefulness	98

<b>Question Number</b>	<b>Description</b>	<b>Response Rate (Percent)</b>
	Telephone support	99
	Timeliness	100
	Usefulness	98
	Information on FFEL Program rules/regulations	100
	Timeliness	100
	Usefulness	100
	Training sessions	100
	Timeliness	100
	Usefulness	100
	Materials for counseling borrowers	100
	Timeliness	100
	Usefulness	60
<b>36b.</b>	<b>Materials/Training received from primary lender or their servicer while in FFEL Program</b>	
	Software for administration or reporting functions	97
	Timeliness	100
	Usefulness	100
	Telephone support	97
	Timeliness	100
	Usefulness	97
	Information on FFEL Program rules/regulations	97
	Timeliness	100
	Usefulness	99
	Training sessions	97
	Timeliness	98
	Usefulness	96

Question Number	Description	Response Rate (Percent)
	Materials for counseling borrowers	96
	Timeliness	100
	Usefulness	97
36 c	Percent of loan volume handled by primary lender	89
<b>36d. Materials/Training received from primary guarantee agency or their servicer while in FFEL Program</b>		
	Software for administration or reporting functions	97
	Timeliness	96
	Usefulness	96
	Telephone support	97
	Timeliness	100
	Usefulness	99
	Information on FFEL Program rules/regulations	97
	Timeliness	100
	Usefulness	100
	Training sessions	97
	Timeliness	97
	Usefulness	97
	Materials for counseling borrowers	95
	Timeliness	98
	Usefulness	97
36 e	Percent of loan volume handled by primary guarantee agency	93
37 a	Now that administering both FFEL and Direct Loans, how satisfied with FFEL as it is currently operating?	97

Question Number	Description	Response Rate (Percent)
<b>37b. . Rate changes in the following aspects of the FFEL Program following the introduction of the Direct Loan Program</b>		
	Student access to loans	97
	Ease of Administration of FFEL	97
	Service from banks/guarantee agencies	97
	Service from loan servicers/collection agencies	97
	Service from your third party or privately contracted servicer	93
38	Rate general satisfaction with the Direct Loan Program up to this point	99
42	Opinion about the timing of the survey	98

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**Appendix C**  
**Survey Questionnaire**

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Dear

I am writing to encourage your participation in an important upcoming study of the Federal student loan programs. Macro International Inc., under contract to ED, is conducting an evaluation of the Direct Loan Program. As part of this evaluation, all institutions participating in the Direct Loan Program and a sample of institutions participating in the Federal Family Educational Loan Program (FFELP) will be surveyed.

We would appreciate your prompt attention to this survey because the data will provide important information on early implementation of the Direct Loan Program. OMB clearance for the survey is expected in the near future. When clearance is granted by OMB, we will mail the survey instrument to you.

This study is part of an evaluation to examine the implementation of the Direct Loan Program and to compare schools' experiences in this program with those of institutions in the FFEL Program. The survey focuses on institutional satisfaction with the programs and institutional satisfaction with ED.

Your cooperation in this voluntary survey is strongly encouraged. The Department understands that this is a busy time for you and has kept the survey questions to a minimum. All of your answers will be held confidential by Macro and will only be reported to the Department in the aggregate.

We look forward to your participation in the study. By sharing information about your experiences in the Federal student loan programs, you will be assisting the Department in its ongoing efforts to improve loan program operations. If you have any comments about the survey or suggestions for improving this process, please call Mr. Steven Zwillinger, the Department's Project Officer for this study. Mr. Zwillinger's telephone number is (202) 401-0182.

Sincerely,



Alan Ginsburg  
Director  
Planning and Evaluation Service



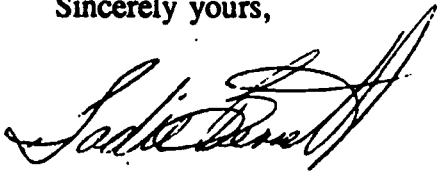
**Dear**

Your institution has been selected to participate in a survey of institutions administering the Direct Loan Program. As indicated in the enclosed letter from Alan Ginsburg, Director of the Planning and Evaluation Service at the Department of Education, this survey is part of an evaluation that Macro International is conducting.

We look forward to your participation in this evaluation of Federal student loan programs. Your comments will be very important to this assessment of the Direct Loan Program's implementation as we examine schools' experiences with various aspects of the Direct Loan and Federal Family Education Loan Programs.

The survey is scheduled to be mailed shortly. If you have any questions or comments about the survey process, please do not hesitate to contact me at (800) 292-4460.

Sincerely yours,

A handwritten signature in cursive script, appearing to read "Sadie Bennett".

**Sadie Bennett**  
**Survey Director**

**Enclosure**

**Survey of  
Institutions Participating in the  
Federal Direct  
Student Loan Program**

**Conducted by Macro International Inc.  
Under Contract to the U.S. Department of Education  
Contract No. EA93085001**

**Macro International Inc.  
11785 Beltsville Drive  
Calverton, MD 20705**

**February 27, 1995**

Expires September 30, 1995

## Survey of Institutions Participating in the Federal Direct Student Loan Program

### Introduction

The Federal Direct Student Loan Program (Direct Loan Program) began disbursing loans on July 1, 1994. The U.S. Department of Education (ED) has contracted Macro International Inc. to conduct an evaluation of this effort. The purpose of this survey, which is one component of the overall evaluation, is to gather information about schools' experiences with the administration of the Federal Family Educational Loans (FFEL) Program as well as their initial implementation and experiences with the new Direct Loan Program. This information will be used to help ED better understand the new program from the viewpoint of the institutions as well as improve the Direct Loan Program for future years.

### Instructions

For this survey, we would like the Financial Aid Director to be the key contact. However, there may be some questions that will require input from the Business Office or other offices involved with the loan programs.

This survey has been sent to your institution, based on your Department of Education ID Number. Some institutions may have multiple campuses, branches, or schools within an institution that are served by separate Financial Aid Offices. If your institution is decentralized in this manner and these divisions operate under a single Department of Education ID Number, you may need to consult with other Financial Aid Offices to provide your answers or to determine who should fill out the survey. Please call Sadie Bennett at (800) 292-4460 if you have questions.

Some of these questions may not be applicable to your institution or may not address your specific situation. Please answer these questions to the best of your ability and feel free to comment in the space provided regarding your particular situation. If you have any questions, please contact Sadie Bennett at Macro International Inc.

### Our Thanks

We know how busy Financial Aid staff are, especially during this period of transition to the Federal Direct Student Loan Program. We are grateful for your cooperation and hope you view this as an opportunity to provide input regarding the initial Federal Direct Student Loan Program activities and areas for improvement as this program progresses.

**To ensure that your questionnaire is received in time to be included in the survey results, please return it in the enclosed postage-paid envelope by March 8, 1995.**

Please return this survey to:

Macro International Inc.  
11785 Beltsville Drive  
Suite 300  
Calverton, MD 20705  
ATTN: Sadie Bennett

Phone: (301) 572-0200  
Toll Free: (800) 292-4460  
Fax: (301) 572-0999

## Identifying Information

[Institutional Label]

Is the information on the above label correct? If not, please change any incorrect information.

In the spaces provided below, please enter your name, title, telephone number, and the date on which you completed this questionnaire.

Name of Person Completing Form \_\_\_\_\_

Title \_\_\_\_\_

Telephone Number \_\_\_\_\_

Date \_\_\_\_\_

### Confidentiality

Although we ask for identifying information for follow-up purposes, identities of institutions and names of individuals will be kept strictly confidential by Macro International Inc. All information obtained from this survey will be presented in aggregate form.

### About This Survey

As part of its commitment to continual improvement of the Direct Loan Program and to customer service, the Department of Education has asked Macro to conduct a survey of institutions on a periodic basis to determine strengths and areas for improvement. A large sample of institutions (both Direct Loan and FFEL institutions) is being surveyed regarding their experiences in administering their respective programs as part of this effort. This survey covers both your experiences during the start-up of Direct Loan as well as the actual administration of the program. We welcome any thoughts or suggestions you might have regarding this survey (please see the items in Section 8).

Again, thank you for your time and cooperation.

## Section 1 - Background Information

1. Which of the following best characterizes the structure of the Financial Aid Office(s) at your institution as it relates to processing loans? (Check only one.)
  - The institution does not have multiple campuses, branches, or schools; one office administers financial aid for the entire institution.
  - Each campus, branch, or school within the institution is served by a separate Financial Aid Office.
  - All campuses, branches, or schools within the institution are served by a single Financial Aid Office.
  - Other (Specify) \_\_\_\_\_
  
2. Prior to July 1, 1994, did your institution use Electronic Funds Transfer (EFT) to administer the FFEL program?
  - Yes → What percent of loans were processed through EFT in 93/94? \_\_\_\_\_%
  - No
  
3. Does your institution currently use Electronic Funds Transfer (EFT) to administer student financial aid?
  - Yes → What percent of loans are processed through EFT? \_\_\_\_\_%
  - No
  
4. Prior to July 1, 1994, did your institution use EDExpress software for the administration of Pell Grant funds?
  - Yes
  - No
  
5. Does your institution currently use EDExpress software for the administration of Pell Grant funds?
  - Yes
  - No

6. Please indicate the type of computer system used by your institution to administer student financial aid prior to July 1, 1994 and after July 1, 1994. (Check only one response for each time period.)

Prior to 7/1/94	After 7/1/94	Type of Computer System Used
<input type="checkbox"/>	<input type="checkbox"/>	Utilized only mainframe system
<input type="checkbox"/>	<input type="checkbox"/>	Utilized both mainframe and personal computers
<input type="checkbox"/>	<input type="checkbox"/>	Utilized only personal computers
<input type="checkbox"/>	<input type="checkbox"/>	Used a contracted servicer to process electronically
<input type="checkbox"/>	<input type="checkbox"/>	No computer system was used; all manual processing
<input type="checkbox"/>	<input type="checkbox"/>	Other (specify) _____

7. Do you currently participate or plan to participate in the National Student Loan Clearinghouse?

- Yes, we currently participate
- Yes, we plan to participate within the next year
- No

8. How many FFEL loans did you certify during the last Federal Award Year (93/94)? \_\_\_\_\_ loans

9. Based on your experience with implementation of the Direct Loan Program thus far, do you expect a significant change in the number of loans certified during the 94/95 Federal Award Year (total FFEL and Direct Loans)?

- Yes \_\_\_\_\_ % increase from 93/94 or \_\_\_\_\_ % decrease from 93/94
- No

**10. Which of the following other departments (or staff outside the Financial Aid Office) have functions or tasks that support the administration of student financial aid and the Direct Loan Program? Please use the following scale to indicate the level of involvement for each department. (Circle only one code for each department.)**

- 1 = No involvement with student financial aid
- 2 = A few functions or tasks that support administering aid
- 3 = Extensive or significant functions or tasks that support administering aid
- NA = Not applicable, department does not exist at this institution

Department	Level of Involvement			
	1	2	3	NA
Accounting Office	1	2	3	NA
Business/Bursars Office or Student Accounts	1	2	3	NA
Computer Services	1	2	3	NA
Admissions	1	2	3	NA
Registrar's Office	1	2	3	NA
Other (Specify)	1	2	3	NA

**Section 2 - Decisions Regarding the Direct Loan Program**

If you were not involved in any of the decisions mentioned in this section, please ask those who were involved to complete the questions.

**11. Please check below the most important factors (up to three) in your institution's overall decision to apply for the Direct Loan Program.**

- 01 \_\_\_\_\_ Able to serve borrowers better
- 02 \_\_\_\_\_ Simpler to administer than FFEL
- 03 \_\_\_\_\_ Cost savings to taxpayers and Federal government
- 04 \_\_\_\_\_ Funds availability more predictable than from lending institutions or guarantee agencies
- 05 \_\_\_\_\_ Flexible repayment options for borrowers
- 06 \_\_\_\_\_ Loan application process is entirely under institutional control
- 07 \_\_\_\_\_ Receive administrative allowance for originating loans
- 08 \_\_\_\_\_ Key administrators at your institution favor it
- 09 \_\_\_\_\_ Important to external supporters (e.g., Board, funders, etc)
- 10 \_\_\_\_\_ Other (Specify) \_\_\_\_\_

12. Please check whether you are offering both Direct Loans and FFEL, or offering only Direct Loans. Then rate the items corresponding to that column only, as indicated by the arrow.

IF OFFERING BOTH DIRECT LOANS AND FFEL, CHECK HERE  AND ANSWER THIS COLUMN.

IF SWITCHING TOTALLY TO DIRECT LOANS, CHECK HERE  AND ANSWER THIS COLUMN.



What factors influenced your decision to phase-in the Direct Loan Program? Rate each item below regarding its influence or importance in the overall decision, using this scale.		What factors influence your decision to switch to 100 percent Direct Loan Program? Rate each item below regarding its influence or importance in the overall decision, using this scale.	
1 = Very important 2 = Somewhat important 3 = Not at all important NA = Not applicable		1 = Very important 2 = Somewhat important 3 = Not at all important NA = Not applicable	
Factor	Rating	Factor	Rating
Did not want to confuse borrowers who already had FFEL loans.		Did not want to confuse borrowers by offering two loan programs.	
Wanted to delay full commitment until the Department has gained experience with the new program.		Did not want the complexity of administering two programs simultaneously.	
Wanted to learn how to implement the program on a small group before committing the entire institution.		Did not want to continue to administer the FFEL program.	
Wanted to maintain relationships with lender and/or guarantor.		Wanted to avoid uncertainty over obtaining loans through lenders under FFEL.	
Wanted to keep professional students in the FFEL program.		Other (Specify)	
Other (Specify)			



**13.** Please check whether you are participating as an originator or as an alternate originator.

- Our institution is an originator (Complete the table below.)
- Our institution is an alternate originator (Skip to Question 14.)

**Rate the importance of each item below in making the decision to originate, using the following scale:**

1 = Very important  
 2 = Somewhat important  
 3 = Not at all important  
 4 = NA = Not applicable

Item	Rating			
	1	2	3	NA
Wanted to be active in or control the loan process.	1	2	3	NA
Felt it would eliminate potential confusion for borrowers.	1	2	3	NA
Did not want to involve other parties in the loan application process where not necessary.	1	2	3	NA
Administrative allowance would make origination cost-effective.	1	2	3	NA
Would facilitate more timely processing of loans.	1	2	3	NA
Other (Specify)	1	2	3	NA

**14.** What additional comments do you have regarding decisions your institution had to make for the implementation of the Direct Loan Program?

### Section 3 - Start-up Activities for the Direct Loan Program

15. The following items describe various activities and processes necessary for the administration of the Direct Loan Program. This question refers to the **start-up activities only**; it does not cover ongoing administration. This may be a question for which you want to consult other staff (such as the Business or Bursar's Office) involved in setting up the processes. Please rate the ease of setting up these processes at your institution using the following scale.

1 = Easy to set up process at my institution

2 = Moderate level of effort required to set up process

3 = Difficult to set up process at my institution

NA = Not applicable, did not implement this process (e.g., same as under FFEL)

Activities and Processes	Rate Ease of Implementation	Comments
Install government-provided software into your institution's own computer system		
Develop and conduct internal staff training on Direct Loan Program		
Develop procedures/materials to counsel borrowers on Direct Loans		
Develop institutional procedures for processing loan application and ensuring loan origination		
Develop loan disbursement procedures (e.g. crediting student accounts)		
Develop promissory note review and transmittal procedures		
Develop internal recordkeeping and procedures for reporting to Direct Loan System (includes tracking information on borrowers and their loans both during and after enrollment period, and communication about borrowers to ED and its contractors)		
Develop institutional cash management procedures (includes estimating capital needs, tracking receipt of funds, and reporting cancellations or refunds)		
Develop reconciliation procedures at your institution		
Other processes or activities (Specify)		

**16.** How would you characterize the level of work or staff effort needed to prepare for and start up administration of the Direct Loan Program at your institution? For each of the three administrative areas indicated below, please rate the level of staff effort required (using the scale provided). **This question refers to the start-up period only, prior to the first disbursement of Direct Loans at your institution.**

1 = Very easy process to start up the Direct Loan Program, with little effort

2 = Relatively easy, with a few areas that required effort

3 = A moderate amount of effort was required overall

4 = Relatively difficult, with many areas that required a high level of effort

5 = Very difficult and time-consuming process to start up the Direct Loan Program

NA = Not applicable, this office is not substantively involved with the Direct Loan Program

Administrative Area	Rate Level of Effort	Comments
Financial Aid Office		
Business/Bursar's Office		
Technical Support Staff		
Other Key Administrative Office (Specify)		

**17.** Do you feel your experience in administering the Pell and/or Perkins program assisted your institution in the implementation of the Direct Loan Program? (Check only one.)

- Yes, both Perkins and Pell assisted
- Yes, only Perkins assisted
- Yes, only Pell assisted
- No, neither Perkins nor Pell assisted
- Don't Know

18. What additional comments or suggestions do you have regarding your experiences with the start-up processes for the Direct Loan Program?

#### **Section 4 - Administering the Direct Loan Program**

(Administering the program includes all loan activities, reconciliation, reporting, and keeping up with regulations.)

19. Once the Direct Loan processes were implemented at your institution, how would you characterize the level of work or staff effort needed to **administer** this program on a day-to-day basis? (Check only one.)

- Very easy to administer
- Relatively easy to administer, with a few areas that require a high level of effort
- A moderate amount of effort is required overall
- Relatively labor intensive to administer, with many areas that require a high level of effort
- Very labor intensive to administer

**20.** Please note how satisfied you are with each aspect of the Federal Direct Loan Program in the table below, using a scale of 1-5, with 1 being very satisfied and 5 being very dissatisfied, or NA for Not applicable.

Aspect of Program	Rate Satisfaction	Comments
Institutional receipt of loan funds on time		
Workload to counsel borrowers		
Service from the Direct Loan Servicing Center		
Institutional cash flow under Direct Loans		
Ability to provide service to students during peak flow periods		
Other (Specify)		

**21.** Listed below are resources needed for the delivery of financial aid that may have changed at your institution. Please note if **increases or decreases** have recently occurred or will occur. This question refers **only** to changes that are a **direct result** of implementation of the Direct Loan Program. Please use the following scale:

- 1 = Significant decrease occurred
- 2 = Small decrease occurred
- 3 = No significant change/did not occur
- 4 = Small increase occurred
- 5 = Significant increase occurred

Resource	Level of Change in Resources				
Number of staff positions related to financial aid (temporary or permanent)	1	2	3	4	5
Number of staff positions in Accounting or Business Office	1	2	3	4	5
Number of staff utilized for technical support	1	2	3	4	5
Number of hours current staff work	1	2	3	4	5
Equipment/computers	1	2	3	4	5
Supplies (postage, copying, etc)	1	2	3	4	5
Funds for training	1	2	3	4	5
Funds for staff travel	1	2	3	4	5
Development/modification of computer program/procedures	1	2	3	4	5
Other (Specify) _____	1	2	3	4	5

22. Thinking in terms of the amount of staff time and effort required, please indicate your level of satisfaction with each of the following activities involved in administering the Direct Loan Program. (Circle only one code for each activity. NA should be circled for activities that you have not yet had experience with in the Direct Loan Program.)

Activity	Very Satisfied	Somewhat Satisfied	Somewhat Dissatisfied	Very Dissatisfied	NA
Keeping up with regulations	1	2	3	4	NA
Answering general questions about loans and financial aid	1	2	3	4	NA
Counseling borrowers while in school	1	2	3	4	NA
Helping students with loans after they have left school	1	2	3	4	NA
Processing origination records	1	2	3	4	NA
Printing promissory notes	1	2	3	4	NA
Securing signature on promissory notes	1	2	3	4	NA
Requesting and receipt of loan funds	1	2	3	4	NA
Disbursement of loan funds	1	2	3	4	NA
Refunding excess loan funds to students	1	2	3	4	NA
Financial monitoring and reporting	1	2	3	4	NA
Recordkeeping and reporting of student information (includes SSCR, financial aid transcripts, and updates to Direct Loan Servicing Center of NSLDS)	1	2	3	4	NA
Other (Specify)	1	2	3	4	NA

23. If you indicated that you are dissatisfied with any of the above activities, please specify the factors that contributed to your dissatisfaction with those activities. What can be done/what methods have you used to resolve the situation?

24. For each of the administrative functions listed in the table below, please respond to the following three questions by indicating the corresponding effect or action.

- Has your institution seen a change in workload due to or caused by implementing the Direct Loan Program?
- Where there have been changes in workload, have the changes been large or small?
- For any function where there was a change in workload, do you think the change is Temporary (start-up activities only) or Permanent (the level of work will continue in the regular operation of the program)?

Administrative Function	(a) Workload Change: I=Increase D=Decrease NC=No Change	(b) For Those Items With Change: SC=Small Change LC=Large Change	(c) For Those Items With Change: T=Temporary P=Permanent
<b>PART A:</b>			
Advising students on status of loans	I D NC	SC LC	T P
Counseling borrowers on Direct Loan Program	I D NC	SC LC	T P
Training Financial Aid staff	I D NC	SC LC	T P
<b>PART B:</b>			
Processing of loan application/creation of origination record	I D NC	SC LC	T P
Request and receipt of loan funds by institution	I D NC	SC LC	T P
Enrollment Verification	I D NC	SC LC	T P
Disbursement of loan funds to student	I D NC	SC LC	T P
<b>PART C:</b>			
Cash management (includes cancellations/refunds)	I D NC	SC LC	T P
Reconciliation	I D NC	SC LC	T P
Recordkeeping and reporting (including tracking information on borrowers and their loans both during and after enrollment period, and communication about borrowers to other organizations)	I D NC	SC LC	T P
Other (Specify)	I D NC	SC LC	T P
Now that you have commented on individual functions, please respond regarding the overall workload change at your institution due to implementing Direct Loans	I D NC	SC LC	T P



**25. Thinking strictly in terms of the administrative functions listed in part B of Question 24, please estimate the number of minutes or hours of total staff time it takes to process a single Direct Loan, from the time the student is awarded a loan to the point where all funds are disbursed to the students and/or their account. Do not include PLUS loans in this estimate; only include Stafford loans. Staff time refers to the total number of minutes or hours required by all staff members at your institution to process that loan, regardless of their department or the elapsed time between activities. (Please indicate the amount of time required in each of the following: best, average and worst case situations.)**

Best Case/Average/Worst Case Situation	Time required to process loan	Percent of total Stafford loans requiring this amount of time
Best case/no exceptions or problems	_____ minutes or _____ hours	_____ % take this amount of time
Average case	_____ minutes or _____ hours	_____ % take this amount of time
Worst case/many exceptions or problems	_____ minutes or _____ hours	_____ % take this amount of time

**26.** Please check **all** the statements below that apply to your perceptions of your institution's implementation of the Direct Loan Program.

- Staff have been shifted to work on different financial aid functions
- Staff have been freed to work on other activities outside of financial aid.
- Staff have been released to other departments or let go.
- Staff are working extra hours to accommodate the added activities.
- Extra staff have been hired at the institution to accommodate the added activities.

**27.** Do you have any additional comments about the administration of the Direct Loan Program?

**Section 5 - Communication and Support from the Department of Education**

**28.** How satisfied are you with the Department of Education's responsiveness to reported problems or difficulties during the implementation of the Direct Loan Program? Using a scale of 1 to 5 with 1 being very satisfied and 5 being very dissatisfied, or NA for not applicable, please circle your level of satisfaction.

very satisfied      1      2      3      4      5      very dissatisfied or    NA

29. The following table lists Direct Loan Program materials or support that you may have received. In the appropriate column:

- a) Note whether you have received the information/support by writing Y (yes) or N (no).
- b) Rate the timeliness of the information/support for your needs and activities using a scale of 1-5, with 1 being very timely and 5 being not at all timely. Write NA if not applicable
- c) Rate the usefulness of the information/support on a scale of 1-5, with 1 being very useful and 5 being not at all useful. By usefulness, we mean whether it was adequate to provide the instructions or services needed by your institution. Write NA if not applicable.
- d) Please write in any additional comments you may have.

Materials/Training	(a) Received or Participated Y = Yes N = No	(b) Rate timeliness (1-5 or NA)	(c) Rate usefulness (1-5 or NA)	(d) Comments
Direct Loan Program rules and regulations				
Telephone support for policy or administrative guidance				
Direct Loan Users Guide				
In-person assistance				
Counseling materials				
Pre-printed promissory notes				
Training on Direct Loan software				
Technical support for software/computer issues				
Loan origination support				
Other servicing support				
Other (Specify)				

**30.** Are you using EDEXpress in any capacity to process Direct Loans?

- Yes → Please complete the following table and questions.
- No → Please skip to Question 31.

In the table below:

- a. Please rate the timeliness of the delivery of the software, using a scale of 1 to 5 with 1 being very satisfied and 5 being very dissatisfied.
- b. Please rate how easy the software was to learn to use, using a scale of 1 to 5 with 1 being very easy to learn and 5 being very difficult to learn.

Software Year/Phase	(a) Rate timeliness of delivery on a scale of 1 to 5	(b) Rate ease of learning on a scale of 1 to 5
Year One software, Phase I	1 2 3 4 5	1 2 3 4 5
Year One software, Phase II	1 2 3 4 5	1 2 3 4 5
Year One software, Phase III	1 2 3 4 5	1 2 3 4 5
Year Two software	1 2 3 4 5	1 2 3 4 5

- c. How satisfied are you with the overall usefulness of the Direct Loan component of EDEXpress? By useful we mean the extent to which it can adequately perform the functions you need. On a scale of 1-5, please circle your level of satisfaction.

very satisfied      1      2      3      4      5      very dissatisfied

- d. How satisfied are you with the ease of integration and compatibility of the Direct Loan component of EDEXpress with your existing system? On a scale of 1-5, please circle your level of satisfaction.

very satisfied      1      2      3      4      5      very dissatisfied

- e. How satisfied are you with the processing efficiency of the Direct Loan component of EDEXpress (e.g., the ability to batch process or process multiple types of loans)? On a scale of 1-5, please circle your level of satisfaction.

very satisfied      1      2      3      4      5      very dissatisfied

31. What additional comments or suggestions do you have about ED services?

### Section 6 - Experiences with the FFEL Program

In addition to your experiences with the Direct Loan Program, we are also interested in learning about your **experiences with the FFEL program** during the past (93/94) Federal Award Year.

32. How many lenders did you deal with on a regular basis in the FFEL program?

- 1-2 lenders
- 3-5 lenders
- 6-10 lenders
- 11-20 lenders
- More than 20 lenders

33. How many guarantee agencies did you deal with on a regular basis in the FFEL program?

- 1 guarantee agency
- 2-3 guarantee agencies
- 4-5 guarantee agencies
- More than 5 guarantee agencies

34. How would you describe the overall level of work or staff effort required to administer the FFEL Program on a day-to-day basis? (Check only one.)

- Very easy to administer
- Relatively easy to administer, with a few areas that require a high level of effort
- A moderate amount of effort is required overall
- Relatively labor intensive to administer, with many areas that require a high level of effort
- Very labor intensive to administer

35. Overall, how satisfied were you with the FFEL program prior to your involvement with the Direct Loan Program? On a scale of 1-5, please circle your level of satisfaction.

very satisfied      1      2      3      4      5      very dissatisfied

**36.** The following three questions ask about services received from the Department of Education, lenders and guarantee agencies.

**36a.** In the appropriate column:

- Note whether you have received information/support from the **Department of Education**.
- Rate the timeliness of the information/support for your needs and activities using a scale of 1-5, with 1 being very timely and 5 being not at all timely. Write NA for not applicable.
- Rate the usefulness of the information/support on a scale of 1-5, with 1 being very useful and 5 being not at all useful. Write NA for not applicable.
- Please write in any additional comments you may have.

<b>Materials/Training</b>	<b>(a) Received? Y = Yes N = No</b>	<b>(b) Rate timeliness (1-5 or NA)</b>	<b>(c) Rate usefulness (1-5 or NA)</b>	<b>(d) Comments</b>
Software for administration or reporting functions				
Telephone support				
Information on FFEL Program rules/regulations				
Training sessions				
Materials for counseling borrowers				
Other (Specify)				

**36b.** In the appropriate column:

- a. Note whether you have received information/support from **your primary lender or their servicer**.
- b. Rate the timeliness of the information/support for your needs and activities using a scale of 1-5, with 1 being very timely and 5 being not at all timely. Write NA for not applicable.
- c. Rate the usefulness of the information/support on a scale of 1-5, with 1 being very useful and 5 being not at all useful. Write NA for not applicable.
- d. Please write in any additional comments you may have.

Materials/Training	(a) Received? Y = Yes N = No	(b) Rate timeliness (1-5 or NA)	(c) Rate usefulness (1-5 or NA)	(d) Comments
Software for administration or reporting functions				
Telephone support				
Information on FFEL Program rules/regulations				
Training sessions				
Materials for counseling borrowers				
Other (Specify)				

**36c.** What percent of your loan volume is handled by your primary lender? \_\_\_\_\_%

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**36d.** In the appropriate column:

- a. Note whether you have received information/support from your **primary guarantee agency or their servicer**.
- b. Rate the timeliness of the information/support for your needs and activities using a scale of 1-5, with 1 being very timely and 5 being not at all timely. Write NA for not applicable.
- c. Rate the usefulness of the information/support on a scale of 1-5, with 1 being not useful and 5 being very useful. Write NA for not applicable.
- d. Please write in any additional comments you may have.

Materials/Training	(a) Received? Y = Yes N = No	(b) Rate timeliness (1-5 or NA)	(c) Rate usefulness (1-5 or NA)	(d) Comments
Software for administration or reporting functions				
Telephone support				
Information on FFEL Program rules/regulations				
Training sessions				
Materials for counseling borrowers				
Other (Specify)				

**36e.** What percent of your loan volume is handled by your primary guarantee agency? \_\_\_\_\_%

**37. This question is only for institutions that are phasing in the Direct Loan Program. If you are 100 percent Direct Loan, please skip to Question 38 in Section 7.**

a. Now that you are administering both programs, how satisfied are you with the FFEL Program as it currently is operating? On a scale of 1-5, please circle your level of satisfaction.

very satisfied      1      2      3      4      5      very dissatisfied

b. For the following aspects of FFEL Program administration, please rate any changes since the introduction of the Direct Loan Program, using the following scale:

- 1 = Improved the situation or aspect
- 2 = The same, no changes
- 3 = Worsened the situation or aspect
- NA = Not applicable

Aspect of FFEL Program Administration	Rating	Comments
Student access to loans	1 2 3 NA	
Ease of administration of FFEL	1 2 3 NA	
Service from banks/guarantee agencies	1 2 3 NA	
Service from loan servicers/collection agencies	1 2 3 NA	
Service from your third party or privately contracted services	1 2 3 NA	

**Section 7 - Overall Impressions of the Direct Loan Program**

**38.** Please rate your general satisfaction with the Direct Loan Program up to this point. On a scale of 1 to 5, circle your level of satisfaction:

very satisfied      1      2      3      4      5      very dissatisfied

**39.** What advice could you offer to other institutions in their efforts to implement the Direct Loan Program? (optional)



40. What methods were successful in resolving specific difficulties encountered in the implementation of the Direct Loan Program? Are these procedures documented and would you be willing to share them with other schools? (optional)

41. Do you have any additional comments or advice for the Department of Education that have not been specifically addressed? (optional)

### Section 8 - Survey Issues

42. In considering future surveys of institutions participating in the Direct Loan Program, we would like your opinion to inform our decision about the timing of the survey. Which of the following time frames would be more useful to your institution?

Every six months

Once per year

This would involve a primary survey in the Fall and a condensed survey on satisfaction issues in the Spring.

This would be a single large survey in the Fall.

43. Do you have any suggestions or comments on this survey? What suggestions can you offer on ways to improve future surveys or reduce their burden to you? (optional)

*Thank you for completing this survey.*