This report presents findings based on 2,303 responses to a survey of 2,723 institutions participating in the Federal Family Education Loan (FFEL) Program. The survey was conducted to establish a baseline comparison group for analyses of differences in aspects of loan program administration between the Direct Loan (DL) and FFEL programs, including overall quality and ease of loan program administration; satisfaction with communications and support from the Department of Education; and satisfaction with service providers. Volume One of the report summarizes the findings of the survey. Results indicate that first-year DL schools indicated greater satisfaction with their program and found it easier to administer than FFEL schools. Satisfaction with the FFEL program varied by whether the school was participating in the DL program. A copy of the survey is included. Volume Two, Technical Appendices, includes a guide to interpreting survey responses, the weighted data tables, a description of the survey methodology, and item-by-item response rates. (JPB)
Evaluation of the Federal Direct Loan Program

Survey of Institutions Participating in the Federal Family Education Loan Program
Volume One - Summary Report

Academic Year 1994-95
Evaluation of
the Federal Direct Loan Program
Survey of Institutions Participating in the
Federal Family Education Loan Program
Volume One
Summary Report

Contract No. EA93085001

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Contracting Officers' Technical Representative
Acknowledgments

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The cooperation of more than two thousand institutions participating in the Federal Family Education Loan Program enabled a complete description of their experiences with this program. Without the time and effort contributed by financial aid administrators, this report would not have been possible.

The project director for this study is Maureen Murphy. Sadie Bennett planned and managed the institutional survey. The authors of this report—Maureen Murphy, Sadie Bennett, Laura Greene Knapp and Elaine Glover—would like to acknowledge the contributions made by the following Macro staff: Robert Blankenship, Marcie Cohen, Nancy Hassett, Asa Janney, Cathy Olshefski and Colleen Walsh.
# Contents

<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Highlights of Findings</td>
<td>i</td>
</tr>
<tr>
<td>Introduction</td>
<td>1</td>
</tr>
<tr>
<td>Comparisons Between First-Year Direct Loan Institutions and FFEL Institutions</td>
<td>3</td>
</tr>
<tr>
<td>Comparison of Satisfaction Levels and Program Experiences</td>
<td>3</td>
</tr>
<tr>
<td>Comparison of Changes in Financial Aid Resources</td>
<td>6</td>
</tr>
<tr>
<td>Satisfaction with the Federal Family Education Loan Program</td>
<td>8</td>
</tr>
<tr>
<td>Overall Level of Satisfaction with the Federal Family Education Loan Program</td>
<td>8</td>
</tr>
<tr>
<td>Satisfaction by Institutional Characteristics</td>
<td>8</td>
</tr>
<tr>
<td>Institutional Satisfaction with Various Aspects of the Federal Family Education Loan Program</td>
<td>12</td>
</tr>
<tr>
<td>Institutional Effort Associated with Program Administration</td>
<td>15</td>
</tr>
<tr>
<td>FFEL Administrative Support</td>
<td>15</td>
</tr>
<tr>
<td>Level of Satisfaction with Overall Effort and with Effort Required for the Specific Activities Involved in Administering FFELP</td>
<td>15</td>
</tr>
<tr>
<td>Institutional Opinions Regarding Satisfaction with the Federal Family Education Loan Program</td>
<td>20</td>
</tr>
<tr>
<td>Communications and Support from the Department of Education, Lenders and Guarantee Agencies</td>
<td>22</td>
</tr>
<tr>
<td>Services and Communications Received from the Department of Education</td>
<td>22</td>
</tr>
<tr>
<td>Services and Communications Received from Lenders</td>
<td>24</td>
</tr>
<tr>
<td>Services and Communications Received from Guarantee Agencies</td>
<td>26</td>
</tr>
<tr>
<td>Comparisons of Services and Communications Received from the Department of Education, Lenders, and Guarantee Agencies</td>
<td>28</td>
</tr>
</tbody>
</table>
Contents (cont'd)

Changes in the Federal Family Education Program Since Introduction of the Direct Loan Program .................................................. 31

   Overall Institutional Satisfaction with the Federal Family Education Loan Program Prior to July 1994 vs. Current Satisfaction .................. 31
   General Perceptions of Change in the Federal Family Education Loan Program .... 32
   Variations in Perceptions of FFELP Improvements by Institutional Characteristics. .33
   General Changes in Financial Aid Resources for Administering the Federal Family Education Loan Program ......................... 36
   Changes in Financial Aid Resources by Institutional Characteristics ............ 37

Federal Family Education Loan and Direct Loan Programs: Decision Factors and Information Sources ........................................ 39

   Factors Affecting the Decision to Participate in the Federal Family Education Loan Program ...................................................... 39
   Sources and Impact of Direct Loan Program Information .......................... 40
   FFEL Institutions' Opinions Regarding the Direct Loan Program .................. 42

Overall Comments Regarding the Federal Family Education Loan Program ........ 44

   Successful Methods for Resolving Difficulties ...................................... 44
   Suggested FFELP Changes ................................................................. 44
   Comments Regarding Direct Loan Program Implementation ....................... 45

Institutional Preferences and Comments Regarding the Survey .................... 46
Introduction

This report presents the findings of a survey of institutions participating in the Federal Family Education Loan Program (FFELP). The purpose of the survey was to establish a baseline comparison group for analyses of differences in various aspects of loan program administration between the Direct Loan and Federal Family Education Loan Programs, including: overall quality and ease of loan program administration; satisfaction with communications and support from the Department of Education; and satisfaction with service providers. A similar survey of institutions participating in the Federal Direct Loan Program was conducted during February and March of this year, and selected results are presented for comparison.

A total of 104 institutions participated in the initial year of the Direct Loan Program. Because of the limited number of participants, care must be taken when making generalizations based on the Direct Loan/FFEL comparisons in this report. The characteristics and experiences of the initial Direct Loan participants may not represent subsequent cohorts of Direct Loan institutions. In addition, program start-up is likely to be quite different from full operation of a program. Both of these factors could influence the results of a comparison of first-year Direct Loan schools and FFEL schools. However, over 400,000 borrowers and all types of schools are represented among the first-year participants of the Direct Loan Program. Therefore, the Direct Loan/FFEL comparisons presented in this report do provide a reasonable early indication of relative satisfaction between the programs.

Follow-up surveys of Direct Loan and FFEL schools planned for spring of 1996 will provide a clearer comparison of institutional satisfaction between the loan programs. In addition, FFEL and Direct Loan borrower surveys, to be conducted in the fall of 1995, will provide baseline comparisons of borrower satisfaction and experiences for each of the loan programs. Follow-up institutional and borrower surveys are also planned for future years of the evaluation.
Highlights of Findings

Findings

- First-year Direct Loan schools indicated greater satisfaction with the Direct Loan Program than did FFEL schools with the FFEL Program (Figure 1). The biggest difference between the two programs was in the percentage of schools that said they were very satisfied—61 percent of Direct Loan schools versus 27 percent of FFEL schools. Few schools indicated that they were very dissatisfied with either program.

![Figure 1](image)

Overall Satisfaction with Loan Program
Direct Loan Schools vs. FFEL Schools

Regarding the various activities involved in administering the loan programs (including keeping up with regulations, counseling borrowers, disbursing loan funds, financial reporting and recordkeeping), Direct Loan schools reported higher satisfaction ratings for all activities than did FFEL schools. The greatest rating differences in satisfaction occurred for keeping up with...
regulations (1.7 for Direct Loan vs. 2.4 for FFEL) and refunding excess loan funds to students (1.5 for Direct Loan vs. 2.2 for FFEL).\(^1\)

Satisfaction with the FFEL Program varied by whether the school was currently participating (or planning to participate) in the Direct Loan Program. Those that did not intend to apply for the Direct Loan Program reported the highest satisfaction rating—2.0 on a 5-point scale. This compared to ratings ranging from 2.4 to 2.6 for those who have either applied or intend to apply for the Direct Loan Program.

- First-year Direct Loan schools found the Direct Loan Program easier to administer than FFEL schools found their program (Figure 2). Almost 60 percent of Direct Loan schools said the program was relatively or very easy to administer, compared to roughly 30 percent of FFEL schools.

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\(^1\) All satisfaction ratings were based on a four or five-point scale with 1.0 being the highest possible rating.
Highlights of Findings

In general, large loan volume FFEL schools found the program labor intensive to administer. With the exception of schools with loan volumes ranging from $10-20 million, the larger the loan volume, the less likely the school was to report satisfaction with administrative efforts and the more likely the school was to report an intensive amount of effort required for administration. This means that a substantial percentage of FFELP loans are disbursed at institutions that consider the FFEL Program labor intensive.

- FFEL schools were less satisfied with materials and services provided by the Department of Education than were Direct Loan schools. For example, as shown in the following table, only 27 percent of FFEL schools felt that telephone support received from the Department was very timely, compared to 64 percent of Direct Loan schools.

<table>
<thead>
<tr>
<th>Materials/Services</th>
<th>Direct Loan Schools' Rating</th>
<th>FFEL Schools' Rating</th>
</tr>
</thead>
<tbody>
<tr>
<td>Telephone Support</td>
<td>64% Timeliness 75% Usefulness</td>
<td>27% Timeliness 38% Usefulness</td>
</tr>
<tr>
<td>Information</td>
<td>58% Timeliness 68% Usefulness</td>
<td>22% Timeliness 37% Usefulness</td>
</tr>
<tr>
<td>Counseling Materials</td>
<td>51% Timeliness 77% Usefulness</td>
<td>36% Timeliness 42% Usefulness</td>
</tr>
</tbody>
</table>

- FFEL schools were generally satisfied with the key aspects of the program, but there were concerns regarding specific Department of Education-related activities (Figure 3). Relative to other aspects of the FFEL Program, FFEL schools stated that they were most dissatisfied (more than 25 percent) with the Department's responsiveness to reported problems and handling of special cases or exceptions. In terms of program administration, FFEL institutions found keeping up with regulations to be the most burdensome aspect of the program.
As indicated in the table below, there is evidence of improvement in several aspects of the FFEL Program since the introduction of the Direct Loan Program.

<table>
<thead>
<tr>
<th>Aspect</th>
<th>Improved</th>
<th>No Change</th>
<th>Worsened</th>
<th>N/A</th>
</tr>
</thead>
<tbody>
<tr>
<td>Student access</td>
<td>14%</td>
<td>55%</td>
<td>3%</td>
<td>28%</td>
</tr>
<tr>
<td>Ease of administration</td>
<td>19%</td>
<td>52%</td>
<td>5%</td>
<td>25%</td>
</tr>
<tr>
<td>Service from banks/guarantee agencies</td>
<td>36%</td>
<td>39%</td>
<td>3%</td>
<td>23%</td>
</tr>
<tr>
<td>Service from servicers/collectors</td>
<td>21%</td>
<td>47%</td>
<td>3%</td>
<td>29%</td>
</tr>
<tr>
<td>Service from third parties</td>
<td>7%</td>
<td>29%</td>
<td>1%</td>
<td>63%</td>
</tr>
</tbody>
</table>
Highlights of Findings

The most substantial improvement, noted by 36 percent of respondents, is in service from lenders and guarantee agencies (which many of the schools providing comments attributed to competition from the Direct Loan Program). Other FFEL Program aspects also appeared to have improved since July 1994. However, FFEL schools only indicated a slight improvement in their overall satisfaction with the program since the introduction of the Direct Loan Program—from an average rating of 2.3 out of 5.0 prior to July 1994, to a current rating of 2.2. Approximately two-thirds of the institutions are currently satisfied with the FFEL Program, compared to 60 percent that were satisfied prior to implementation of the Direct Loan Program.
Introduction

The institutional surveys comprise one component of an overall evaluation of the Federal Direct Loan Program conducted by Macro International Inc. under contract to the U.S. Department of Education. In February/March 1995, Macro conducted a survey of first-year Direct Loan institutions to assess overall satisfaction with Direct Loan implementation and administration at the institutional level. The purpose of the survey of institutions participating in the Federal Family Education Loan Program (FFELP) was to analyze differences in various aspects of loan program administration between the Direct Loan and Federal Family Education Loan Programs.

Consistent with the objectives of the Direct Loan school survey, the specific research objectives of the survey of Federal Family Education Loan Program institutions were:

- to assess the overall quality and ease of loan program administration at the institutional level;
- to determine the level of institutional satisfaction with communications and support from the Department of Education;
- to determine the level of institutional satisfaction with service providers (i.e., lenders and guarantee agencies); and
- to identify variations in satisfaction level and perceived quality of loan program administration by key institutional characteristics.

Volume One of the report summarizes the findings of the survey. The questionnaire with item responses is found at the end of the volume. Volume Two, Technical Appendices, includes:

- a guide to interpreting survey responses;
- the weighted data tables;
a description of the survey methodology and the sample disposition;
item-by-item response rates;
the letters eliciting institutional cooperation;
the information and instructions provided to Internet respondents; and
the survey questionnaire.

The overall survey response rate was 85 percent, based on 2,303 responses from 2,723 eligible institutions. The following table illustrates the number and percent of responses, and the response rate by institutional type and control:

<table>
<thead>
<tr>
<th>Type and Control</th>
<th>Number of Respondents</th>
<th>Percent of Respondents</th>
<th>Response Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>4-year public</td>
<td>434</td>
<td>19%</td>
<td>83%</td>
</tr>
<tr>
<td>2-year public</td>
<td>560</td>
<td>24%</td>
<td>90%</td>
</tr>
<tr>
<td>4-year private</td>
<td>569</td>
<td>25%</td>
<td>84%</td>
</tr>
<tr>
<td>2-year private</td>
<td>275</td>
<td>12%</td>
<td>82%</td>
</tr>
<tr>
<td>Proprietary</td>
<td>465</td>
<td>20%</td>
<td>78%</td>
</tr>
</tbody>
</table>
Comparisons Between First-Year Direct Loan Institutions and FFEL Institutions

Comparison of Satisfaction Levels and Program Experiences

Compared to schools offering the Direct Loan Program, FFEL institutions were consistently less satisfied with their loan program (Figure 4; Table 1.1a, Volume Two; and the Direct Loan Survey Report). Overall, 90 percent of Direct Loan schools, compared to roughly two-thirds of FFEL schools, indicated satisfaction with their current loan program. The greatest difference, as shown in Figure 4, occurred among the institutions that reported the highest level of satisfaction. As expected, first-year Direct Loan schools were also less satisfied with the FFEL Program in the year
prior to implementation of the Direct Loan Program than were FFEL institutions. These findings are illustrated in average ratings given by each group of institutions in the table below.

<table>
<thead>
<tr>
<th>Rating Dimension</th>
<th>Direct Loan Schools</th>
<th>FFEL Schools</th>
</tr>
</thead>
<tbody>
<tr>
<td>Satisfaction with current program</td>
<td>1.5</td>
<td>2.2</td>
</tr>
<tr>
<td>Satisfaction with FFELP prior to 7/94</td>
<td>3.3</td>
<td>2.3</td>
</tr>
</tbody>
</table>

These represent average ratings by the entire group of respondents currently participating in each program, on a scale of 1 to 5 five with 1 being the highest rating.

Respondents from both the Direct Loan and FFEL schools were asked to characterize the level of work or staff effort needed to administer the respective loan programs on a day-to-day basis. As shown in the table below, while more than half of the Direct Loan respondents (59 percent) perceived their program as easy to administer, approximately 30 percent of FFEL respondents indicated ease of loan program administration.

<table>
<thead>
<tr>
<th>Level of Effort to Administer Program</th>
<th>Direct Loan Schools</th>
<th>FFEL Schools</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very easy to administer</td>
<td>16%</td>
<td>7%</td>
</tr>
<tr>
<td>Relatively easy to administer</td>
<td>43%</td>
<td>24%</td>
</tr>
<tr>
<td>A moderate amount of effort</td>
<td>26%</td>
<td>37%</td>
</tr>
<tr>
<td>Relatively labor intensive</td>
<td>9%</td>
<td>26%</td>
</tr>
<tr>
<td>Very labor intensive</td>
<td>6%</td>
<td>6%</td>
</tr>
</tbody>
</table>
Respondents from both programs were also asked to rate their satisfaction with various activities involved in administering their program. Following is a comparison of the average ratings, using the same five-point scale, with one being the highest possible rating (Table 5b, Volume Two).

<table>
<thead>
<tr>
<th>Activity</th>
<th>Direct Loan Schools</th>
<th>FFEL Schools</th>
</tr>
</thead>
<tbody>
<tr>
<td>Keeping up with regulations</td>
<td>1.7</td>
<td>2.4</td>
</tr>
<tr>
<td>Answering questions about loans</td>
<td>1.3</td>
<td>1.7</td>
</tr>
<tr>
<td>Counseling borrowers in school</td>
<td>1.3</td>
<td>1.7</td>
</tr>
<tr>
<td>Helping students with loans after school</td>
<td>1.6</td>
<td>2.1</td>
</tr>
<tr>
<td>Receipt of loan funds on time</td>
<td>1.3</td>
<td>1.7</td>
</tr>
<tr>
<td>Disbursement of loan funds</td>
<td>1.5</td>
<td>1.9</td>
</tr>
<tr>
<td>Refunding excess loan funds to students</td>
<td>1.5</td>
<td>2.2</td>
</tr>
<tr>
<td>Financial monitoring/reporting</td>
<td>1.8</td>
<td>2.0</td>
</tr>
<tr>
<td>Recordkeeping/reporting of student information</td>
<td>1.9</td>
<td>2.1</td>
</tr>
</tbody>
</table>

This table illustrates the higher satisfaction of Direct Loan institutions with their program than that of FFEL institutions with their program. The greatest differences in satisfaction levels are shown for keeping up with regulations and refunds to students.

Given the differences in the two loan programs, it was only possible to compare workload for a single activity common to both—workload for counseling borrowers. In this regard, Direct Loan institutions were more satisfied than FFEL institutions, with 62 percent of Direct Loan institutions reporting that they are very satisfied with this aspect of the program, compared to 16 percent of FFEL institutions (Table 5g, Volume Two).

The differences between the satisfaction levels of Direct Loan and FFEL schools are even more pronounced in the frequency with which the highest rating is assigned to the timeliness and usefulness
of materials and services provided by the Department of Education. It must be noted, however, that the Department actually plays a larger role in service provision in the Direct Loan Program than in the FFEL Program. Lenders and guarantors provide more services to schools than the Department in FFELP. The following table highlights the percentages of schools that assigned the highest rating to various materials/services provided by the Department (Tables 5d and 5e, Volume Two).

<table>
<thead>
<tr>
<th>Materials/Services</th>
<th>Direct Loan Schools' Rating</th>
<th>FFEL Schools' Rating</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Timeliness</td>
<td>Usefulness</td>
</tr>
<tr>
<td>Telephone Support</td>
<td>64%</td>
<td>75%</td>
</tr>
<tr>
<td>Information</td>
<td>58%</td>
<td>68%</td>
</tr>
<tr>
<td>Counseling Materials</td>
<td>51%</td>
<td>77%</td>
</tr>
</tbody>
</table>

On both timeliness and usefulness of information, materials and support, a substantially larger percentage of Direct Loan institutions reported the highest level of satisfaction than did FFEL institutions.

**Comparison of Changes in Financial Aid Resources**

Direct Loan institutions were much more likely to report significant changes in resources than were FFEL institutions (Table 5f, Volume Two). It should be noted that any time there is a change in program, changes in resources are likely to occur, particularly in the area of staff training. Less than 5 percent of respondents for either program reported significant decreases in any category of financial aid resources. Significant increases were reported by larger percentages of Direct Loan schools than FFEL schools, as indicated in the following table.
Direct Loan institutions have not tended to increase their staff during the transition to the new program. The extent to which increases in staff hours can be attributed to the new program, however, is questionable, given the similar increase in staff hours reported by FFEL institutions. The greatest differences in new resources committed by both programs are in the areas of staff training/travel and computer equipment and programming.
Satisfaction with the Federal Family Education Loan Program

Overall Level of Satisfaction with the Federal Family Education Loan Program

Question #22

Currently, how satisfied are you with the FFEL Program? On a scale of 1 to 5, circle your level of satisfaction.

The majority of FFEL institutions indicated overall satisfaction with the Federal Family Education Loan Program as it is currently operating. Although only 27 percent of the responding institutions indicated that they were very satisfied with FFEL, roughly two-thirds reported a better than average opinion of the program, and only 9 percent were dissatisfied with the program as operating in the current academic year (Table 1.1a, Volume Two).

Satisfaction by Institutional Characteristics

In addition to overall satisfaction, responses to a variety of questions were studied relative to institutional characteristics, including:

- type and control;
- loan volume;
- aid office structure;
- electronic funds transfer (EFT) usage;
- EDExpress usage;
- type of computer system used for processing aid;
- number of lenders involved in the program;
- number of guarantee agencies involved in the program; and
- plans relative to participation in the Direct Loan Program.
Among all these institutional variables, those that appeared to be associated with differences in satisfaction level with the FFEL Program were plans concerning Direct Loan participation, number of lenders and guarantee agencies regularly dealt with, and institutional type and control.

As expected, current satisfaction with the FFEL Program varied according to whether the respondents were planning to participate in the Direct Loan Program (Table 1.2, Volume Two). The average satisfaction rating among schools that said they had no plans to apply for participation in Direct Loans was the highest, as shown below:

<table>
<thead>
<tr>
<th>Participation Status</th>
<th>Average Satisfaction Rating</th>
</tr>
</thead>
<tbody>
<tr>
<td>No Application</td>
<td>2.0</td>
</tr>
<tr>
<td>Application Rejected</td>
<td>2.1</td>
</tr>
<tr>
<td>Year 2 Participant</td>
<td>2.4</td>
</tr>
<tr>
<td>Application Pending Year 3</td>
<td>2.5</td>
</tr>
<tr>
<td>Will Apply Year 3</td>
<td>2.6</td>
</tr>
</tbody>
</table>

These findings clearly indicated a separation of respondent satisfaction with FFELP based on whether they would eventually join the Direct Loan Program.

On a percentage basis, approximately 76 percent of the responding institutions that indicated they would not apply for the Direct Loan Program were satisfied with the Federal Family Education Loan Program, compared to 54 percent of Direct Loan Program applicants/participants that indicated satisfaction.

Respondents were also asked to specify the number of lenders and guarantee agencies they regularly dealt with in the FFEL Program. Those who were involved with a large number of lenders and/or guarantee agencies in administering FFELP indicated a lower level of satisfaction with the Program—2.4—compared to a 2.1 rating for those that dealt with the
smallest number of lenders and guarantee agencies, suggesting that the complexity of administration increased as the number of parties involved grew (Table 1.2, Volume Two).

Relative to type and control of institution, the public institutions were less satisfied than the private institutions, regardless of type, and the proprietary schools were in the middle, as shown below:

<table>
<thead>
<tr>
<th>Type and Control</th>
<th>Average Satisfaction Rating</th>
</tr>
</thead>
<tbody>
<tr>
<td>4-year public</td>
<td>2.4</td>
</tr>
<tr>
<td>2-year public</td>
<td>2.3</td>
</tr>
<tr>
<td>4-year private</td>
<td>2.0</td>
</tr>
<tr>
<td>2-year private</td>
<td>2.0</td>
</tr>
<tr>
<td>Proprietary</td>
<td>2.2</td>
</tr>
</tbody>
</table>

There was little or no variation in satisfaction levels among the remaining institutional variables. Slight variations were found by:

- loan volume—with higher loan volume institutions indicating slightly lower satisfaction levels;
- use of electronic funds transfer—with EFT institutions reporting somewhat higher levels of satisfaction; and
- type of computer system used—with schools administering the program manually indicating slightly higher overall satisfaction (Table 1.2, Volume Two).

When asked to comment on the current structure and administration of the FFEL Program, more than 600 respondents did provide additional comments relating to their satisfaction with FFELP. Responses to this question can be grouped into those who believe the program is too complex and those who are relatively pleased with its structure and administration.
A number of the schools that provided comments indicated that the FFEL system is too complicated. Chief among comments were:

- The current system is too cumbersome.
- There are too many regulations.
- It is hard to keep up with the regulations.
- There are too many players in the system.
- The program is difficult to administer.
- Lenders/guarantee agencies do not assume appropriate responsibility.
- Lenders/guarantee agencies have too much discretion, give poor service.
- Loan sales cause problems in tracking students' loan status.
- Servicers are slow in processing deferments.
- Loan processing is not timely.

A large group of the commenters indicated that they were pleased with the program, citing the following reasons most frequently:

- The system as it is works well.
- We are pleased with lender/guarantor responsiveness.
- The program is easy to administer.
- Changes to the program have made it easier to administer.
Institutional Satisfaction with Various Aspects of the Federal Family Education Loan Program

Question #20

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

- Timeliness of receipt of loan funds under EFT processing
- Timeliness of receipt of loan funds under manual processing
- Workload to counsel borrowers
- Relationship with primary lenders
- Relationship with primary guarantors
- ED's responsiveness to reported problems or difficulties in the FFEL Program
- ED's handling of special cases or exceptions when reporting problems or difficulties

The average ratings for the program aspects delineated in Question 20 ranged from 1.4 for timeliness of receipt of loan funds under EFT processing to 2.8 both for the Department of Education's responsiveness to reported problems and the Department's handling of special cases or exceptions (Table 1.4a, Volume Two). In terms of the percentage distribution of responses, timeliness of receipt of loan funds under EFT processing was rated very satisfactory by 71 percent of the respondents; relationships with primary lenders and guarantors were rated very satisfactory by more than half of the institutions (54 percent and 57 percent, respectively); timeliness of receipt of loan funds under manual processing was rated highly by approximately one-third of the respondents; and the remaining three program aspects—workload to counsel borrowers, ED’s responsiveness to reported problems or difficulties, and ED’s handling of special cases or exceptions—were rated very satisfactory by less than 20 percent of the survey participants (Table 1.4, Volume Two).
The percentage of institutions that expressed an above average opinion of the program aspects was:

- 92 percent for timeliness of loan funds under EFT processing;
- 82 percent for relationship with primary guarantee agencies;
- 81 percent for relationship with primary lenders;
- 67 percent for timeliness of loan funds under manual processing;
- 47 percent for workload to counsel borrowers;
- 44 percent for ED's handling of special cases and/or exceptions; and
- 43 percent for ED's responsiveness to reported problems.

The satisfaction ratings were further examined by key institutional characteristics to determine if there were any variations from the overall survey results. The ratings were consistent for all but two categories—institutional type and control, and decision regarding application for the Direct Loan Program (Tables 1.4b - 1.4j, Volume Two).
Two-year public, four-year and proprietary institutions reported that they were very satisfied with the timeliness of receipt of loan funds under EFT processing somewhat more frequently than 2-year private schools.

Year 2 Direct Loan schools were less likely to give the timeliness of receipt of loan funds under EFT processing a very satisfactory rating than institutions that intend to or have applied for Year Three, those for which the application for Direct Loan was rejected, or those not planning to apply for the Direct Loan Program.

Overall satisfaction with the Federal Family Education Loan Program was directly related to satisfaction with the individual program aspects mentioned above. Respondents tended to consistently report their levels of satisfaction with key program aspects and their general level of satisfaction with the overall program (Table 1.4k, Volume Two). A comparison of average ratings for program aspects by overall satisfaction further supported these results. For each component of the FFEL Program, the average satisfaction rating increased (indicating a lower level of satisfaction) as current program satisfaction ratings increased (Table 1.5i, Volume Two).
Institutional Effort Associated with Program Administration

**FFEL Administrative Support**

More than half of the responding schools reported extensive activities in support of the administration of FFELP performed by the Business/Bursar's Office. In addition, over one-third of the schools which have computer support services reported extensive involvement of such staff. Of schools with a distinct accounting office, approximately 30 percent reported extensive support, and over 55 percent reported support from this office in only a few activities. The results showed that of all administrative offices, the Admissions Office was least likely to offer support to FFELP administration; equal proportions of schools reported no support as reported few supportive activities from this office (Table 2.1, Volume Two).

**Level of Satisfaction with Overall Effort and with Effort Required for the Specific Activities Involved in Administering FFELP**

Question #8

> 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. If you are using EFT and manual processing, please take both into account when answering.)

- 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
Question #10

In terms of the amount of staff time required, please indicate your level of satisfaction with each of the activities listed below involved in administering the Federal Family Education 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 of loan applications
- Receipt of loan funds
- Disbursement of loan funds (including preparing loan checks and getting students to sign)
- Refunding excess loan funds to students
- Financial monitoring and reporting
- Recordkeeping and reporting of student information (includes SSRs and financial aid transcripts)

In general, the highest percent of respondents (37 percent) perceived the FFEL Program as requiring a moderate amount of effort to administer (Table 2.3, Volume Two). Approximately one-fourth felt that the program was relatively labor intensive to administer, and 24 percent indicated that FFELP was relatively easy to administer. Only a few respondents reported extreme opinions, with 7 percent of the institutions characterizing the program as very easy to administer and 6 percent perceiving FFELP as very labor intensive.

With respect to specific administrative activities, more schools were satisfied with the level of staff effort required to answer general questions about loans and financial aid (90 percent) and with counseling borrowers while they are in school (88 percent) than they were with any other administrative tasks (Figure 5). In addition, over 80 percent reported satisfaction with the level of effort required to process loan applications, and to receive and disburse loan funds. Approximately 70 percent of institutions were satisfied with the level of effort needed to refund excess loan funds; perform financial monitoring, reporting and recordkeeping tasks; and provide students with loan assistance after they have left school. The fewest number of schools reported being satisfied with the level of effort needed to keep up with regulations (60 percent) (Table 2.2, Volume Two). Responding schools specified those factors which
most often contributed to their dissatisfaction with the level of effort required to keep up with regulations—the number of regulations, the frequency of regulatory changes, and the resulting system complexity.

Proprietary schools were more likely to report satisfaction with all aspects of FFELP administration than any other type or control of institution, while 4-year public schools were generally less satisfied with the program aspects (Table 2.2a, Volume Two). The proportion of other types of institutions that reported satisfaction ranged around the average for all institutions, with 2-year private schools slightly more likely to report satisfaction than the 2-year public or the 4-year private schools. The relative ranking of each of the administrative activities did not show much variation by type or control of school.
FFELP loan volume was clearly related to ease of administration and satisfaction with the level of effort needed for administering this loan program. For almost every administrative activity, there was an inverse relationship between satisfaction and loan volume. With the exception of schools with loan volumes ranging from $10-20 million, the larger the loan volume, the less likely the school was to report being satisfied with the level of effort required for administration activities and the more likely a school was to report than an intensive effort is required for administration (Figure 6). This finding might be related to the fact that schools with high loan volumes tend to deal with the largest number of lenders and guarantors—a factor which was also inversely related to satisfaction with level of effort and ease of administration.

A particularly surprising result was the high proportion of schools with manually administered financial aid that reported satisfaction with administrative activities. Only those with contracted servicers were more likely to report satisfaction. While there were minor differences in some areas, such as monitoring and reporting financial data, schools with manual systems were substantially more satisfied with the level of effort required to record
and report student data, and receive and distribute funds—all processes typically assumed to be streamlined or simplified by automation. This finding might be explained by the fact that schools with manually administered financial aid are likely to have relatively low loan volumes, and, thus, streamlined administrative activities. Schools with mainframe computers were consistently less frequently satisfied with the effort required to administer these functions than schools with other combinations of mainframe and PCs or only PCs. In support of this observation, more schools with manual financial aid systems (31 percent) reported that FFELP is very or relatively easy to administer than schools with any other system configuration, especially schools with mainframe computers (24 percent) (Table 2.2f, Volume Two).

The majority of the schools indicated that they regularly deal with 10 or fewer lenders—about one-fourth indicated one or two; another fourth said they use six to ten lenders; and just under one-third reported three to five lenders. As indicated earlier, satisfaction with the level of effort required to perform the FFELP administrative tasks and reported ease of FFELP administration were both inversely related to the number of lenders with which a school deals. The largest differences in proportions of schools reporting satisfaction was for the tasks of disbursing funds, receipt of funds, and processing loan applications. This was not an unexpected finding, since each of the multiple lenders may have a different loan application form, release loan checks on different time schedules, or batch checks to be disbursed separately—practices requiring additional time and effort of school staff. As shown in the following table, the data revealed three groupings of respondent satisfaction: the least satisfied schools were those regularly using 20 or more lenders (with the proportion of very satisfied 15 percent, 22 percent and 32 percent for disbursement, funds receipt, and loan application processing, respectively); followed by the group of schools using between 6 and 20 lenders (with 30 percent to 43 percent very satisfied); and by the group of schools using 5 or fewer lenders (42 percent to 54 percent very satisfied) (Table 2.2g, Volume Two).
Dealing with multiple guarantee agencies also reduced the reported ease of administration and level of satisfaction with FFELP administrative efforts—the more guarantors, the fewer the number of schools that reported satisfaction. In addition to receiving and disbursing funds, the tasks with the lowest proportions of satisfaction were counseling borrowers, processing loan applications, and keeping up with regulations—all activities supported by guarantee agencies.

**Institutional Opinions Regarding Satisfaction with the Federal Family Education Loan Program**

Respondents were asked to provide comments regarding their general satisfaction with the Federal Family Education Loan Program. Approximately 300 institutions responded to this optional question. The comments varied in nature, ranging from "I prefer the FFELP over the Direct Loan Program," to "Direct Lending offers an opportunity to escape a chaotic situation and deliver a better level of service to students." While cited by 15 percent or less of those responding to this question, the most frequently mentioned comments are summarized below:
Survey of Federal Family Education Loan Program Institutions

- Satisfied with the Federal Family Education Loan Program.

- Would be more satisfied with the Federal Family Education Loan Program if the process was automated.

- Workload needs to be reduced and simplified.

- Competition from the Direct Loan Program has improved the Federal Family Education Loan Program.

- The Federal Family Education Loan Program would be more efficient if standard methods were used by all lenders and guarantors.

Other comments (mentioned by less than 5 percent of responding institutions) centered around the issues of:

- the need for improved customer service from the Department of Education;

- frustration in dealing with lenders and guarantors;

- the perceived high level of efficiency of the Direct Loan Program relative to FFELP; and

- the excessive regulations and bureaucracy associated with the Federal Family Education Loan Program.
Communications and Support from the Department of Education, Lenders and Guarantee Agencies

Question #s 15a, 15b, 15d

| Note whether you have received information/support from the Department of Education on your primary lender or its services or your primary guarantee agency or its services. |
| Rate the timeliness and usefulness of the information/support using a scale of 1-5, with 1 being very timely/useful and 5 being not at all timely/useful. |

**Services and Communications Received from the Department of Education**

In general, the responding institutions were more satisfied with the usefulness of materials and support than with the timeliness of their receipt, as indicated by a lower average rating for usefulness than timeliness in three of the five categories. (Since an average rating of 1.0 represents the highest level of satisfaction, the lower the average ratings for timeliness and usefulness, the higher the levels of satisfaction.)

Forty-five percent of institutions indicated that they have received software (EDExpress) for administration or reporting functions from the Department of Education. Overall, these institutions seemed to be fairly satisfied with the timeliness and usefulness of the Department-provided software.

- The average rating for timeliness of software receipt was 2.1, with 39 percent of these institutions indicating that the software was received in a *very timely* manner (Table 3.5c, Volume Two).

- The average rating for usefulness of software was 2.1, with 42 percent of institutions indicating that the software is *very useful* (Table 3.5d, Volume Two).
Survey of Federal Family Education Loan Program Institutions

Approximately two-thirds of the responding institutions indicated that they have called the Department for telephone support. Once again, these institutions were fairly satisfied with both the timeliness and usefulness of the telephone support.

- The average rating for timeliness of telephone support was 2.4, with 27 percent of responding institutions indicating that the telephone support was received in a *very timely* manner.

- The average rating for telephone support usefulness was 2.2, with 38 percent of institutions indicating that the telephone support was *very useful*.

Most of the institutions (95 percent) indicated that they had requested information on FFEL Program rules and regulations from the Department of Education.

- Institutions were less satisfied with the timeliness than with the usefulness of the information, giving the Department an average rating of 2.6 for timeliness.

- The schools gave the Department an average usefulness of 2.2, with 37 percent of responding institutions describing the information as *very useful*.

Typical comments from individual respondents included “Language in the regulations is cumbersome;” “Simplify [regulations] and use technology more effectively;” and “We received information too late to use it.”

Staff at over three-fourths of the FFELP institutions (79 percent) attended Department-sponsored training. Overall, these institutions indicated that they were reasonably satisfied with both the timeliness and usefulness of the training as evidenced by an average rating of 2.2 for timeliness and 2.1 for usefulness. The most popular comment made by respondents was a request for more frequent training.
Sixty-one percent of institutions have received materials for counseling borrowers from the Department. These institutions were satisfied with the timeliness of the materials as indicated by an average rating of 2.1, with 36 percent of schools indicating that they were very timely. The schools gave the counseling materials an average usefulness rating of 2.1, the highest average rating of the group. About 42 percent of institutions indicated that the counseling materials were very useful.

The percentage of respondents reporting dissatisfaction with materials and/or training provided by the Department was relatively low. However, the largest group of institutions reported dissatisfaction with the timeliness of telephone support (8 percent) and information on rules and regulations (8 percent). In terms of the usefulness of Department-provided services, the dissatisfaction ratings ranged from 4 to 8 percent across the various types of materials and training.

**Services and Communications Received from Lenders**

In regard to the number of lenders institutions deal with on a regular basis, schools were most likely to have relationships with a small to moderate number of lenders. Over half, or about 56 percent, of responding institutions indicated that they deal with one to five lenders on a regular basis, while just 12 percent deal with more than 20 lenders on a regular basis. Not surprisingly, institutions reported that the primary lender handles a relatively large portion of their loan volume. About 31 percent of institutions reported that their primary lender handles over 80 percent of their loan volume, while only 7 percent of institutions reported that their primary lender handles less than 20 percent of their loan volume.

In terms of the timeliness and usefulness of information and support received from their primary lender:
About 21 percent of the responding institutions indicated that they have received software for administration or reporting functions.

These institutions were pleased with the timeliness and usefulness of the software, giving lenders a timeliness rating of 1.6 and a usefulness rating of 1.7 (Table 3.6a, Volume Two).

On a percentage basis, 63 percent of institutions indicated that the software is very timely and 61 percent indicated that it is very useful (Table 3.6d, Volume Two).

Approximately 90 percent of institutions received telephone support from their primary lender.

These institutions indicated that they were pleased with the timeliness and usefulness of the telephone support, giving their primary lender average ratings of 1.6 for timeliness and 1.6 for usefulness.

Consistent with other services, 60 percent of institutions that received telephone support from their primary lender indicated that the support is very timely, and 64 percent indicated that it is very useful.

Overall, comments indicated that institutions applaud the availability and responsiveness of their lenders.

About two-thirds of the institutions received information on program rules and regulations from their primary lender. These institutions gave their primary lender an average rating of 1.7 for timeliness and 1.7 for usefulness. Identical ratings of 1.7 were also given for timeliness and usefulness of training sessions provided by primary lenders.
About 39 percent of responding institutions have participated in training sessions provided by their primary lender.

About three-fourths (74 percent) of institutions reported that they have used materials for counseling borrowers provided by their primary lenders. Counseling materials earned lenders their highest average ratings of 1.6 for timeliness and 1.6 for usefulness. Additionally, 64 percent of institutions indicated that the counseling materials were very timely and 66 percent indicated that they are very useful. One respondent commented that “videos and resource kits are excellent.”

**Services and Communications Received from Guarantee Agencies**

Institutions tended to deal with relatively fewer guarantee agencies than lenders. About 42 percent of responding institutions reported that they deal with only one guarantee agency and 40 percent of responding institutions deal with two or three guarantee agencies. Similar to primary lenders, the institutions' primary guarantee agency was likely to handle the majority of FFELs. As shown in Figure 7, about 72 percent of institutions reported that their primary guarantor handles more than 80 percent of their loan volume and an additional 17 percent of institutions reported that their primary guarantor handles 60 to 80 percent of their loan volume.

Overall, institutions appeared to be pleased with the information and support received from their primary guarantee agency. About 44 percent of the responding institutions specified that they have received software for administration or reporting functions.

- These institutions reported that they are pleased with the timeliness and usefulness of the software, giving guarantee agencies a 1.6 rating for both (Table 3.7a, Volume Two).
Further, 62 percent of institutions indicated that the software was very timely and 66 percent indicated that it is very useful (Table 3.7d, Volume Two).

A large percentage (93 percent) of responding institutions indicated that they have received telephone support from their primary guarantee agency, and are pleased with the support received. They indicated that the support received was timely through an average rating of 1.6 and useful through an average rating of 1.6. As for lenders, comments suggested that respondents applauded the availability and responsiveness of their primary guarantee agency.

As with telephone support, a large percentage of institutions receive information on FFEL Program rules and regulations from their primary guarantee agency, and are pleased with
what they have received. The average rating for timeliness of information received from guarantee agencies was 1.7 and the average rating for usefulness was 1.6.

About 83 percent of institutions attended training sessions sponsored by their primary guarantee agency. These institutions were pleased with the sessions, with one respondent describing them as "very helpful and very applicable." Responding institutions gave their primary guarantee agency an average rating of 1.6 for timeliness and 1.7 for usefulness in this area.

Materials for counseling borrowers were sent to 87 percent of institutions by their primary guarantee agencies. Institutions appeared to be satisfied with these materials, as indicated by average ratings of 1.6 for timeliness and usefulness. Further, 62 percent of institutions rated the materials as very timely, and 65 percent found them very useful.

Comparisons of Services and Communications Received from the Department of Education, Lenders, and Guarantee Agencies

Several patterns emerged during the examination of the number of institutions receiving information and support from the Department of Education, lenders, and guarantee agencies, and the ratings given to each of these entities regarding the timeliness and usefulness of the information received. Institutions are more likely to receive software for administration or reporting functions, information on FFEL Program rules and regulations, and training from the Department of Education or from their primary guarantee agency than from their primary lender. The results also showed that schools are less likely to receive telephone support or counseling materials from the Department than from any other source.
Overall, institutions appeared to be more satisfied with the timeliness and usefulness of information and support received from primary lenders and guarantee agencies than information received from the Department of Education. Further, the average timeliness and usefulness rating for each information or support category was higher for the Department of Education than for lenders or for guarantee agencies. Since higher ratings indicate lower satisfaction levels, responding institutions were more satisfied, on average, with the timeliness and usefulness of information and support received from lenders and guarantee agencies than that received from the Department of Education. Department of Education’s satisfaction ratings for timeliness ranged from 2.1 to 2.6, while those of lenders ranged from 1.6 to 1.7, and those of guarantee agencies ranged from 1.6 to 1.7. Likewise, the Department’s satisfaction ratings for usefulness ranged from 2.1 to 2.2, while those of lenders ranged from 1.6 to 1.7 and those of guarantee agencies ranged from 1.6 to 1.7.
### Average Timeliness Ratings by Type of Information or Support from Each Source

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<tr>
<th>Information Support</th>
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<th>Primary Lender</th>
<th>Primary Guarantee Agency</th>
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<tr>
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<td>Telephone Support</td>
<td>2.4</td>
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<tr>
<td>Information on FFEL Program Rules and Regulations</td>
<td>2.6</td>
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<tr>
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<td>2.2</td>
<td>1.7</td>
<td>1.6</td>
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<tr>
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### Average Usefulness Ratings by Type of Information or Support from Each Source

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Changes in the Federal Family Education Program Since Introduction of the Direct Loan Program

**Overall Institutional Satisfaction with the Federal Family Education Loan Program Prior to July 1994 vs. Current Satisfaction**

**Question #s 21-22**

> Overall, how satisfied were you with the FFEL Program prior to July 1994 when the Direct Loan Program was implemented? Currently, how satisfied are you with the FFEL Program? On a scale of 1 to 5, circle your level of satisfaction.

Overall satisfaction with the Federal Family Education Loan Program was assessed both prior to implementation of the Direct Loan Program and for the current academic year.

As indicated earlier, approximately two-thirds of the FFEL schools were satisfied and 9 percent were dissatisfied with the program as it is currently operating. Roughly one-fourth of the institutions gave the program a neutral rating (Table 1.1a, Volume Two).

This compares with:

- 60 percent that were *satisfied*;
- 29 percent that were *neutral*; and
- 11 percent that were *dissatisfied*

with FFELP prior to introduction of the Direct Loan Program.

Responses were further examined to determine if there was a direct relationship between current and prior satisfaction with FFELP. The majority of institutions reported no change in satisfaction with the FFEL Program since the introduction of Direct Loans. Of those institutions indicating a change in satisfaction, the majority reported that they are more
satisfied now than they were before. However, there did not appear to be great shifts in satisfaction levels, even among schools that thought the program had improved. Less than 10 percent of schools that were very dissatisfied with FFELP prior to July 1994 reported that they are currently satisfied with the program (Table 1.6, Volume Two).

**General Perceptions of Change in the Federal Family Education Loan Program**

Question #17

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, (2) = the same, (3) = worsened, NA = not applicable:

- Student access to loans
- Ease of loan program administration
- Service from lenders/guarantee agencies
- Service from servicers/collection agencies
- Service from third parties

Very few FFEL institutions reported that any of the program administration aspects had worsened since the introduction of the Direct Loan Program. Responses ranged from five percent for ease of loan program administration to one percent for service from third parties. A substantially higher percentage of institutions indicated that the program aspects had improved, with percentages ranging from 36 for service from banks and guarantee agencies, to 7 for service from third parties. However, the majority of respondents indicated that there had been no change along most of the listed dimensions. A large percentage of schools also noted that service from third parties was not applicable to their institution (Table 4.1, Volume Two).
Respondents were asked what changes they had made to their administration to resolve specific problems. About 550 institutions provided answers related to the question. The most frequent comments related to streamlining processing, adding computer equipment and technical staff, and, in general, adding staff. About 4 percent said they have developed in-house data management systems.

Variations in Perceptions of FFELP Improvements by Institutional Characteristics

Institutions of all types and controls most frequently reported improvement in service from banks and guarantee agencies. This ranged from more than 50 percent of 4-year institutions to 22 percent of proprietary institutions (Table 4.1a, Volume Two). Four-year institutions also indicated improvement in ease of administration more frequently than 2-year or proprietary institutions.

There was a trend in responding that services from banks and guarantee agencies have improved—schools with higher loan volumes more frequently reported improvement in this category. Fewer than half of the institutions with loan volumes less than $5 million noted
improvement in services from banks and guarantee agencies. The percent of schools reporting improvement was 26 for schools with loan volumes of $1 million or less and 47 for those with loan volumes between $1 and $5 million. More than half of the schools with loan volumes exceeding $5 million indicated improvement, with the highest percentage reported by institutions with loan volumes between $10 and $20 million (65 percent).

Use of EFT for FFEL administration seemed to make a difference in institutional perception of improvement in the program since 1994. More than half of respondents using EFT note improvement in services from banks and guarantee agencies compared to 32 percent of those who did not use EFT. Similarly, ease of administration and service from loan servicers was reported to have improved by 35 percent and 33 percent, respectively, of those with EFT, compared to 15 and 18 percent, respectively, of those who do not use EFT.

Similar trends to those noted for EFT usage were indicated for usage of EDExpress to process loans, although somewhat less pronounced. Service from banks and guarantee agencies was said to have improved by 44 percent of those using EDExpress, but only by 30 percent of those who do not use EDExpress. Loan program administration was said to have improved by 22 percent of EDExpress users compared to 16 percent of nonusers. Thus, the use of technology and "tailored" software appeared to improve respondents' perceptions of "services provided" and "ease of administration."

Interestingly, the more lenders that were involved in a school's administration of the loan program, the more likely respondents were to note improvement in service from lenders and guarantee agencies. These responses ranged from 18 percent of those dealing with one to two lenders, to 58 percent of those dealing over 20 lenders. A similar trend was found in the frequency of responses indicating that ease of administration has improved, but with less variation. These responses range from 13 percent of those dealing with one to two lenders, to 25 percent of those dealing with over 20 lenders. Perhaps these findings can be explained by the fact that the larger the institution, the more likely it is to have a high loan volume to attract students from many geographic locations and to rely on mainframe processing. All of
these factors, which have been associated with a higher level of satisfaction from banks and guarantee agencies, tended also to correspond with involvement by a larger number of lenders and guarantee agencies. The findings were similar for schools dealing with more than five guarantee agencies compared to those dealing with only one agency.

Institutional status of participation in the Direct Loan Program showed fairly consistent results relative to reports of changes in the FFEL Program. For example, both institutions that planned to participate in the Direct Loan Program and those that indicated they do not plan to apply cited improvements in service from banks and guarantee agencies with the greatest frequency among the program aspects.

Respondents who provided comments about their answers tended most frequently to note the positive aspects of the competition introduced by the Direct Loan Program. Some of their comments included: "Competition has improved the FFEL Program." "Seems Direct Loan has stirred up the guarantors." "They're not the only game in town. Banks have a shorter turnaround time now." "Banks and guarantee agencies have improved due to competition threat." Other commenters noted that students are more confused now than ever. Some of these comments included: "Very confusing to students and family." "Didn't need one more loan program to confuse students." A number of other respondents noted that their jobs have been made easier through electronic processing.
General Changes in Financial Aid Resources for Administering the Federal Family Education Loan Program

Question #18

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 changes in the FFEL Program and that occurred or were budgeted to occur in the 93/94 or 94/95 federal award year:

- total number of staff positions related to financial aid (temporary or permanent)
- number of staff positions in accounting and business office
- number of staff utilized for technical support
- number of hours current staff work
- equipment/computers
- supplies (postage, copying, etc.)
- funds for training
- funds for staff travel
- develop/modify computer programming procedures.

The majority of respondents indicated that there is no change in the level of resources required to administer this program in the current academic year, with percentages ranging from 87 for staff in business and accounting areas to 50 for computer programming (Table 4.2, Volume Two). Significant increases in resources were noted by more than 10 percent of respondents in the following areas:

- 16 percent for computer programming;
- 14 percent for equipment/computers; and
- 12 percent for hours required by existing staff.

Small increases were most frequently reported for computer programming (31 percent), equipment/computers (30 percent), supplies (28 percent), and hours required for existing staff (25 percent). Significant decreases in resources are reported by less than 3 percent and small decreases by less than 5 percent of respondents for any category.
Changes in Financial Aid Resources by Institutional Characteristics

The variations in reported resource changes were not substantial by type and control of institution. Four-year public institutions were slightly more likely than others to report significant increases in resources, chiefly in computer programming, existing staff hours, equipment/computers and supplies (ranging from 17 percent to 23 percent). They were also slightly more likely to report significant decreases (but less than 5 percent for any given category). All but the 2-year public institutions most frequently reported significant resource increases in computer programming and equipment/computers. The 2-year public schools more frequently reported significant resource increases in hours required by existing staff. Of all types and controls, the 2-year institutions most often reported no major changes in resources, however (Table 4.2a, Volume Two).

As expected, the higher an institution's loan volume, the more likely it was to report significant increases in computer programming resources. This category of resources is also reported to have incurred significant increases more frequently than any other across all levels of loan volume.

Schools with combination mainframe/PC systems tended to report significant increases in computer programming and equipment/computers more often than schools using other types of computer or manual systems. Because we do not know when major computer system changes may have occurred, it is difficult to assess whether many of these schools have recently upgraded their processing capabilities.

As the number of lenders and guarantee agencies involved in a school's administration of the loan program increases, so do the reports of significant increases in resources expended for administration. The resource categories most frequently requiring significant increases include computer programming, equipment/computers and hours expended by existing staff. For most schools, computer programming looms as the category most often requiring significant increase in resources, ranging from 10 percent of schools using one to two lenders.
to 25 percent of schools using more than 20 lenders. The trends are the same for number of guarantee agencies involved in administering the school's financial aid program.

Only 44 respondents offered comments to explain their responses to this question. The most frequent comments relate to the need to improve electronic processing. Several others commented on the increase in loan volume causing extra workload and an increase in paperwork.
Federal Family Education Loan Program Institutions

Federal Family Education Loan and Direct Loan Programs: Decision Factors and Information Sources

Factors Affecting the Decision to Participate in the Federal Family Education Loan Program

Question #26

Please check up to three of the most important reasons [listed below] why your institution is currently participating in the FFEL Program.

- Familiar with administration of the FFEL Program
- Able to serve borrowers well through FFEL
- Maintain relationship with lenders or guarantee agencies
- Did not want to join Direct Loan during its first year of operation
- FFEL Program appears simpler to administer than Direct Loan
- FFEL Program loan processing is not responsibility of Financial Aid Office
- Want to continue to offer students a choice of loan sources;
- Do not want to originate loans
- Key administrators at the institution support FFEL Program
- Important to external supporters of FFEL Program (e.g., Board, funders, etc.)

Service to borrowers and familiarity with the Federal Family Education Loan Program were most frequently specified by institutions as the major reasons for current participation in the Federal Family Education Loan Program, with 67 percent and 46 percent of respondents (respectively) indicating these factors (Figure 8; Table 6.1, Volume Two). The percentage of responses in the remaining categories ranged from 33 percent for do not want to originate loans to 3 percent for important to external supporters.

For the various types on institutions, the ability to serve borrowers better remains the most prominent factor affecting the decision to participate in the Federal Family Education Loan Program. However, some variation by loan volume is indicated for familiarity with the administration of the FFEL Program, which appeared to be less important for schools with large loan volumes than for those with smaller loan volumes.
There is also variation by institutional type and control for the response option *do not want to originate loans*. Loan origination responsibility appears to be least important for 4-year public and proprietary institutions.

**Sources and Impact of Direct Loan Program Information**

Question #27

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Did you receive information regarding the Direct Loan Program from any of the following sources [listed below]? If so, did these sources impact your institution’s decision regarding applying to the Direct Loan Program?

- Department of Education
- Postsecondary education associations (NASFAA, CCA, etc.)
- Accrediting agency
- Lender or guarantee agency
- Loan servicing/collection agency
- Privately contracted servicing agency
- General media (newspapers, television, etc.)
- Friends or colleagues in student financial aid

---
• Information received from financial aid colleagues had the least impact on:
  - two-year private and proprietary schools;
  - schools that use a contracted servicer for electronic processing; and
  - schools with all manual processing.

• The impact of information received from the Department of Education is considerably higher (75 percent) for Year 2 Direct Loan schools than for any other key institutional types.

FFEL Institutions’ Opinions Regarding the Direct Loan Program

Question #28

Please indicate your opinion about each of the following statements [listed below] regarding the Direct Loan Program, using the following scale:

1=Strongly agree  
2=Somewhat agree  
3=No opinion  
4=Somewhat disagree  
5=Strongly disagree

• It appears relatively easy to set up the Direct Loan Program at an institution.

• It appears relatively difficult to administer the Direct Loan Program on a daily basis.

• It appears that the Direct Loan Program may reduce staff time.

• It appears that the Direct Loan Program requires more computers/more equipment to administer than the FFEL Program.

The FFEL Program institutions were asked their opinions regarding implementation and administration activities associated with the Direct Loan Program.

Institutions tended to perceive the Direct Loan Program as somewhat difficult to start up, but were most likely to have no opinion regarding the difficulty of administration. Schools also
Virtually all (97 percent) of the responding institutions reported receiving information regarding the Direct Loan Program from the Department of Education (Table 6.2, Volume Two). Other major information sources included:

- postsecondary education associations (NASFAA, CCA, etc.) (79 percent);
- lender or guarantee agency (71 percent);
- general media (newspapers, television, etc.) (62 percent); and
- friends or colleagues in student financial aid (76 percent).

No substantial differences in information sources were found by institutional characteristics.

Information received from the Department of Education and from financial aid colleagues appears to have the greatest impact on institutions' decisions regarding the Direct Loan Program. Nearly half of the institutions that received information from these sources indicated that the information affected their decision regarding participation in the Direct Loan Program (Table 6.2a, Volume Two).

There was some variation in the level of impact of information by school characteristics:

- Information received from the Department of Education had the least impact on:
  - two-year (public and private) and 4-year private schools;
  - institutions with a mainframe only computer system;
  - schools that use a contracted servicer for electronic processing;
  - schools for which the Direct Loan application was rejected;
  - those not planning to apply for Direct Lending; and
  - those with all manual processing.
indicated that implementation of the Direct Loan Program would not reduce staff time. Relative to the other statements, the highest percentage of the respondents (37 percent) strongly agreed with the statement, "It appears that the Direct Loan Program requires more computers/more equipment to administer than the FFEL Program."
Overall Comments Regarding the Federal Family Education Loan Program

Responding schools provided diverse comments and advice for ED. The majority, however, can be grouped into three areas—successful methods for resolving difficulties, improvements needed in FFELP and Direct Loan implementation issues.

Successful Methods for Resolving Difficulties

Institutions were asked how they have successfully resolved any specific difficulties encountered in the administration of the FFEL Program. About 44 percent of institutions indicated that they have successfully resolved problems through direct contact with their lender or guarantee agency. Likewise, 5 percent of institutions have resolved problems through contacting the Department of Education, and 4 percent through contact with other financial aid administrators and colleagues other than lenders, guarantee agencies, and the Department. About 10 percent of institutions have successfully resolved problems by implementing Electronic Funds Transfer or some form of electronic processing, and about 3 percent of institutions see their impending transition to Direct Lending as an effort to resolve problems with FFELP.

Suggested FFELP Changes

With varying levels of specificity, the schools suggest a simplification of FFELP regulations and procedures. Respondents are divided regarding issues such as treating all schools and students equally versus various proposals for separating schools on the bases of size or administrative quality measures. Some institutions stated that high quality should exempt schools from various regulatory requirements, such as multiple disbursements and the 30-day disbursement delay for first-time borrowers.
In addition, schools expressed concern over rising student debt and their need to have more control over the loan process.

Institutional comments also focused on the area of improved customer service to schools from ED, with a few schools specifically comparing ED's service and support efforts for the Direct Loan Program to those for FFELP.

**Comments Regarding Direct Loan Program Implementation**

Responding schools are almost equally divided in their desire for ED to either mandate a single loan program or continue to allow schools to choose between the two programs.

Of those respondents specifically addressing Direct Lending issues, the areas of most frequent concern are:

- ED's ability to continue to provide a high level of support as the number of Direct Loan participants increases;

- the potential effects of congressional budget cuts on the Direct Loan Program’s viability; and

- the future quality of servicing Direct Loans.
Institutional Preferences and Comments Regarding the Survey

Respondents were asked to indicate their preferences regarding the timing and magnitude of future institutional surveys. Approximately three-fourths (74 percent) of the schools indicated that they would prefer a single large survey, conducted annually. Only 26 percent of the responding institutions expressed an interest in two separate surveys (i.e., one primary survey and one condensed customer satisfaction survey, conducted 6 months apart from each other).

Some institutions offered opinions about the timing of this survey, suggesting that late fall or early spring might have been more convenient. Other comments pertained to the length of the questionnaire, which may possibly have been a function of the timing of the survey.

In terms of the questionnaire format and content, respondents frequently indicated that the survey instrument contained relevant questions, and was easy to complete without the need for major research. Typical comments include, "... Good, pertinent questions," and "Macro must have consulted some practical financial aid officers for questions."

In addition to the paper survey, respondents were offered the choice of survey completion over the Internet. Comments from the Internet respondents were generally very favorable. Responding schools often commented on the convenience, efficiency and excitement of survey completion via Internet. However, several respondents suggested modification of the system to allow periodic review of survey responses.
Questionnaire and Item Responses
Guide to Interpreting Survey Responses

The Appendix contains the survey questionnaire with the item responses. For each survey question, the percentage of respondents who answered each possible response category is indicated. For example, if the question contains two possible response options, “yes” and “no”, the percentage who responded “yes” to this item and the percentage who responded “no” are both shown.

The letter “W” corresponds to weighted responses, and the letters “UW” to unweighted responses. The tables in Volume Two contain the weighted data and these are the data that are summarized in Volume One. Unweighted data uses the total number of institutions in the FFEL sample as the denominator. Weighted data, on the other hand, uses the total number of FFEL institutions in the sample frame as the denominator. The latter data are considered to be more representative of the population.
Survey of Institutions Participating in the Federal Family Education Loan Program

Introduction

The U.S. Department of Education (ED) is currently administering two postsecondary loan programs for students - the Federal Family Education Loan Program (FFELP) and the Federal Direct Student Loan Program (FDSLP). ED has contracted Macro International Inc. to conduct an evaluation of these loan programs. 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 FFEL Program. This information will be used to help ED better understand the two programs from the viewpoint of the institutions, as well as improve them in 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.

Some of the survey 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 your institution is a Year 2 Direct Loan school, you may be selected as part of our sample for next year’s Direct Loan survey. For this survey, however, we request that you provide us with information on your experiences with the Federal Family Education Loan Program.

Our Thanks

We know how busy Financial Aid staff are and we are grateful for your cooperation. Please contact Sadie Bennett at (800) 292-4460 with any questions or comments regarding the survey.

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 or respond via Internet by April 28, 1995.

Please return this survey to:

Macro International Inc.
11785 Beltsville Drive
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, 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 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 your experiences with the FFEL Program and your perceptions of the services received. We welcome any thoughts or suggestions you might have regarding this survey (please see the items in Section 7). 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. W=66.3% UW=64.9%
   - Each campus, branch, or school within the institution is served by a separate Financial Aid Office. W=12.7% UW=13.9%
   - All campuses, branches, or schools within the institution are served by a single Financial Aid Office. W=17.7% UW=17.9%
   - Other (Specify) W=3.3% UW=3.3%

2. Does your institution use Electronic Funds Transfer (EFT) to administer the FFEL Program?
   - Yes W=17.5% UW=22.6% (Mean) W=61.5% UW=67.0%
   - No W=82.5% UW=77.4%

3. Does your institution use EDExpress software for the administration of Pell Grant funds?
   - Yes W=43.0% UW=46.9%
   - No W=57.0% UW=53.1%

4. What type of computer system does your institution use when administering student financial aid?
   - Utilize only mainframe system W=5.6% UW=8.3%
   - Utilize both mainframe and personal computers W=38.0% UW=48.6%
   - Utilize only personal computers W=30.9% UW=24.1%
   - Use a contracted servicer to process electronically W=11.1% UW=6.5%
   - No computer system is used; all manual processing W=10.1% UW=8.7%
   - Other (Specify) W=4.3% UW=5.8%

5. Are you currently participating or do you plan to participate in the National Student Loan Clearinghouse?
   - Yes, we are currently participating W=6.7% UW=8.9%
   - Yes, we plan to participate within the next year W=42.8% UW=45.1%
   - No W=50.5% UW=46.0%

6. How many loans did you certify during the last Federal award year (93/94)?
   - _______ loans (Mean) W=905.1 UW=1500.2
7. Based on your experience with the administration of FFEL loans to date, do you expect a significant change in the number of loans certified during the 94/95 Federal award year?

☐ Yes ⇒ ______% increase from 93/94 or ______% decrease from 93/94

(Mean) \( \bar{W} = 28.4\% \quad U\bar{W} = 25.0\% \)

\( \bar{W} = 40.8\% \quad U\bar{W} = 45.4\% \)

☐ No \( W = 59.2\% \quad UW = 54.6\% \)
**Section 2 - Administration of the FFEL Program**

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

8. 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. If you are using EFT and manual processing, please take both into account when answering.)

- Very easy to administer  W=6.8%  UW=5.5%
- Relatively easy to administer, with a few areas that require a high level of effort  W=23.5%  UW=22.3%
- Relatively labor intensive to administer, with many areas that require a high level of effort  W=26.1%  UW=29.2%
- Very labor intensive to administer  W=6.4%  UW=7.9%

9. 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 Federal Family Education 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

<table>
<thead>
<tr>
<th>Department</th>
<th>Level of Involvement</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1</td>
</tr>
<tr>
<td>Accounting Office</td>
<td>W=12.1%  UW=13.8%</td>
</tr>
<tr>
<td>Business/Bursars Office or</td>
<td>W=5.0%  UW=3.9%</td>
</tr>
<tr>
<td>Student Accounts</td>
<td></td>
</tr>
<tr>
<td>Computer Services</td>
<td>W=16.8%  UW=17.0%</td>
</tr>
<tr>
<td>Admissions</td>
<td>W=38.7%  UW=41.3%</td>
</tr>
<tr>
<td>Registrar's Office</td>
<td>W=15.9%  UW=16.0%</td>
</tr>
<tr>
<td>Other (Specify)</td>
<td>W=6.3%  UW=24.3%</td>
</tr>
</tbody>
</table>
10. In terms of the amount of staff and effort required, please indicate your level of satisfaction with each of the following activities involved in administering the Federal Family Education 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 Federal Family Education Loan Program.)

<table>
<thead>
<tr>
<th>Activity</th>
<th>Very Satisfied</th>
<th>Somewhat Satisfied</th>
<th>Somewhat Dissatisfied</th>
<th>Very Dissatisfied</th>
<th>NA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Keeping up with regulations</td>
<td>1 W=17.0%</td>
<td>2 W=42.9%</td>
<td>3 W=23.5%</td>
<td>4 W=16.2%</td>
<td>NA W=0.4%</td>
</tr>
<tr>
<td></td>
<td>UW=14.9%</td>
<td>UW=42.3%</td>
<td>UW=25.7%</td>
<td>UW=16.7%</td>
<td>UW=0.5%</td>
</tr>
<tr>
<td>Answering general questions about loans and financial aid</td>
<td>1 W=42.2%</td>
<td>2 W=47.8%</td>
<td>3 W=7.8%</td>
<td>4 W=1.4%</td>
<td>NA W=0.9%</td>
</tr>
<tr>
<td></td>
<td>UW=40.1%</td>
<td>UW=48.6%</td>
<td>UW=9.2%</td>
<td>UW=1.6%</td>
<td>UW=0.6%</td>
</tr>
<tr>
<td>Counseling borrowers while in school</td>
<td>1 W=43.8%</td>
<td>2 W=44.1%</td>
<td>3 W=8.5%</td>
<td>4 W=2.4%</td>
<td>NA W=1.2%</td>
</tr>
<tr>
<td></td>
<td>UW=39.8%</td>
<td>UW=46.4%</td>
<td>UW=10.5%</td>
<td>UW=6.0%</td>
<td>UW=0.8%</td>
</tr>
<tr>
<td>Helping students with loans after they have left school</td>
<td>1 W=22.9%</td>
<td>2 W=45.1%</td>
<td>3 W=18.7%</td>
<td>4 W=5.9%</td>
<td>NA W=7.3%</td>
</tr>
<tr>
<td></td>
<td>UW=19.5%</td>
<td>UW=46.4%</td>
<td>UW=20.3%</td>
<td>UW=6.0%</td>
<td>UW=7.4%</td>
</tr>
<tr>
<td>Processing of loan applications</td>
<td>1 W=44.4%</td>
<td>2 W=41.2%</td>
<td>3 W=10.7%</td>
<td>4 W=2.7%</td>
<td>NA W=0.8%</td>
</tr>
<tr>
<td></td>
<td>UW=40.8%</td>
<td>UW=46.6%</td>
<td>UW=12.2%</td>
<td>UW=3.8%</td>
<td>UW=0.6%</td>
</tr>
<tr>
<td>Receipt of loan funds</td>
<td>1 W=45.1%</td>
<td>2 W=41.0%</td>
<td>3 W=9.7%</td>
<td>4 W=5.9%</td>
<td>NA W=1.7%</td>
</tr>
<tr>
<td></td>
<td>UW=40.8%</td>
<td>UW=42.8%</td>
<td>UW=11.6%</td>
<td>UW=6.0%</td>
<td>UW=1.4%</td>
</tr>
<tr>
<td>Disbursement of loan funds (including preparing loan checks and getting students to sign)</td>
<td>1 W=36.2%</td>
<td>2 W=44.2%</td>
<td>3 W=12.9%</td>
<td>4 W=3.5%</td>
<td>NA W=3.3%</td>
</tr>
<tr>
<td></td>
<td>UW=31.3%</td>
<td>UW=44.6%</td>
<td>UW=15.9%</td>
<td>UW=4.7%</td>
<td>UW=3.5%</td>
</tr>
<tr>
<td>Refunding excess loan funds to students</td>
<td>1 W=29.2%</td>
<td>2 W=44.7%</td>
<td>3 W=13.0%</td>
<td>4 W=4.1%</td>
<td>NA W=9.0%</td>
</tr>
<tr>
<td></td>
<td>UW=26.2%</td>
<td>UW=46.0%</td>
<td>UW=14.1%</td>
<td>UW=4.7%</td>
<td>UW=8.9%</td>
</tr>
<tr>
<td>Financial monitoring and reporting</td>
<td>1 W=24.2%</td>
<td>2 W=54.0%</td>
<td>3 W=15.4%</td>
<td>4 W=4.5%</td>
<td>NA W=1.8%</td>
</tr>
<tr>
<td></td>
<td>UW=22.1%</td>
<td>UW=55.3%</td>
<td>UW=16.6%</td>
<td>UW=4.1%</td>
<td>UW=2.0%</td>
</tr>
<tr>
<td>Recordkeeping and reporting of student information (includes SSCR and financial aid transcripts)</td>
<td>1 W=26.0%</td>
<td>2 W=45.1%</td>
<td>3 W=20.0%</td>
<td>4 W=7.0%</td>
<td>NA W=2.0%</td>
</tr>
<tr>
<td></td>
<td>UW=21.9%</td>
<td>UW=45.5%</td>
<td>UW=22.5%</td>
<td>UW=8.3%</td>
<td>UW=1.8%</td>
</tr>
<tr>
<td>Other (Specify)</td>
<td>1 W=13.9%</td>
<td>2 W=5.7%</td>
<td>3 W=6.45</td>
<td>4 W=11.2%</td>
<td>NA W=62.5%</td>
</tr>
<tr>
<td></td>
<td>UW=3.3%</td>
<td>UW=1.1%</td>
<td>UW=1.1%</td>
<td>UW=2.3%</td>
<td>UW=13.2%</td>
</tr>
</tbody>
</table>

11. 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?
12. Please estimate the number of minutes or hours of total staff time it takes to process a Stafford loan, from the time the student is awarded a loan to the point where all funds are disbursed to the student and/or their account. Do not include PLUS loans in this estimate; only Stafford loans. Staff time refers to the total number of minutes 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 and the percent of loans requiring that amount of time in each of the following: best, average, and worst case situations.)

When providing estimates, please think strictly in terms of the following administrative functions:

- Processing of loan application/creation of origination record;
- Request and receipt of loan funds by institution;
- Enrollment verification; and
- Disbursement of loan funds to student.

### Best Case/Average/Worst Case Scenario

<table>
<thead>
<tr>
<th>Scenario</th>
<th>Time required to process loan</th>
<th>Percent of total Stafford loans requiring this amount of time</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Best case/no exceptions or problems</strong></td>
<td>W=30.4 UW=28.4 ____ minutes W=8.6 UW=9.8 or ____ hours</td>
<td>W=47.0 UW=47.3 ____% take this amount of time</td>
</tr>
<tr>
<td><strong>Average total time</strong></td>
<td>W=40.1 UW=37.4 ____ minutes W=9.8 UW=10.6 or ____ hours</td>
<td>W=45.4 UW=44.0 ____% take this amount of time</td>
</tr>
<tr>
<td><strong>Worst case/many exceptions or problems</strong></td>
<td>W=57.0 UW=52.7 ____ minutes W=10.9 UW=12.0 or ____ hours</td>
<td>W=14.3 UW=13.9 ____% take this amount of time</td>
</tr>
</tbody>
</table>

### For EFT processing (If applicable)

<table>
<thead>
<tr>
<th>Scenario</th>
<th>Time required to process loan</th>
<th>Percent of total Stafford loans requiring this amount of time</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Best case/no exceptions or problems</strong></td>
<td>W=15.4 UW=13.5 ____ minutes W=3.0 UW=4.2 or ____ hours</td>
<td>W=52.4 UW=53.1 ____% take this amount of time</td>
</tr>
<tr>
<td><strong>Average total time</strong></td>
<td>W=21.1 UW=18.7 ____ minutes W=4.5 UW=6.2 or ____ hours</td>
<td>W=38.8 UW=38.4 ____% take this amount of time</td>
</tr>
<tr>
<td><strong>Worst case/many exceptions or problems</strong></td>
<td>W=26.3 UW=24.1 ____ minutes W=7.5 UW=9.6 or ____ hours</td>
<td>W=10.1 UW=10.5 ____% take this amount of time</td>
</tr>
</tbody>
</table>
13. How many lenders do you deal with on a regular basis in the FFEL Program?

<table>
<thead>
<tr>
<th>Lenders Number</th>
<th>Percentage (%)</th>
<th>Mean</th>
</tr>
</thead>
<tbody>
<tr>
<td>1-2 lenders</td>
<td>25.3%</td>
<td>15.8%</td>
</tr>
<tr>
<td>3-5 lenders</td>
<td>30.2%</td>
<td>30.0%</td>
</tr>
<tr>
<td>6-10 lenders</td>
<td>23.3%</td>
<td>27.0%</td>
</tr>
<tr>
<td>11-20 lenders</td>
<td>8.9%</td>
<td>11.0%</td>
</tr>
<tr>
<td>More than 20 lenders</td>
<td>12.2%</td>
<td>16.2%</td>
</tr>
</tbody>
</table>

14. How many guarantee agencies do you deal with on a regular basis in the FFEL Program?

<table>
<thead>
<tr>
<th>Guarantee Agencies</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 guarantee agency</td>
<td>41.7%</td>
</tr>
<tr>
<td>2-3 guarantee agencies</td>
<td>39.9%</td>
</tr>
<tr>
<td>4-5 guarantee agencies</td>
<td>9.3%</td>
</tr>
<tr>
<td>More than 5 guarantee agencies</td>
<td>9.0%</td>
</tr>
</tbody>
</table>

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

15a. 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.

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.

d. Please write in any additional comments you may have.

<table>
<thead>
<tr>
<th>Materials/Training</th>
<th>(a) Received?</th>
<th>(b) Rate timeliness (1-5 or NA) (Mean)</th>
<th>(c) Rate usefulness (1-5 or NA) (Mean)</th>
<th>(d) Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>Software for administration or reporting functions</td>
<td>Y = Yes 44.8% U = No 55.2%</td>
<td>W = 2.1 W = Y = 44.4% W = N = 55.6%</td>
<td>W = 2.1 W = Y = 44.4% W = N = 55.6%</td>
<td>W = 2.1 W = Y = 44.4% W = N = 55.6%</td>
</tr>
<tr>
<td>Telephone support</td>
<td>W = Y = 64.3% W = N = 35.7%</td>
<td>W = 2.4 W = Y = 64.3% W = N = 35.7%</td>
<td>W = 2.5 W = Y = 64.3% W = N = 35.7%</td>
<td>W = 2.2 W = Y = 64.3% W = N = 35.7%</td>
</tr>
<tr>
<td>Information on FFEL Program rules/regulations</td>
<td>W = Y = 94.4% W = N = 5.6%</td>
<td>W = 2.6 W = Y = 95.2% W = N = 4.8%</td>
<td>W = 2.6 W = Y = 95.2% W = N = 4.8%</td>
<td>W = 2.1 W = Y = 95.2% W = N = 4.8%</td>
</tr>
<tr>
<td>Training sessions</td>
<td>W = Y = 70.1% W = N = 29.9%</td>
<td>W = 2.2 W = Y = 80.1% W = N = 19.9%</td>
<td>W = 2.3 W = Y = 80.1% W = N = 19.9%</td>
<td>W = 2.1 W = Y = 80.1% W = N = 19.9%</td>
</tr>
<tr>
<td>Materials for counseling borrowers</td>
<td>W = Y = 60.7% W = N = 39.3%</td>
<td>W = 2.1 W = Y = 59.3% W = N = 40.7%</td>
<td>W = 2.1 W = Y = 59.3% W = N = 40.7%</td>
<td>W = 2.0 W = Y = 59.3% W = N = 40.7%</td>
</tr>
<tr>
<td>Other (Specify)</td>
<td>W = Y = 21.0% W = N = 79.0%</td>
<td>W = 1.8 W = Y = 23.3% W = N = 76.7%</td>
<td>W = 1.8 W = Y = 23.3% W = N = 76.7%</td>
<td>W = 1.5 W = Y = 23.3% W = N = 76.7%</td>
</tr>
</tbody>
</table>
15b. In the appropriate column:

a. Note whether you have received information/support from your primary lender or its 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.

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.

d. Please write in any additional comments you may have.

<table>
<thead>
<tr>
<th>Materials/Training</th>
<th>(a) Received?</th>
<th>(b) Rate timeliness</th>
<th>(c) Rate usefulness</th>
<th>(d) Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Y = Yes</td>
<td>N = No</td>
<td>(1-5 or N)</td>
<td>(Mean)</td>
</tr>
<tr>
<td>Software for administration or reporting functions</td>
<td>W=21.2%</td>
<td>U/W=N=78.8%</td>
<td>W=1.6</td>
<td>W=1.7</td>
</tr>
<tr>
<td>Telephone support</td>
<td>W=86.5%</td>
<td>U/W=N=13.5%</td>
<td>W=1.6</td>
<td>W=1.6</td>
</tr>
<tr>
<td>Information on FFEL Program rules/regulations</td>
<td>W=65.5%</td>
<td>U/W=N=34.5%</td>
<td>W=1.7</td>
<td>W=1.7</td>
</tr>
<tr>
<td>Training sessions</td>
<td>W=38.5%</td>
<td>U/W=N=61.5%</td>
<td>W=1.7</td>
<td>W=1.7</td>
</tr>
<tr>
<td>Materials for counseling borrowers</td>
<td>W=74.2%</td>
<td>U/W=N=25.7%</td>
<td>W=1.6</td>
<td>W=1.6</td>
</tr>
<tr>
<td>Other (Specify)</td>
<td>W=19.5%</td>
<td>U/W=N=80.5%</td>
<td>W=1.3</td>
<td>W=1.3</td>
</tr>
</tbody>
</table>

15c. What percent of your loan volume is handled by your primary lender?

_______ % (Mean) W=62.2% UW=57.9%
15d. In the appropriate column:
   a. Note whether you have received information/support from your primary guarantee agency or its servicer.
   b. Rate the timeliness of the information/support for your needs and activities using a scale of 1-5, with being very timely and 5 being not at all timely.
   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.
   d. Please write in any additional comments you may have.

<table>
<thead>
<tr>
<th>Materials/Training</th>
<th>(a) Received?</th>
<th>(b) Rate timeliness (1-5 or NA) (Mean)</th>
<th>(c) Rate usefulness (1-5 or NA) (Mean)</th>
<th>(d) Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>Software for administration or reporting functions</td>
<td>W=Y=45.4% U=W=Y=52.7%</td>
<td>W=1.6 W=1.6</td>
<td>W=1.6 U=W=1.6</td>
<td></td>
</tr>
<tr>
<td>Telephone support</td>
<td>W=Y=93.3% U=W=Y=93.9%</td>
<td>W=1.6 W=1.6</td>
<td>W=1.6 U=W=1.5</td>
<td></td>
</tr>
<tr>
<td>Information on FFEL Program rules/regulations</td>
<td>W=Y=93.6% U=W=Y=94.7%</td>
<td>W=1.7 W=1.7</td>
<td>W=1.6 U=W=1.6</td>
<td></td>
</tr>
<tr>
<td>Training sessions</td>
<td>W=Y=83.1% U=W=Y=86.1%</td>
<td>W=1.6 W=1.6</td>
<td>W=1.7 U=W=1.6</td>
<td></td>
</tr>
<tr>
<td>Materials for counseling borrowers</td>
<td>W=Y=86.5% U=W=Y=87.2%</td>
<td>W=1.6 W=1.6</td>
<td>W=1.6 U=W=1.6</td>
<td></td>
</tr>
<tr>
<td>Other (Specify)</td>
<td>W=Y=19.8% U=W=Y=21.5%</td>
<td>W=1.6 W=1.6</td>
<td>W=1.7 U=W=1.5</td>
<td></td>
</tr>
</tbody>
</table>

15e. What percent of your loan volume is handled by your primary guarantee agency?
_______% (Mean) W=86.9% U=W=84.9%

16. What additional comments do you have about the current structure and administration of the FFEL Program?
(This question is optional.)
Section 3 - Changes Over Time

17. 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

<table>
<thead>
<tr>
<th></th>
<th>Rating</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>W=14.0%</td>
<td>W=54.7%</td>
<td>W=3.0%</td>
<td>W=28.3%</td>
</tr>
<tr>
<td>Student access to loans</td>
<td></td>
<td>UW=14.6%</td>
<td>UW=58.2%</td>
<td>UW=2.4%</td>
<td>UW=24.7%</td>
</tr>
<tr>
<td>Ease of administration of FFEL Program</td>
<td>1</td>
<td>W=18.8%</td>
<td>W=51.4%</td>
<td>W=4.7%</td>
<td>W=25.2%</td>
</tr>
<tr>
<td></td>
<td></td>
<td>UW=22.2%</td>
<td>UW=51.4%</td>
<td>UW=5.1%</td>
<td>UW=21.2%</td>
</tr>
<tr>
<td>Service from banks/guarantee agencies</td>
<td>1</td>
<td>W=35.8%</td>
<td>W=38.6%</td>
<td>W=2.5%</td>
<td>W=23.1%</td>
</tr>
<tr>
<td></td>
<td></td>
<td>UW=41.6%</td>
<td>UW=36.0%</td>
<td>UW=3.0%</td>
<td>UW=19.4%</td>
</tr>
<tr>
<td>Service from loan servicing collection agencies</td>
<td>1</td>
<td>W=20.7%</td>
<td>W=47.2%</td>
<td>W=2.9%</td>
<td>W=29.3%</td>
</tr>
<tr>
<td></td>
<td></td>
<td>UW=23.7%</td>
<td>UW=47.7%</td>
<td>UW=2.8%</td>
<td>UW=25.8%</td>
</tr>
<tr>
<td>Service from your third party or privately contracted services</td>
<td>1</td>
<td>W=6.8%</td>
<td>W=28.9%</td>
<td>W=1.2%</td>
<td>W=63.2%</td>
</tr>
<tr>
<td></td>
<td></td>
<td>UW=7.6%</td>
<td>UW=28.0%</td>
<td>UW=1.1%</td>
<td>UW=63.1%</td>
</tr>
</tbody>
</table>
18. 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 changes in the FFEL Program and that occurred or were budgeted to occur in the 93/94 or 94/95 Federal award year. 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

<table>
<thead>
<tr>
<th>Resource</th>
<th>Level of Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of staff positions related to financial aid (temporary or permanent)</td>
<td>1 = W=1.7% UW=1.7%</td>
</tr>
<tr>
<td></td>
<td>2 = W=3.4% UW=3.0%</td>
</tr>
<tr>
<td></td>
<td>3 = W=74.6% UW=74.3%</td>
</tr>
<tr>
<td></td>
<td>4 = W=16.0% UW=16.6%</td>
</tr>
<tr>
<td></td>
<td>5 = W=4.3% UW=4.4%</td>
</tr>
<tr>
<td>Number of staff positions in accounting or business office</td>
<td>W=1.1% UW=1.1%</td>
</tr>
<tr>
<td></td>
<td>W=2.9% UW=2.7%</td>
</tr>
<tr>
<td></td>
<td>W=86.6% UW=87.0%</td>
</tr>
<tr>
<td></td>
<td>W=8.1% UW=8.1%</td>
</tr>
<tr>
<td></td>
<td>W=1.3% UW=1.1%</td>
</tr>
<tr>
<td>Number of staff utilized for technical support</td>
<td>W=1.3% UW=1.3%</td>
</tr>
<tr>
<td></td>
<td>W=2.2% UW=1.9%</td>
</tr>
<tr>
<td></td>
<td>W=82.8% UW=80.8%</td>
</tr>
<tr>
<td></td>
<td>W=11.6% UW=13.7%</td>
</tr>
<tr>
<td></td>
<td>W=2.1% UW=2.3%</td>
</tr>
<tr>
<td>Number of hours current staff work</td>
<td>W=1.6% UW=1.5%</td>
</tr>
<tr>
<td></td>
<td>W=3.7% UW=4.0%</td>
</tr>
<tr>
<td></td>
<td>W=57.0% UW=56.4%</td>
</tr>
<tr>
<td></td>
<td>W=25.4% UW=25.4%</td>
</tr>
<tr>
<td></td>
<td>W=12.3% UW=12.7%</td>
</tr>
<tr>
<td>Equipment/Computers</td>
<td>W=0.9% UW=0.9%</td>
</tr>
<tr>
<td></td>
<td>W=1.8% UW=1.6%</td>
</tr>
<tr>
<td></td>
<td>W=53.3% UW=50.0%</td>
</tr>
<tr>
<td></td>
<td>W=30.3% UW=32.8%</td>
</tr>
<tr>
<td></td>
<td>W=13.7% UW=14.8%</td>
</tr>
<tr>
<td>Supplies (postage, copying, etc.)</td>
<td>W=1.5% UW=1.6%</td>
</tr>
<tr>
<td></td>
<td>W=3.4% UW=3.6%</td>
</tr>
<tr>
<td></td>
<td>W=57.2% UW=55.4%</td>
</tr>
<tr>
<td></td>
<td>W=27.6% UW=27.8%</td>
</tr>
<tr>
<td></td>
<td>W=10.3% UW=11.5%</td>
</tr>
<tr>
<td>Funds for training</td>
<td>W=2.5% UW=2.3%</td>
</tr>
<tr>
<td></td>
<td>W=3.6% UW=3.4%</td>
</tr>
<tr>
<td></td>
<td>W=71.9% UW=74.2%</td>
</tr>
<tr>
<td></td>
<td>W=16.4% UW=15.1%</td>
</tr>
<tr>
<td></td>
<td>W=5.5% UW=5.0%</td>
</tr>
<tr>
<td>Funds for staff travel</td>
<td>W=2.9% UW=3.0%</td>
</tr>
<tr>
<td></td>
<td>W=4.5% UW=4.9%</td>
</tr>
<tr>
<td></td>
<td>W=69.9% UW=70.6%</td>
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<tr>
<td></td>
<td>W=17.9% UW=17.1%</td>
</tr>
<tr>
<td></td>
<td>W=4.8% UW=4.4%</td>
</tr>
<tr>
<td>Develop/modify computer program/procedures</td>
<td>W=1.5% UW=1.3%</td>
</tr>
<tr>
<td></td>
<td>W=1.7% UW=1.9%</td>
</tr>
<tr>
<td></td>
<td>W=50.1% UW=45.5%</td>
</tr>
<tr>
<td></td>
<td>W=31.1% UW=34.4%</td>
</tr>
<tr>
<td></td>
<td>W=15.7% UW=16.8%</td>
</tr>
<tr>
<td>Other (Specify)</td>
<td>W=25.1% UW=3.2%</td>
</tr>
<tr>
<td></td>
<td>W=1.9% UW=0.2%</td>
</tr>
<tr>
<td></td>
<td>W=36.5% UW=5.3%</td>
</tr>
<tr>
<td></td>
<td>W=3.9% UW=0.3%</td>
</tr>
<tr>
<td></td>
<td>W=12.5% UW=1.6%</td>
</tr>
</tbody>
</table>

19. What changes have you made to your administration to resolve specific problems? What other comments do you have on changes in the FFEL Program? (This question is optional.)
Section 4 - Satisfaction with the FFEL Program

20. Please rate how satisfied you are with each aspect of the FFEL 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.

<table>
<thead>
<tr>
<th>Aspect of Program</th>
<th>Rate Satisfaction (1-5 or NA)</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Mean</td>
<td></td>
</tr>
<tr>
<td>Timeliness of receipt of loan funds under EFT processing</td>
<td>W=1.4 UW=1.5</td>
<td></td>
</tr>
<tr>
<td>Timeliness of receipt of loan funds under manual processing</td>
<td>W=2.1 UW=2.3</td>
<td></td>
</tr>
<tr>
<td>Workload to counsel borrowers</td>
<td>W=2.6 UW=2.7</td>
<td></td>
</tr>
<tr>
<td>Relationship with primary lenders</td>
<td>W=1.7 UW=1.7</td>
<td></td>
</tr>
<tr>
<td>Relationship with primary guarantors</td>
<td>W=1.7 UW=1.7</td>
<td></td>
</tr>
<tr>
<td>ED's responsiveness to reported problems or difficulties in the FFEL Program</td>
<td>W=2.8 UW=2.8</td>
<td></td>
</tr>
<tr>
<td>ED's handling of special cases or exceptions when reporting problems or difficulties</td>
<td>W=3.1 UW=3.5</td>
<td></td>
</tr>
<tr>
<td>Other (Specify)</td>
<td>W=2.4 UW=2.3</td>
<td></td>
</tr>
</tbody>
</table>

21. Overall, how satisfied were you with the FFEL Program prior to July 1994 when the Direct Loan Program was implemented? On a scale of 1-5, please circle your level of satisfaction.

very satisfied 1...2...3...4...5 very dissatisfied  (Mean) W=2.3 UW=2.4

22. Currently, how satisfied are you with the FFEL Program? On a scale of 1-5, please circle your level of satisfaction.

very satisfied 1...2...3...4...5 very dissatisfied  (Mean) W=2.2 UW=2.2

23. How much does the use of EFT affect your satisfaction with the FFEL Program? On a scale of 1-5, please circle your response.

increases satisfaction 1...2...3...4...5 decreases satisfaction
(Mean) W=1.5 UW=1.5

24. What additional comments or suggestions do you have regarding your satisfaction with the FFEL Program? (This question is optional.)
Section 5 - Decisions Regarding the FFEL and Direct Loan Programs

25. Have you applied or are you planning to apply for the Direct Loan Program?

- Applied to Direct Loan and will participate in Year 2
- Applied to Direct Loan and pending for Year 3
- Application for Direct Loan rejected
- Other (specify) ________________

26. Please check below the most important reasons (up to three) why your institution is currently participating in the FFEL Program.

- Familiar with administration of FFEL Program W = 44.5% UW = 44.2%
- Able to serve borrowers well through FFEL Program W = 65.3% UW = 67.0%
- Maintain relationship with lenders or guarantee agencies W = 25.3% UW = 27.8%
- Did not want to join Direct Loan during its first year of operation W = 20.0% UW = 23.7%
- FFEL Program appears simpler to administer than Direct Loan W = 21.8% UW = 21.4%
- FFEL Program loan processing is not responsibility of Financial Aid Office W = 6.1% UW = 6.2%
- Want to continue to offer students a choice of loan sources W = 26.5% UW = 29.0%
- Do not want to originate loans W = 32.2% UW = 32.5%
- Key administrators at institution support FFEL Program W = 9.8% UW = 11.4%
- Important external supporters of FFEL Program (e.g., Board, funders, etc.) W = 3.2% UW = 3.7%
- Other (Specify) ____________________________ W = 17.9% UW = 21.0%

27. Did you receive information regarding the Direct Loan Program from any of the following sources? If so, did these sources impact your institution’s decision regarding applying to participate in the Program?

1 = Did not receive information from this source
2 = Received information from this source and it did not impact our decision
3 = Received information from this source and it impacted our decision

<table>
<thead>
<tr>
<th>Source</th>
<th>Level of Impact</th>
</tr>
</thead>
<tbody>
<tr>
<td>Department of Education</td>
<td>W = 2.8% 1 W = 2.3%</td>
</tr>
<tr>
<td>Postsecondary education associations (NASFAA, CAA, etc.)</td>
<td></td>
</tr>
<tr>
<td>Accrediting agency</td>
<td>W = 22.5% 1 W = 19.9%</td>
</tr>
<tr>
<td>Lender or guarantee agency</td>
<td>W = 26.7% 1 W = 24.7%</td>
</tr>
<tr>
<td>Loan servicing/collection agency</td>
<td>W = 29.7% 1 W = 55.1%</td>
</tr>
<tr>
<td>Our privately contracted servicing company</td>
<td>W = 75.6% 1 W = 75.7%</td>
</tr>
<tr>
<td>General media (newspapers, television, etc.)</td>
<td>W = 38.2% 1 W = 33.6%</td>
</tr>
<tr>
<td>Friends or colleagues in student financial aid</td>
<td>W = 24.5% 1 W = 19.7%</td>
</tr>
</tbody>
</table>
28. Please indicate your opinion about each of the following statements regarding the Direct Loan Program. using the following scale.

1 = Strongly agree
2 = Somewhat agree
3 = No opinion
4 = Somewhat disagree
5 = Strongly disagree

---

It appears relatively easy to start up the Direct Loan Program at an institution. (Mean) W=3.2  UW=3.3

It appears relatively difficult to administer the Direct Loan Program on a daily basis. (Mean) W=2.9  UW=3.0

It appears that the Direct Loan Program may reduce staff time. (Mean) W=3.4  UW=3.4

It appears that the Direct Loan Program requires more computers/more equipment to administer than the FFEL Program. (Mean) W=2.2  UW=2.2

---

29. Which of the following sources best describes the basis for your opinions regarding the Direct Loan Program? (Check all that apply.)

- Published reports  W=62.0%  UW=64.0%
- Conferences pertaining to the Direct Loan Program  W=55.6%  UW=59.1%
- Direct contact with Direct Loan schools  W=43.6%  UW=51.4%
- Other (Please specify):  W=15.8%  UW=16.5%
Section 6 - Overall Impressions

30. How have you resolved any specific difficulties encountered in the administration of the FFEL Program? (This question is optional.)

31. Do you have any additional comments or advice for the Department of Education that have not been specifically addressed? (This question is optional.)

Section 7 - Survey Issues

32. In considering future surveys of institutions participating in the Federal loan programs, we would like your opinion to inform our decision about the timing of the survey. Which of the following timeframes would be more useful to your institution?

- Every six months (This would involve a primary survey in the fall and a condensed survey on satisfaction issues in the spring.) W=25.7% UW=26.7%
- Once per year (This would be a single large survey in the fall.) W=74.3% UW=73.7%

33. Do you have any suggestions or comments on this survey? What suggestions can we offer on ways to improve future surveys or reduce their burden to you? (This question is optional.)

THANK YOU FOR COMPLETING THIS SURVEY.
Evaluation of the Federal Direct Loan Program

Survey of Institutions Participating in the Federal Family Education Loan Program
Volume Two - Technical Appendices

Academic Year 1994-95

1996
Evaluation of
the Federal Direct Loan Program

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Federal Family Education Loan Program

Volume Two
Technical Appendices

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OUS/Planning and Evaluation Service
Steven Zwillinger
Contracting Officers’ Technical Representative
Appendix A

Detailed Tables
LIST OF TABLES

1.1 Ratings of Satisfaction with FFEL Program
1.1a Mean Satisfaction Rating of FFEL Program
1.2 Mean Rating for General Satisfaction with FFEL Program by Institutional Characteristics
1.3 Mean Rating for General Satisfaction with FFEL Program Prior to July 1994 by Institutional Characteristics
1.4 Satisfaction with Aspects of FFEL Program
1.4a Mean Satisfaction Ratings of Aspects of FFEL Program
1.4b Satisfaction with Aspects of FFEL Program by Institutional Type and Control
1.4c Satisfaction with Aspects of FFEL Program by Annual Loan Volume
1.4d Satisfaction with Aspects of FFEL Program by Structure of Financial Aid Office
1.4e Satisfaction with Aspects of FFEL Program by Current Use of EFT
1.4f Satisfaction with Aspects of FFEL Program by Current Use of EDExpress Software
1.4g Satisfaction with Aspects of FFEL Program by Type of Computer System
1.4h Satisfaction with Aspects of FFEL Program by Number of Lenders
1.4i Satisfaction with Aspects of FFEL Program by Number of Guarantee Agencies
1.4j Satisfaction with Aspects of FFEL Program by Decision Regarding Application for Direct Loan Program
1.4k Satisfaction with Aspects of FFEL Program by Current FFEL Satisfaction Level
1.4l Satisfaction with Aspects of FFEL Program by Satisfaction Prior to July 1994
1.5 Mean Ratings for Satisfaction with Aspects of FFEL Program by Institutional Type and Control
1.5a Mean Ratings for Satisfaction with Aspects of FFEL Program by Annual Loan Volume
1.5b Mean Ratings for Satisfaction with Aspects of FFEL Program by Structure of Financial Aid Office

1.5c Mean Ratings for Satisfaction with Aspects of FFEL Program by Current Use of EFT

1.5d Mean Ratings for Satisfaction with Aspects of FFEL Program by Current Use of EDExpress Software

1.5e Mean Ratings for Satisfaction with Aspects of FFEL Program by Type of Computer System

1.5f Mean Ratings for Satisfaction with Aspects of FFEL Program by Number of Lenders

1.5g Mean Ratings for Satisfaction with Aspects of FFEL Program by Number of Guarantee Agencies

1.5h Mean Ratings for Satisfaction with Aspects of FFEL Program by Decision on Application for Direct Loan Program

1.5i Mean Ratings for Satisfaction with Aspects of FFEL Program by Current Satisfaction with the FFEL Program

1.6 Current Satisfaction with FFEL Program by Satisfaction Prior to July 1994

2.1 Level of Involvement of Key Departments in Administration of Student Financial Aid and the Federal Family Education Loan Program

2.2 Level of Satisfaction with Activities Involved in Administering the Federal Family Education Loan Program

2.2a Level of Satisfaction with Activities Involved in Administering the Federal Family Education Loan Program by Institutional Characteristics (Institutional Type and Control)

2.2b Level of Satisfaction with Activities Involved in Administering the Federal Family Education Loan Program by Institutional Characteristics (Loan Volume)

2.2c Level of Satisfaction with Activities Involved in Administering the Federal Family Education Loan Program by Institutional Characteristics (Structure of Financial Aid Office)

2.2d Level of Satisfaction with Activities Involved in Administering the Federal Family Education Loan Program by Institutional Characteristics (Current Use of EFT)
2.2e  Level of Satisfaction with Activities Involved in Administering the Federal Family Education Loan Program by Institutional Characteristics (Current Use of EDExpress)

2.2f  Level of Satisfaction with Activities Involved in Administering the Federal Family Education Loan Program by Institutional Characteristics (Type of Computer System)

2.2g  Level of Satisfaction with Activities Involved in Administering the Federal Family Education Loan Program by Institutional Characteristics (Number of Lenders)

2.2h  Level of Satisfaction with Activities Involved in Administering the Federal Family Education Loan Program by Institutional Characteristics (Number of Guarantee Agencies)

2.2i  Level of Satisfaction with Activities Involved in Administering the Federal Family Education Loan Program by Institutional Characteristics (Decision on Application for Direct Loan Program)

2.2j  Satisfaction with Administration Activities by Satisfaction Prior to July 1994

2.2k  Satisfaction with Administration Activities by Current FFEL Satisfaction Level

2.3  Level of Work Required to Administer this Program

2.3a  Level of Work Required to Administer this Program by Type and Control

2.3b  Level of Work Required to Administer this Program By Loan Volume

2.3c  Level of Work Required to Administer this Program by Aid Office Structure

2.3d  Level of Work Required to Administer this Program by EFT Usage

2.3e  Level of Work Required to Administer this Program by EDExpress Usage

2.3f  Level of Work Required to Administer this Program by Computer System

2.3g  Level of Work Required to Administer this Program by Number of Lenders

2.3h  Level of Work Required to Administer this Program by Number of Guarantee Agencies

2.3i  Level of Work Required to Administer this Program by DL Application Decision

2.3j  Level of Effort by Satisfaction with FFEL Program Prior to July 1, 1994

2.3k  Level of Effort by Current Satisfaction with FFEL Program
2.4 Time (in Minutes) Required to Process a Loan with EFT & Manual Procedures

2.4a Time (in Minutes) Required to Process a Loan with EFT & Manual Procedures by Institutional Characteristics (Type and Control)

2.4b Time (in Minutes) Required to Process a Loan with EFT & Manual Procedures by Institutional Characteristics (Loan Volume)

2.4c Time (in Minutes) Required to Process a Loan with EFT & Manual Procedures by Institutional Characteristics (Structure of Financial Aid Office)

2.4d Time (in Minutes) Required to Process a Loan with EFT & Manual Procedures by Institutional Characteristics (Use of EFT)

2.4e Time (in Minutes) Required to Process a Loan with EFT & Manual Procedures by Institutional Characteristics (Use of EDExpress)

2.4f Time (in Minutes) Required to Process a Loan with EFT & Manual Procedures by Institutional Characteristics (Computer System)

2.4g Time (in Minutes) Required to Process a Loan with EFT & Manual Procedures by Institutional Characteristics (Number of Lenders)

2.4h Time (in Minutes) Required to Process a Loan with EFT & Manual Procedures by Institutional Characteristics (Number of Guarantee Agencies)

2.4i Time (in Minutes) Required to Process a Loan with EFT & Manual Procedures by Institutional Characteristics (Decision on Application for Direct Loan Program)

3.1 Number of Lenders

3.2 Distribution of Portion of Loan Volume Handled by Primary Lender

3.3 Number of Guarantee Agencies

3.4 Distribution of Portion of Loan Volume Handled by Primary Guarantee Agency

3.5a Mean Ratings by Type of Material or Training Received from the Department of Education

3.5b Counts of Institutions that Received Materials or Training from the Department of Education

3.5c Ratings of Timeliness by Type of Material or Training Received from the Department of Education
3.5d  Ratings of Usefulness by Type of Material or Training Received from the Department of Education
3.6a  Mean Ratings by Type of Material or Training Received from Primary Lenders
3.6b  Counts of Institutions that Received Materials or Training from Primary Lenders
3.6c  Ratings of Timeliness by Type of Material or Training Received from Primary Lenders
3.6d  Ratings of Usefulness by Type of Material or Training Received from Primary Lenders
3.7a  Mean Ratings by Type of Material or Training Received from Primary Guarantee Agency
3.7b  Counts of Institutions that Received Materials or Training from Primary Guarantee Agency
3.7c  Ratings of Timeliness by Type of Material or Training Received from Primary Guarantee Agency
3.7d  Ratings of Usefulness by Type of Material or Training Received from Primary Guarantee Agency
3.8  Current Level of Effort to Administer FFEL Program by Satisfaction Prior to July 1994
3.9  Current Level of Effort to Administer FFEL Program by Current FFEL Satisfaction Level
3.10 Direct Loan Application Decision by Current Satisfaction with FFEL Program
4.1  Ratings by Aspect of Program
4.1a  Ratings by Aspect of Program by Institutional Characteristics (Type and Control)
4.1b  Ratings by Aspect of Program by Institutional Characteristics (Loan Volume)
4.1c  Ratings by Aspect of Program by Institutional Characteristics (Structure of Financial Aid Office)
4.1d  Ratings by Aspect of Program by Institutional Characteristics (Use of EFT)
4.1e  Ratings by Aspect of Program by Institutional Characteristics (Use of EDExpress)
4.1f Ratings by Aspect of Program by Institutional Characteristics (Computer System)
4.1g Ratings by Aspect of Program by Institutional Characteristics (Number of Lenders)
4.1h Ratings by Aspect of Program by Institutional Characteristics (Number of Guarantee Agencies)
4.1i Ratings by Aspect of Program by Institutional Characteristics (Decision on Application for Direct Loan Program)
4.2 Changes in Financial Aid Resources
4.2a Changes in Financial Aid Resources by Institutional Characteristics (Type and Control)
4.2b Changes in Financial Aid Resources by Institutional Characteristics (Loan Volume)
4.2c Changes in Financial Aid Resources by Institutional Characteristics (Structure of Financial Aid Office)
4.2d Changes in Financial Aid Resources by Institutional Characteristics (Use of EFT)
4.2e Changes in Financial Aid Resources by Institutional Characteristics (Use of EDExpress)
4.2f Changes in Financial Aid Resources by Institutional Characteristics (Computer System)
4.2g Changes in Financial Aid Resources by Institutional Characteristics (Number of Lenders)
4.2h Changes in Financial Aid Resources by Institutional Characteristics (Number of Guarantee Agencies)
4.2i Changes in Financial Aid Resources by Institutional Characteristics (Decision on Application for Direct Loan Program)
5a Comparisons of Ratings of FFEL Versus DL Program
5b Comparisons of Ratings of FFEL Versus DL Program Satisfaction Ratings by Activity
5c Comparisons of Mean Ratings of Material or training Received from the Department of Education by Program
5d Ratings of Timeliness by Type of Material or Training Received from the Department of Education by Program
5e Ratings of Usefulness by Type of Material or Training Received from the Department of Education by Program

5f Changes in Financial Aid Resources by Program

5g Satisfaction with Comparable Aspects of FFEL versus DL Program

5h Mean Satisfaction Ratings of Comparable Aspects of Programs

6.1 Most Important Factors in Choice of FFEL

6.1a Most Important Factors in Choice of FFEL by Institutional Characteristics (Type and Control)

6.1b Most Important Factors in Choice of FFEL by Institutional Characteristics (Loan Volume)

6.1c Most Important Factors in Choice of FFEL by Institutional Characteristics (Structure of Financial Aid Office)

6.1d Most Important Factors in Choice of FFEL by Institutional Characteristics (Use of EFT)

6.1e Most Important Factors in Choice of FFEL by Institutional Characteristics (Use of EDExpress)

6.1f Most Important Factors in Choice of FFEL by Institutional Characteristics (Computer System)

6.1g Most Important Factors in Choice of FFEL by Institutional Characteristics (Number of Lenders)

6.1h Most Important Factors in Choice of FFEL by Institutional Characteristics (Number of Guarantee Agencies)

6.1i Most Important Factors in Choice of FFEL by Institutional Characteristics (Decision on Application for Direct Loan Program)

6.2 Information Sources

6.2a Effect of Information on Decision

6.2b Information Sources by Institutional Characteristics (Type and Control)

6.2c Information Sources by Institutional Characteristics (Loan Volume)
6.2d Information Sources by Institutional Characteristics (Structure of Financial Aid Office)

6.2e Information Sources by Institutional Characteristics (Use of EFT)

6.2f Information Sources by Institutional Characteristics (Use of EDExpress)

6.2g Information Sources by Institutional Characteristics (Computer System)

6.2h Information Sources by Institutional Characteristics (Number of Lenders)

6.2i Information Sources by Institutional Characteristics (Number of Guarantee Agencies)

6.2j Information Sources by Institutional Characteristics (Decision on Application for Direct Loan Program)

6.3a Effect of Received Information on Decision by Institutional Characteristics (Type and Control)

6.3b Effect of Received Information on Decision by Institutional Characteristics (Loan Volume)

6.3c Effect of Received Information on Decision by Institutional Characteristics (Structure of Financial Aid Office)

6.3d Effect of Received Information on Decision by Institutional Characteristics (Use of EFT)

6.3e Effect of Received Information on Decision by Institutional Characteristics (Use of EDExpress)

6.3f Effect of Received Information on Decision by Institutional Characteristics (Computer System)

6.3g Effect of Received Information on Decision by Institutional Characteristics (Number of Lenders)

6.3h Effect of Received Information on Decision by Institutional Characteristics (Number of Guarantee Agencies)

6.3i Effect of Received Information on Decision by Institutional Characteristics (Decision on Application for Direct Loan Program)

6.4a Opinions on the Direct Loan Program

6.4b Mean Ratings of Opinions on the Direct Loan Program
6.5 Basis for Opinions Regarding the Direct Loan Program

7.1 Preferences for Future Surveys
Table 1.1
Ratings of Satisfaction with FFEL Program

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<tbody>
<tr>
<td></td>
<td>1=Very Satisfied</td>
<td></td>
<td></td>
<td>2=</td>
<td></td>
<td>3=</td>
<td></td>
<td>4=</td>
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<td>5=</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Not Applicable</td>
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<tr>
<td>Currently</td>
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<td>26.7</td>
<td>2259</td>
<td>40.7</td>
<td>1320</td>
<td>23.8</td>
<td>380</td>
<td>6.8</td>
<td>106</td>
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<td>0.1</td>
<td>5547</td>
<td>100.0</td>
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<td></td>
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<tr>
<td>Prior to July 1994</td>
<td>1243</td>
<td>23.0</td>
<td>2004</td>
<td>37.1</td>
<td>1556</td>
<td>28.8</td>
<td>417</td>
<td>7.7</td>
<td>171</td>
<td>3.2</td>
<td>6</td>
<td>0.1</td>
<td>5397</td>
<td>100.0</td>
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Table 1.1a
Mean Satisfaction Rating of FFEL Program

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<th>Time Period</th>
<th>Mean Rating</th>
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<td>Prior to July 1994</td>
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Table 1.2
Mean Rating for General Satisfaction with FFEL Program by Institutional Characteristics

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<tr>
<th>Institutional Characteristics</th>
<th>Mean Rating</th>
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<td><strong>Type &amp; Control:</strong></td>
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</tr>
<tr>
<td>4-Year Public</td>
<td>2.4</td>
</tr>
<tr>
<td>2-Year Public</td>
<td>2.3</td>
</tr>
<tr>
<td>4-Year Private</td>
<td>2.0</td>
</tr>
<tr>
<td>2-Year Private</td>
<td>2.0</td>
</tr>
<tr>
<td>Proprietary</td>
<td>2.2</td>
</tr>
<tr>
<td><strong>Loan Volume:</strong></td>
<td></td>
</tr>
<tr>
<td>$1,000,000 or less</td>
<td>2.2</td>
</tr>
<tr>
<td>$1,000,001-$5,000,000</td>
<td>2.1</td>
</tr>
<tr>
<td>$5,000,001-$10,000,000</td>
<td>2.2</td>
</tr>
<tr>
<td>$10,000,001-$20,000,000</td>
<td>2.2</td>
</tr>
<tr>
<td>over $20,000,000</td>
<td>2.3</td>
</tr>
<tr>
<td><strong>Aid Office Structure:</strong></td>
<td></td>
</tr>
<tr>
<td>1 campus, 1 office</td>
<td>2.2</td>
</tr>
<tr>
<td>Separate offices</td>
<td>2.2</td>
</tr>
<tr>
<td>Multi. campus, 1 office</td>
<td>2.2</td>
</tr>
<tr>
<td>Other</td>
<td>2.5</td>
</tr>
<tr>
<td><strong>EFT Admin:</strong></td>
<td></td>
</tr>
<tr>
<td>Yes</td>
<td>2.0</td>
</tr>
<tr>
<td>No</td>
<td>2.2</td>
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<tr>
<td><strong>Uses EDExpress Software:</strong></td>
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</tr>
<tr>
<td>Yes</td>
<td>2.2</td>
</tr>
<tr>
<td>No</td>
<td>2.4</td>
</tr>
<tr>
<td><strong>Computer System:</strong></td>
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<tr>
<td>Mainframe only</td>
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</tr>
<tr>
<td>Both mainframe and PC</td>
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<tr>
<td>PC only</td>
<td>2.1</td>
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<tr>
<td>Contracted servicer</td>
<td>2.2</td>
</tr>
<tr>
<td>All manual processing</td>
<td>2.0</td>
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<tr>
<td>Other</td>
<td>2.4</td>
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<tr>
<td><strong>Number of Lenders:</strong></td>
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<tr>
<td>1 - 2</td>
<td>2.2</td>
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<tr>
<td>3 - 5</td>
<td>2.1</td>
</tr>
<tr>
<td>6 - 10</td>
<td>2.1</td>
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<tr>
<td>11 - 20</td>
<td>2.2</td>
</tr>
<tr>
<td>Over 20</td>
<td>2.4</td>
</tr>
<tr>
<td><strong>Number of GAs:</strong></td>
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<tr>
<td>1</td>
<td>2.1</td>
</tr>
<tr>
<td>2 - 3</td>
<td>2.1</td>
</tr>
<tr>
<td>4 - 5</td>
<td>2.2</td>
</tr>
<tr>
<td>Over 5</td>
<td>2.4</td>
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<tr>
<td><strong>DL Application:</strong></td>
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<tr>
<td>Will Apply for Year 3</td>
<td>2.4</td>
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<tr>
<td>Application Rejected</td>
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</tr>
<tr>
<td>No</td>
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<td>Other</td>
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(Continued)
Table 1.3
Mean Rating for General Satisfaction with FFEL Program Prior to July 1994
by Institutional Characteristics

<table>
<thead>
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<th>Institutional Characteristics</th>
<th>Rating</th>
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<tr>
<td>Type &amp; Control:</td>
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<tr>
<td>4-Year Public</td>
<td>2.7</td>
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<tr>
<td>2-Year Public</td>
<td>2.3</td>
</tr>
<tr>
<td>4-Year Private</td>
<td>2.4</td>
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<tr>
<td>2-Year Private</td>
<td>2.1</td>
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<tr>
<td>Proprietary</td>
<td>2.2</td>
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<td>Loan Volume:</td>
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<td>2.6</td>
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<tr>
<td>over $20,000,000</td>
<td>2.8</td>
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<tr>
<td>Aid Office Structure:</td>
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<td>1 campus, 1 office</td>
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<tr>
<td>Other</td>
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<td>EFT Admin:</td>
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<td>Yes</td>
<td>2.4</td>
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<td>No</td>
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<tr>
<td>Uses EDExpress Software:</td>
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<td>Yes</td>
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<tr>
<td>No</td>
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<tr>
<td>Computer System:</td>
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<tr>
<td>Mainframe only</td>
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<td>Both mainframe and PC</td>
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<td>2.3</td>
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<td>Contracted servicer</td>
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<tr>
<td>All manual processing</td>
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<td>Other</td>
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<td>Number of Lenders:</td>
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<td>1 - 2</td>
<td>2.2</td>
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<tr>
<td>3 - 5</td>
<td>2.3</td>
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<td>6 - 10</td>
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<td>Over 5</td>
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<td>Application Rejected</td>
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<td>No</td>
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### Table 1.4
Satisfaction with Aspects of FFEL Program

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<th>Aspect of Program</th>
<th>1=Very Satisfied</th>
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<th>3</th>
<th>4</th>
<th>5=Very Dissatisfied</th>
<th>Total</th>
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<tr>
<td>Timeliness of loan funds - EFT processing</td>
<td>714</td>
<td>70.5</td>
<td>214</td>
<td>21.1</td>
<td>56</td>
<td>5.5</td>
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<td>Timeliness of loan funds - manual process</td>
<td>1761</td>
<td>32.3</td>
<td>1864</td>
<td>34.2</td>
<td>1276</td>
<td>25.4</td>
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<td>Workload to counsel borrowers</td>
<td>881</td>
<td>16.0</td>
<td>1691</td>
<td>30.8</td>
<td>1766</td>
<td>32.1</td>
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<td>Relationship with primary lenders</td>
<td>2899</td>
<td>53.6</td>
<td>1462</td>
<td>27.0</td>
<td>788</td>
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<td>Relationship with primary guarantors</td>
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<td>ED's responsiveness to reported problems</td>
<td>691</td>
<td>16.5</td>
<td>1094</td>
<td>26.1</td>
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<td>29.5</td>
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<td>ED's handling of special cases/exceptions</td>
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<td>6.1</td>
<td>3</td>
<td>1.6</td>
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### Table 1.4a
Mean Satisfaction Ratings of Aspects of FFEL Program

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<th>Aspect of Program</th>
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<td>Timeliness of loan funds - manual process</td>
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<tr>
<td>Workload to counsel borrowers</td>
<td>2.6</td>
</tr>
<tr>
<td>Relationship with primary lenders</td>
<td>1.7</td>
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<tr>
<td>Relationship with primary guarantors</td>
<td>1.7</td>
</tr>
<tr>
<td>ED's responsiveness to reported problems</td>
<td>2.8</td>
</tr>
<tr>
<td>ED's handling of special cases/exceptions</td>
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### Table 1.4b
Satisfaction with Aspects of FFEL Program by Institutional Type and Control

**Type & Control: 4-Year Public**

<table>
<thead>
<tr>
<th>Aspect of Program</th>
<th>Level of Satisfaction</th>
<th>Total</th>
</tr>
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<tbody>
<tr>
<td>Timeliness of loan funds - EFT process</td>
<td>117 63.6</td>
<td>43 23.4</td>
</tr>
<tr>
<td>Timeliness of loan funds - manual process</td>
<td>106 20.0</td>
<td>168 31.3</td>
</tr>
<tr>
<td>Workload to counsel borrowers</td>
<td>38 7.3</td>
<td>136 25.9</td>
</tr>
<tr>
<td>Relationship with primary lenders</td>
<td>299 57.1</td>
<td>137 26.2</td>
</tr>
<tr>
<td>Relationship with primary guarantors</td>
<td>303 57.2</td>
<td>145 27.5</td>
</tr>
<tr>
<td>ED’s responsiveness to reported problems</td>
<td>45 10.8</td>
<td>99 23.4</td>
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<td>ED’s handling of special cases/exception</td>
<td>45 13.0</td>
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<td>15 63.1</td>
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**Type & Control: 2-Year Public**

<table>
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<th>Level of Satisfaction</th>
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<tr>
<td>Timeliness of loan funds - EFT process</td>
<td>54 60.0</td>
<td>26 29.2</td>
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<td>Timeliness of loan funds - manual process</td>
<td>396 34.4</td>
<td>356 31.0</td>
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<td>Workload to counsel borrowers</td>
<td>152 13.2</td>
<td>278 24.1</td>
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<tr>
<td>Relationship with primary lenders</td>
<td>591 52.2</td>
<td>398 31.6</td>
</tr>
<tr>
<td>Relationship with primary guarantors</td>
<td>687 59.5</td>
<td>304 26.3</td>
</tr>
<tr>
<td>ED’s responsiveness to reported problems</td>
<td>133 15.1</td>
<td>220 24.9</td>
</tr>
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<td>ED’s handling of special cases/exception</td>
<td>134 18.2</td>
<td>183 24.9</td>
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<td>Other</td>
<td>22 55.1</td>
<td>9 21.8</td>
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Table 1.4b
Satisfaction with Aspects of FFEL Program by Institutional Type and Control

Type & Control: 4-Year Private

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<tr>
<th>Aspect of Program</th>
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<th>Total</th>
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<tbody>
<tr>
<td>Timeliness of loan funds - EFT processing</td>
<td>319</td>
<td>73.9</td>
<td>88</td>
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<td>Timeliness of loan funds - Manual processing</td>
<td>321</td>
<td>24.4</td>
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<td>Workload to counsel borrowers</td>
<td>179</td>
<td>13.4</td>
<td>412</td>
<td>30.8</td>
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<td>Relationship with primary lenders</td>
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<td>390</td>
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<td>Relationship with primary guarantors</td>
<td>794</td>
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<td>26.5</td>
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<td>ED's responsiveness to reported problems</td>
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<td>338</td>
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<td>ED's handling of special cases/exception</td>
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<td>201</td>
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<td>255</td>
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<tr>
<td>Other</td>
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<td>73.7</td>
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<td>2.9</td>
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Type & Control: 2-Year Private

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<th>Total</th>
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<tbody>
<tr>
<td>Timeliness of loan funds - EFT processing</td>
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<td>57.1</td>
<td>21</td>
<td>42.9</td>
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<tr>
<td>Timeliness of loan funds - Manual processing</td>
<td>172</td>
<td>35.2</td>
<td>218</td>
<td>42.1</td>
<td>88</td>
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<tr>
<td>Workload to counsel borrowers</td>
<td>93</td>
<td>18.1</td>
<td>179</td>
<td>34.8</td>
<td>161</td>
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<tr>
<td>Relationship with primary lenders</td>
<td>232</td>
<td>49.2</td>
<td>135</td>
<td>28.0</td>
<td>88</td>
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<td>Relationship with primary guarantors</td>
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<td>58.2</td>
<td>130</td>
<td>25.8</td>
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<td>ED's responsiveness to reported problems</td>
<td>86</td>
<td>23.1</td>
<td>121</td>
<td>32.5</td>
<td>95</td>
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<td>ED's handling of special cases/exception</td>
<td>71</td>
<td>21.6</td>
<td>104</td>
<td>31.8</td>
<td>80</td>
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<tr>
<td>Other</td>
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<td>66.7</td>
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<td>0</td>
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</table>

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### Table 1.4b

Satisfaction with Aspects of FFEL Program by Institutional Type and Control

**Type & Control: Proprietary**

<table>
<thead>
<tr>
<th>Aspect of Program</th>
<th>Level of Satisfaction</th>
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<th></th>
<th></th>
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<tbody>
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<td>1=Very Satisfied</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5=Very Dissatisfied</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Timeliness of loan funds - EFT processin</td>
<td>196 75.7</td>
<td>35 13.7</td>
<td>18 6.9</td>
<td>1 0.5</td>
<td>8 3.2</td>
<td>259 100.0</td>
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<tr>
<td>Timeliness of loan funds - manual process</td>
<td>766 39.4</td>
<td>640 32.9</td>
<td>376 19.3</td>
<td>109 5.6</td>
<td>52 2.7</td>
<td>1943 100.0</td>
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<tr>
<td>Workload to counsel borrowers</td>
<td>418 21.2</td>
<td>687 34.8</td>
<td>588 29.6</td>
<td>187 9.5</td>
<td>91 4.6</td>
<td>1972 100.0</td>
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<tr>
<td>Relationship with primary lenders</td>
<td>993 51.0</td>
<td>442 22.7</td>
<td>383 19.7</td>
<td>78 4.0</td>
<td>69 2.5</td>
<td>1965 100.0</td>
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<tr>
<td>Relationship with primary guarantors</td>
<td>1053 53.1</td>
<td>460 23.2</td>
<td>300 15.1</td>
<td>109 5.5</td>
<td>60 3.0</td>
<td>1903 100.0</td>
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<tr>
<td>ED's responsiveness to reported problems</td>
<td>311 20.3</td>
<td>411 26.8</td>
<td>412 26.9</td>
<td>226 14.8</td>
<td>172 11.2</td>
<td>1533 100.0</td>
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<tr>
<td>ED's handling of special cases/exception</td>
<td>280 20.6</td>
<td>370 27.3</td>
<td>391 28.9</td>
<td>179 13.2</td>
<td>136 10.0</td>
<td>1356 100.0</td>
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<tr>
<td>Other</td>
<td>16 34.3</td>
<td>0 0</td>
<td>1 2.8</td>
<td>16 34.3</td>
<td>14 28.7</td>
<td>48 100.0</td>
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</table>
Table 1.4c
Satisfaction with Aspects of FFEL Program by Annual Loan Volume

Loan Volume: $1,000,000 or less

<table>
<thead>
<tr>
<th>Aspect of Program</th>
<th>Level of Satisfaction</th>
<th>Total</th>
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</thead>
<tbody>
<tr>
<td>Timeliness of loan funds - EFT processing</td>
<td>221</td>
<td>70.3</td>
</tr>
<tr>
<td>Timeliness of loan funds - manual process</td>
<td>1258</td>
<td>39.1</td>
</tr>
<tr>
<td>Workload to counsel borrowers</td>
<td>651</td>
<td>20.0</td>
</tr>
<tr>
<td>Relationship with primary lenders</td>
<td>1676</td>
<td>53.0</td>
</tr>
<tr>
<td>Relationship with primary guarantors</td>
<td>1857</td>
<td>57.5</td>
</tr>
<tr>
<td>ED's responsiveness to reported problems</td>
<td>490</td>
<td>19.8</td>
</tr>
<tr>
<td>ED's handling of special cases/exception</td>
<td>453</td>
<td>21.3</td>
</tr>
<tr>
<td>Other</td>
<td>39</td>
<td>62.2</td>
</tr>
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</table>

Table 1.4c
Satisfaction with Aspects of FFEL Program by Annual Loan Volume

Loan Volume: $1,000,001-$5,000,000

<table>
<thead>
<tr>
<th>Aspect of Program</th>
<th>Level of Satisfaction</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Timeliness of loan funds - EFT processing</td>
<td>297</td>
<td>74.5</td>
</tr>
<tr>
<td>Timeliness of loan funds - manual process</td>
<td>388</td>
<td>24.3</td>
</tr>
<tr>
<td>Workload to counsel borrowers</td>
<td>171</td>
<td>10.7</td>
</tr>
<tr>
<td>Relationship with primary lenders</td>
<td>849</td>
<td>52.9</td>
</tr>
<tr>
<td>Relationship with primary guarantors</td>
<td>687</td>
<td>54.9</td>
</tr>
<tr>
<td>ED's responsiveness to reported problems</td>
<td>161</td>
<td>13.5</td>
</tr>
<tr>
<td>ED's handling of special cases/exception</td>
<td>145</td>
<td>14.1</td>
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<tr>
<td>Other</td>
<td>30</td>
<td>47.7</td>
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</table>
### Table 1.4c
Satisfaction with Aspects of FFEL Program by Annual Loan Volume

#### Loan Volume: $5,000,001-$10,000,000

| Aspect of Program                                      | Level of Satisfaction |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
|-------------------------------------------------------|-----------------------|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
|                                                       | 1=Very Satisfied      | 2 | 3 | 4 | 5=Very Dissatisfied | Total  |
| Timeliness of loan funds - EFT processing             | 87 66.1 | 31 23.3 | 9 6.6 | 1 1.0 | 4 3.0 | 132 100.0 |
| Timeliness of loan funds - manual processing          | 61 18.3 | 129 38.7 | 86 25.8 | 38 11.4 | 20 5.9 | 333 100.0 |
| Workload to counsel borrowers                          | 30 8.8 | 84 25.0 | 118 35.3 | 79 23.5 | 25 7.4 | 335 100.0 |
| Relationship with primary lenders                      | 189 56.6 | 100 29.9 | 30 9.0 | 15 4.5 | 0 0 | 334 100.0 |
| Relationship with primary guarantors                   | 201 59.9 | 89 26.6 | 32 9.6 | 11 3.2 | 3 0.8 | 333 100.0 |
| ED's responsiveness to reported problems              | 18 7.1 | 67 25.9 | 92 35.2 | 55 21.0 | 28 10.9 | 261 100.0 |
| ED's handling of special cases/exceptions              | 22 6.8 | 65 28.5 | 72 31.7 | 38 16.7 | 30 13.3 | 227 100.0 |
| Other                                                  | 4 28.8 | 0 0 | 0 0 | 1 9.1 | 8 62.1 | 13 100.0 |

#### Loan Volume: $10,000,001-$20,000,000

| Aspect of Program                                      | Level of Satisfaction |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
|-------------------------------------------------------|-----------------------|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
|                                                       | 1=Very Satisfied      | 2 | 3 | 4 | 5=Very Dissatisfied | Total  |
| Timeliness of loan funds - EFT processing             | 60 63.6 | 22 23.2 | 6 6.6 | 2 2.6 | 4 3.9 | 94 100.0 |
| Timeliness of loan funds - manual processing          | 43 22.3 | 63 32.6 | 58 30.0 | 17 8.9 | 12 6.3 | 194 100.0 |
| Workload to counsel borrowers                          | 20 10.6 | 59 30.3 | 70 36.3 | 27 14.1 | 17 8.6 | 193 100.0 |
| Relationship with primary lenders                      | 115 60.5 | 47 24.5 | 17 9.2 | 9 4.5 | 3 1.3 | 191 100.0 |
| Relationship with primary guarantors                   | 118 60.7 | 51 26.0 | 17 9.0 | 5 2.5 | 4 1.9 | 194 100.0 |
| ED's responsiveness to reported problems              | 16 10.7 | 35 22.7 | 52 34.3 | 31 20.2 | 18 12.1 | 153 100.0 |
| ED's handling of special cases/exceptions              | 14 10.6 | 32 25.0 | 43 32.9 | 30 22.9 | 11 8.5 | 130 100.0 |
| Other                                                  | 10 80.0 | 0 0 | 0 0 | 0 0 | 2 20.0 | 12 100.0 |
Table 1.4c

Satisfaction with Aspects of FFEL Program
by Annual Loan Volume

Loan Volume: over $20,000,000

<table>
<thead>
<tr>
<th>Aspect of Program</th>
<th>Level of Satisfaction</th>
<th>1=Very Satisfied</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5=Very Dissatisfied</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Timeliness of loan funds - EFT processing</td>
<td>49</td>
<td>65.8%</td>
<td>15</td>
<td>19.5</td>
<td>9</td>
<td>11.4</td>
<td>2</td>
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<tr>
<td>Timeliness of loan funds - manual processing</td>
<td>11</td>
<td>9.4%</td>
<td>32</td>
<td>27.2</td>
<td>47</td>
<td>39.6</td>
<td>16</td>
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<tr>
<td>Workload to counsel borrowers</td>
<td>9</td>
<td>7.4%</td>
<td>23</td>
<td>20.0</td>
<td>45</td>
<td>38.9</td>
<td>20</td>
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<tr>
<td>Relationship with primary lenders</td>
<td>70</td>
<td>58.9%</td>
<td>29</td>
<td>24.7</td>
<td>16</td>
<td>13.3</td>
<td>2</td>
</tr>
<tr>
<td>Relationship with primary guarantors</td>
<td>68</td>
<td>58.1%</td>
<td>27</td>
<td>23.0</td>
<td>17</td>
<td>14.7</td>
<td>5</td>
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<tr>
<td>ED's responsiveness to reported problems</td>
<td>5</td>
<td>4.9%</td>
<td>17</td>
<td>17.2</td>
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<td>18</td>
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<tr>
<td>ED's handling of special cases/exceptions</td>
<td>5</td>
<td>6.0%</td>
<td>17</td>
<td>20.9</td>
<td>27</td>
<td>32.4</td>
<td>25</td>
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<tr>
<td>Other</td>
<td>7</td>
<td>66.6%</td>
<td>1</td>
<td>11.3</td>
<td>1</td>
<td>10.9</td>
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</table>
### Table 1.4d

**Satisfaction with Aspects of FFEL Program by Structure of Financial Aid Office**

#### Structure of Financial Aid Office: 1 campus, 1 office

<table>
<thead>
<tr>
<th>Aspect of Program</th>
<th>Level of Satisfaction</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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<tr>
<td></td>
<td>4</td>
<td></td>
</tr>
<tr>
<td></td>
<td>5=Very Dissatisfied</td>
<td></td>
</tr>
<tr>
<td>Timeliness of loan funds - EFT process</td>
<td>472</td>
<td>70.0</td>
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<td>Timeliness of loan funds - manual process</td>
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<td>33.0</td>
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<td>Workload to counsel borrowers</td>
<td>556</td>
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<td>Relationship with primary lenders</td>
<td>1894</td>
<td>53.2</td>
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<tr>
<td>Relationship with primary guarantors</td>
<td>2076</td>
<td>57.4</td>
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<td>438</td>
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<td>Other</td>
<td>57</td>
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</table>

#### Structure of Financial Aid Office: Separate offices

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<th>Level of Satisfaction</th>
<th>Total</th>
</tr>
</thead>
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</tr>
<tr>
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<td></td>
</tr>
<tr>
<td></td>
<td>3</td>
<td></td>
</tr>
<tr>
<td></td>
<td>4</td>
<td></td>
</tr>
<tr>
<td></td>
<td>5=Very Dissatisfied</td>
<td></td>
</tr>
<tr>
<td>Timeliness of loan funds - EFT process</td>
<td>85</td>
<td>73.3</td>
</tr>
<tr>
<td>Timeliness of loan funds - manual process</td>
<td>226</td>
<td>33.3</td>
</tr>
<tr>
<td>Workload to counsel borrowers</td>
<td>170</td>
<td>24.9</td>
</tr>
<tr>
<td>Relationship with primary lenders</td>
<td>388</td>
<td>57.3</td>
</tr>
<tr>
<td>Relationship with primary guarantors</td>
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<tr>
<td>ED's responsiveness to reported problems</td>
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<td>22.8</td>
</tr>
<tr>
<td>ED's handling of special cases/exception</td>
<td>117</td>
<td>23.9</td>
</tr>
<tr>
<td>Other</td>
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<td>51.4</td>
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</table>
### Table 1.4d

**Satisfaction with Aspects of FFEL Program by Structure of Financial Aid Office**

#### Structure of Financial Aid Office: Mult. campus, 1 office

<table>
<thead>
<tr>
<th>Aspect of Program</th>
<th>Level of Satisfaction</th>
<th>1=Very Satisfied</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5=Very Dissatisfied</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Timeliness of loan funds - EFT processing</td>
<td></td>
<td>134</td>
<td>74.0</td>
<td>25</td>
<td>13.7</td>
<td>19</td>
<td>10.2</td>
</tr>
<tr>
<td>Timeliness of loan funds - manual processing</td>
<td></td>
<td>297</td>
<td>30.6</td>
<td>304</td>
<td>31.2</td>
<td>250</td>
<td>25.7</td>
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<tr>
<td>Workload to counsel borrowers</td>
<td></td>
<td>125</td>
<td>12.8</td>
<td>312</td>
<td>31.9</td>
<td>319</td>
<td>32.6</td>
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#### Structure of Financial Aid Office: Other

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Satisfaction with Aspects of FFEL Program by Current Use of EFT

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Table 1.4e
Satisfaction with Aspects of FFEL Program by Current Use of EFT

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### Table 1.4f

**Satisfaction with Aspects of FFEL Program by Current Use of EDExpress Software**

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### Table 1.4g

**Satisfaction with Aspects of FFEL Program by Type of Computer System**

**Type of Computer System: PC only**

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**BEST COPY AVAILABLE**
Table 1.4g
Satisfaction with Aspects of FFEL Program
by Type of Computer System

Type of Computer System: All manual processing

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Table 1.4g
Satisfaction with Aspects of FFEL Program
by Type of Computer System

Type of Computer System: Other

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<thead>
<tr>
<th>Aspect of Program</th>
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<td>70</td>
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<td>17.3</td>
<td>48</td>
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<tr>
<td>ED's responsiveness to reported problems</td>
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<td>15.4</td>
<td>44</td>
<td>24.9</td>
<td>52</td>
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<td>12</td>
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<td>2</td>
<td>16.7</td>
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Table 1.4h
Satisfaction with Aspects of FFEL Program by Number of Lenders

### Number of Lenders: 1 - 2

<table>
<thead>
<tr>
<th>Aspect of Program</th>
<th>Level of Satisfaction</th>
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<th>3</th>
<th>4</th>
<th>5=Very Unsatisfied</th>
<th>Total</th>
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</thead>
<tbody>
<tr>
<td>Timeliness of loan funds - EFT process</td>
<td></td>
<td>98 74.9</td>
<td>26 19.8</td>
<td>7 5.3</td>
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<td>0</td>
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<tr>
<td>Timeliness of loan funds - manual process</td>
<td></td>
<td>537 40.3</td>
<td>449 33.7</td>
<td>257 19.0</td>
<td>64 4.8</td>
<td>62 4.7</td>
<td>42 3.2</td>
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<tr>
<td>Workload to counsel borrowers</td>
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<td>317 23.4</td>
<td>443 32.7</td>
<td>367 27.1</td>
<td>153 11.3</td>
<td>76 5.6</td>
<td>1256 100.0</td>
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<tr>
<td>Relationship with primary lenders</td>
<td></td>
<td>793 58.3</td>
<td>290 21.3</td>
<td>193 14.2</td>
<td>36 2.6</td>
<td>48 3.6</td>
<td>1359 100.0</td>
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<tr>
<td>Relationship with primary guarantors</td>
<td></td>
<td>722 53.3</td>
<td>321 23.7</td>
<td>173 12.8</td>
<td>86 6.4</td>
<td>52 3.8</td>
<td>1354 100.0</td>
</tr>
<tr>
<td>ED's responsiveness to reported problems</td>
<td></td>
<td>256 24.6</td>
<td>300 28.8</td>
<td>261 25.0</td>
<td>111 10.7</td>
<td>115 11.0</td>
<td>1043 100.0</td>
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<tr>
<td>ED's handling of special cases/exception</td>
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<td>222 23.7</td>
<td>257 27.4</td>
<td>258 27.6</td>
<td>102 10.8</td>
<td>98 10.5</td>
<td>936 100.0</td>
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<tr>
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<td>6 13.1</td>
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<td>0</td>
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<td>9 20.6</td>
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### Number of Lenders: 3 - 5

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<th>1=Very Satisfied</th>
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<th>3</th>
<th>4</th>
<th>5=Very Unsatisfied</th>
<th>Total</th>
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<tbody>
<tr>
<td>Timeliness of loan funds - EFT process</td>
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<td>230 77.4</td>
<td>46 15.6</td>
<td>10 3.3</td>
<td>0</td>
<td>0</td>
<td>11 3.7</td>
</tr>
<tr>
<td>Timeliness of loan funds - manual process</td>
<td></td>
<td>608 36.7</td>
<td>534 32.2</td>
<td>387 23.4</td>
<td>97 5.9</td>
<td>30 1.8</td>
<td>1656 100.0</td>
</tr>
<tr>
<td>Workload to counsel borrowers</td>
<td></td>
<td>306 18.4</td>
<td>530 31.8</td>
<td>540 32.4</td>
<td>209 12.6</td>
<td>80 4.8</td>
<td>1664 100.0</td>
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<tr>
<td>Relationship with primary lenders</td>
<td></td>
<td>917 55.4</td>
<td>470 28.4</td>
<td>194 11.7</td>
<td>63 3.6</td>
<td>13 0.8</td>
<td>1656 100.0</td>
</tr>
<tr>
<td>Relationship with primary guarantors</td>
<td></td>
<td>1002 60.2</td>
<td>416 25.0</td>
<td>185 11.1</td>
<td>35 2.1</td>
<td>26 1.6</td>
<td>1664 100.0</td>
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<tr>
<td>ED's responsiveness to reported problems</td>
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<td>222 18.3</td>
<td>323 26.7</td>
<td>378 31.2</td>
<td>183 15.1</td>
<td>106 8.7</td>
<td>1211 100.0</td>
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<td>304 28.6</td>
<td>280 26.3</td>
<td>170 16.0</td>
<td>99 9.3</td>
<td>1064 100.0</td>
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122

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123
Table 1.4h
Satisfaction with Aspects of FFEL Program
by Number of Lenders

**Number of Lenders: 6 - 10**

<table>
<thead>
<tr>
<th>Aspect of Program</th>
<th>Level of Satisfaction</th>
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<tbody>
<tr>
<td></td>
<td>1=Very Satisfied</td>
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<td>Timeliness of loan funds - EFT processing</td>
<td>167 69.4</td>
<td>57</td>
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<td>Timeliness of loan funds - manual processing</td>
<td>350 27.6</td>
<td>442</td>
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<td>Workload to counsel borrowers</td>
<td>162 12.7</td>
<td>350</td>
</tr>
<tr>
<td>Relationship with primary lenders</td>
<td>663 53.4</td>
<td>361</td>
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<tr>
<td>Relationship with primary guarantors</td>
<td>755 59.6</td>
<td>335</td>
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<tr>
<td>ED's responsiveness to reported problems</td>
<td>122 12.2</td>
<td>240</td>
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<td>ED's handling of special cases/exception</td>
<td>107 13.1</td>
<td>179</td>
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**Number of Lenders: 11 - 20**

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<td>Timeliness of loan funds - EFT processing</td>
<td>86 68.7</td>
<td>30</td>
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<tr>
<td>Timeliness of loan funds - manual processing</td>
<td>137 28.2</td>
<td>167</td>
</tr>
<tr>
<td>Workload to counsel borrowers</td>
<td>44 9.1</td>
<td>173</td>
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<td>Relationship with primary lenders</td>
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<td>125</td>
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<td>Relationship with primary guarantors</td>
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<td>Other</td>
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### Table 1.4h
Satisfaction with Aspects of FFEL Program by Number of Lenders

**Number of Lenders: Over 20**

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<td>Timeliness of loan funds - EFT processing</td>
<td>132</td>
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<tr>
<td>Timeliness of loan funds - manual processing</td>
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<td>Workload to counsel borrowers</td>
<td>48</td>
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<td>Relationship with primary lenders</td>
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<tr>
<td>Relationship with primary guarantors</td>
<td>330</td>
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<td>ED's responsiveness to reported problems</td>
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<td>ED's handling of special cases/exceptions</td>
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Table 1.41

Satisfaction with Aspects of FFEL Program by Number of Guarantee Agencies

### Number of GAs: 1

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<tr>
<th>Aspect of Program</th>
<th>1=Very Satisfied</th>
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<th>5=Very Dissatisfied</th>
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<td>Timeliness of loan funds - EFT process</td>
<td>203</td>
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<td>31.9</td>
<td>645</td>
<td>28.6</td>
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<td>56.4</td>
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<td>481</td>
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<th>5=Very Dissatisfied</th>
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<td>Timeliness of loan funds - manual process</td>
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<td>681</td>
<td>31.1</td>
<td>539</td>
<td>24.6</td>
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<td>Workload to counsel borrowers</td>
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<td>13.5</td>
<td>660</td>
<td>30.1</td>
<td>802</td>
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<td>Relationship with primary lenders</td>
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<td>28.0</td>
<td>307</td>
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<td>Relationship with primary guarantors</td>
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<td>57.8</td>
<td>564</td>
<td>25.8</td>
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<td>11.3</td>
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<tr>
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<td>26.1</td>
<td>378</td>
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<td>Other</td>
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<td>62.3</td>
<td>6</td>
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128
Table 1.41
Satisfaction with Aspects of FFEL Program
by Number of Guarantee Agencies

**Number of GAs: 4-5**

<table>
<thead>
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<th>Aspect of Program</th>
<th>Level of Satisfaction</th>
<th>Total</th>
</tr>
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<tr>
<td>Timeliness of loan funds - EFT processing</td>
<td>105</td>
<td>73.7</td>
</tr>
<tr>
<td>Timeliness of loan funds - manual process</td>
<td>135</td>
<td>26.6</td>
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<td>Workload to counsel borrowers</td>
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<td>Relationship with primary guarantors</td>
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<td>ED's responsiveness to reported problems</td>
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<td>9.9</td>
</tr>
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<td>ED's handling of special cases/exception</td>
<td>51</td>
<td>15.2</td>
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<td>Other</td>
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</table>

**Number of GAs: Over 5**

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<th>Level of Satisfaction</th>
<th>Total</th>
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<tr>
<td>Timeliness of loan funds - EFT processing</td>
<td>108</td>
<td>62.8</td>
</tr>
<tr>
<td>Timeliness of loan funds - manual process</td>
<td>57</td>
<td>11.7</td>
</tr>
<tr>
<td>Workload to counsel borrowers</td>
<td>24</td>
<td>4.9</td>
</tr>
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<td>Relationship with primary lenders</td>
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<tr>
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<td>249</td>
<td>50.6</td>
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<tr>
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<td>30</td>
<td>7.9</td>
</tr>
<tr>
<td>ED's handling of special cases/exception</td>
<td>31</td>
<td>9.8</td>
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<tr>
<td>Other</td>
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### Table 1.4j
Satisfaction with Aspects of FFEL Program by Decision Regarding Application for Direct Loan Program

#### Decision on Direct Loan Program: Year 2 Participant

<table>
<thead>
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<th>Aspect of Program</th>
<th>Level of Satisfaction</th>
<th>1=Very Satisfied</th>
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<th>3</th>
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#### Decision on Direct Loan Program: Pending for Year 3

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**Satisfaction with Aspects of FFEL Program by Decision Regarding Application for Direct Loan Program**

**Decision on Direct Loan Program: Will Apply for Year 3**

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**BEST COPY AVAILABLE**
Table 1.4j
Satisfaction with Aspects of FFEL Program by Decision Regarding Application for Direct Loan Program

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Table 1.4j
Satisfaction with Aspects of FFEL Program by Decision Regarding Application for Direct Loan Program

Decision on Direct Loan Program: Other

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### Table 1.4k
Satisfaction with Aspects of FFEL Program by Current FFEL Satisfaction Level

**Current Satisfaction: 1=Very Satisfied**

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<td>0 0</td>
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<td>15 1.1</td>
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<td>109 7.5</td>
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<td>23 1.6</td>
<td>8 0.6</td>
<td>7 0.5</td>
<td>1444 100.0</td>
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<td>122 8.5</td>
<td>56 3.9</td>
<td>4 0.3</td>
<td>5 0.3</td>
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**Current Satisfaction: 2**

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Table 1.4k
Satisfaction with Aspects of FFEL Program by Current FFEL Satisfaction Level

Current Satisfaction: 3

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<td>3.2</td>
<td>237</td>
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Table 1.4k
Satisfaction With Aspects of FFEL Program
by Current FFEL Satisfaction Level

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<td>17</td>
<td>17.0</td>
<td>20</td>
<td>19.4</td>
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<td>16</td>
<td>15.5</td>
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<td>7</td>
<td>7.2</td>
<td>42</td>
<td>41.4</td>
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<td>Relationship with primary guarantors</td>
<td>21</td>
<td>20.2</td>
<td>14</td>
<td>13.9</td>
<td>21</td>
<td>20.8</td>
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<tr>
<td>ED's responsiveness to reported problems</td>
<td>14</td>
<td>15.8</td>
<td>8</td>
<td>8.6</td>
<td>21</td>
<td>23.3</td>
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<tr>
<td>ED's handling of special cases/exception</td>
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<td>1.5</td>
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<td>26.9</td>
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### Table 1.41

Satisfaction with Aspects of FFEL Program by Satisfaction Prior to July 1994

**Prior Satisfaction: 1=Very Satisfied**

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<th>Aspect of Program</th>
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<th>4</th>
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<td>ED's handling of special cases/exception</td>
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### Table 1.41

Satisfaction with Aspects of FFEL Program by Satisfaction Prior to July 1994

**Prior Satisfaction: 2**

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<th>Aspect of Program</th>
<th>1=Very Satisfied</th>
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<th>5=Very Dissatisfied</th>
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<tbody>
<tr>
<td>Timeliness of loan funds - EFT processin</td>
<td>255</td>
<td>72.0</td>
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<td></td>
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<tr>
<td>Timeliness of loan funds - manual process</td>
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<td>866</td>
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115
### Table 1.41

#### Satisfaction with Aspects of FFEL Program by Satisfaction Prior to July 1994

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<td>5=Very Dissatisfied</td>
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<td>Timeliness of loan funds - manual processing</td>
<td>197 13.3</td>
<td>517 35.0</td>
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<td>93 6.2</td>
<td>365 24.4</td>
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<td>Relationship with primary lenders</td>
<td>499 34.2</td>
<td>569 39.1</td>
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<td>Relationship with primary guarantors</td>
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<td>543 36.6</td>
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<td>ED's handling of special cases/exception</td>
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</tr>
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<td>Timeliness of loan funds - manual processing</td>
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<td>63 15.4</td>
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<td>Workload to counsel borrowers</td>
<td>28 6.8</td>
<td>47 11.4</td>
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<td>Relationship with primary lenders</td>
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<td>Relationship with primary guarantors</td>
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<td>145 34.9</td>
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<td>37 11.2</td>
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<td>ED's handling of special cases/exception</td>
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**BEST COPY AVAILABLE**
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<tr>
<th>Aspect of Program</th>
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<td>31 18.1</td>
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Table 1.41
Satisfaction with Aspects of FFEL Program by Satisfaction Prior to July 1994

Prior Satisfaction: 5=Very Dissatisfied
Table 1.5
Mean Ratings for Satisfaction with Aspects of FFEL Program by Institutional Type and Control

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<td>Workload to counsel borrowers</td>
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<tr>
<td>Relationship with primary lenders</td>
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<td>Relationship with primary guarantors</td>
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<td>ED's responsiveness to reported problems</td>
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<td>ED's handling of special cases/exceptions</td>
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Table 1.5a
Mean Ratings for Satisfaction with Aspects of FFEL Program by Annual Loan Volume

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<td>Workload to counsel borrowers</td>
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<td>Relationship with primary lenders</td>
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<tr>
<td>Relationship with primary guarantors</td>
<td>1.7</td>
</tr>
<tr>
<td>ED's responsiveness to reported problems</td>
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<td>ED's handling of special cases/exceptions</td>
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Mean Ratings for Satisfaction with Aspects of FFEL Program by Structure of Financial Aid Office

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<td>Workload to counsel borrowers</td>
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<td>Relationship with primary lenders</td>
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<tr>
<td>Relationship with primary guarantors</td>
<td>1.7</td>
</tr>
<tr>
<td>ED's responsiveness to reported problems</td>
<td>2.8</td>
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<tr>
<td>ED's handling of special cases/exceptions</td>
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### Table 1.5c
Mean Ratings for Satisfaction with Aspects of FFEL Program by Current Use of EFT

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<td>2.8</td>
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<tr>
<td>Relationship with primary lenders</td>
<td>1.6</td>
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<tr>
<td>Relationship with primary guarantors</td>
<td>1.5</td>
</tr>
<tr>
<td>ED's responsiveness to reported problems</td>
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<td>ED's handling of special cases/exceptions</td>
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Table 1.5d
Mean Ratings for Satisfaction with Aspects of FFEL Program
by Current Use of EDExpress Software

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</tr>
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<td>Timeliness of loan funds - manual process</td>
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</tr>
<tr>
<td>Workload to counsel borrowers</td>
<td>2.7</td>
</tr>
<tr>
<td>Relationship with primary lenders</td>
<td>1.7</td>
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<tr>
<td>Relationship with primary guarantors</td>
<td>1.7</td>
</tr>
<tr>
<td>ED's responsiveness to reported problems</td>
<td>2.8</td>
</tr>
<tr>
<td>ED's handling of special cases/exceptions</td>
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</tr>
<tr>
<td>Other</td>
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Table 1.5e
Mean Ratings for Satisfaction with Aspects of FFEL Program
by Type of Computer System

<table>
<thead>
<tr>
<th>Aspect of Program</th>
<th>Type of Computer System</th>
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</thead>
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<td>Timeliness of loan funds - EFT processing</td>
<td>1.5</td>
</tr>
<tr>
<td>Timeliness of loan funds - manual process</td>
<td>2.3</td>
</tr>
<tr>
<td>Workload to counsel borrowers</td>
<td>2.8</td>
</tr>
<tr>
<td>Relationship with primary lenders</td>
<td>1.5</td>
</tr>
<tr>
<td>Relationship with primary guarantors</td>
<td>1.6</td>
</tr>
<tr>
<td>ED's responsiveness to reported problems</td>
<td>2.8</td>
</tr>
<tr>
<td>ED's handling of special cases/exceptions</td>
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<tr>
<td>Other</td>
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### Table 1.5f
Mean Ratings for Satisfaction with Aspects of FFEL Program by Number of Lenders

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<th>Number of Lenders</th>
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<td>1.3</td>
</tr>
<tr>
<td>Timeliness of loan funds - manual process</td>
<td>2.0</td>
</tr>
<tr>
<td>Workload to counsel borrowers</td>
<td>2.4</td>
</tr>
<tr>
<td>Relationship with primary lenders</td>
<td>1.7</td>
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<tr>
<td>Relationship with primary guarantors</td>
<td>1.8</td>
</tr>
<tr>
<td>ED's responsiveness to reported problems</td>
<td>2.5</td>
</tr>
<tr>
<td>ED's handling of special cases/exceptions</td>
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### Table 1.5g
Mean Ratings for Satisfaction with Aspects of FFEL Program by Number of Guarantee Agencies

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<tr>
<td>Timeliness of loan funds - manual process</td>
<td>2.0</td>
</tr>
<tr>
<td>Workload to counsel borrowers</td>
<td>2.5</td>
</tr>
<tr>
<td>Relationship with primary lenders</td>
<td>1.7</td>
</tr>
<tr>
<td>Relationship with primary guarantors</td>
<td>1.7</td>
</tr>
<tr>
<td>ED's responsiveness to reported problems</td>
<td>2.7</td>
</tr>
<tr>
<td>ED's handling of special cases/exceptions</td>
<td>2.7</td>
</tr>
<tr>
<td>Other</td>
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</table>
### Table 1.5h
Mean Ratings for Satisfaction with Aspects of FFEL Program by Decision on Application for Direct Loan Program

<table>
<thead>
<tr>
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<th>Decision on Application for DL Program</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>Year 2 Pending for Year 3</td>
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<tr>
<td>Timeliness of loan funds - EFT processing</td>
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</tr>
<tr>
<td>Timeliness of loan funds - manual process</td>
<td>2.4</td>
</tr>
<tr>
<td>Workload to counsel borrowers</td>
<td>2.7</td>
</tr>
<tr>
<td>Relationship with primary lenders</td>
<td>1.9</td>
</tr>
<tr>
<td>Relationship with primary guarantors</td>
<td>1.9</td>
</tr>
<tr>
<td>ED's responsiveness to reported problems</td>
<td>2.6</td>
</tr>
<tr>
<td>ED's handling of special cases/exceptions</td>
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<td>Other</td>
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### Table 1.5i
Mean Ratings for Satisfaction with Aspects of FFEL Program by Current Satisfaction with the FFEL Program

<table>
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<th>Aspect of Program</th>
<th>Current Satisfaction with FFEL Program</th>
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<tr>
<td></td>
<td>1=Very Satisfied 2 3 4 5=Very Dissatisfied Not Applicable</td>
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<tr>
<td>Timeliness of loan funds - EFT processing</td>
<td>1.1</td>
</tr>
<tr>
<td>Timeliness of loan funds - manual process</td>
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<tr>
<td>Workload to counsel borrowers</td>
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<tr>
<td>Relationship with primary lenders</td>
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<tr>
<td>Relationship with primary guarantors</td>
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<tr>
<td>ED's responsiveness to reported problems</td>
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<td>ED's handling of special cases/exceptions</td>
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<td>Other</td>
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Table 1.6
Current Satisfaction with FFEL Program by Satisfaction Prior to July 1994

<table>
<thead>
<tr>
<th>Satisfaction with FFEL Program Prior to July 1994</th>
<th>Current Level of Satisfaction</th>
<th>Total</th>
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<tbody>
<tr>
<td></td>
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<td></td>
</tr>
<tr>
<td></td>
<td>4</td>
<td></td>
</tr>
<tr>
<td></td>
<td>5=Very Dissatisfied</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Not Applicable</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>1070</td>
<td>86.3</td>
</tr>
<tr>
<td>3</td>
<td>289</td>
<td>14.5</td>
</tr>
<tr>
<td>4</td>
<td>65</td>
<td>4.2</td>
</tr>
<tr>
<td>5=Very Dissatisfied</td>
<td>3</td>
<td>1.9</td>
</tr>
<tr>
<td>Total</td>
<td>163</td>
<td>100.0</td>
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</tbody>
</table>
### Table 2.1

**Level of Involvement of Key Departments in Administration of Student Financial Aid and the Federal Family Education Loan Program**

<table>
<thead>
<tr>
<th>Department</th>
<th>Level of Involvement</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>No Involvement</td>
</tr>
<tr>
<td>Accounting Office</td>
<td>675</td>
</tr>
<tr>
<td>Business/Bursars Office or Student Accou</td>
<td>281</td>
</tr>
<tr>
<td>Computer Services</td>
<td>940</td>
</tr>
<tr>
<td>Admissions</td>
<td>2182</td>
</tr>
<tr>
<td>Registrar's Office</td>
<td>897</td>
</tr>
<tr>
<td>Other</td>
<td>290</td>
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</table>

### Table 2.2

**Level of Satisfaction with Activities Involved in Administering the Federal Family Education Loan Program**

<table>
<thead>
<tr>
<th>Activity</th>
<th>Very Satisfied</th>
<th>Somewhat Satisfied</th>
<th>Somewhat Dissatisfied</th>
<th>Very Dissatisfied</th>
<th>Not Applicable</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Keeping up with regulations</td>
<td>957</td>
<td>17.0</td>
<td>2417</td>
<td>42.9</td>
<td>1323</td>
<td>23.5</td>
</tr>
<tr>
<td>Answering general questions about loans</td>
<td>2369</td>
<td>42.2</td>
<td>2682</td>
<td>47.8</td>
<td>433</td>
<td>7.7</td>
</tr>
<tr>
<td>Counseling borrowers while in school</td>
<td>2454</td>
<td>43.8</td>
<td>2471</td>
<td>44.1</td>
<td>472</td>
<td>8.4</td>
</tr>
<tr>
<td>Helping students with loans after school</td>
<td>1284</td>
<td>23.0</td>
<td>2528</td>
<td>45.2</td>
<td>1044</td>
<td>18.7</td>
</tr>
<tr>
<td>Processing of loan applications</td>
<td>2499</td>
<td>44.5</td>
<td>2318</td>
<td>41.3</td>
<td>600</td>
<td>10.7</td>
</tr>
<tr>
<td>Receipt of loan funds</td>
<td>2533</td>
<td>45.2</td>
<td>2304</td>
<td>41.0</td>
<td>545</td>
<td>9.7</td>
</tr>
<tr>
<td>Disbursement of loan funds</td>
<td>1906</td>
<td>36.3</td>
<td>2318</td>
<td>44.2</td>
<td>675</td>
<td>12.9</td>
</tr>
<tr>
<td>Refunding excess loans to students</td>
<td>1636</td>
<td>29.2</td>
<td>2504</td>
<td>44.8</td>
<td>731</td>
<td>13.1</td>
</tr>
<tr>
<td>Financial monitoring and reporting</td>
<td>1356</td>
<td>24.2</td>
<td>3028</td>
<td>54.1</td>
<td>861</td>
<td>15.4</td>
</tr>
<tr>
<td>Recordkeeping/reporting of student info</td>
<td>1462</td>
<td>26.0</td>
<td>2534</td>
<td>45.1</td>
<td>1122</td>
<td>20.0</td>
</tr>
<tr>
<td>Other</td>
<td>120</td>
<td>14.0</td>
<td>49</td>
<td>5.8</td>
<td>55</td>
<td>6.4</td>
</tr>
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</table>

**163**

**BEST COPY AVAILABLE**
<table>
<thead>
<tr>
<th>Activity</th>
<th>Very Satisfied</th>
<th>Somewhat Satisfied</th>
<th>Somewhat Dissatisfied</th>
<th>Very Dissatisfied</th>
<th>Not Applicable</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Keeping up with regulations</td>
<td>57</td>
<td>11.2</td>
<td>220</td>
<td>43.2</td>
<td>142</td>
<td>27.8</td>
</tr>
<tr>
<td>Answering general questions about loans</td>
<td>187</td>
<td>36.8</td>
<td>231</td>
<td>45.4</td>
<td>75</td>
<td>14.8</td>
</tr>
<tr>
<td>Counseling borrowers while in school</td>
<td>172</td>
<td>33.8</td>
<td>241</td>
<td>47.3</td>
<td>79</td>
<td>15.4</td>
</tr>
<tr>
<td>Helping students with loans after school</td>
<td>169</td>
<td>33.3</td>
<td>217</td>
<td>42.8</td>
<td>122</td>
<td>24.0</td>
</tr>
<tr>
<td>Processing of loan applications</td>
<td>151</td>
<td>29.6</td>
<td>214</td>
<td>42.1</td>
<td>98</td>
<td>19.3</td>
</tr>
<tr>
<td>Receipt of loan funds</td>
<td>142</td>
<td>12.8</td>
<td>470</td>
<td>42.5</td>
<td>267</td>
<td>24.1</td>
</tr>
<tr>
<td>Disbursement of loan funds</td>
<td>111</td>
<td>21.8</td>
<td>181</td>
<td>40.3</td>
<td>97</td>
<td>21.6</td>
</tr>
<tr>
<td>Refunding excess loans to students</td>
<td>75</td>
<td>15.5</td>
<td>300</td>
<td>58.9</td>
<td>92</td>
<td>18.0</td>
</tr>
<tr>
<td>Financial monitoring and reporting</td>
<td>75</td>
<td>14.7</td>
<td>232</td>
<td>45.7</td>
<td>135</td>
<td>26.7</td>
</tr>
<tr>
<td>Recordkeeping/reporting of student info</td>
<td>15</td>
<td>14.8</td>
<td>10</td>
<td>9.6</td>
<td>4</td>
<td>3.6</td>
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<tr>
<td>Other</td>
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<td>14.8</td>
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<td>9.6</td>
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<td>3.6</td>
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</table>

Type & Control: 2-Year Public

<table>
<thead>
<tr>
<th>Activity</th>
<th>Very Satisfied</th>
<th>Somewhat Satisfied</th>
<th>Somewhat Dissatisfied</th>
<th>Very Dissatisfied</th>
<th>Not Applicable</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Keeping up with regulations</td>
<td>142</td>
<td>12.8</td>
<td>470</td>
<td>42.5</td>
<td>267</td>
<td>24.1</td>
</tr>
<tr>
<td>Answering general questions about loans</td>
<td>116</td>
<td>10.5</td>
<td>316</td>
<td>46.9</td>
<td>122</td>
<td>18.0</td>
</tr>
<tr>
<td>Counseling borrowers while in school</td>
<td>350</td>
<td>31.6</td>
<td>579</td>
<td>52.2</td>
<td>136</td>
<td>12.3</td>
</tr>
<tr>
<td>Helping students with loans after school</td>
<td>300</td>
<td>15.5</td>
<td>589</td>
<td>58.9</td>
<td>92</td>
<td>18.0</td>
</tr>
<tr>
<td>Processing of loan applications</td>
<td>111</td>
<td>21.8</td>
<td>228</td>
<td>44.7</td>
<td>90</td>
<td>17.7</td>
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<tr>
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<td>142</td>
<td>12.8</td>
<td>470</td>
<td>42.5</td>
<td>267</td>
<td>24.1</td>
</tr>
<tr>
<td>Disbursement of loan funds</td>
<td>321</td>
<td>31.5</td>
<td>504</td>
<td>49.6</td>
<td>133</td>
<td>13.0</td>
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<td>Refunding excess loans to students</td>
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<td>42.1</td>
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<td>11.3</td>
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<tr>
<td>Financial monitoring and reporting</td>
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<td>19.2</td>
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<td>3.0</td>
<td>12</td>
<td>6.3</td>
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</table>

Table 2.2a
Level of Satisfaction with Activities Involved in Administering the Federal Family Education Loan Program by Institutional Characteristics
### Table 2.2a

**Level of Satisfaction with Activities Involved in Administering the Federal Family Education Loan Program by Institutional Characteristics**

#### Type & Control: 4-Year Private

<table>
<thead>
<tr>
<th>Activity</th>
<th>Very Satisfied</th>
<th>Somewhat Satisfied</th>
<th>Somewhat Dissatisfied</th>
<th>Very Dissatisfied</th>
<th>Not Applicable</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Keeping up with regulations</td>
<td>187 14.8</td>
<td>516 40.8</td>
<td>371 29.4</td>
<td>188 14.9</td>
<td>3 0.2</td>
<td>1265 100.0</td>
</tr>
<tr>
<td>Answering general questions about loans</td>
<td>552 43.6</td>
<td>615 48.6</td>
<td>81 6.4</td>
<td>19 1.5</td>
<td>0 0</td>
<td>1266 100.0</td>
</tr>
<tr>
<td>Counseling borrowers while in school</td>
<td>535 42.3</td>
<td>579 45.8</td>
<td>119 9.5</td>
<td>27 2.1</td>
<td>3 0.3</td>
<td>1263 100.0</td>
</tr>
<tr>
<td>Helping students with loans after school</td>
<td>767 21.2</td>
<td>623 49.6</td>
<td>208 16.5</td>
<td>55 4.3</td>
<td>104 8.2</td>
<td>1255 100.0</td>
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<td>Processing of loan applications</td>
<td>499 39.4</td>
<td>564 44.5</td>
<td>148 11.7</td>
<td>53 4.2</td>
<td>3 0.3</td>
<td>1268 100.0</td>
</tr>
<tr>
<td>Receipt of loan funds</td>
<td>508 40.2</td>
<td>562 44.4</td>
<td>148 11.7</td>
<td>41 3.3</td>
<td>6 0.4</td>
<td>1266 100.0</td>
</tr>
<tr>
<td>Disbursement of loan funds</td>
<td>311 27.1</td>
<td>531 46.2</td>
<td>233 20.3</td>
<td>43 3.6</td>
<td>30 2.6</td>
<td>1149 100.0</td>
</tr>
<tr>
<td>Refunding excess loans to students</td>
<td>327 26.1</td>
<td>624 49.7</td>
<td>182 14.5</td>
<td>56 4.5</td>
<td>65 5.2</td>
<td>1255 100.0</td>
</tr>
<tr>
<td>Financial monitoring and reporting</td>
<td>269 21.2</td>
<td>748 59.1</td>
<td>200 15.8</td>
<td>37 2.9</td>
<td>12 1.0</td>
<td>1265 100.0</td>
</tr>
<tr>
<td>Recordkeeping/reporting of student info</td>
<td>251 19.9</td>
<td>573 45.2</td>
<td>322 25.3</td>
<td>106 8.4</td>
<td>15 1.2</td>
<td>1267 100.0</td>
</tr>
<tr>
<td>Other</td>
<td>42 19.1</td>
<td>10 4.4</td>
<td>14 6.4</td>
<td>30 13.9</td>
<td>123 56.3</td>
<td>219 100.0</td>
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</tbody>
</table>

#### Type & Control: 2-Year Private

<table>
<thead>
<tr>
<th>Activity</th>
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<th>Somewhat Satisfied</th>
<th>Somewhat Dissatisfied</th>
<th>Very Dissatisfied</th>
<th>Not Applicable</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Keeping up with regulations</td>
<td>65 12.6</td>
<td>234 45.6</td>
<td>135 26.3</td>
<td>75 14.6</td>
<td>4 0.8</td>
<td>514 100.0</td>
</tr>
<tr>
<td>Answering general questions about loans</td>
<td>220 42.7</td>
<td>251 48.8</td>
<td>32 6.3</td>
<td>4 0.8</td>
<td>7 1.3</td>
<td>514 100.0</td>
</tr>
<tr>
<td>Counseling borrowers while in school</td>
<td>237 46.5</td>
<td>228 44.8</td>
<td>29 5.8</td>
<td>4 0.9</td>
<td>11 2.1</td>
<td>510 100.0</td>
</tr>
<tr>
<td>Helping students with loans after school</td>
<td>104 20.4</td>
<td>229 44.7</td>
<td>72 14.1</td>
<td>19 3.7</td>
<td>88 17.2</td>
<td>512 100.0</td>
</tr>
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<td>9 1.7</td>
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166

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167
Table 2.2a
Level of Satisfaction with Activities Involved in Administering
the Federal Family Education Loan Program
by Institutional Characteristics

Type & Control: Proprietary

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1921 100.0
1926 100.0
1933 100.0
1984 100.0
1934 100.0
1928 100.0
1934 100.0
1934 100.0
### Table 2.2b
Level of Satisfaction with Activities Involved in Administering the Federal Family Education Loan Program by Institutional Characteristics

#### Loan Volume: $1,000,000 or less

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#### Loan Volume: $1,000,001-$5,000,000

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Table 2.2b
Level of Satisfaction with Activities Involved in Administering the Federal Family Education Loan Program by Institutional Characteristics

Loan Volume: over $20,000,000

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173 173
Table 2.2c
Level of Satisfaction with Activities Involved in Administering
the Federal Family Education Loan Program
by Institutional Characteristics

### Aid Office Structure: 1 campus, 1 office

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### Aid Office Structure: Separate offices

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| Answering general questions about loans     | 924      | 100.0 |
| Counseling borrowers while in school       | 924      | 100.0 |
| Helping students with loans after school   | 922      | 100.0 |
| Processing of loan applications            | 923      | 100.0 |
| Receipt of loan funds                      | 923      | 100.0 |
| Disbursement of loan funds                 | 843      | 100.0 |
| Refunding excess loans to students         | 923      | 100.0 |
| Financial monitoring and reporting         | 923      | 100.0 |
| Recordkeeping/reporting of student info    | 922      | 100.0 |
| Other                                      | 922      | 100.0 |

| Activity                                    | Somewhat Dissatisfied |
|                                            | N        | Pct.  |
| Keeping up with regulations                | 4413     | 100.0 |
| Answering general questions about loans     | 4395     | 100.0 |
| Counseling borrowers while in school       | 4386     | 100.0 |
| Helping students with loans after school   | 4371     | 100.0 |
| Processing of loan applications            | 4400     | 100.0 |
| Receipt of loan funds                      | 4401     | 100.0 |
| Disbursement of loan funds                 | 4149     | 100.0 |
| Refunding excess loans to students         | 4381     | 100.0 |
| Financial monitoring and reporting         | 4391     | 100.0 |
| Recordkeeping/reporting of student info    | 4406     | 100.0 |
| Other                                      | 618      | 100.0 |
Table 2.2e
Level of Satisfaction with Activities Involved in Administering the Federal Family Education Loan Program by Institutional Characteristics

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### Table 2.2f

Level of Satisfaction with Activities Involved in Administering the Federal Family Education Loan Program by Institutional Characteristics

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Table 2.2f
Level of Satisfaction with Activities Involved in Administering
the Federal Family Education Loan Program
by Institutional Characteristics

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Computer System: All manual processing

Computer System: Other
Table 2.2g
Level of Satisfaction with Activities Involved in Administering
the Federal Family Education Loan Program
by Institutional Characteristics

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Other

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**BEST COPY AVAILABLE**
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Level of Satisfaction with Activities Involved in Administering
the Federal Family Education Loan Program
by Institutional Characteristics

Number of Lenders: Over 20

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194 BEST COPY AVAILABLE
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### Table 2.21
Level of Satisfaction with Activities Involved in Administering the Federal Family Education Loan Program by Institutional Characteristics

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**Satisfaction with FFEL Administration Activities by Satisfaction Prior to July 1994**

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#### Prior Satisfaction: 4

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<tr>
<td>Answering general questions about loans</td>
<td>97</td>
</tr>
<tr>
<td>Counseling borrowers while in school</td>
<td>93</td>
</tr>
<tr>
<td>Helping students with loans after school</td>
<td>64</td>
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<tr>
<td>Processing of loan applications</td>
<td>84</td>
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<tr>
<td>Receipt of loan funds</td>
<td>88</td>
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<tr>
<td>Disbursement of loan funds</td>
<td>52</td>
</tr>
<tr>
<td>Refunding excess loans to students</td>
<td>77</td>
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<tr>
<td>Financial monitoring and reporting</td>
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</tr>
<tr>
<td>Recordkeeping/reporting of student info</td>
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<td>Other</td>
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**BEST COPY AVAILABLE**
Table 2.21

Satisfaction with FFEL Administration Activities by Satisfaction Prior to July 1994

<table>
<thead>
<tr>
<th>Activity</th>
<th>Very Satisfied</th>
<th>Somewhat Satisfied</th>
<th>Somewhat Dissatisfied</th>
<th>*Very Dissatisfied</th>
<th>Not Applicable</th>
<th>Total</th>
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<tbody>
<tr>
<td>Keeping up with regulations</td>
<td>16  8.5</td>
<td>32  19.0</td>
<td>41  24.3</td>
<td>82  48.3</td>
<td>0  0</td>
<td>170  100.0</td>
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<tr>
<td>Answering general questions about loans</td>
<td>30  17.9</td>
<td>73  43.3</td>
<td>43  25.4</td>
<td>23  13.5</td>
<td>0  0</td>
<td>169  100.0</td>
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<td>52  31.8</td>
<td>47  29.0</td>
<td>47  29.0</td>
<td>17  10.3</td>
<td>0  0</td>
<td>163  100.0</td>
</tr>
<tr>
<td>Helping students with loans after school</td>
<td>30  17.6</td>
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<td>36  21.0</td>
<td>34  20.2</td>
<td>11  6.2</td>
<td>170  100.0</td>
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<tr>
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<td>36  21.5</td>
<td>41  24.3</td>
<td>53  31.8</td>
<td>37  22.3</td>
<td>0  0</td>
<td>167  100.0</td>
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<tr>
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<td>30  17.2</td>
<td>61  37.9</td>
<td>40  23.7</td>
<td>35  20.8</td>
<td>0  0</td>
<td>167  100.0</td>
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<td>8  5.7</td>
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<td>39  23.3</td>
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<tr>
<td>Financial monitoring and reporting</td>
<td>16  9.6</td>
<td>62  36.3</td>
<td>60  35.2</td>
<td>32  18.8</td>
<td>0  0</td>
<td>170  100.0</td>
</tr>
<tr>
<td>Recordkeeping/reporting of student info</td>
<td>37  22.5</td>
<td>57  34.4</td>
<td>30  18.4</td>
<td>40  24.0</td>
<td>1  0.7</td>
<td>166  100.0</td>
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<td>0  0</td>
<td>12  8.1</td>
<td>128  88.1</td>
<td>146  100.0</td>
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Table 2.2k
Satisfaction with FFEL Administration Activities
by Current FFEL Satisfaction Level

**Current Satisfaction: 1 = Very Satisfied**

<table>
<thead>
<tr>
<th>Activity</th>
<th>Very Satisfied</th>
<th>Somewhat Satisfied</th>
<th>Somewhat Dissatisfied</th>
<th>Very Dissatisfied</th>
<th>Not Applicable</th>
<th>9</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Keeping up with regulations</td>
<td>429 29.6</td>
<td>646 44.6</td>
<td>242 16.7</td>
<td>127 8.8</td>
<td>3 0.2</td>
<td>3 0.2</td>
<td>1449 100.0</td>
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<tr>
<td>Answering general questions about loans</td>
<td>835 57.9</td>
<td>530 36.7</td>
<td>51 3.5</td>
<td>11 0.8</td>
<td>16 1.1</td>
<td>0 0</td>
<td>1443 100.0</td>
</tr>
<tr>
<td>Counseling borrowers while in school</td>
<td>827 57.2</td>
<td>538 37.2</td>
<td>47 3.2</td>
<td>21 1.5</td>
<td>12 0.8</td>
<td>2 0.2</td>
<td>1447 100.0</td>
</tr>
<tr>
<td>Helping students with loans after school</td>
<td>451 31.3</td>
<td>686 47.5</td>
<td>151 10.5</td>
<td>53 3.7</td>
<td>99 6.8</td>
<td>1 0.1</td>
<td>1442 100.0</td>
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<tr>
<td>Processing of loan applications</td>
<td>930 64.5</td>
<td>451 31.3</td>
<td>36 2.5</td>
<td>6 0.4</td>
<td>18 1.3</td>
<td>0 0</td>
<td>1441 100.0</td>
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<tr>
<td>Receipt of loan funds</td>
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<td>459 31.8</td>
<td>24 1.7</td>
<td>4 0.3</td>
<td>7 0.5</td>
<td>0 0</td>
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<tr>
<td>Disbursement of loan funds</td>
<td>792 55.5</td>
<td>500 32.6</td>
<td>126 8.0</td>
<td>10 0.7</td>
<td>21 1.6</td>
<td>0 0</td>
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<tr>
<td>Refunding excess loans to students</td>
<td>640 44.7</td>
<td>540 37.7</td>
<td>126 8.8</td>
<td>10 0.7</td>
<td>21 1.6</td>
<td>3 0.2</td>
<td>1431 100.0</td>
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<tr>
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<td>587 40.7</td>
<td>725 50.2</td>
<td>86 6.0</td>
<td>22 1.5</td>
<td>22 1.5</td>
<td>0 0</td>
<td>1442 100.0</td>
</tr>
<tr>
<td>Recordkeeping/reporting of student info</td>
<td>581 40.4</td>
<td>635 44.2</td>
<td>173 12.0</td>
<td>43 3.0</td>
<td>5 0.4</td>
<td>0 0</td>
<td>1437 100.0</td>
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<td>Other</td>
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<td>23 2.0</td>
<td>11 1.0</td>
<td>17 1.5</td>
<td>1043 92.6</td>
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<td>1126 100.0</td>
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**Current Satisfaction: 2**

<table>
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<th>Somewhat Dissatisfied</th>
<th>Very Dissatisfied</th>
<th>Not Applicable</th>
<th>9</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Keeping up with regulations</td>
<td>352 15.7</td>
<td>1094 48.6</td>
<td>534 23.7</td>
<td>270 12.0</td>
<td>0 0</td>
<td>0 0</td>
<td>2251 100.0</td>
</tr>
<tr>
<td>Answering general questions about loans</td>
<td>989 44.0</td>
<td>1137 50.5</td>
<td>93 4.1</td>
<td>17 0.7</td>
<td>14 0.6</td>
<td>0 0</td>
<td>2249 100.0</td>
</tr>
<tr>
<td>Counseling borrowers while in school</td>
<td>1009 45.1</td>
<td>1023 45.8</td>
<td>153 6.8</td>
<td>18 0.8</td>
<td>32 1.4</td>
<td>0 0</td>
<td>2237 100.0</td>
</tr>
<tr>
<td>Helping students with loans after school</td>
<td>497 22.1</td>
<td>1077 48.0</td>
<td>436 19.4</td>
<td>61 2.7</td>
<td>171 7.6</td>
<td>3 0.1</td>
<td>2244 100.0</td>
</tr>
<tr>
<td>Processing of loan applications</td>
<td>1046 46.4</td>
<td>1010 44.8</td>
<td>173 7.6</td>
<td>26 1.2</td>
<td>1 0.1</td>
<td>0 0</td>
<td>2255 100.0</td>
</tr>
<tr>
<td>Receipt of loan funds</td>
<td>1066 47.3</td>
<td>991 44.0</td>
<td>167 7.4</td>
<td>11 0.5</td>
<td>16 0.7</td>
<td>3 0.1</td>
<td>2255 100.0</td>
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<td>1016 48.0</td>
<td>269 12.7</td>
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<td>34 1.6</td>
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<td>1122 49.9</td>
<td>247 11.0</td>
<td>61 2.7</td>
<td>194 8.6</td>
<td>6 0.3</td>
<td>2250 100.0</td>
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<tr>
<td>Financial monitoring and reporting</td>
<td>557 24.1</td>
<td>1307 56.6</td>
<td>290 13.0</td>
<td>60 2.7</td>
<td>37 1.7</td>
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<tr>
<td>Recordkeeping/reporting of student info</td>
<td>558 24.7</td>
<td>1208 49.1</td>
<td>437 19.4</td>
<td>122 5.4</td>
<td>31 1.4</td>
<td>0 0</td>
<td>2255 100.0</td>
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<td>16 0.9</td>
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<td>1718 94.2</td>
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### Table 2.2k

**Satisfaction with FFEL Administration Activities by Current FFEL Satisfaction Level**

#### Current Satisfaction: 3

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<th>Activity</th>
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<th>Somewhat Dissatisfied</th>
<th>Very Dissatisfied</th>
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<th>Total</th>
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<tbody>
<tr>
<td>Keeping up with regulations</td>
<td>120</td>
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<td>530</td>
<td>40.3</td>
<td>370</td>
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<td>709</td>
<td>54.2</td>
<td>166</td>
<td>12.7</td>
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<td>132</td>
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<td>Helping students with loans after school</td>
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<td>19.5</td>
<td>565</td>
<td>43.6</td>
<td>290</td>
<td>22.4</td>
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<td>Processing of loan applications</td>
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<td>31.4</td>
<td>612</td>
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<td>241</td>
<td>18.4</td>
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<td>214</td>
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<td>Refunding excess loans to students</td>
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<td>202</td>
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<td>56.3</td>
<td>291</td>
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#### Current Satisfaction: 4

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<th>Somewhat Dissatisfied</th>
<th>Very Dissatisfied</th>
<th>Not Applicable</th>
<th>Total</th>
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<tbody>
<tr>
<td>Keeping up with regulations</td>
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<td>25.0</td>
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<td>Answering general questions about loans</td>
<td>79</td>
<td>21.0</td>
<td>205</td>
<td>54.6</td>
<td>71</td>
<td>18.8</td>
</tr>
<tr>
<td>Counseling borrowers while in school</td>
<td>96</td>
<td>25.7</td>
<td>164</td>
<td>43.7</td>
<td>96</td>
<td>25.5</td>
</tr>
<tr>
<td>Helping students with loans after school</td>
<td>45</td>
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<td>32.8</td>
<td>123</td>
<td>32.5</td>
</tr>
<tr>
<td>Processing of loan applications</td>
<td>62</td>
<td>16.2</td>
<td>158</td>
<td>42.0</td>
<td>92</td>
<td>24.3</td>
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<td>89</td>
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<td>38.7</td>
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<td>26.3</td>
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<td>172</td>
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<td>133</td>
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Table 2.2k
Satisfaction with FFEL Administration Activities by Current FFEL Satisfaction Level

Current Satisfaction: 5=Very Dissatisfied

<table>
<thead>
<tr>
<th>Activity</th>
<th>Very Satisfied</th>
<th>Somewhat Satisfied</th>
<th>Somewhat Dissatisfied</th>
<th>Very Dissatisfied</th>
<th>Not Applicable</th>
<th>Total</th>
</tr>
</thead>
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<tr>
<td>Keeping up with regulations</td>
<td>10</td>
<td>9.6</td>
<td>13</td>
<td>12.7</td>
<td>30</td>
<td>28.3</td>
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<tr>
<td>Answering general questions about loans</td>
<td>21</td>
<td>19.7</td>
<td>40</td>
<td>38.4</td>
<td>31</td>
<td>29.4</td>
</tr>
<tr>
<td>Counseling borrowers while in school</td>
<td>28</td>
<td>27.0</td>
<td>30</td>
<td>28.1</td>
<td>30</td>
<td>28.7</td>
</tr>
<tr>
<td>Helping students with loans after school</td>
<td>7</td>
<td>6.6</td>
<td>25</td>
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<td>23.8</td>
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<td>Processing of loan applications</td>
<td>8</td>
<td>7.5</td>
<td>24</td>
<td>23.1</td>
<td>43</td>
<td>42.2</td>
</tr>
<tr>
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<td>42</td>
<td>40.0</td>
<td>23</td>
<td>22.6</td>
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<td>30</td>
<td>38.1</td>
<td>16</td>
<td>19.9</td>
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<td>33</td>
<td>31.5</td>
<td>32</td>
<td>30.4</td>
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<td>6.2</td>
<td>32</td>
<td>30.8</td>
<td>30</td>
<td>28.2</td>
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<tr>
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<td>23</td>
<td>22.5</td>
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Table 2.3
Level of Work Required to Administer this Program

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<tr>
<td>Very labor intensive</td>
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<td>6.4</td>
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216
Table 2.3a

Level of Work Required to Administer this Program by Type and Control

<table>
<thead>
<tr>
<th>Type and Control of Institution</th>
<th>4 yr public</th>
<th>2 yr public</th>
<th>4 yr private</th>
<th>2 yr private</th>
<th>Proprietary</th>
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<tr>
<td>Very easy</td>
<td>11</td>
<td>2.1</td>
<td>59</td>
<td>5.0</td>
<td>82</td>
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<tr>
<td>Relatively easy</td>
<td>93</td>
<td>17.4</td>
<td>229</td>
<td>19.4</td>
<td>290</td>
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<tr>
<td>Moderate</td>
<td>144</td>
<td>26.9</td>
<td>382</td>
<td>32.4</td>
<td>405</td>
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<tr>
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<td>214</td>
<td>40.1</td>
<td>399</td>
<td>33.9</td>
<td>369</td>
</tr>
<tr>
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<td>72</td>
<td>13.4</td>
<td>109</td>
<td>9.2</td>
<td>92</td>
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<td>535</td>
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<td>1178</td>
<td>100.0</td>
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Table 2.3b

Level of Work Required to Administer this Program by Loan Volume

<table>
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<tr>
<th>Loan Volume</th>
<th>$1,000,000 or less</th>
<th>$1,000,000 to $5,000,000</th>
<th>$5,000,000 to $10,000,000</th>
<th>$10,000,000 to $20,000,000</th>
<th>$20,000,000 +</th>
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<tr>
<td>Very easy</td>
<td>278</td>
<td>8.3</td>
<td>84</td>
<td>5.3</td>
<td>6</td>
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<tr>
<td>Relatively easy</td>
<td>876</td>
<td>26.2</td>
<td>296</td>
<td>18.5</td>
<td>84</td>
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<tr>
<td>Moderate</td>
<td>1279</td>
<td>38.3</td>
<td>623</td>
<td>38.8</td>
<td>92</td>
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<tr>
<td>Relatively labor intensive</td>
<td>759</td>
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<td>471</td>
<td>29.4</td>
<td>130</td>
</tr>
<tr>
<td>Very labor intensive</td>
<td>147</td>
<td>4.4</td>
<td>129</td>
<td>8.0</td>
<td>37</td>
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<td>100.0</td>
<td>1604</td>
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Table 2.3c
Level of Work Required to Administer this Program by Aid Office Structure

<table>
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<tr>
<th>Level of Work</th>
<th>1 campus, 1 office</th>
<th>Separate offices</th>
<th>Mult. campus, 1 office</th>
<th>Other</th>
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<tbody>
<tr>
<td>Very easy</td>
<td>232</td>
<td>6.3</td>
<td>58</td>
<td>8.1</td>
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<tr>
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<td>843</td>
<td>22.8</td>
<td>224</td>
<td>31.5</td>
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<td>Moderate</td>
<td>1422</td>
<td>38.4</td>
<td>256</td>
<td>36.1</td>
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<tr>
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<td>985</td>
<td>26.6</td>
<td>133</td>
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<tr>
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<td>220</td>
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<td>39</td>
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<td>710</td>
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<td>Level of Work</td>
<td>EFT Usage</td>
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<td>1103</td>
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<tr>
<td>Moderate</td>
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<td>1704</td>
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### Table 2.3e
Level of Work Required to Administer this Program by EDExpress Usage

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<th>Yes Pct.</th>
<th>No N</th>
<th>No Pct.</th>
</tr>
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<tr>
<td>Very easy</td>
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<td>232</td>
<td>7.3</td>
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<td>Relatively easy</td>
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<td>762</td>
<td>23.9</td>
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<td>36.0</td>
<td>1229</td>
<td>38.5</td>
</tr>
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<td>777</td>
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<td>189</td>
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Table 2.3f

Level of Work Required to Administer this Program by Computer System

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<td>Both mainframe and PC</td>
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<tr>
<td></td>
<td>PC only</td>
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<td></td>
<td>Contracted servicer</td>
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<td></td>
<td>All manual processing</td>
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<td></td>
<td></td>
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<td>8.5</td>
<td>62</td>
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<td>33.5</td>
<td>700</td>
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<td>261</td>
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<td>702</td>
<td>35.2</td>
<td>333</td>
<td>19.3</td>
<td>146</td>
<td>23.2</td>
<td>84</td>
<td>15.1</td>
<td>78</td>
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<td>Very labor intensive</td>
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<td>181</td>
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<td>83</td>
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<td>4.4</td>
<td>26</td>
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<td>Total</td>
<td>313</td>
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<td>2110</td>
<td>100.0</td>
<td>1729</td>
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### Table 2.3g

<table>
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<th>Level of Work</th>
<th>Number of Lenders</th>
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<tr>
<td>Very easy</td>
<td>155</td>
</tr>
<tr>
<td>Relatively easy</td>
<td>383</td>
</tr>
<tr>
<td>Moderate</td>
<td>591</td>
</tr>
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<td>223</td>
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<tr>
<td>Very labor intensive</td>
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<td>Total</td>
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### Table 2.3h

<table>
<thead>
<tr>
<th>Level of Work</th>
<th>Number of Guarantee Agencies</th>
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<td></td>
<td>1</td>
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<td>Very easy</td>
<td>203</td>
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<td>Relatively easy</td>
<td>619</td>
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<td>Moderate</td>
<td>934</td>
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<td>479</td>
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<tr>
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<td>109</td>
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<tr>
<td>Total</td>
<td>2345</td>
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</table>
Table 2.31
Level of Work Required to Administer this Program by DL Application Decision

<table>
<thead>
<tr>
<th>Level of Work</th>
<th>DL Application Decision</th>
<th>Year 2 Participant</th>
<th>Pending for Year 3</th>
<th>Will Apply for Year 3</th>
<th>Application Rejected</th>
<th>No</th>
<th>Other</th>
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<tr>
<td>Very easy</td>
<td></td>
<td>104</td>
<td>7.9</td>
<td>11</td>
<td>3.2</td>
<td>10</td>
<td>3.2</td>
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<td>52</td>
<td>14.8</td>
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<td>17.7</td>
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<td>468</td>
<td>35.4</td>
<td>144</td>
<td>41.5</td>
<td>151</td>
<td>46.4</td>
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<td>6.6</td>
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Note: The table represents the distribution of work levels for different decisions made by DL applications.
### Table 2.3j

#### Level of Effort by Satisfaction with FFEL Program Prior to July 1, 1994

<table>
<thead>
<tr>
<th>Level of Effort to Administer the FFEL Program</th>
<th>Level of Satisfaction Prior to July 1994</th>
<th>1=Very Satisfied</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5=Very Dissatisfied</th>
<th>Not Applicable</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very easy</td>
<td></td>
<td>170 45.8</td>
<td>91 24.6</td>
<td>94 25.3</td>
<td>10 2.6</td>
<td>6 1.7</td>
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<td>0</td>
</tr>
<tr>
<td>Relatively easy</td>
<td></td>
<td>397 32.1</td>
<td>493 39.9</td>
<td>298 24.1</td>
<td>32 2.6</td>
<td>12 1.0</td>
<td>4</td>
<td>0.3</td>
</tr>
<tr>
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<td>440 24.1</td>
<td>809 40.5</td>
<td>581 29.1</td>
<td>101 5.1</td>
<td>24 1.2</td>
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<td>152 11.0</td>
<td>506 36.5</td>
<td>465 33.6</td>
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<td>0.2</td>
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<td></td>
<td>32 9.3</td>
<td>78 22.8</td>
<td>93 27.3</td>
<td>67 19.5</td>
<td>72 21.1</td>
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### Table 2.3k

#### Level of Effort by Current Satisfaction with FFEL Program

<table>
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<th>Level of Effort to Administer the FFEL Program</th>
<th>Current Level of Satisfaction</th>
<th>1=Very Satisfied</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5=Very Dissatisfied</th>
<th>Not Applicable</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very easy</td>
<td></td>
<td>221 59.3</td>
<td>75 20.1</td>
<td>64 17.1</td>
<td>10 2.6</td>
<td>3 0.9</td>
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<td>0</td>
</tr>
<tr>
<td>Relatively easy</td>
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<td>501 38.8</td>
<td>577 44.7</td>
<td>179 13.9</td>
<td>27 2.1</td>
<td>4 0.3</td>
<td>3</td>
<td>0.2</td>
</tr>
<tr>
<td>Moderate</td>
<td></td>
<td>503 24.4</td>
<td>932 45.2</td>
<td>514 25.0</td>
<td>97 4.7</td>
<td>16 0.8</td>
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<tr>
<td>Relatively labor intensive</td>
<td></td>
<td>214 15.0</td>
<td>570 40.1</td>
<td>444 31.2</td>
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<td>31 2.2</td>
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<td>Very labor intensive</td>
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<td>24 7.1</td>
<td>84 25.1</td>
<td>98 29.2</td>
<td>78 23.1</td>
<td>52 15.5</td>
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231
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<th>Procedure</th>
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<th>STD</th>
<th>Manual</th>
<th>STD</th>
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<tr>
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<td>54.2</td>
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<td>49.9</td>
<td>79.8</td>
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<td>Manual</td>
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<td>MEAN</td>
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<td>34.1</td>
<td>32.5</td>
<td>40.5</td>
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<tr>
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<td>MEAN</td>
<td>STD</td>
<td>MEAN</td>
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<tr>
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<td>MEAN</td>
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<tr>
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Table 2.4b
Time (in Minutes) Required to Process a Loan
with EFT & Manual Procedures
by Institutional Characteristics

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Table 2.4c

Time (in Minutes) Required to Process a Loan with EFT & Manual Procedures by Institutional Characteristics

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<th>Manual</th>
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Table 2.4d

Time (in Minutes) Required to Process a Loan with EFT & Manual Procedures by Institutional Characteristics

**EFT Admin: Yes**

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**EFT Admin: No**

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|
Table 2.4e
Time (in Minutes) Required to Process a Loan with EFT & Manual Procedures by Institutional Characteristics

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Table 2.4f

Time (in Minutes) Required to Process a Loan
with EFT & Manual Procedures
by Institutional Characteristics

Computer System: Mainframe only

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Computer System: Both mainframe and PC

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Computer System: PC only

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Computer System: Contracted servicer

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Computer System: All manual processing

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239
Table 2.4f
Time (in Minutes) Required to Process a Loan with EFT & Manual Procedures by Institutional Characteristics

Computer System: Other

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Table 2.49
Time (in Minutes) Required to Process a Loan
with EFT & Manual Procedures
by Institutional Characteristics

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Table 2.4h

Time (in Minutes) Required to Process a Loan with EFT & Manual Procedures by Institutional Characteristics

Number of GAs: 1

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Number of GAs: Over 5

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242
Table 2.41

Time (in Minutes) Required to Process a Loan
with EFT & Manual Procedures
by Institutional Characteristics

DL Application: Year 2 Participant

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DL Application: Pending for Year 3

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DL Application: Will Apply for Year 3

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DL Application: Application Rejected

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Table 2.4i
Time (in Minutes) Required to Process a Loan with EFT & Manual Procedures by Institutional Characteristics

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Table 3.1

Number of Lenders

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Table 3.2
Distribution of Portion of Loan Volume Handled by Primary Lender

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Table 3.4
Distribution of Portion of Loan Volume
Handled by Primary Guarantee Agency

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Table 3.5a
Mean Ratings by Type of Material or Training Received from the Department of Education

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Table 3.5b
Counts of Institutions that Received Materials or Training from the Department of Education

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Table 3.5c
Ratings of Timeliness by Type of Material or Training
Received from the Department of Education

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Table 3.5d
Ratings of Usefulness by Type of Material or Training
Received from the Department of Education

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Table 3.6a
Mean Ratings by Type of Material or Training Received from Primary Lenders

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</thead>
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</tr>
<tr>
<td>Materials/Training</td>
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<td></td>
</tr>
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<tr>
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<td>1.6</td>
</tr>
<tr>
<td>Information</td>
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<td>1.7</td>
</tr>
<tr>
<td>Training sessions</td>
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Table 3.6b
Counts of Institutions that Received Materials or Training from Primary Lenders

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<td>Information</td>
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Table 3.6c
Ratings of Timeliness by Type of Material or Training
Received from Primary Lenders

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<td>Information</td>
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Table 3.6d
Ratings of Usefulness by Type of Material or Training
Received from Primary Lenders

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<td>893</td>
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<td>Training Sessions</td>
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<td>Counseling Materials</td>
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<td>814</td>
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Table 3.7a

Mean Ratings by Type of Material or Training Received from Primary Guarantee Agency

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<th>Usefulness Rating</th>
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<td>MEAN</td>
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<tr>
<td>Materials/Training</td>
<td></td>
<td></td>
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<td>Software</td>
<td>1.6</td>
<td>1.6</td>
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<tr>
<td>Telephone support</td>
<td>1.6</td>
<td>1.6</td>
</tr>
<tr>
<td>Information</td>
<td>1.7</td>
<td>1.6</td>
</tr>
<tr>
<td>Training sessions</td>
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<td>1.7</td>
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<td>Counseling materials</td>
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Table 3.7b

Counts of Institutions that Received Materials or Training from Primary Guarantee Agency

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<td>Information</td>
<td>353</td>
<td>5217</td>
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<td>Training Sessions</td>
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<td>Counseling Materials</td>
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Ratings of Timeliness by Type of Material or Training
Received from Primary Guarantee Agency

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<tr>
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<td>Information</td>
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<td>55.2</td>
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<td>Training Sessions</td>
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<td>57.6</td>
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<td>Counseling Materials</td>
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### Table 3.7d
Ratings of Usefulness by Type of Material or Training
Received from Primary Guarantee Agency

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<td>Pct</td>
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</tr>
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<td>Information</td>
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<td>Training Sessions</td>
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### Table 3.8

Current Level of Effort to Administer FFEL Program by Satisfaction Prior to July 1994

<table>
<thead>
<tr>
<th>Satisfaction with FFEL Program Prior to July 1994</th>
<th>Current Level of Effort</th>
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<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1=Very Satisfied</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>170</td>
<td>13.8</td>
<td>397</td>
<td>32.2</td>
<td>480</td>
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<td>152</td>
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<td>32</td>
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<td>3</td>
<td>91</td>
<td>4.5</td>
<td>493</td>
<td>26.9</td>
<td>809</td>
<td>40.9</td>
<td>506</td>
<td>25.6</td>
<td>78</td>
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<td>4</td>
<td>94</td>
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<td>298</td>
<td>19.5</td>
<td>581</td>
<td>37.0</td>
<td>465</td>
<td>30.4</td>
<td>93</td>
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<tr>
<td>5=Very Dissatisfied</td>
<td>10</td>
<td>2.3</td>
<td>32</td>
<td>7.6</td>
<td>101</td>
<td>24.5</td>
<td>205</td>
<td>49.4</td>
<td>67</td>
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<tr>
<td></td>
<td>6</td>
<td>3.7</td>
<td>12</td>
<td>7.2</td>
<td>24</td>
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Table 3.9
Current Level of Effort to Administer FFEL Program by Current FFEL Satisfaction Level

<table>
<thead>
<tr>
<th>Current FFEL Satisfaction Level</th>
<th>Very easy</th>
<th>Relatively easy</th>
<th>Moderate</th>
<th>Relatively labor intensive</th>
<th>Very labor intensive</th>
<th>Total</th>
</tr>
</thead>
<tbody>
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<td>1=Very Satisfied</td>
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<td>503</td>
<td>34.4</td>
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<td>2</td>
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<td>3.3</td>
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<td>932</td>
<td>41.6</td>
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<td>3</td>
<td>64</td>
<td>4.9</td>
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<td>13.8</td>
<td>514</td>
<td>39.6</td>
</tr>
<tr>
<td>4</td>
<td>10</td>
<td>2.6</td>
<td>27</td>
<td>7.1</td>
<td>97</td>
<td>25.9</td>
</tr>
<tr>
<td>5=Very Dissatisfied</td>
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<td>3.0</td>
<td>4</td>
<td>3.3</td>
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<td>15.1</td>
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Total: 1463 100.0

Note: N represents the number of respondents and Pct. represents the percentage.
<table>
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<tr>
<th>DL Application Decision</th>
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<th>3</th>
<th>4</th>
<th>5=Very Dissatisfied</th>
<th>Total</th>
</tr>
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<td>Year 2 particip.</td>
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<td>379</td>
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</tr>
<tr>
<td>Pending for Year 3</td>
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<td>135</td>
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<td>Will apply for Year 3</td>
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<td>13.1</td>
<td>98</td>
<td>30.3</td>
<td>149</td>
<td>46.0</td>
</tr>
<tr>
<td>Application Rejected</td>
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<td>43</td>
<td>35.3</td>
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<td>1219</td>
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<td>526</td>
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<tr>
<td>Other</td>
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<td>53.2</td>
<td>101</td>
<td>20.7</td>
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Table 4.1
Ratings by Aspect of Program

<table>
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<tr>
<th>Aspect of Program</th>
<th>Improved</th>
<th>No change</th>
<th>Worsened</th>
<th>NA</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
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<td>54.7</td>
<td>168</td>
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<td>2844</td>
<td>51.5</td>
<td>258</td>
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<td>35.8</td>
<td>2137</td>
<td>38.7</td>
<td>137</td>
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<tr>
<td></td>
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<td>47.2</td>
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<td>17</td>
<td>6.8</td>
<td>1587</td>
<td>28.9</td>
<td>64</td>
</tr>
<tr>
<td>Ease of Admin.</td>
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<td>3.0</td>
<td>1554</td>
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<td>Service from banks/GAs</td>
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<td>137</td>
<td>2.5</td>
<td>1272</td>
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<td>100</td>
<td>100</td>
<td>100</td>
<td>100</td>
<td></td>
</tr>
<tr>
<td>Service from services/collections</td>
<td>29.2</td>
<td>55.1</td>
<td>160</td>
<td>2.9</td>
<td>1606</td>
</tr>
<tr>
<td></td>
<td>100</td>
<td>100</td>
<td>100</td>
<td>100</td>
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</tr>
<tr>
<td>Service from third parties</td>
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<td>3461</td>
<td>63.1</td>
<td>5486</td>
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261
### Table 4.1a
Ratings by Aspect of Program by Institutional Characteristics

#### Type & Control: 4-Year Public

<table>
<thead>
<tr>
<th>Aspect of Program</th>
<th>RATING</th>
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<tr>
<td>Ease of Admin.</td>
<td>166</td>
<td>33.0</td>
</tr>
<tr>
<td>Service from banks/GAs</td>
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<td>56.8</td>
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<tr>
<td>Service from services/collections</td>
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#### Type & Control: 2-Year Public

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<tr>
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<td>14.4</td>
</tr>
<tr>
<td>Service from banks/GAs</td>
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<td>Service from services/collections</td>
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<td>5.7</td>
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#### Type & Control: 4-Year Private

<table>
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<td>Improved</td>
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<td>Ease of Admin.</td>
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<td>Service from banks/GAs</td>
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<td>Service from services/collections</td>
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#### Type & Control: 2-Year Private

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<td>Service from banks/GAs</td>
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<td>Service from services/collections</td>
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#### Type & Control: Proprietary

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<td>No change</td>
</tr>
<tr>
<td>Student access</td>
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<td>13.7</td>
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<tr>
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<td>12.1</td>
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</tr>
<tr>
<td>Service from third parties</td>
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<td>4.9</td>
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262
Table 4.1b
Ratings by Aspect of Program
by Institutional Characteristics

<table>
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<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Improved</td>
<td>No change</td>
<td>Worsened</td>
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<td>Total</td>
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### Table 4.1c

Ratings by Aspect of Program
by Institutional Characteristics

#### Aid Office Structure: 1 campus, 1 office

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#### Aid Office Structure: Mult. campus, 1 office

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Ratings by Aspect of Program by Institutional Characteristics

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### Table 4.1f
Ratings by Aspect of Program by Institutional Characteristics

#### Computer System: Mainframe only

| Aspect of Program                  | RATING | Total | | | |
|-----------------------------------|--------|-------|---|---|---|---|---|---|---|
| Student access                    | 38      | 13.5  | 187  | 66.9 | 3 | 1.1 | 52 | 18.5 | 280 | 100 |
| Ease of Admin.                    | 57      | 20.5  | 160  | 57.7 | 14 | 5.0 | 47 | 16.8 | 278 | 100 |
| Service from banks/GAs            | 146     | 51.6  | 97   | 34.8 | 4 | 1.3 | 34 | 12.3 | 278 | 100 |
| Service from services/collections | 72      | 25.9  | 150  | 54.2 | 7 | 2.5 | 48 | 17.5 | 278 | 100 |
| Service from third parties        | 21      | 7.7   | 80   | 28.7 | 0 | 0   | 177| 63.6 | 278 | 100 |

#### Computer System: Both mainframe and PC

| Aspect of Program                  | RATING | Total | | | |
|-----------------------------------|--------|-------|---|---|---|---|---|---|---|
| Student access                    | 288     | 14.6  | 121  | 61.4 | 60 | 3.0 | 415 | 21.0 | 1974 | 100 |
| Ease of Admin.                    | 485     | 24.5  | 104  | 52.6 | 116| 5.9 | 338 | 17.1 | 1980 | 100 |
| Service from banks/GAs            | 539     | 47.4  | 702  | 35.4 | 53 | 2.7 | 287 | 14.5 | 1980 | 100 |
| Service from services/collections | 511     | 25.9  | 994  | 50.4 | 50 | 2.5 | 417 | 21.2 | 1980 | 100 |
| Service from third parties        | 163     | 8.3   | 576  | 29.4 | 24 | 1.2 | 1193| 61.0 | 1980 | 100 |

#### Computer System: PC only

| Aspect of Program                  | RATING | Total | | | |
|-----------------------------------|--------|-------|---|---|---|---|---|---|---|
| Student access                    | 225     | 13.6  | 882  | 53.3 | 67 | 4.1 | 480 | 29.0 | 1654 | 100 |
| Ease of Admin.                    | 287     | 17.4  | 870  | 52.6 | 60 | 3.6 | 438 | 26.5 | 1654 | 100 |
| Service from banks/GAs            | 536     | 32.4  | 682  | 41.2 | 25 | 1.5 | 412 | 24.9 | 1654 | 100 |
| Service from services/collections | 331     | 20.1  | 773  | 46.8 | 63 | 3.8 | 484 | 29.3 | 1651 | 100 |
| Service from third parties        | 81      | 4.9   | 432  | 26.1 | 32 | 2.0 | 1106| 67.0 | 1651 | 100 |

#### Computer System: Contracted servicer

| Aspect of Program                  | RATING | Total | | | |
|-----------------------------------|--------|-------|---|---|---|---|---|---|---|
| Student access                    | 71      | 12.0  | 267  | 45.5 | 15 | 2.6 | 234 | 39.9 | 587 | 100 |
| Ease of Admin.                    | 64      | 11.0  | 294  | 50.0 | 15 | 2.6 | 214 | 36.5 | 587 | 100 |
| Service from banks/GAs            | 113     | 19.3  | 240  | 40.8 | 29 | 4.9 | 205 | 35.0 | 587 | 100 |
| Service from services/collections | 97      | 16.6  | 218  | 37.1 | 15 | 2.6 | 257 | 43.7 | 587 | 100 |
| Service from third parties        | 48      | 8.2   | 230  | 39.6 | 1 | 0.2 | 302 | 52.0 | 580 | 100 |

#### Computer System: All manual processing

| Aspect of Program                  | RATING | Total | | | |
|-----------------------------------|--------|-------|---|---|---|---|---|---|---|
| Student access                    | 57      | 11.3  | 237  | 46.6 | 6 | 1.3 | 207 | 40.8 | 507 | 100 |
| Ease of Admin.                    | 38      | 7.5   | 233  | 46.0 | 36 | 7.1 | 200 | 39.4 | 507 | 100 |
| Service from banks/GAs            | 81      | 16.0  | 224  | 44.1 | 10 | 1.9 | 193 | 38.0 | 507 | 100 |
| Service from services/collections | 39      | 7.6   | 221  | 43.6 | 11 | 2.1 | 236 | 46.7 | 506 | 100 |
| Service from third parties        | 9       | 1.8   | 115  | 22.6 | 3 | 0.6 | 380 | 74.9 | 507 | 100 |
Table 4.1f
Ratings by Aspect of Program
by Institutional Characteristics

Computer System: Other

<table>
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</tr>
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### Table 6.1g

Ratings by Aspect of Program by Institutional Characteristics

#### Number of Lenders: 1 - 2

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Table 4.1h
Ratings by Aspect of Program
going by Institutional Characteristics

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Table 4.11
Rating: by Aspect of Program
by Institutional Characteristics

### DL Application: Year 2 Participant

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### DL Application: Pending for Year 3

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<tr>
<td>Ease of Admin.</td>
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<td>9.3</td>
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<td>Service from banks/GAs</td>
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<td>Service from services/collections</td>
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### DL Application: Application Rejected

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271

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Table 4.11
Ratings by Aspect of Program by Institutional Characteristics

<table>
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<td>474 100</td>
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# Table 4.2

Changes in Financial Aid Resources

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<th>Small increase</th>
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273
Table 4.2a
Changes in Financial Aid Resources by Institutional Characteristics

### Type & Control: 4-Year Public

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<td>Technical Support Staff</td>
<td>11 2.2</td>
<td>14 2.6</td>
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<td>Current Staff Hours</td>
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### Type & Control: 2-Year Public

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<td>21 1.9</td>
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Changes in Financial Aid Resources
by Institutional Characteristics

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### Table 4.2b

**Changes in Financial Aid Resources by Institutional Characteristics**

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277
### Table 4.2b
Changes in Financial Aid Resources by Institutional Characteristics

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Changes in Financial Aid Resources by Institutional Characteristics

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Changes in Financial Aid Resources by Institutional Characteristics

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Changes in Financial Aid Resources
by Institutional Characteristics

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by Institutional Characteristics

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by Institutional Characteristics

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Computer System: Both mainframe and PC

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|-----------------------------------|-----------------|----------|----------|----------|----------|----------|----------|----------|          |
|                                   | Significant     | Small    | No       | Small    | Significant| Total    |          |          |          |
|                                   | decrease        | decrease| significant| increase| increase  |          |          |          |          |
| Number of Staff                   | 38 1.9          | 49 2.5   | 1414 71.4 | 364 18.4 | 114 5.8    | 1980 100.0|          |          |          |
| Staff in Acct. & Business         | 23 1.1          | 52 2.6   | 1727 87.5 | 149 7.5  | 24 1.2     | 1974 100.0|          |          |          |
| Technical Support Staff           | 34 1.7          | 36 1.8   | 1555 78.4 | 301 15.2 | 58 2.9     | 1984 100.0|          |          |          |
| Current Staff Hours               | 38 1.9          | 55 2.8   | 1048 52.9 | 544 27.5 | 295 14.9   | 1982 100.0|          |          |          |
| Equipment/Computers               | 19 1.0          | 19 1.0   | 896 45.0  | 714 36.0 | 340 17.1   | 1987 100.0|          |          |          |
| Supplies                          | 46 2.3          | 92 4.6   | 1030 51.7 | 581 29.2 | 243 12.2   | 1992 100.0|          |          |          |
| Training Funds                    | 43 2.2          | 58 2.9   | 1466 74.5 | 305 15.5 | 95 4.8     | 1967 100.0|          |          |          |
| Staff Travel Funds                | 72 3.6          | 64 3.2   | 1399 70.6 | 366 18.5 | 80 4.0     | 1982 100.0|          |          |          |
| Computer Programming              | 24 1.2          | 37 1.8   | 827 41.6  | 718 36.1 | 382 19.2   | 1987 100.0|          |          |          |

Computer System: PC only

| Resource                          | Change in Level |          |          |          |          |          |          |          |          |
|-----------------------------------|-----------------|----------|----------|----------|----------|----------|----------|----------|          |
|                                   | Significant     | Small    | No       | Small    | Significant| Total    |          |          |          |
|                                   | decrease        | decrease| significant| increase| increase  |          |          |          |          |
| Number of Staff                   | 14 0.9          | 82 4.9   | 1267 76.4 | 236 14.2 | 60 3.6     | 1659 100.0|          |          |          |
| Staff in Acct. & Business         | 7 0.4           | 53 3.2   | 1421 85.6 | 161 9.7  | 14 0.9     | 1656 100.0|          |          |          |
| Technical Support Staff           | 14 0.8          | 54 3.3   | 1386 84.1 | 170 10.3 | 25 1.5     | 1649 100.0|          |          |          |
| Current Staff Hours               | 23 1.4          | 49 2.9   | 998 60.3  | 416 25.1 | 168 10.2   | 1654 100.0|          |          |          |
| Equipment/Computers               | 7 0.4           | 47 2.8   | 883 53.2  | 477 28.7 | 243 14.6   | 1659 100.0|          |          |          |
| Supplies                          | 12 0.8          | 41 2.5   | 1055 63.6 | 433 26.1 | 117 7.0    | 1659 100.0|          |          |          |
| Training Funds                    | 22 1.3          | 62 3.8   | 1152 69.7 | 305 18.4 | 111 6.7    | 1652 100.0|          |          |          |
| Staff Travel Funds                | 24 1.5          | 74 4.5   | 1156 69.8 | 333 20.1 | 70 4.2     | 1655 100.0|          |          |          |
| Computer Programming              | 34 2.1          | 18 1.1   | 867 52.6  | 491 29.8 | 238 14.4   | 1649 100.0|          |          |          |
Table 4.2f
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by Institutional Characteristics

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Changes in Financial Aid Resources by Institutional Characteristics

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Table 5d
Materials/Training: Telephone support

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Table 5d
Materials/Training: Information

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Table 5d
Materials/Training: Counseling materials

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293
### Table 5e

#### Materials/Training: Telephone support

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#### Materials/Training: Information

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#### Materials/Training: Counseling materials

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294 BEST COPY AVAILABLE
Table 5f

Changes in Financial Aid Resources by Program

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<td>No significant change</td>
<td>Small increase</td>
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<td>19.2</td>
<td>1.0</td>
<td>100.0</td>
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<td>FF</td>
<td>1.7</td>
<td>3.4</td>
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Table 5g
Satisfaction with Comparable Aspects of FFEL versus DL Program

<table>
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<th>Level of Satisfaction</th>
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<td>5=Very Dissatisfied</td>
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<td>Workload to counsel borrowers</td>
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<td>61.5</td>
<td>26.0</td>
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<td>16.0</td>
<td>30.8</td>
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<td></td>
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Table 5h
Mean Satisfaction Ratings of Comparable Aspects of Programs

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Table 6.1
Most Important Factors in Choice of FFEL

<table>
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<tr>
<td></td>
<td>Top 3 in Importance</td>
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<td>1404 45.8</td>
<td>1659 54.2</td>
<td>3063 100.0</td>
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<tr>
<td>Serves borrowers well</td>
<td>2090 66.9</td>
<td>1035 33.1</td>
<td>3125 100.0</td>
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<tr>
<td>Maintain relationships</td>
<td>797 26.3</td>
<td>2229 73.7</td>
<td>3026 100.0</td>
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<tr>
<td>Not join DL in 1st year</td>
<td>674 22.1</td>
<td>2384 77.9</td>
<td>3058 100.0</td>
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<tr>
<td>FFEL appears simpler</td>
<td>677 22.6</td>
<td>2325 77.4</td>
<td>3002 100.0</td>
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<tr>
<td>No loan processing responsibility</td>
<td>193 6.5</td>
<td>2793 93.5</td>
<td>2992 100.0</td>
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<tr>
<td>Choice of loan sources</td>
<td>834 27.5</td>
<td>2197 72.5</td>
<td>3031 100.0</td>
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<tr>
<td>Do not want to originate loans</td>
<td>1015 33.4</td>
<td>2024 66.6</td>
<td>3040 100.0</td>
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<td>Support of key administrators</td>
<td>318 10.6</td>
<td>2687 89.4</td>
<td>3005 100.0</td>
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<tr>
<td>Important FFEL external support</td>
<td>96 3.2</td>
<td>2080 96.8</td>
<td>2976 100.0</td>
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<tr>
<td>Other</td>
<td>553 34.4</td>
<td>1055 65.6</td>
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### Table 6.1a
Most Important Factors in Choice of FFEL by Institutional Characteristics

#### Type & Control: 4-Year Public

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<td>89</td>
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<td>Serves borrowers well</td>
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<td>72</td>
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<td>Not join DL in 1st year</td>
<td>74</td>
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<td>69.4</td>
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<td>82.6</td>
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<td>67.3</td>
<td>245</td>
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<td>Do not want to originate loans</td>
<td>61</td>
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<td>183</td>
<td>74.9</td>
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<td>Support of key administrators</td>
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<td>10.5</td>
<td>215</td>
<td>89.5</td>
<td>240</td>
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<td>94.8</td>
<td>238</td>
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#### Table 6.1b
Most Important Factors in Choice of FFEL by Institutional Characteristics

#### Type & Control: 2-Year Public

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<td>75.3</td>
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<td>647</td>
<td>79.5</td>
<td>814</td>
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<tr>
<td>FFEL appears simpler</td>
<td>177</td>
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<td>614</td>
<td>77.6</td>
<td>790</td>
<td>100.0</td>
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<td>7.6</td>
<td>731</td>
<td>92.4</td>
<td>791</td>
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<td>610</td>
<td>76.2</td>
<td>801</td>
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<td>Do not want to originate loans</td>
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<td>86.3</td>
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Table 6.1a
Most Important Factors in Choice of FFEL by Institutional Characteristics

Type & Control: 4-Year Private

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<tr>
<td>Serves borrowers well</td>
<td>642  66.5</td>
<td>323  33.5</td>
<td>965 100.0</td>
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<tr>
<td>Maintain relationships</td>
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<td>693  75.5</td>
<td>918 100.0</td>
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<td>250  26.9</td>
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<td>930 100.0</td>
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<td>FFEL appears simpler</td>
<td>181  19.9</td>
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<td>909 100.0</td>
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<td>52  5.8</td>
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<td>897 100.0</td>
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<td>Choice of loan sources</td>
<td>302  32.7</td>
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<td>924 100.0</td>
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Type & Control: 2-Year Private

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<td>Less Important</td>
<td>Total</td>
<td></td>
<td></td>
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<td>Familiarity with FFEL</td>
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<td>257  60.6</td>
<td>168  39.4</td>
<td>425 100.0</td>
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<td>420 100.0</td>
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<tr>
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<td>382  91.5</td>
<td>418 100.0</td>
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<td>309  73.6</td>
<td>420 100.0</td>
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<td></td>
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<tr>
<td>Do not want to originate loans</td>
<td>163  37.9</td>
<td>267  62.1</td>
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<td>33  8.0</td>
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<td>416 100.0</td>
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299
<table>
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<td>445 69.4</td>
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Table 6.1b
Most Important Factors in Choice of FFEL
by Institutional Characteristics

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<td>1354 74.7</td>
<td>1808 100.0</td>
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<td>1521 83.3</td>
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<td>1402 77.5</td>
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<td>1830 100.0</td>
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<td>289 32.2</td>
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<td>897 100.0</td>
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Table 6.1b
Most Important Factors in Choice of FFEL
by Institutional Characteristics

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<td>Do not want to originate loans</td>
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<td>603 70.1</td>
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### Table 6.1b
Most Important Factors in Choice of FFEL by Institutional Characteristics

**Loan Volume: $5,000,001-$10,000,000**

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### Table 6.1b
Most Important Factors in Choice of FFEL by Institutional Characteristics

**Loan Volume: $10,000,001-$20,000,000**

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<td>12  21.7</td>
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<td>53  100.0</td>
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<td>52  100.0</td>
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<td>36  67.3</td>
<td>53  100.0</td>
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<td>32  100.0</td>
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### Table 6.1c

**Most Important Factors in Choice of FFEL by Institutional Characteristics**

#### Aid Office Structure: 1 campus, 1 office

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#### Aid Office Structure: Separate offices

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304
Table 6.1c
Most Important Factors in Choice of FFEL
by Institutional Characteristics

Aid Office Structure: Multi. campus, 1 office

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<td>559 100.0</td>
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<td>544 100.0</td>
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<tr>
<td>Not join DL in 1st year</td>
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<td>537 100.0</td>
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Table 6.1c
Most Important Factors in Choice of FFEL
by Institutional Characteristics

Aid Office Structure: Other

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305
Table 6.1d
Most Important Factors in Choice of FFEL
by Institutional Characteristics

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**EFT Admin: No**

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Table 6.1e
Most Important Factors in Choice of FFEL by Institutional Characteristics

Uses EDExpress Software: Yes

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Uses EDExpress Software: No

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### Table 6.1f

**Most Important Factors in Choice of FFEL by Institutional Characteristics**

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### Table 6.1f

**Most Important Factors in Choice of FFEL by Institutional Characteristics**

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309
| Reasons for Choosing FFEL | Level of Importance |               |               |               |               |               |               |
|---------------------------|---------------------|---------------|---------------|---------------|---------------|---------------|
|                           |                     | Top 3 in    | Less          | Total         |               |               |
|                           |                     | Importance  | Important     | Pct.          |               |               |
| Familiarity with FFEL     | 189 49.0            | 197 51.0     | 386 100.0     |               |               |               |
| Serves borrowers well     | 217 56.5            | 167 43.5     | 384 100.0     |               |               |               |
| Maintain relationships    | 77 20.5             | 301 79.5     | 378 100.0     |               |               |               |
| Not join DL in 1st year   | 48 12.7             | 328 87.3     | 376 100.0     |               |               |               |
| FFEL appears simpler      | 107 28.0            | 275 72.0     | 381 100.0     |               |               |               |
| No loan processing responsibility | 34 8.8 | 346 91.2 | 381 100.0 |               |               |               |
| Choice of loan sources    | 111 29.2            | 270 70.8     | 381 100.0     |               |               |               |
| Do not want to originate loans | 172 44.2 | 217 55.8 | 381 100.0 |               |               |               |
| Support of key administrators | 28 7.5 | 350 92.5 | 378 100.0 |               |               |               |
| Important FFEL external support | 5 1.2 | 374 98.0 | 378 100.0 |               |               |               |
| Other                     | 38 20.6             | 148 79.4     | 187 100.0     |               |               |               |

**Table 6.1f**

Most Important Factors in Choice of FFEL by Institutional Characteristics

Computer System: Other

| Reasons for Choosing FFEL | Level of Importance |               |               |               |               |               |               |
|---------------------------|---------------------|---------------|---------------|---------------|---------------|---------------|
|                           |                     | Top 3 in    | Less          | Total         |               |               |
|                           |                     | Importance  | Important     | Pct.          |               |               |
| Familiarity with FFEL     | 54 51.8             | 50 48.2      | 105 100.0     |               |               |               |
| Serves borrowers well     | 85 75.9             | 27 24.1      | 112 100.0     |               |               |               |
| Maintain relationships    | 37 35.5             | 67 64.5      | 104 100.0     |               |               |               |
| Not join DL in 1st year   | 25 23.6             | 80 76.4      | 105 100.0     |               |               |               |
| FFEL appears simpler      | 23 22.7             | 78 77.3      | 101 100.0     |               |               |               |
| No loan processing responsibility | 9 9.4 | 91 90.6 | 101 100.0 |               |               |               |
| Choice of loan sources    | 26 25.3             | 76 74.7      | 102 100.0     |               |               |               |
| Do not want to originate loans | 28 26.2 | 80 73.8 | 108 100.0 |               |               |               |
| Support of key administrators | 2 2.5 | 98 97.5 | 101 100.0 |               |               |               |
| Important FFEL external support | 0 0 | 101 100.0 | 101 100.0 |               |               |               |
| Other                     | 10 37.7             | 32 62.3      | 51 100.0      |               |               |               |
### Table 6.1g

**Most Important Factors in Choice of FFEL by Institutional Characteristics**

#### Number of Lenders: 1 - 2

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Table 6.1g
Most Important Factors in Choice of FFEL by Institutional Characteristics

Number of Lenders: 6 - 10

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Table 6.1g
Most Important Factors in Choice of FFEL by Institutional Characteristics

Number of Lenders: 11 - 20

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Table 6.1g
Most Important Factors in Choice of FFEL
by Institutional Characteristics

Number of Lenders: Over 20

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313
### Table 6.1h

**Most Important Factors in Choice of FFEL by Institutional Characteristics**

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314
### Table 6.1h
Most Important Factors in Choice of FFEL by Institutional Characteristics

**Number of GAs: 4 - 5**

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Table 6.1i
Most Important Factors in Choice of FFEL by Institutional Characteristics

**DL Application: No**

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<td>69.1</td>
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**DL Application: Other**

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### Table 6.2

**Information Sources**

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### Table 6.2a

**Effect of Received Information on Decision**

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Table 6.2b
Information Sources by Institutional Characteristics

Type & Control: 4-Year Public

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Table 6.2b
Information Sources by Institutional Characteristics

Type & Control: 2-Year Public

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Table 6.2b

Information Sources
by Institutional Characteristics

Type & Control: 4-Year Private

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Table 6.2b

Information Sources
by Institutional Characteristics

Type & Control: 2-Year Private

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39
Table 6.2b
Information Sources
by Institutional Characteristics

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Table 6.2c

Information Sources
by Institutional Characteristics

Loan Volume: $1,000,000 or less

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Table 6.2c

Information Sources
by Institutional Characteristics

Loan Volume: $1,000,001-$5,000,000

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Information Sources by Institutional Characteristics

Loan Volume: $5,000,001-$10,000,000

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Table 6.2c

Information Sources by Institutional Characteristics

Loan Volume: $10,000,001-$20,000,000

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### Table 6.2c
Information Sources by Institutional Characteristics

**Loan Volume: over $20,000,000**

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Table 6.2d
Information Sources by Institutional Characteristics

Aid Office Structure: 1 campus, 1 office

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Table 6.2d
Information Sources by Institutional Characteristics

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324
Table 6.2d
Information Sources by Institutional Characteristics

Aid Office Structure: Multi. campus, 1 office

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Table 6.2d
Information Sources by Institutional Characteristics

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Information Sources by Institutional Characteristics

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Table 6.2f

Information Sources by Institutional Characteristics

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Table 6.2g

Information Sources by Institutional Characteristics

Computer System: Mainframe only

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Table 6.2g

Information Sources by Institutional Characteristics

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Table 6.2g

Information Sources by Institutional Characteristics

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Table 6.2g
Information Sources by Institutional Characteristics

Computer System: All manual processing

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Table 6.2g
Information Sources by Institutional Characteristics

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Table 6.2h
Information Sources by Institutional Characteristics

Number of Lenders: 1 - 2

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Table 6.2h
Information Sources by Institutional Characteristics

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### Table 6.2h
Information Sources by Institutional Characteristics

**Number of Lenders: 6 - 10**

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**Number of Lenders: 11 - 20**

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Table 6.2h

Information Sources
by Institutional Characteristics

Number of Lenders: Over 20

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Table 6.2i

Information Sources by Institutional Characteristics

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Table 6.2i

Information Sources by Institutional Characteristics

Number of GAs: 2 - 3

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334
Table 6.2i

Information Sources by Institutional Characteristics

Number of GAS: 4 - 5

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Table 6.2i

Information Sources by Institutional Characteristics

Number of GAS: Over 5

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Information Sources by Institutional Characteristics

DL Application: Year 2 Participant

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Table 6.2j
Information Sources by Institutional Characteristics

DL Application: Pending for Year 3

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Information Sources by Institutional Characteristics

DL Application: Will Apply for Year 3

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Table 6.2j
Information Sources by Institutional Characteristics

DL Application: Application Rejected

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Table 6.2j

Information Sources by Institutional Characteristics

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Table 6.2j

Information Sources by Institutional Characteristics

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338
Table 6.3a
Effect of Received Information on Decision by Institutional Characteristics

Type & Control: 4-Year Public

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Table 6.3b
Effect of Received Information on Decision by Institutional Characteristics

Type & Control: 2-Year Public

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Table 6.3a

Effect of Received Information on Decision by Institutional Characteristics

Type & Control: 4-Year Private

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Table 6.3a

Effect of Received Information on Decision by Institutional Characteristics

Type & Control: 2-Year Private

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Table 6.3a

Effect of Received Information on Decision by Institutional Characteristics

Type & Control: Proprietary

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Table 6.3b
Effect of Received Information on Decision by Institutional Characteristics

Loan Volume: $1,000,000 or less

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Table 6.3b
Effect of Received Information on Decision by Institutional Characteristics

Loan Volume: $1,000,001-$5,000,000

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Table 6.3b
Effect of Received Information on Decision by Institutional Characteristics

Loan Volume: $5,000,001-$10,000,000

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Table 6.3b
Effect of Received Information on Decision by Institutional Characteristics

Loan Volume: $10,000,000-$20,000,000

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Table 6.3b
Effect of Received Information on Decision by Institutional Characteristics

Loan Volume: over $20,000,000

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### Table 6.3c
Effect of Received Information on Decision by Institutional Characteristics

**Aid Office Structure: 1 campus, 1 office**

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**Aid Office Structure: Separate offices**

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**Aid Office Structure: Multi. campus, 1 office**

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Table 6.3c
Effect of Received Information on Decision by Institutional Characteristics

Aid Office Structure: Other

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Effect of Received Information on Decision by Institutional Characteristics

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Table 6.3e
Effect of Received Information on Decision by Institutional Characteristics

Uses EDExpress Software: Yes

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Table 6.3e
Effect of Received Information on Decision by Institutional Characteristics

Uses EDExpress Software: No

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Table 6.3f
Effect of Received Information on Decision by Institutional Characteristics

### Computer System: Mainframe only

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### Computer System: Both mainframe and PC

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348
Table 6.3f
Effect of Received Information on Decision by Institutional Characteristics

Computer System: Contracted servicer

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<td>207 88.3</td>
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<td>79 26.4</td>
<td>220 73.6</td>
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<td>163 48.8</td>
<td>171 51.2</td>
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Table 6.3f
Effect of Received Information on Decision by Institutional Characteristics

Computer System: All manual processing

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Table 6.3f
Effect of Received Information on Decision by Institutional Characteristics

Computer System: Other

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Table 6.3g

Effect of Received Information on Decision by Institutional Characteristics

### Number of Lenders: 1 - 2

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Table 6.39
Effect of Received Information on Decision by Institutional Characteristics

Number of Lenders: 11 - 20

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Table 6.3g
Effect of Received Information on Decision by Institutional Characteristics

Number of Lenders: Over 20

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### Table 6.3h

**Effect of Received Information on Decision by Institutional Characteristics**

**Number of GAs: 1**

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**Number of GAs: 4 - 5**

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352
Table 6.3h
Effect of Received Information on Decision
by Institutional Characteristics

Number of GAS: Over 5

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<td>172 41.1 247 58.9</td>
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Table 6.3i
Effect of Received Information on Decision by Institutional Characteristics

DL Application: Year 2

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<td>127 19.2</td>
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<td>60 14.8</td>
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Table 6.3i
Effect of Received Information on Decision by Institutional Characteristics

DL Application: Pending for Year 3

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<td>82 75.5</td>
</tr>
<tr>
<td>Our Servicing Company</td>
<td>29 29.1</td>
<td>71 70.9</td>
</tr>
<tr>
<td>General media</td>
<td>46 23.1</td>
<td>154 76.9</td>
</tr>
<tr>
<td>Financial Aid Colleagues</td>
<td>123 50.9</td>
<td>119 49.1</td>
</tr>
</tbody>
</table>

Table 6.3i
Effect of Received Information on Decision by Institutional Characteristics

DL Application: Will Apply for Year 3

<table>
<thead>
<tr>
<th>Source of Information</th>
<th>Did Information Affect Decision?</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Department of Education</td>
<td>148 48.7</td>
<td>156 51.3</td>
</tr>
<tr>
<td>Postsecondary Ed. Assoc.</td>
<td>72 31.9</td>
<td>153 68.1</td>
</tr>
<tr>
<td>Accrediting Agency</td>
<td>27 25.6</td>
<td>80 74.4</td>
</tr>
<tr>
<td>Lender or GA</td>
<td>42 25.1</td>
<td>125 74.9</td>
</tr>
<tr>
<td>Servicing/Collection Agency</td>
<td>13 13.5</td>
<td>84 86.5</td>
</tr>
<tr>
<td>Our Servicing Company</td>
<td>48 39.1</td>
<td>75 60.9</td>
</tr>
<tr>
<td>General media</td>
<td>18 9.6</td>
<td>164 90.4</td>
</tr>
<tr>
<td>Financial Aid Colleagues</td>
<td>94 43.1</td>
<td>125 56.9</td>
</tr>
</tbody>
</table>
Table 6.3i
Effect of Received Information on Decision by Institutional Characteristics

DL Application: Application Rejected

<table>
<thead>
<tr>
<th>Source of Information</th>
<th>Did Information Affect Decision?</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Department of Education</td>
<td>47</td>
<td>72</td>
</tr>
<tr>
<td>Postsecondary Ed. Assoc.</td>
<td>15</td>
<td>80</td>
</tr>
<tr>
<td>Accrediting Agency</td>
<td>16</td>
<td>56</td>
</tr>
<tr>
<td>Lender or GA</td>
<td>7</td>
<td>56</td>
</tr>
<tr>
<td>Servicing/Collection Agency</td>
<td>0</td>
<td>38</td>
</tr>
<tr>
<td>Our Servicing Company</td>
<td>0</td>
<td>21</td>
</tr>
<tr>
<td>General media</td>
<td>15</td>
<td>42</td>
</tr>
<tr>
<td>Financial Aid Colleagues</td>
<td>26</td>
<td>31</td>
</tr>
</tbody>
</table>

Table 6.3i
Effect of Received Information on Decision by Institutional Characteristics

DL Application: No

<table>
<thead>
<tr>
<th>Source of Information</th>
<th>Did Information Affect Decision?</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Department of Education</td>
<td>816</td>
<td>1854</td>
</tr>
<tr>
<td>Postsecondary Ed. Assoc.</td>
<td>678</td>
<td>254</td>
</tr>
<tr>
<td>Accrediting Agency</td>
<td>149</td>
<td>665</td>
</tr>
<tr>
<td>Lender or GA</td>
<td>617</td>
<td>1540</td>
</tr>
<tr>
<td>Servicing/Collection Agency</td>
<td>238</td>
<td>982</td>
</tr>
<tr>
<td>Our Servicing Company</td>
<td>51</td>
<td>493</td>
</tr>
<tr>
<td>General media</td>
<td>345</td>
<td>1329</td>
</tr>
<tr>
<td>Financial Aid Colleagues</td>
<td>828</td>
<td>1185</td>
</tr>
</tbody>
</table>

Table 6.3i
Effect of Received Information on Decision by Institutional Characteristics

DL Application: Other

<table>
<thead>
<tr>
<th>Source of Information</th>
<th>Did Information Affect Decision?</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Department of Education</td>
<td>172</td>
<td>285</td>
</tr>
<tr>
<td>Postsecondary Ed. Assoc.</td>
<td>127</td>
<td>254</td>
</tr>
<tr>
<td>Accrediting Agency</td>
<td>29</td>
<td>105</td>
</tr>
<tr>
<td>Lender or GA</td>
<td>102</td>
<td>235</td>
</tr>
<tr>
<td>Servicing/Collection Agency</td>
<td>58</td>
<td>171</td>
</tr>
<tr>
<td>Our Servicing Company</td>
<td>46</td>
<td>84</td>
</tr>
<tr>
<td>General media</td>
<td>32</td>
<td>282</td>
</tr>
<tr>
<td>Financial Aid Colleagues</td>
<td>137</td>
<td>243</td>
</tr>
</tbody>
</table>
Table 6.4a

Opinions on the Direct Loan Program

<table>
<thead>
<tr>
<th>Statements About the DL Program</th>
<th>Opinion</th>
<th>Strongly agree</th>
<th>Somewhat agree</th>
<th>No opinion</th>
<th>Somewhat disagree</th>
<th>Strongly disagree</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>N</td>
<td>Pct.</td>
<td>N</td>
<td>Pct.</td>
<td>N</td>
<td>N</td>
</tr>
<tr>
<td>DL is easy to start up</td>
<td></td>
<td>411</td>
<td>12.7%</td>
<td>1273</td>
<td>23.1%</td>
<td>1393</td>
<td>25.3%</td>
</tr>
<tr>
<td></td>
<td></td>
<td>1391</td>
<td>25.3%</td>
<td>1481</td>
<td>26.9%</td>
<td>951</td>
<td>17.3%</td>
</tr>
<tr>
<td></td>
<td></td>
<td>5509</td>
<td>100.0%</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>DL is difficult to administer</td>
<td></td>
<td>601</td>
<td>11.0%</td>
<td>1324</td>
<td>24.2%</td>
<td>1969</td>
<td>36.0%</td>
</tr>
<tr>
<td></td>
<td></td>
<td>2493</td>
<td>45.2%</td>
<td>1142</td>
<td>20.9%</td>
<td>429</td>
<td>7.8%</td>
</tr>
<tr>
<td></td>
<td></td>
<td>5465</td>
<td>100.0%</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>DL Program reduces staff time</td>
<td></td>
<td>332</td>
<td>6.1%</td>
<td>984</td>
<td>18.0%</td>
<td>1589</td>
<td>29.1%</td>
</tr>
<tr>
<td></td>
<td></td>
<td>4999</td>
<td>91.8%</td>
<td>1361</td>
<td>24.9%</td>
<td>1197</td>
<td>21.9%</td>
</tr>
<tr>
<td></td>
<td></td>
<td>5463</td>
<td>100.0%</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>DL requires more computer/equipment</td>
<td></td>
<td>2038</td>
<td>37.1%</td>
<td>1498</td>
<td>27.3%</td>
<td>1098</td>
<td>20.0%</td>
</tr>
<tr>
<td></td>
<td></td>
<td>5487</td>
<td>100.0%</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Table 6.4b

Mean Ratings of Opinions on the Direct Loan Program

<table>
<thead>
<tr>
<th>Statements About the DL Program</th>
<th>Mean Rating</th>
</tr>
</thead>
<tbody>
<tr>
<td>DL is easy to start up</td>
<td>3.2</td>
</tr>
<tr>
<td>DL is difficult to administer</td>
<td>2.9</td>
</tr>
<tr>
<td>DL Program reduces staff time</td>
<td>3.4</td>
</tr>
<tr>
<td>DL requires more computer/equipment</td>
<td>2.2</td>
</tr>
</tbody>
</table>
### Table 6.5

Basis for Opinions Regarding the Direct Loan Program

<table>
<thead>
<tr>
<th>All Institutions</th>
<th>Basis for Opinion</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>No</td>
<td>Yes</td>
</tr>
<tr>
<td></td>
<td>N</td>
<td>Pct</td>
</tr>
<tr>
<td>Published reports</td>
<td>2023</td>
<td>37.9</td>
</tr>
<tr>
<td>Conferences on DL</td>
<td>2356</td>
<td>44.4</td>
</tr>
<tr>
<td>Contact with DL schools</td>
<td>2976</td>
<td>56.2</td>
</tr>
<tr>
<td>other</td>
<td>2136</td>
<td>72.0</td>
</tr>
</tbody>
</table>

358
Table 7.1

Preferences for Future Surveys

<table>
<thead>
<tr>
<th>All Institutions</th>
<th>N</th>
<th>Pct.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Every 6 months</td>
<td>1013</td>
<td>25.7</td>
</tr>
<tr>
<td>Once per year</td>
<td>2922</td>
<td>74.3</td>
</tr>
<tr>
<td>Total</td>
<td>3935</td>
<td>100.0</td>
</tr>
</tbody>
</table>

359
Appendix B

Survey Methodology
Survey Methodology

This mail survey of Institutions participating in the Federal Family Education Loan Program was conducted by Macro International Inc. under contract to the U.S. Department of Education. A similar survey of institutions participating in the Federal Direct Loan Program was conducted by Macro in February/March 1995. The purpose of this survey was to establish a comparison group for analyses of differences in various aspects of loan program administration between the Direct Loan and Federal Family Education Loan Programs.

Sample Design

A total of 3059 institutions were randomly selected from a population of 5720 schools in the FFELP sampling frame. The sample was stratified by school type and control, and by school size (small or large, as indicated by loan volume). The starting sample size includes 395 institutions that were added to the originally estimated sample to allow separate estimates for 2-year public and 2-year private schools, and to include all HBCUs in the sample.

Data Collection Procedures/Response Rate

Approximately two weeks 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 sampled institutions. The purpose of the letters was to inform institutions of the survey and to encourage participation.

The FFELP survey offered Internet response as an option for survey completion. The pre-survey mailing included a postcard which elicited respondents' preferred method of survey completion (electronic or paper), and instructions for a one-minute demonstration of the electronic survey completion process.

The pre-survey materials are included in Appendix C of this report.

The data collection period began on April 12, 1995 and continued through June 27, 1995. Paper surveys and instructions for Internet respondents mailed simultaneously on April 12th. Copies of the survey instrument and Internet instructions are included in Appendix C.

All completed questionnaires were reviewed for discrepancies and/or missing data, and telephone follow-up calls were conducted in cases where clarification was necessary. The surveys were entered into an automated data
entry system, and were double entered to achieve 100 percent data verification. The automated system ensured accuracy in identifying and correcting inconsistent data.

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.

Telephone follow-up calls to non-respondents began on May 1, 1995 and continued throughout the remainder of the survey period. Non-respondent follow-up procedures were conducted by Macro's Vermont facility using Computer Assisted Telephone Interviewing (CATI). In instances where it was not convenient for institutions to respond to the survey by mail, Internet (or fax), the survey was conducted over the telephone.

The overall survey response rate was 85 percent, based on 2,303 responses from 2,723 eligible institutions.

The following table summarizes the sample disposition for the FFELP survey.

<table>
<thead>
<tr>
<th>Disposition</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Completed surveys</td>
<td>2303</td>
</tr>
<tr>
<td>Usable surveys</td>
<td>2723</td>
</tr>
<tr>
<td>Unusable surveys</td>
<td>302</td>
</tr>
<tr>
<td>Initial sample deletions</td>
<td>26</td>
</tr>
<tr>
<td>Nondeliverable surveys</td>
<td>8</td>
</tr>
</tbody>
</table>

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. The survey data were weighted to adjust for non-response.
Response rate for each item in the Survey of Institutions Participating in the Federal Family Education Loan Program

<table>
<thead>
<tr>
<th>Question Number</th>
<th>Question</th>
<th>Unweighted Response</th>
<th>Weighted Response</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>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.)</td>
<td>99%</td>
<td>99%</td>
</tr>
<tr>
<td>2</td>
<td>Does your institution use Electronic Funds Transfer (EFT) to administer the FFEL Program?</td>
<td>99%</td>
<td>99%</td>
</tr>
<tr>
<td>3</td>
<td>Does your institution use EDEexpress software for the administration of Pell Grant Funds?</td>
<td>99%</td>
<td>99%</td>
</tr>
<tr>
<td>4</td>
<td>What type of computer system does your institution use when administering student financial aid?</td>
<td>99%</td>
<td>99%</td>
</tr>
<tr>
<td>5</td>
<td>Are you currently participating or do you plan to participate in the National Student Loan Clearinghouse?</td>
<td>96%</td>
<td>94%</td>
</tr>
<tr>
<td>6</td>
<td>How many loans did you certify during the last Federal award year (93/94)?</td>
<td>95%</td>
<td>95%</td>
</tr>
<tr>
<td>7</td>
<td>Based on your experience with the administration with FFEL loans to date, do you expect a significant change in the number of loans certified during the 94/95 Federal award year?</td>
<td>98%</td>
<td>98%</td>
</tr>
<tr>
<td>8</td>
<td>How would you characterize the level of work needed to administer this Program on a day-to-day basis?</td>
<td>98%</td>
<td>98%</td>
</tr>
<tr>
<td>9</td>
<td>Which of the following other departments have functions or tasks that support the administration of student financial aid and the FFEL Program?</td>
<td>98%</td>
<td>98%</td>
</tr>
<tr>
<td></td>
<td>Accounting Office</td>
<td>98%</td>
<td>98%</td>
</tr>
<tr>
<td></td>
<td>Business/Bursars Office or Student Accounts</td>
<td>98%</td>
<td>98%</td>
</tr>
<tr>
<td></td>
<td>Computer Services</td>
<td>98%</td>
<td>98%</td>
</tr>
<tr>
<td></td>
<td>Admissions</td>
<td>98%</td>
<td>98%</td>
</tr>
<tr>
<td></td>
<td>Registrar's Office</td>
<td>98%</td>
<td>98%</td>
</tr>
<tr>
<td>Question Number</td>
<td>Question</td>
<td>Unweighted Response</td>
<td>Weighted Response</td>
</tr>
<tr>
<td>-----------------</td>
<td>--------------------------------------------------------------------------</td>
<td>---------------------</td>
<td>-------------------</td>
</tr>
<tr>
<td>10</td>
<td>In terms of the amount of level of staff and effort required, indicate the level of satisfaction with each of the following activities involved in the FFEL Program</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Keeping up with regulations</td>
<td>98%</td>
<td>98%</td>
</tr>
<tr>
<td></td>
<td>Answering general questions about loans and financial aid</td>
<td>98%</td>
<td>98%</td>
</tr>
<tr>
<td></td>
<td>Counseling borrowers while in school</td>
<td>98%</td>
<td>98%</td>
</tr>
<tr>
<td></td>
<td>Helping students with loans after they have left school</td>
<td>98%</td>
<td>98%</td>
</tr>
<tr>
<td></td>
<td>Processing of loan applications</td>
<td>98%</td>
<td>98%</td>
</tr>
<tr>
<td></td>
<td>Receipt of loan funds</td>
<td>98%</td>
<td>98%</td>
</tr>
<tr>
<td></td>
<td>Disbursement of loan funds</td>
<td>90%</td>
<td>92%</td>
</tr>
<tr>
<td></td>
<td>Refunding excess loan funds to students</td>
<td>98%</td>
<td>98%</td>
</tr>
<tr>
<td></td>
<td>Financial monitoring and reporting</td>
<td>98%</td>
<td>98%</td>
</tr>
<tr>
<td></td>
<td>Recordkeeping and reporting of student information (includes SSCRs and financial aid transcripts)</td>
<td>98%</td>
<td>98%</td>
</tr>
<tr>
<td>12</td>
<td>Estimate the number of minutes or hours of TOTAL STAFF TIME it takes to process a Stafford Loan</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Manu. Time required to process loan</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>12A Best case/no exceptions or problems</td>
<td>90%</td>
<td>91%</td>
</tr>
<tr>
<td></td>
<td>12B Average total time</td>
<td>91%</td>
<td>92%</td>
</tr>
<tr>
<td></td>
<td>12C Worst case/many exceptions or problems</td>
<td>90%</td>
<td>91%</td>
</tr>
<tr>
<td></td>
<td>For EFT (if possible) processing</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>12D Best case/no exceptions or problems</td>
<td>90%</td>
<td>88%</td>
</tr>
<tr>
<td></td>
<td>12E Average total time</td>
<td>90%</td>
<td>87%</td>
</tr>
<tr>
<td></td>
<td>12F Worst case/many exceptions or problems</td>
<td>91%</td>
<td>87%</td>
</tr>
<tr>
<td>13</td>
<td>How many lenders do you deal with on a regular basis in the FFEL Program?</td>
<td>98%</td>
<td>98%</td>
</tr>
<tr>
<td>14</td>
<td>How many guarantee agencies do you deal with on a regular basis in the FFEL Program?</td>
<td>98%</td>
<td>98%</td>
</tr>
<tr>
<td>Question Number</td>
<td>Question</td>
<td>Unweighted Response</td>
<td>Weighted Response</td>
</tr>
<tr>
<td>-----------------</td>
<td>--------------------------------------------------------------------------</td>
<td>---------------------</td>
<td>-------------------</td>
</tr>
<tr>
<td>15</td>
<td>How would you rate the services received from the U.S. Department of Education?</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>R=Received  T=Timeliness  U=Usefulness</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>15AAR</td>
<td>Software for administration or reporting functions</td>
<td>97%</td>
<td>97%</td>
</tr>
<tr>
<td>15AAT</td>
<td></td>
<td>86%</td>
<td>85%</td>
</tr>
<tr>
<td>15AAU</td>
<td></td>
<td>85%</td>
<td>84%</td>
</tr>
<tr>
<td>15ABR</td>
<td>Telephone support</td>
<td>97%</td>
<td>97%</td>
</tr>
<tr>
<td>15ABT</td>
<td></td>
<td>90%</td>
<td>90%</td>
</tr>
<tr>
<td>15ABU</td>
<td></td>
<td>90%</td>
<td>89%</td>
</tr>
<tr>
<td>15ACR</td>
<td>Information on FFEL Program rules/regulations</td>
<td>98%</td>
<td>98%</td>
</tr>
<tr>
<td>15ACT</td>
<td></td>
<td>96%</td>
<td>96%</td>
</tr>
<tr>
<td>15ACU</td>
<td></td>
<td>96%</td>
<td>96%</td>
</tr>
<tr>
<td>15ADR</td>
<td>Training sessions</td>
<td>98%</td>
<td>98%</td>
</tr>
<tr>
<td>15ADT</td>
<td></td>
<td>91%</td>
<td>91%</td>
</tr>
<tr>
<td>15ADU</td>
<td></td>
<td>88%</td>
<td>97%</td>
</tr>
<tr>
<td>15AER</td>
<td>Materials for counseling borrowers</td>
<td>97%</td>
<td>97%</td>
</tr>
<tr>
<td>15AET</td>
<td></td>
<td>90%</td>
<td>90%</td>
</tr>
<tr>
<td>15AEU</td>
<td></td>
<td>89%</td>
<td>89%</td>
</tr>
<tr>
<td></td>
<td>How would you rate information/support received from your primary lender or its servicer?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>15BAR</td>
<td>Software for administration or reporting functions</td>
<td>96%</td>
<td>96%</td>
</tr>
<tr>
<td>15BAT</td>
<td></td>
<td>81%</td>
<td>80%</td>
</tr>
<tr>
<td>15BAU</td>
<td></td>
<td>81%</td>
<td>90%</td>
</tr>
<tr>
<td>15BBR</td>
<td>Telephone Support</td>
<td>97%</td>
<td>97%</td>
</tr>
<tr>
<td>15BBT</td>
<td></td>
<td>94%</td>
<td>93%</td>
</tr>
<tr>
<td>15BBU</td>
<td></td>
<td>92%</td>
<td>93%</td>
</tr>
<tr>
<td>15BCR</td>
<td>Information on FFEL Program rules/regulations</td>
<td>97%</td>
<td>97%</td>
</tr>
<tr>
<td>15BCT</td>
<td></td>
<td>89%</td>
<td>88%</td>
</tr>
<tr>
<td>Question Number</td>
<td>Question</td>
<td>Unweighted Response</td>
<td>Weighted Response</td>
</tr>
<tr>
<td>-----------------</td>
<td>---------------------------------------------------</td>
<td>---------------------</td>
<td>-------------------</td>
</tr>
<tr>
<td>15BCU</td>
<td></td>
<td>88%</td>
<td>87%</td>
</tr>
<tr>
<td>15BDR</td>
<td>Training sessions</td>
<td>97%</td>
<td>97%</td>
</tr>
<tr>
<td>15BET</td>
<td></td>
<td>91%</td>
<td>90%</td>
</tr>
<tr>
<td>15BET</td>
<td></td>
<td>90%</td>
<td>90%</td>
</tr>
<tr>
<td>15C</td>
<td>What percent of your loan volume is handled by your primary lender?</td>
<td>87%</td>
<td>87%</td>
</tr>
</tbody>
</table>

**How would you rate the support/information received from your primary guarantee agency or its servicer?**

<table>
<thead>
<tr>
<th>Question Number</th>
<th>Question</th>
<th>Unweighted Response</th>
<th>Weighted Response</th>
</tr>
</thead>
<tbody>
<tr>
<td>15DAR</td>
<td>Software for administration or reporting functions</td>
<td>97%</td>
<td>97%</td>
</tr>
<tr>
<td>15DAT</td>
<td></td>
<td>86%</td>
<td>84%</td>
</tr>
<tr>
<td>15DAU</td>
<td></td>
<td>85%</td>
<td>83%</td>
</tr>
<tr>
<td>15DBR</td>
<td>Telephone Support</td>
<td>97%</td>
<td>97%</td>
</tr>
<tr>
<td>15DBT</td>
<td></td>
<td>95%</td>
<td>95%</td>
</tr>
<tr>
<td>15DBU</td>
<td></td>
<td>94%</td>
<td>94%</td>
</tr>
<tr>
<td>15DCR</td>
<td>Information on FFEL Program rules/regulations</td>
<td>97%</td>
<td>97%</td>
</tr>
<tr>
<td>15DCT</td>
<td></td>
<td>95%</td>
<td>95%</td>
</tr>
<tr>
<td>15DCU</td>
<td></td>
<td>94%</td>
<td>94%</td>
</tr>
<tr>
<td>15DDR</td>
<td>Training sessions</td>
<td>97%</td>
<td>97%</td>
</tr>
<tr>
<td>15DDT</td>
<td></td>
<td>93%</td>
<td>92%</td>
</tr>
<tr>
<td>15DDU</td>
<td></td>
<td>92%</td>
<td>91%</td>
</tr>
<tr>
<td>15DER</td>
<td>Materials for counseling borrowers</td>
<td>97%</td>
<td>97%</td>
</tr>
<tr>
<td>15DET</td>
<td></td>
<td>93%</td>
<td>93%</td>
</tr>
<tr>
<td>15DEU</td>
<td></td>
<td>93%</td>
<td>93%</td>
</tr>
<tr>
<td>15E</td>
<td>What percent of your loan volume is handled by your primary guaranty agency?</td>
<td>95%</td>
<td>96%</td>
</tr>
<tr>
<td>Question Number</td>
<td>Question</td>
<td>Unweighted Response</td>
<td>Weighted Response</td>
</tr>
<tr>
<td>-----------------</td>
<td>----------</td>
<td>---------------------</td>
<td>-------------------</td>
</tr>
<tr>
<td>17</td>
<td>Rate any changes since the introduction of the Direct Loan program</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Student access to loans</td>
<td>96%</td>
<td>97%</td>
</tr>
<tr>
<td></td>
<td>Ease of Administration</td>
<td>96%</td>
<td>97%</td>
</tr>
<tr>
<td></td>
<td>Service from banks/guarantee agencies</td>
<td>96%</td>
<td>97%</td>
</tr>
<tr>
<td></td>
<td>Service from loan servicers/collection agencies</td>
<td>96%</td>
<td>96%</td>
</tr>
<tr>
<td></td>
<td>Service from your third party contracted services</td>
<td>96%</td>
<td>96%</td>
</tr>
<tr>
<td>18</td>
<td>Note increases/decreases in resources needed for the delivery of financial aid that may have changed at your institution</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Number of staff positions related to financial aid</td>
<td>97%</td>
<td>97%</td>
</tr>
<tr>
<td></td>
<td>Number of staff positions in accounting or business office</td>
<td>96%</td>
<td>97%</td>
</tr>
<tr>
<td></td>
<td>Number of staff utilized for technical support</td>
<td>97%</td>
<td>97%</td>
</tr>
<tr>
<td></td>
<td>Number of hours current staff work</td>
<td>97%</td>
<td>97%</td>
</tr>
<tr>
<td></td>
<td>Equipment/Computers</td>
<td>97%</td>
<td>97%</td>
</tr>
<tr>
<td></td>
<td>Supplies</td>
<td>97%</td>
<td>97%</td>
</tr>
<tr>
<td></td>
<td>Funds for training</td>
<td>95%</td>
<td>96%</td>
</tr>
<tr>
<td></td>
<td>Funds for Staff travel</td>
<td>97%</td>
<td>97%</td>
</tr>
<tr>
<td>20</td>
<td>Rate satisfaction with the FFEL Program using a scale of 1-5</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Timeliness of receipt of loan funds under EFT processing</td>
<td>98%</td>
<td>98%</td>
</tr>
<tr>
<td></td>
<td>Timeliness of receipt of loan funds under manual processing</td>
<td>97%</td>
<td>98%</td>
</tr>
<tr>
<td></td>
<td>Workload to counsel borrowers</td>
<td>97%</td>
<td>98%</td>
</tr>
<tr>
<td></td>
<td>Relationship with primary lenders</td>
<td>97%</td>
<td>98%</td>
</tr>
<tr>
<td></td>
<td>Relationship with primary guarantors</td>
<td>97%</td>
<td>98%</td>
</tr>
<tr>
<td></td>
<td>ED's responsiveness to reported problems or difficulties in the FFEL Program</td>
<td>97%</td>
<td>97%</td>
</tr>
<tr>
<td>Question Number</td>
<td>Question</td>
<td>Unweighted Response</td>
<td>Weighted Response</td>
</tr>
<tr>
<td>-----------------</td>
<td>--------------------------------------------------------------------------</td>
<td>---------------------</td>
<td>-------------------</td>
</tr>
<tr>
<td>21</td>
<td>Overall, how satisfied were you without the FFEL Program prior to July 1994 when the DL program was implemented?</td>
<td>94%</td>
<td>94%</td>
</tr>
<tr>
<td>22</td>
<td>Currently, how satisfied are you with the FFEL Program?</td>
<td>96%</td>
<td>97%</td>
</tr>
<tr>
<td>23</td>
<td>How much does the use of EFT affect your satisfaction with the FFEL Program?</td>
<td>82%</td>
<td>83%</td>
</tr>
<tr>
<td>25</td>
<td>Have you or are you planning to apply for the Direct Loan Program?</td>
<td>96%</td>
<td>97%</td>
</tr>
<tr>
<td>26</td>
<td>Please check up to three reasons why your institution is currently participating in FFEL</td>
<td></td>
<td></td>
</tr>
<tr>
<td>27</td>
<td>Did you receive information regarding DL from any of the following sources? If so, how did they impact your decision regarding applying to participate in the Program?</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Department of Education</td>
<td>95%</td>
<td>95%</td>
</tr>
<tr>
<td></td>
<td>Postsecondary education association</td>
<td>94%</td>
<td>94%</td>
</tr>
<tr>
<td></td>
<td>Accrediting agency</td>
<td>93%</td>
<td>93%</td>
</tr>
<tr>
<td></td>
<td>Lender or guarantee agency</td>
<td>95%</td>
<td>94%</td>
</tr>
<tr>
<td></td>
<td>Loan servicing/collection agency</td>
<td>94%</td>
<td>94%</td>
</tr>
<tr>
<td></td>
<td>Our privately contracted servicing company</td>
<td>92%</td>
<td>92%</td>
</tr>
<tr>
<td></td>
<td>General media</td>
<td>94%</td>
<td>94%</td>
</tr>
<tr>
<td></td>
<td>Friends or colleagues in student financial aid</td>
<td>94%</td>
<td>94%</td>
</tr>
<tr>
<td>28</td>
<td>Please indicate your opinion about each of the following statements regarding the DL Program</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>It appears relatively easy to start up the DL Program at an institution</td>
<td>96%</td>
<td>96%</td>
</tr>
<tr>
<td></td>
<td>It appears relatively difficult to administer the DL Program on a daily basis</td>
<td>95%</td>
<td>96%</td>
</tr>
<tr>
<td></td>
<td>It appears that DL may reduce start time</td>
<td>95%</td>
<td>96%</td>
</tr>
<tr>
<td></td>
<td>It appears that the DL requires more computers/more equipment to administer than the FFEL Program</td>
<td>96%</td>
<td>96%</td>
</tr>
</tbody>
</table>

360
<table>
<thead>
<tr>
<th>Question Number</th>
<th>Question</th>
<th>Unweighted Response</th>
<th>Weighted Response</th>
</tr>
</thead>
<tbody>
<tr>
<td>29</td>
<td>Which sources best describes the basis for opinions regarding DL?</td>
<td>93%</td>
<td>99%</td>
</tr>
<tr>
<td>32</td>
<td>Which of the following timeframes would be more useful to your institution?</td>
<td>67%</td>
<td>69%</td>
</tr>
</tbody>
</table>
Appendix C

Survey Questionnaire and Related Materials
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.

This study is part of an evaluation to examine the implementation of the two loan programs and to compare the experiences of schools offering the Direct Loan Program with those of institutions participating in the FFELP Program. The survey focuses on institutional satisfaction with the programs and institutional satisfaction with ED and other service providers.

The survey will begin in approximately two weeks. 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 Family Educational Loan Program, 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
March 27, 1995

Dear

Your institution has been selected to participate in a survey of institutions administering the Federal Family Educational 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. The survey can be completed electronically, either over the Internet or through your modem. We believe that you will find it easier, quicker, and more convenient to fill out this survey electronically.

To provide you with a preview of this system, we have set up a quick 1-minute demonstration which also informs us of your intent to complete the survey through this method. We have included instructions on how to run this demonstration, which is the same procedure you will use to complete the actual survey. You will be asked to fill out the actual survey in about two weeks, and will be notified by mail or e-mail when the survey begins.

Although we expect that electronic survey completion will be easier for you, we have included a postcard which indicates your preference for method of survey completion. On this postcard, please make any corrections to the name and mailing address included on the label, and check the box indicating your preferred survey completion method.

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

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

Sincerely yours,

Sadie Bennett
Survey Director

Enclosure

NOTE: If your institution is a Year 2 Direct Loan school, you may be selected as part of our sample for next year’s Direct Loan survey. For this survey, however, we request that you provide us with information on your experiences with the Federal Family Educational Loans Program.
We look forward to your participation in the 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.

Please add or change any missing or incorrect information on the above label, check the appropriate box below, and return this postcard to Macro.

[ ] I would like to receive a paper copy of the survey.
[ ] I will complete the survey electronically via Internet or through my modem.

If you have any questions about the survey, please contact Sadie Bennett at (800) 292-4460.
Instructions for Running Demonstration

Option #1: From an Internet connection, telnet to our account at MNSNET.MNSINC.COM. This might be as simple as typing "TELNET MNSNET.MNSINC.COM" and pressing the enter key. However, it may be a two step process whereby you first type "TELNET" and enter, then type "OPEN MNSNET.MNSINC.COM" and enter. Telnet procedures for your system may vary slightly from those mentioned above. We encourage the convenience of response via telnet, if possible.

Option #2: From your modem and communications software, dial our toll-free number, (800) 292-4460, to connect directly. You should set the connection at: no parity, 8 data bits, 1 stop bit. You may connect at 2400, 6600 or 14400 baud.

Once you have entered the system, you will see the following prompts:

"USER ID" When this prompt appears type the word: FFEL
"PASSWORD" When this prompt appears type the word: DECADE

You will then be asked to answer a few questions such as name, institution, and E-mail address (if applicable). At the end of the session, select "QUIT" and then choose "OK." The connection will then be closed.
Survey of
Institutions Participating in the
Federal Family Education
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

April 12, 1995
Survey of Institutions Participating in the Federal Family Education Loan Program

Introduction

The U.S. Department of Education (ED) is currently administering two postsecondary loan programs for students-the Federal Family Education Loan Program (FFELP) and the Federal Direct Student Loan Program (FDSLP). ED has contracted Macro International Inc. to conduct an evaluation of these loan programs. 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 FFEL Program. This information will be used to help ED better understand the two programs from the viewpoint of the institutions, as well as improve them in 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.

Some of the survey 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 your institution is a Year 2 Direct Loan school, you may be selected as part of our sample for next year's Direct Loan survey. For this survey, however, we request that you provide us with information on your experiences with the Federal Family Education Loan Program.

Our Thanks

We know how busy Financial Aid staff are and we are grateful for your cooperation. Please contact Sadie Bennett at (800) 292-4460 with any questions or comments regarding the survey.

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 or respond via Internet by April 28, 1995.

Please return this survey to:

Macro International Inc.
11785 Beltsville Drive
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, 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 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 your experiences with the FFEL Program and your perceptions of the services received. We welcome any thoughts or suggestions you might have regarding this survey (please see the items in Section 7). 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. Does your institution use Electronic Funds Transfer (EFT) to administer the FFEL Program?
   - Yes  ⇒  What percent of loans are processed through EFT? ________%
   - No

3. Does your institution use EDExpress software for the administration of Pell Grant funds?
   - Yes
   - No

4. What type of computer system does your institution use when administering student financial aid?
   - Utilize only mainframe system
   - Utilize both mainframe and personal computers
   - Utilize only personal computers
   - Use a contracted servicer to process electronically
   - No computer system is used; all manual processing
   - Other (Specify)

5. Are you currently participating or do you plan to participate in the National Student Loan Clearinghouse?
   - Yes, we are currently participating
   - Yes, we plan to participate within the next year
   - No

6. How many loans did you certify during the last Federal award year (93/94)?
   _______ loans

7. Based on your experience with the administration of FFEL loans to date, do you expect a significant change in the number of loans certified during the 94/95 Federal award year?
   - Yes  ⇒  _______% increase from 93/94 or _______% decrease from 93/94
   - No

1 378
8. 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. If you are using EFT and manual processing, please take both into account when answering.)

- 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

9. 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 Federal Family Education 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

<table>
<thead>
<tr>
<th>Department</th>
<th>Level of Involvement</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accounting Office</td>
<td>1</td>
</tr>
<tr>
<td>Business/Bursars Office or Student Accounts</td>
<td>2</td>
</tr>
<tr>
<td>Computer Services</td>
<td>3</td>
</tr>
<tr>
<td>Admissions</td>
<td>NA</td>
</tr>
<tr>
<td>Registrar’s Office</td>
<td>1</td>
</tr>
<tr>
<td>Other (Specify)</td>
<td>2</td>
</tr>
<tr>
<td></td>
<td>3</td>
</tr>
<tr>
<td></td>
<td>NA</td>
</tr>
</tbody>
</table>
10. In terms of the amount of staff and effort required, please indicate your level of satisfaction with each of the following activities involved in administering the Federal Family Education 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 Federal Family Education Loan Program.)

<table>
<thead>
<tr>
<th>Activity</th>
<th>Very Satisfied</th>
<th>Somewhat Satisfied</th>
<th>Somewhat Dissatisfied</th>
<th>Very Dissatisfied</th>
<th>NA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Keeping up with regulations</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>NA</td>
</tr>
<tr>
<td>Answering general questions about loans and financial aid</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>NA</td>
</tr>
<tr>
<td>Counseling borrowers while in school</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>NA</td>
</tr>
<tr>
<td>Helping students with loans after they have left school</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>NA</td>
</tr>
<tr>
<td>Processing of loan applications</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>NA</td>
</tr>
<tr>
<td>Receipt of loan funds</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>NA</td>
</tr>
<tr>
<td>Disbursement of loan funds</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>NA</td>
</tr>
<tr>
<td>(including preparing loan checks and getting students to sign)</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>NA</td>
</tr>
<tr>
<td>Refunding excess loan funds to students</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>NA</td>
</tr>
<tr>
<td>Financial monitoring and reporting</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>NA</td>
</tr>
<tr>
<td>Recordkeeping and reporting of student information (includes SSCR and financial aid transcripts)</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>NA</td>
</tr>
<tr>
<td>Other (Specify)</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>NA</td>
</tr>
</tbody>
</table>

11. 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?
Please estimate the number of minutes or hours of total staff time it takes to process a Stafford loan, from the time the student is awarded a loan to the point where all funds are disbursed to the student and/or their account. Do not include PLUS loans in this estimate; only Stafford loans. Staff time refers to the total number of minutes 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 and the percent of loans requiring that amount of time in each of the following: best, average, and worst case situations.)

When providing estimates, please think strictly in terms of the following administrative functions:

- Processing of loan application/creation of origination record;
- Request and receipt of loan funds by institution;
- Enrollment verification; and
- Disbursement of loan funds to student.

<table>
<thead>
<tr>
<th>For manual processing</th>
<th>Time required to process loan</th>
<th>Percent of total Stafford loans requiring this amount of time</th>
</tr>
</thead>
<tbody>
<tr>
<td>Best case/no exceptions or problems</td>
<td>_____ minutes or _____ hours</td>
<td>_____% take this amount of time</td>
</tr>
<tr>
<td>Average total time</td>
<td>_____ minutes or _____ hours</td>
<td>_____% take this amount of time</td>
</tr>
<tr>
<td>Worst case/many exceptions or problems</td>
<td>_____ minutes or _____ hours</td>
<td>_____% take this amount of time</td>
</tr>
</tbody>
</table>

100%

<table>
<thead>
<tr>
<th>For EFT processing (if applicable)</th>
<th>Time required to process loan</th>
<th>Percent of total Stafford loans requiring this amount of time</th>
</tr>
</thead>
<tbody>
<tr>
<td>Best case/no exceptions or problems</td>
<td>_____ minutes or _____ hours</td>
<td>_____% take this amount of time</td>
</tr>
<tr>
<td>Average total time</td>
<td>_____ minutes or _____ hours</td>
<td>_____% take this amount of time</td>
</tr>
<tr>
<td>Worst case/many exceptions or problems</td>
<td>_____ minutes or _____ hours</td>
<td>_____% take this amount of time</td>
</tr>
</tbody>
</table>

100%
13. How many lenders do 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

14. How many guarantee agencies do 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

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

15a. 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.
   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.
   d. Please write in any additional comments you may have.

<table>
<thead>
<tr>
<th>Materials/Training</th>
<th>(a) Received? Y = Yes N = No</th>
<th>(b) Rate timeliness (1-5 or NA)</th>
<th>(c) Rate usefulness (1-5 or NA)</th>
<th>(d) Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>Software for administration or reporting functions</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Telephone support</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Information on FFEL Program rules/regulations</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Training sessions</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Materials for counseling borrowers</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other (Specify)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
15b. In the appropriate column:

a. Note whether you have received information/support from your primary lender or its 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.
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.
d. Please write in any additional comments you may have.

<table>
<thead>
<tr>
<th>Materials/Training</th>
<th>(a) Received? Y = Yes N = No</th>
<th>(b) Rate timeliness (1-5 or NA)</th>
<th>(c) Rate usefulness (1-5 or NA)</th>
<th>(d) Comments</th>
</tr>
</thead>
<tbody>
<tr>
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<td></td>
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<td></td>
<td></td>
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<tr>
<td>Telephone support</td>
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<td></td>
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<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Training sessions</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Materials for counseling borrowers</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other (Specify)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

15c. What percent of your loan volume is handled by your primary lender?

________%
15d. In the appropriate column:

a. Note whether you have received information/support from your primary guarantee agency or its 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.
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.
d. Please write in any additional comments you may have.

<table>
<thead>
<tr>
<th>Materials/Training</th>
<th>(a) Received?</th>
<th>(b) Rate timeliness</th>
<th>(c) Rate usefulness</th>
<th>(d) Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Y = Yes N = No</td>
<td>(1-5 or NA)</td>
<td>(1-5 or NA)</td>
<td></td>
</tr>
<tr>
<td>Software for administration or reporting functions</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Telephone support</td>
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<td></td>
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</tr>
<tr>
<td>Information on FFEL Program rules/regulations</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Training sessions</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Materials for counseling borrowers</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other (Specify)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

15e. What percent of your loan volume is handled by your primary guarantee agency?

_______ %

16. What additional comments do you have about the current structure and administration of the FFEL Program?
   (This question is optional.)
17. 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

<table>
<thead>
<tr>
<th></th>
<th>Rating</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>Student access to loans</td>
<td>1 2 3</td>
<td>NA</td>
</tr>
<tr>
<td>Ease of administration</td>
<td>1 2 3</td>
<td>NA</td>
</tr>
<tr>
<td>of FFEL Program</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service from banks</td>
<td>1 2 3</td>
<td>NA</td>
</tr>
<tr>
<td>guarantee agencies</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service from loan</td>
<td>1 2 3</td>
<td>NA</td>
</tr>
<tr>
<td>servicers/collection</td>
<td></td>
<td></td>
</tr>
<tr>
<td>agencies</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service from your third</td>
<td>1 2 3</td>
<td>NA</td>
</tr>
<tr>
<td>party or privately</td>
<td></td>
<td></td>
</tr>
<tr>
<td>contracted services</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
18. 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 changes in the FFEL Program and that occurred or were budgeted to occur in the 93/94 or 94/95 Federal award year. 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

<table>
<thead>
<tr>
<th>Resource</th>
<th>Level of Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of staff positions related to financial aid (temporary or permanent)</td>
<td>1 2 3 4 5</td>
</tr>
<tr>
<td>Number of staff positions in accounting or business office</td>
<td>1 2 3 4 5</td>
</tr>
<tr>
<td>Number of staff utilized for technical support</td>
<td>1 2 3 4 5</td>
</tr>
<tr>
<td>Number of hours current staff work</td>
<td>1 2 3 4 5</td>
</tr>
<tr>
<td>Equipment/Computers</td>
<td>1 2 3 4 5</td>
</tr>
<tr>
<td>Supplies (postage, copying, etc.)</td>
<td>1 2 3 4 5</td>
</tr>
<tr>
<td>Funds for training</td>
<td>1 2 3 4 5</td>
</tr>
<tr>
<td>Funds for staff travel</td>
<td>1 2 3 4 5</td>
</tr>
<tr>
<td>Develop/modify computer program/procedures</td>
<td>1 2 3 4 5</td>
</tr>
<tr>
<td>Other (Specify)</td>
<td>1 2 3 4 5</td>
</tr>
</tbody>
</table>

19. What changes have you made to your administration to resolve specific problems? What other comments do you have on changes in the FFEL Program? (This question is optional.)
Section 4: Satisfaction with the FFEL Program

20. Please rate how satisfied you are with each aspect of the FFEL 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.

<table>
<thead>
<tr>
<th>Aspect of Program</th>
<th>Rate Satisfaction (1-5 or NA)</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>Timeliness of receipt of loan funds under EFT processing</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>Timeliness of receipt of loan funds under manual processing</td>
<td>2</td>
<td></td>
</tr>
<tr>
<td>Workload to counsel borrowers</td>
<td>3</td>
<td></td>
</tr>
<tr>
<td>Relationship with primary lenders</td>
<td>4</td>
<td></td>
</tr>
<tr>
<td>Relationship with primary guarantors</td>
<td>5</td>
<td></td>
</tr>
<tr>
<td>ED's responsiveness to reported problems or difficulties in the FFEL Program</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>ED's handling of special cases or exceptions when reporting problems or difficulties</td>
<td>2</td>
<td></td>
</tr>
<tr>
<td>Other (Specify)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

21. Overall, how satisfied were you with the FFEL Program prior to July 1994 when the Direct Loan Program was implemented? On a scale of 1-5, please circle your level of satisfaction.

- very satisfied: 1, 2, 3, 4, 5
- very dissatisfied

22. Currently, how satisfied are you with the FFEL Program? On a scale of 1-5, please circle your level of satisfaction.

- very satisfied: 1, 2, 3, 4, 5
- very dissatisfied

23. How much does the use of EFT affect your satisfaction with the FFEL Program? On a scale of 1-5, please circle your response.

- increases satisfaction: 1, 2, 3, 4, 5
- decreases satisfaction

24. What additional comments or suggestions do you have regarding your satisfaction with the FFEL Program? (This question is optional.)
Section 5 - Decisions Regarding the FFEL and Direct Loan Programs

25. Have you applied or are you planning to apply for the Direct Loan Program?

☐ Applied to Direct Loan and will participate in Year 2  ➔ Skip to Question 27
☐ Applied to Direct Loan and pending for Year 3  ➔ Skip to Question 27
☐ Will apply to Direct Loan for Year 3  ➔ Skip to Question 27
☐ Application for Direct Loan rejected  ➔ Skip to Question 27
☐ No  ➔ Answer Question 26
☐ Other (specify) ____________________________  ➔ Answer Question 26

26. Please check below the most important reasons (up to three) why your institution is currently participating in the FFEL Program.

A. Familiar with administration of FFEL Program  
B. Able to serve borrowers well through FFEL Program  
C. Maintain relationship with lenders or guarantee agencies  
D. Did not want to join Direct Loan during its first year of operation  
E. FFEL Program appears simpler to administer than Direct Loan  
F. FFEL Program loan processing is not a responsibility of Financial Aid Office  
G. Want to continue to offer students a choice of loan sources  
H. Do not want to originate loans  
I. Key administrators at institution support FFEL Program  
J. Important external supporters of FFEL Program (e.g., Board, funders, etc.)  
K. Other (Specify) ____________________________

27. Did you receive information regarding the Direct Loan Program from any of the following sources? If so, did these sources impact your institution's decision regarding applying to participate in the Program?

1 = Did not receive information from this source  
2 = Received information from this source and it did not impact our decision  
3 = Received information from this source and it impacted our decision

<table>
<thead>
<tr>
<th>Source</th>
<th>Level of Impact</th>
</tr>
</thead>
<tbody>
<tr>
<td>Department of Education</td>
<td>1 2 3</td>
</tr>
<tr>
<td>Postsecondary education associations (NASFAA, CCA, etc.)</td>
<td>1 2 3</td>
</tr>
<tr>
<td>Accrediting agency</td>
<td>1 2 3</td>
</tr>
<tr>
<td>Lender or guarantee agency</td>
<td>1 2 3</td>
</tr>
<tr>
<td>Loan servicing/collection agency</td>
<td>1 2 3</td>
</tr>
<tr>
<td>Our privately contracted servicing company</td>
<td>1 2 3</td>
</tr>
<tr>
<td>General media (newspapers, television, etc.)</td>
<td>1 2 3</td>
</tr>
<tr>
<td>Friends or colleagues in student financial aid</td>
<td>1 2 3</td>
</tr>
</tbody>
</table>

388
28. Please indicate your opinion about each of the following statements regarding the Direct Loan Program, using the following scale.

1 = Strongly agree
2 = Somewhat agree
3 = No opinion
4 = Somewhat disagree
5 = Strongly disagree

- It appears relatively easy to start up the Direct Loan Program at an institution.
- It appears relatively difficult to administer the Direct Loan Program on a daily basis.
- It appears that the Direct Loan Program may reduce staff time.
- It appears that the Direct Loan Program requires more computers/more equipment to administer than the FFEL Program.

29. Which of the following sources best describes the basis for your opinions regarding the Direct Loan Program? (Check all that apply.)

- Published reports
- Conferences pertaining to the Direct Loan Program
- Direct contact with Direct Loan schools
- Other (Please specify): __________________________
Section 6 - Overall Impressions

30. How have you resolved any specific difficulties encountered in the administration of the FFEL Program? (This question is optional.)

31. Do you have any additional comments or advice for the Department of Education that have not been specifically addressed? (This question is optional.)

Section 7 - Survey Issues

32. In considering future surveys of institutions participating in the Federal loan programs, we would like your opinion to inform our decision about the timing of the survey. Which of the following timeframes would be more useful to your institution?

☐ Every six months (This would involve a primary survey in the fall and a condensed survey on satisfaction issues in the spring.)

☐ Once per year (This would be a single large survey in the fall.)

33. Do you have any suggestions or comments on this survey? What suggestions can we offer on ways to improve future surveys or reduce their burden to you? (This question is optional.)

THANK YOU FOR COMPLETING THIS SURVEY.
Survey of Institutions Participating in the Federal Family Education Loan Program
Conducted by Macro International Inc. Under Contract to the
U.S. Department of Education (Contract No. EA93085001)

Instructions for Electronic Completion of the Survey

If you have an Internet connection, you have the option of completing the survey electronically. You can telnet to our account by typing "TELNET MNSNET.MNSINC.COM" at your system prompt. (If this does not work, you may need to type "TELNET", then press ENTER; then type "OPEN MNSNET.MNSINC.COM".)

If you do not have access to telnet capabilities, you can still respond electronically by modem. Dial our toll free number: (800) 659-9902. (The connection should be set at: no parity, 8 data bits, 1 stop 'it. These are standard defaults, so you probably will not have to set them unless you have difficulty logging in). Note that the higher the baud rate you set the connection, the faster survey completion will be.

Once you have connected to our account, you will see the following prompts:

User ID: When this prompt appears, type the word: FFEL, then press ENTER.
Password: When this prompt appears, type the word: DECADE, then press ENTER. Note that the user ID and password must be keyed in UPPERCASE.

Some information will flash by on the screen. This should be ignored. (It is information introducing the software package.)

If the text appears garbled, you may have your terminal emulation set to an incompatible setting. Try setting your terminal type to VT100, or to a type which does not use ANSI. (If you have trouble with this procedure, please contact someone who is familiar with your system for assistance).

You will be asked to enter your name and title, and some information will be displayed on the screen. When this is completed, you will be brought to the main menu. The menu includes the labels Sec1 through Sec6 (which indicate the 6 sections of the survey), and the option to QUIT. To start, you may hit the tab key, the space bar, or the right arrow key to highlight the item Sec1, then press ENTER. This will bring you into the first section of the survey. When you have finished answering all of the questions in the first section, you will be taken back to the main menu, and you may then move on to Sec2.

If you need to stop before completion of the survey, choose the option, QUIT from the main menu (after completion of a section). When you log in again, you will be asked for your name and title again, but you will only need to complete the parts of the survey that you had not completed before. You will not need to repeat sections. However, you do have to remember the sections previously completed, since the system will not indicate this information. When you have finished the sixth section, choose the option, QUIT.

We are grateful for your cooperation. To ensure that your responses are received in time to be included in the survey results, please complete the questionnaire by April 28, 1995. If you have any questions regarding electronic survey completion, feel free to contact Katherine Hoffman or Robert Blankenship at (800) 292-4460.

391
Thank you for your interest in completing the survey electronically.

If you have an Internet connection, you can now begin electronic completion of the survey. You can telnet to our account by typing "TELNET MNSNET.MNSINC.COM" at your system prompt. (If this does not work, you may need to type "TELNET", then press ENTER; then type "OPEN MNSNET.MNSINC.COM".)

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392