Direct Loan Evaluation

Survey of Institutions Participating in the Federal Direct Loan and Federal Family Education Loan Programs: Academic Year 1996-97

Volume Two—Technical Appendices

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Appendix A: Detailed Tables
Appendix B: Distribution of Responses and Response Rates
Appendix C: Questionnaire with Item Response Frequencies
Appendix D: Survey Methodology
Appendix E: Survey Instrument

Appendix A

Detailed Tables

Guide to Interpreting the Tables

The tables presented in Appendix A represent the universe of tables referenced in the companion piece to this document, the Volume One Summary Report. As a result, every table that appears in this appendix can be found referenced somewhere in Volume One.

The tables themselves are of two types; those describing the 1996-97 academic year, and those longitudinal tables summarizing the last three academic years. However, since the third-year weights were modified slightly for our longitudinal analysis, several of the numbers presented in the longitudinal tables for the 1996-97 academic year may differ slightly from numbers presented in the 1996-97 tables. Although the differences are slight, interested readers are referred to the survey methodology section in Appendix D of this volume.

Table 1-1: Overall Level of Satisfaction by Loan Program
Academic Year 1996-97

Level of Satisfaction	Loan Program Participation					
	Direct Loan				FFEL	All
	1st Yr. (%)	2nd Yr. (%)	3rd Yr. (%)	Combined (%)	(%)	(%)
Very Satisfied	37.5	25.1	16.0	25.2	36.7	33.8
2	31.7	36.8	54.2	38.9	45.7	44.0
3	19.4	25.2	23.0	24.1	14.1	16.7
4	8.8	10.3	6.1	9.5	2.7	4.4
Very Dissatisfied	2.6	2.6	0.7	2.3	0.8	1.2

Table 1-2: Overall Level of Satisfaction by Institutional Type and Control
Combined Institutions
Academic Year 1996-97

Level of Satisfaction	Institutional Type and Control				
	4-Year Public (%)	2-Year Public (%)	4-Year Private (%)	2-Year Private (%)	Proprietary (%)
Very Satisfied	36.6	33.7	34.1	34.0	32.3
2	41.8	43.5	48.0	45.6	40.9
3	16.7	18.6	13.3	15.8	18.7
4	3.3	3.7	3.7	3.1	6.5
Very Dissatisfied	1.6	0.5	0.9	1.5	1.6

Table 1-3: Overall FFEL Program Satisfaction by Plans to Participate in the Direct Loan Program Academic Year 1996-97

Level of Satisfaction	FFEL Institutions					
	Direct Loan Participation Plans					
	Currently Participating	Accepted But Did Not Participate	Application Pending	Will Apply	Application Rejected	Will Not Apply
Very Satisfied	31.1	36.2	7.3	23.6	11.02	37.9
2	38.3	45.3	39.1	36.5	35.17	46.1
3	26.2	10.2	45.4	25.0	48.3	13.3
4	4.0	4.7	5.5	12.5	0.0	2.3
Very Dissatisfied	0.3	3.6	2.7	2.4	5.5	0.5

Table 1-4: Overall FFEL Program Satisfaction by Number of Lenders Academic Year 1996-97

Level of Satisfaction	FFEL Institutions				
	Number of Lenders				
	1-2	3-5	6-10	11-20	20+
Very Satisfied	36.2	38.8	33.0	42.4	27.7
2	39.0	45.3	48.3	40.9	51.6
3	19.1	14.0	14.8	13.8	13.2
4	3.4	1.2	3.5	2.0	7.5
Very Dissatisfied	2.3	0.7	0.3	0.8	0.0

Table 1-5: Overall Satisfaction by Loan Program
Academic Years 1994-95, 1995-96, and 1996-97

Academic Year	Level of Satisfaction	Loan Program Participation					
		Direct Loan				FFEL (%)	All (%)
		1st Yr. (%)	2nd Yr. (%)	3rd Yr. (%)	Combined (%)		
1994-95	Very Satisfied	60.6	NA	NA	60.6	26.7	27.3
	2	28.8			28.8	40.7	40.5
	3	6.7			6.7	23.8	23.5
	4	2.9			2.9	6.9	6.8
	Very Dissatisfied	1.0			1.0	1.9	1.9
1995-96	Very Satisfied	60.1	43.4	NA	45.3	36.9	38.6
	2	27.3	39.1		37.8	41.9	41.0
	3	6.1	12.3		11.6	16.0	15.1
	4	5.7	2.0		2.4	4.2	3.8
	Very Dissatisfied	0.9	3.2		3.0	1.1	1.5
1996-97	Very Satisfied	37.5	23.7	16.2	24.3	36.7	33.8
	2	31.7	37.4	54.9	39.4	45.7	44.0
	3	19.4	25.7	22.6	24.5	14.1	16.7
	4	8.8	10.6	5.5	9.5	2.7	4.4
	Very Dissatisfied	2.7	2.6	0.7	2.4	0.8	1.2

Table 1-6: Current Versus Prior Satisfaction by Loan Program
Academic Year 1996-97

Level of Satisfaction	Loan Program Participation					
	Direct Loan				FFEL (%)	All (%)
	1st Yr. (%)	2nd Yr. (%)	3rd Yr. (%)	Combined (%)		
Increased	21.4	28.2	38.3	28.9	32.2	31.3
Remained the Same	48.8	37.7	56.6	42.0	64.1	58.4
Decreased	29.8	34.1	5.1	29.1	3.8	10.2

Table 1-7: Current Versus Prior Satisfaction by Institutional Type and Control Academic Year 1996-97

Level of Satisfaction	Institutional Type and Control				
	4-Year Public (%)	2-Year Public (%)	4-Year Private (%)	2-Year Private (%)	Proprietary (%)
Increased	43.2	26.9	38.4	26.0	24.4
Decreased	15.4	7.2	10.2	4.1	12.0
Remained the same	41.4	65.9	51.4	70.0	63.6

Table 1-8: Combined Satisfaction Loan Program Academic Years 1994-95, 1995-96, and 1996-97

Level of Satisfaction	All Institutions		
	1994-95 (%)	1995-96 (%)	1996-97 (%)
Very Satisfied	27.4	38.5	33.7
2	40.9	41.3	44.0
3	23.0	14.9	16.7
4	6.8	3.8	4.4
Very Dissatisfied	2.0	1.5	1.2

Table 1-9: Overall Satisfaction With Direct Loan and FFEL Program by Level of Participation Academic Year 1996-97

Level of Satisfaction	FFEL Satisfaction		DL Satisfaction	
	100% (%)	Mixed (%)	100% (%)	Mixed (%)
Very Satisfied	36.7	31.4	31.9	11.5
2	45.7	36.7	41.1	36.5
3	14.1	25.3	18.7	34.0
4	2.7	4.6	6.1	15.2
Very Dissatisfied	0.8	2.0	2.2	2.7

Table 1-10: Overall Satisfaction for Direct Loan Institutions Administering Both Programs Academic Year 1996-97

Level of Satisfaction	Institutions Administering Both Loan Programs	
	Direct Loan Satisfaction (%)	FFEL Satisfaction (%)
Very Satisfied	11.5	31.4
2	36.5	36.7
3	34.0	25.3
4	15.2	4.6
Very Dissatisfied	2.7	2.0

Table 1-11: Overall Satisfaction With FFEL for Institutions Administering Both Programs Academic Year 1996-97

Level of Satisfaction	Loan Program Participation			
	Direct Loan Institutions Also Administering FFEL			
	1st Yr. (%)	2nd Yr. (%)	3rd Yr. (%)	Combined (%)
Very Satisfied	26.4	29.3	27.6	28.5
2	20.9	34.8	53.7	38.4
3	46.3	29.7	10.8	26.4
4	6.5	3.3	6.5	4.5
Very Dissatisfied	0.0	2.9	1.3	2.1

Table 1-12: Perceived Attributes of the Direct Loan Program Academic Year 1996-97

Most Important Benefits of the Direct Loan Program	Direct Loan Institutions			
	1st Yr. (%)	2nd Yr. (%)	3rd Yr. (%)	Combined (%)
Borrowers are served well through the Direct Loan Program.	74.7	71.9	74.6	72.7
The Direct Loan Program is simple to administer.	46.9	39.7	46.8	41.7
The Direct Loan Program is viable.	26.8	27.8	29.5	27.9
The availability of loan funds is predictable in the Direct Loan Program.	35.3	46.6	45.3	44.9
The Direct Loan Program is cost-effective to administer.	29.1	19.4	21.4	20.9
The flexibility of loan repayment options is beneficial to borrowers.	56.9	61.8	60.7	61.0

Table 1-13: Perceived Attributes of the FFEL Program
Academic Year 1996-97

Most Important Benefits of FFEL Program	FFEL Institutions (%)
Borrowers are served well through the FFEL Program.	77.5
The FFEL Program is simple to administer.	42.9
The FFEL Program is viable.	37.9
The availability of loan funds is predictable in the FFEL Program.	55.8
The FFEL Program is cost-effective to administer.	30.1
The flexibility of loan repayment options is beneficial to borrowers.	38.2

Table 1-14: Perceived Limitations of the Direct Loan Program
Academic Year 1996-97

Areas of Unmet Expectations	Direct Loan Institutions			
	1st Yr. (%)	2nd Yr. (%)	3rd Yr. (%)	Combined (%)
Borrowers are served well through the Direct Loan Program.	4.1	9.2	1.4	7.3
The Direct Loan Program is simple to administer.	21.3	35.6	25.3	32.2
The Direct Loan Program is viable.	3.8	7.0	0.7	5.7
The availability of loan funds is predictable in the Direct Loan Program.	11.5	8.7	0.7	7.8
The Direct Loan Program is cost-effective to administer.	11.5	25.3	10.9	21.3
The flexibility of loan repayment options is beneficial to borrowers.	2.2	4.2	0.0	3.3

Table 1-15: Perceived Limitations of the FFEL Program
Academic Year 1996-97

Areas of Unmet Expectations	FFEL Institutions (%)
Borrowers are served well through the FFEL Program.	5.8
The FFEL Program is simple to administer.	19.8
The FFEL Program is viable.	2.1
The availability of loan funds is predictable in the FFEL Program.	3.8
The FFEL Program is cost-effective to administer.	12.3
The flexibility of loan repayment options is beneficial to borrowers.	9.5

Table 2-1: Level of Effort Associated With Loan Program Administration
Academic Year 1996-97

Level of Effort	Loan Program Participation					
	Direct Loan				FFEL	All
	1st Yr. (%)	2nd Yr. (%)	3rd Yr. (%)	Combined (%)	(%)	(%)
Very Easy	20.9	9.3	11.9	11.2	6.8	7.9
Relatively Easy	41.7	36.0	39.7	37.3	33.9	34.8
Moderate Effort	16.0	28.8	26.9	26.9	30.8	29.8
Relatively Labor Intensive	12.1	18.3	21.5	18.1	23.8	22.3
Very Labor Intensive	9.3	7.5	0.0	6.6	4.8	5.2

Table 2-2: Level of Effort Associated With Loan Program Administration
Academic Years 1994-95, 1995-96, and 1996-97

Level of Effort	Loan Program Participation					
	Direct Loan			FFEL		
	1994-95 (%)	1995-96 (%)	1996-97 (%)	1994-95 (%)	1995-96 (%)	1996-97 (%)
Very Easy	16.9	14.0	10.7	6.4	7.4	6.7
Relatively Easy	43.9	45.7	36.8	23.1	28.9	33.9
Moderate Effort	24.6	25.4	27.5	36.6	30.6	30.8
Relatively Labor Intensive	9.0	12.6	18.3	27.0	28.0	23.8
Very Labor Intensive	5.6	2.3	6.7	6.9	5.1	4.8

Table 2-3: Satisfaction With Loan Program Administration Activities
Academic Year 1996-97
(Percentage of Institutions Rating Activities Satisfactory)

Types of Activities	Loan Program Participation					
	Direct Loan				FFEL	All
	1st Yr. (%)	2nd Yr. (%)	3rd Yr. (%)	Combined (%)	(%)	(%)
Keeping Up With Regulations	97.7	91.5	97.9	93.3	87.9	89.2
Answering General Questions About Loans and Financial Aid	95.6	93.6	96.8	94.3	96.7	96.1
Counseling Borrowers While in School	96.8	96.1	96.8	96.3	95.0	95.4
Processing Origination Records	89.6	85.1	97.6	87.5	**NA**	**NA**
Processing Promissory Notes	94.2	78.9	87.4	82.1	**NA**	**NA**
Requesting and Receiving Loan Funds	89.7	89.7	85.0	89.0	95.7	94.0
Disbursing of Loan Funds	91.2	92.4	97.3	93.1	90.3	91.0
Refunding Excess Loan Funds to Borrowers	89.3	88.0	99.3	90.0	86.7	87.5
Reconciliation/Financial Monitoring and Reporting	67.2	56.7	82.7	61.9	88.9	82.1
Recordkeeping and Reporting of Student Information	73.7	69.9	79.9	71.9	77.2	75.8
Helping Students with Loans After They Have Left School	90.6	87.9	96.9	89.5	82.8	84.5

Table 2-4: Satisfaction With Loan Program Administration Activities
Academic Years 1994-95, 1995-96, 1996-97

Activity	Level of Satisfaction	Loan Program Participation					
		Direct Loan			FFEL		
		1994-95 (%)	1995-96 (%)	1996-97 (%)	1994-95 (%)	1995-96 (%)	1996-97 (%)
Keeping up with regulations	Very Satisfied	42.9	42.2	45.7	16.5	26.1	31.5
	Somewhat Satisfied	50.9	50.8	47.6	43.0	56.0	56.3
	Somewhat Satisfied	5.5	6.6	5.7	24.2	13.9	9.9
	Very Dissatisfied	0.8	0.4	1.1	16.4	4.0	2.3
Answering general questions about loans and financial aid	Very Satisfied	68.1	66.6	57.1	42.1	49.7	55.9
	Somewhat Satisfied	31.9	32.2	36.9	48.4	46.0	40.8
	Somewhat Satisfied	0.0	0.9	4.8	8.1	3.5	2.5
	Very Dissatisfied	0.0	0.2	1.1	1.5	0.8	0.8
Counseling borrowers while in school	Very Satisfied	70.0	69.1	53.9	43.0	49.7	50.5
	Somewhat Satisfied	27.4	28.3	42.2	45.3	43.4	44.5
	Somewhat Satisfied	2.5	2.4	3.6	9.2	6.4	4.3
	Very Dissatisfied	0.0	0.2	0.3	2.5	0.5	0.7
Processing origination records	Very Satisfied	68.0	67.6	52.8			
	Somewhat Satisfied	23.8	26.2	34.7	**NA**	**NA**	**NA**
	Somewhat Satisfied	5.8	5.8	10.3			
	Very Dissatisfied	2.5	0.4	2.3			
Processing promissory notes	Very Satisfied	73.4	75.4	46.5			
	Somewhat Satisfied	23.0	19.7	35.6	**NA**	**NA**	**NA**
	Somewhat Satisfied	2.1	3.6	13.4			
	Very Dissatisfied	1.5	1.4	4.6			
Requesting and receiving loan funds	Very Satisfied	83.1	68.1	58.3	44.7	54.7	59.5
	Somewhat Satisfied	10.3	26.9	32.2	42.0	40.0	36.2
	Somewhat Satisfied	4.5	2.7	6.7	10.5	4.4	3.6
	Very Dissatisfied	2.1	2.3	2.8	2.8	0.9	0.8
Disbursing of loan funds	Very Satisfied	70.6	64.2	55.9	35.9	44.2	47.4
	Somewhat Satisfied	17.1	29.7	37.3	45.7	44.8	42.8
	Somewhat Satisfied	8.8	4.4	5.0	14.5	9.2	8.4
	Very Dissatisfied	3.5	1.8	1.8	4.0	1.8	1.3
Refunding excess loan funds to borrowers	Very Satisfied	56.2	53.1	48.8	31.2	39.7	40.1
	Somewhat Satisfied	37.9	40.1	41.8	49.5	46.0	46.5
	Somewhat Satisfied	3.4	5.8	7.5	14.6	11.1	10.6
	Very Dissatisfied	2.4	1.2	2.0	4.8	3.2	2.8
Reconciliation/financial monitoring and reporting	Very Satisfied	39.3	35.8	16.5	24.0	32.0	33.8
	Somewhat Satisfied	42.0	50.8	43.7	55.8	54.3	55.1
	Somewhat Satisfied	15.4	11.1	26.4	15.9	11.1	9.8
	Very Dissatisfied	3.4	2.4	13.4	4.4	2.7	1.3
Recordkeeping and reporting of student information	Very Satisfied	35.6	24.4	21.3	25.2	28.0	25.9
	Somewhat Satisfied	51.2	47.9	49.7	45.9	47.8	51.3
	Somewhat Satisfied	4.5	22.9	22.0	21.4	19.5	17.6
	Very Dissatisfied	8.8	4.8	7.0	7.5	4.8	5.3
Helping students with loans after they have left school	Very Satisfied	47.7	52.0	32.2	23.7	24.7	28.3
	Somewhat Satisfied	42.7	38.2	57.0	49.4	50.7	54.4
	Somewhat Satisfied	9.7	8.0	8.0	20.5	21.0	14.6
	Very Dissatisfied	0.0	1.8	2.9	6.3	3.6	2.7

Table 2-5: Changes in Resources Needed for the Delivery of Financial Aid
Academic Year 1996-97

Types of Resources	Loan Program Participation					
	Direct Loan			FFEL		
	Increase (%)	Same (%)	Decrease (%)	Increase (%)	Same (%)	Decrease (%)
Number of Permanent or Temporary Staff Positions Related to Financial Aid	21.4	73.8	4.8	15.7	78.6	5.5
Number of Staff Positions in Accounting or Business Office	10.9	86.9	2.2	10.8	85.4	3.4
Number of Staff Used for Technical Support	29.4	68.3	2.2	13.6	82.3	3.7
Number of Hours Current Staff Work	44.8	48.6	6.6	34.1	62.6	4.1
Equipment/Computers	68.5	30.3	1.2	50.3	48.9	1.0
Supplies (postage, copying, etc.)	52.2	41.8	6.0	33.6	61.5	5.2
Funds for Training	42.8	54.1	3.2	21.0	75.0	3.8
Funds for Staff Travel	42.0	55.6	2.4	21.2	73.3	4.7
Development/Modification of Computer Programs/Procedures	72.5	26.2	1.3	56.8	41.4	1.7

Table 2-6: Changes in Resources Needed for the Delivery of Financial Aid
Academic Years 1994-95, 1995-96, and 1996-97

Resource	Level of Change	Loan Program Participation					
		Direct Loan			FFEL		
		1994-95 (%)	1995-96 (%)	1996-97 (%)	1994-95 (%)	1995-96 (%)	1996-97 (%)
Number of Permanent or Temporary Staff Positions Related to Financial Aid	Significant Decrease	2.0	1.0	0.9	1.7	3.7	1.9
	Small Decrease	4.1	4.9	3.7	3.1	3.7	3.8
	No Change	73.5	77.0	73.4	74.3	78.0	78.7
	Small Increase	19.2	15.6	18.6	16.4	11.6	14.1
	Significant Increase	1.2	1.5	3.3	4.4	3.0	1.5
Number of Staff Positions in Accounting or Business Office	Significant Decrease	1.0	0.4	0.0	1.1	1.4	0.6
	Small Decrease	7.0	5.7	2.3	2.7	3.3	3.3
	No Change	86.8	85.4	86.6	86.9	85.2	85.6
	Small Increase	4.0	7.5	10.5	8.0	8.3	9.5
	Significant Increase	1.2	1.1	0.6	1.3	1.8	1.1
Number of Staff Used for Technical Support	Significant Decrease	0.0	0.5	0.6	1.3	1.8	0.7
	Small Decrease	2.2	2.9	1.2	2.0	2.6	3.5
	No Change	69.7	70.2	68.7	82.3	82.3	82.4
	Small Increase	28.1	21.8	24.0	12.1	11.0	11.9
	Significant Increase	0.0	4.5	5.6	2.3	2.3	1.5
Number of Hours Current Staff Work	Significant Decrease	3.8	1.8	1.5	1.6	0.8	0.2
	Small Decrease	13.7	6.9	5.2	3.8	3.8	3.1
	No Change	53.1	60.2	48.6	56.5	63.2	62.6
	Small Increase	16.1	22.6	31.9	25.6	24.0	27.0
	Significant Increase	13.3	8.5	12.8	12.5	8.2	7.1
Equipment/Computers	Significant Decrease	1.0	0.4	0.9	0.9	0.9	0.1
	Small Decrease	2.0	1.2	0.3	1.8	1.3	0.8
	No Change	13.7	34.1	29.3	51.9	46.4	49.0
	Small Increase	51.7	34.2	37.1	31.2	33.9	35.6
	Significant Increase	31.6	30.1	32.4	14.2	17.4	14.5
Supplies (postage, copying, etc.)	Significant Decrease	3.7	1.3	0.9	1.6	1.2	0.3
	Small Decrease	8.3	5.5	4.8	3.5	5.2	4.5
	No Change	36.3	48.6	41.2	56.5	62.9	61.5
	Small Increase	41.4	34.1	39.3	27.7	23.8	29.6
	Significant Increase	10.2	10.5	13.9	10.8	6.9	4.2
Funds for Training	Significant Decrease	1.0	0.4	0.6	2.4	2.5	1.4
	Small Decrease	0.8	0.8	2.1	3.5	4.7	2.6
	No Change	50.9	60.0	53.6	72.6	73.9	75.0
	Small Increase	34.3	33.0	38.0	16.1	15.8	17.5
	Significant Increase	13.1	5.8	5.7	5.5	3.2	3.5
Funds for Staff Travel	Significant Decrease	1.2	1.1	0.6	2.9	3.6	2.0
	Small Decrease	0.8	0.7	1.3	4.4	6.0	3.5
	No Change	39.6	54.2	55.7	70.2	71.7	73.3
	Small Increase	44.6	35.2	37.5	17.9	15.0	18.2
	Significant Increase	13.8	8.9	4.9	4.7	3.7	3.0
Development/Modification of Computer Programs/ Procedures	Significant Decrease	1.2	1.1	0.6	1.5	1.1	0.6
	Small Decrease	0.8	0.7	1.3	1.8	2.8	1.3
	No Change	39.6	54.2	55.7	48.2	42.4	41.4
	Small Increase	44.6	35.2	37.5	32.5	35.0	40.8
	Significant Increase	13.8	8.9	4.9	16.0	18.6	15.9

Table 2-7: Changes in Resources Needed for the Delivery of Financial Aid by Institutional Type and Control for Direct Loan Institutions Academic Year 1996-97

Materials/Training Provided by ED	Level of Change	Institutional Type and Control				
		4-Year Public (%)	2-Year Public (%)	4-Year Private (%)	2-Year Private (%)	Proprietary (%)
Number of permanent or temporary staff positions related to financial aid	Significant Decrease	2.0	0.0	2.6	0.0	0.0
	2	9.1	0.9	2.8	0.0	2.7
	3	68.1	62.8	72.8	77.5	78.4
	4	17.7	31.6	20.6	22.5	14.6
	Significant Increase	3.1	4.7	1.1	0.0	4.3
Number of staff positions in Accounting or Business Office	Significant Decrease	7.0	0.0	3.2	4.0	0.2
	2	82.8	86.0	87.5	84.8	88.2
	3	9.6	14.0	9.3	11.2	10.5
	4	0.6	0.0	0.0	0.0	1.1
	Significant Increase	0.0	0.0	0.0	0.0	0.0
Number of staff used for technical support	Significant Decrease	0.5	0.0	0.0	0.0	1.1
	2	1.5	0.0	1.3	0.0	1.3
	3	57.6	68.4	66.1	74.3	74.6
	4	35.4	28.9	26.2	18.5	17.0
	Significant Increase	5.0	2.7	6.4	7.3	6.0
Number of hours current staff work	Significant Decrease	4.5	0.0	0.5	0.0	1.1
	2	13.1	0.9	7.1	7.3	1.8
	3	40.7	45.4	38.1	36.6	58.1
	4	27.0	28.2	35.4	34.8	33.3
	Significant Increase	14.6	25.5	18.9	21.3	5.7
Equipment/computers	Significant Decrease	0.5	0.0	1.3	0.0	1.1
	2	0.5	0.0	0.6	0.0	0.2
	3	27.0	26.1	16.4	23.9	37.5
	4	38.5	31.1	40.1	27.9	37.1
	Significant Increase	33.4	42.8	41.6	48.2	24.1
Supplies (postage, copying, etc.)	Significant Decrease	1.0	0.0	2.7	0.0	0.2
	2	4.6	1.8	7.9	7.3	4.0
	3	28.9	31.2	38.0	51.8	50.0
	4	43.5	46.9	35.7	35.5	37.4
	Significant Increase	22.0	20.1	15.8	5.4	8.4
Funds for training	Significant Decrease	1.3	2.0	0.6	0.0	0.0
	2	2.0	0.9	2.4	0.0	2.4
	3	58.2	44.7	52.2	54.0	54.5
	4	34.2	47.8	37.2	46.0	37.1
	Significant Increase	4.3	4.6	7.5	0.0	5.9
Funds for staff travel	Significant Decrease	1.3	2.0	0.6	0.0	0.0
	2	1.0	0.9	2.4	0.0	1.1
	3	54.6	41.7	51.5	60.5	61.3
	4	38.2	35.1	37.7	39.5	37.6
	Significant Increase	4.9	20.2	7.7	0.0	0.0
Development/modification of computer programs/procedures	Significant Decrease	0.0	0.0	1.3	0.0	1.1
	2	1.5	0.0	1.3	0.0	0.0
	3	13.4	22.1	13.1	40.6	37.1
	4	39.9	45.3	44.2	38.8	43.1
	Significant Increase	45.2	32.6	40.1	20.6	18.7

Table 2-8: Changes In Resources Needed for the Delivery of Financial Aid by Institutional Type and Control for FFEL Institutions Academic Year 1996-97

Materials/Training Provided by ED	Level of Change	Institutional Type and Control				
		4-Year Public (%)	2-Year Public (%)	4-Year Private (%)	2-Year Private (%)	Proprietary (%)
Number of permanent or temporary staff positions related to financial aid	Significant Decrease	2.0	2.7	2.3	0.9	0.6
	2	4.8	2.7	4.4	3.4	3.2
	3	77.7	85.3	75.3	87.6	78.0
	4	15.0	7.8	16.1	6.3	17.5
	Significant Increase	0.6	1.4	2.0	1.8	0.7
Number of staff positions in Accounting or Business Office	Significant Decrease	0.3	0.6	0.8	1.0	0.1
	2	3.3	3.7	2.8	4.2	2.0
	3	87.5	89.5	84.2	84.7	84.1
	4	8.2	6.0	10.6	8.7	12.9
	Significant Increase	0.7	0.3	1.6	1.4	1.0
Number of staff used for technical support	Significant Decrease	0.6	0.7	0.9	1.4	0.0
	2	3.4	4.7	2.9	3.0	3.0
	3	78.4	84.7	80.7	85.7	84.6
	4	16.9	8.6	13.9	8.4	11.0
	Significant Increase	0.6	1.3	1.5	1.6	1.4
Number of hours current staff work	Significant Decrease	1.3	0.4	0.0	0.5	0.0
	2	7.6	2.5	3.8	2.9	0.9
	3	62.7	64.0	57.2	70.6	69.2
	4	20.3	27.2	32.0	21.1	22.7
	Significant Increase	8.1	5.9	7.0	4.9	7.3
Equipment/computers	Significant Decrease	0.0	0.0	0.3	0.0	0.1
	2	1.3	1.0	0.9	0.9	0.1
	3	46.7	57.2	43.4	53.6	55.0
	4	41.2	34.4	35.4	28.3	31.9
	Significant Increase	10.8	7.4	19.9	17.2	12.9
Supplies (postage, copying, ect.)	Significant Decrease	1.0	0.8	0.1	0.0	0.0
	2	7.5	3.0	6.6	2.9	3.7
	3	56.1	65.7	57.2	73.5	65.3
	4	28.3	26.1	30.7	21.1	29.8
	Significant Increase	7.1	4.4	5.5	2.4	1.1
Funds for training	Significant Decrease	2.0	2.5	0.6	2.1	1.2
	2	4.7	3.7	2.2	2.7	0.6
	3	75.8	79.4	73.5	78.6	74.5
	4	14.2	11.4	20.6	14.8	19.9
	Significant Increase	3.4	3.0	3.1	1.8	3.7
Funds for staff travel	Significant Decrease	2.6	3.2	0.9	3.1	1.7
	2	4.3	4.3	3.3	6.3	0.7
	3	70.7	77.7	72.4	75.2	74.0
	4	19.3	13.2	20.7	14.2	19.8
	Significant Increase	3.1	1.6	2.8	1.3	3.7
Development/modification of computer programs/procedures	Significant Decrease	0.3	0.9	0.4	0.0	0.6
	2	2.3	2.2	0.8	1.9	0.2
	3	36.6	49.6	34.0	50.1	54.1
	4	41.1	38.7	42.7	33.9	34.4
	Significant Increase	19.7	8.6	22.1	14.0	10.6

Table 2-9: Changes in Workload Resulting From Implementation of the Direct Loan Program

Academic Year 1996-97

Administrative Function	All Direct Loan Institutions		
	Decrease (%)	Same (%)	Increase (%)
Overall Level of Change in Workload	16.2	20.8	63.0
Training Financial Aid Staff	2.7	24.7	72.6
Counseling Borrowers on Direct Loan Program	3.3	61.2	35.5
Processing Loan Applications Creating Origination Records	20.2	25.6	54.2
Verifying Enrollment	6.7	68.6	24.7
Advising Students on Status of Loans	15.8	56.7	27.4
Requesting and Receiving Loan Funds by Institution	21.8	40.0	38.2
Disbursing Loan Funds to Students	27.1	44.3	28.6
Recordkeeping and Reporting	14.0	33.5	52.5
Cash Management	12.7	26.5	60.8
Reconciliation	6.0	18.9	75.0

Table 2-10: Changes in Workload Resulting From Implementation of the Direct Loan Program by Direct Loan Cohort Academic Year 1996-97

Administrative Function	Loan Program Participation								
	Direct Loan 1st Yr.			Direct Loan 2nd Yr.			Direct Loan 3rd Yr.		
	Decrease (%)	Same (%)	Increase (%)	Decrease (%)	Same (%)	Increase (%)	Decrease (%)	Same (%)	Increase (%)
Overall Level of Change in Workload	23.5	32.8	43.7	17.4	18.4	64.2	4.7	22.6	72.7
Training Financial Aid Staff	7.7	28.4	63.9	2.2	24.9	72.8	0.7	20.6	78.7
Counseling Borrowers on Direct Loan Program	10.2	65.7	24.1	2.7	58.5	38.8	0.7	69.9	29.5
Processing Loan Applications Creating	23.5	33.4	43.1	21.5	21.5	57.0	11.7	38.0	50.4
Verifying Enrollment	12.5	65.9	21.5	6.7	66.7	26.7	2.6	79.2	18.2
Advising Students on Status of Loans	25.1	50.2	24.8	16.4	54.5	29.1	5.8	72.1	22.0
Requesting and Receiving Loan Funds by Institution	25.4	36.2	38.4	25.4	37.7	36.9	2.7	53.7	43.5
Disbursing Loan Funds to Students	26.1	41.7	32.2	29.9	41.1	29.0	15.3	61.3	23.5
Recordkeeping and Reporting	20.0	35.2	44.8	15.0	31.1	53.8	4.7	42.6	52.7
Cash Management	15.6	38.0	46.4	14.2	21.6	64.3	3.9	39.7	56.5
Reconciliation	5.9	26.7	67.5	6.5	16.1	77.4	4.0	25.9	70.0

Table 2-11: Changes in Workload Resulting From Direct Loan Implementation by Institutional Type and Control Academic Year 1996-97

Administrative Function	Level of Change	Institutional Type and Control				
		4-Year Public (%)	2-Year Public (%)	4-Year Private (%)	2-Year Private (%)	Proprietary (%)
Training Financial Aid staff	Significant Decrease	2.0	0.0	1.8	0.0	0.0
	Small Decrease	5.6	1.7	1.9	4.0	0.3
	No Change	23.8	17.3	21.7	38.4	27.7
	Small Increase	45.8	51.2	52.6	42.7	64.1
	Significant Increase	22.8	29.7	22.0	14.8	7.9
Counseling borrowers on Direct Loan Program	Significant Decrease	1.5	0.0	0.0	0.0	0.0
	Small Decrease	6.5	1.7	4.4	0.0	1.3
	No Change	46.1	53.7	59.7	58.7	70.3
	Small Increase	35.4	23.9	31.9	33.3	25.2
	Significant Increase	10.4	20.8	4.0	7.9	3.2
Processing loan applications/creating origination records	Significant Decrease	2.0	3.6	11.0	0.0	1.5
	Small Decrease	19.8	16.2	15.4	14.5	7.2
	No Change	16.0	15.1	13.5	39.9	38.1
	Small Increase	22.9	29.0	34.2	18.8	38.1
	Significant Increase	21.6	36.0	25.9	26.8	15.3
Verifying enrollment	Significant Decrease	7.7	1.8	1.0	0.0	0.0
	Small Decrease	12.5	4.8	7.4	0.0	0.5
	No Change	59.6	54.1	62.8	67.5	78.6
	Small Increase	12.6	34.6	20.1	24.6	15.9
	Significant Increase	7.5	4.7	8.7	7.9	5.0
Advising students on status of loans	Significant Decrease	15.6	5.4	8.8	0.0	0.3
	Small Decrease	22.9	10.0	15.9	7.3	2.1
	No Change	36.4	37.1	47.9	50.8	74.6
	Small Increase	15.3	28.4	18.2	22.1	17.9
	Significant Increase	9.8	19.1	9.2	19.8	5.1
Requesting and receiving loan funds by institution	Significant Decrease	23.7	13.9	20.4	0.0	2.6
	Small Decrease	12.3	13.4	17.2	14.5	4.6
	No Change	26.2	26.9	32.4	40.6	52.9
	Small Increase	24.6	28.0	20.4	31.5	35.2
	Significant Increase	13.2	17.8	9.6	13.4	4.7
Disbursing loan funds to students	Significant Decrease	30.5	13.3	25.4	7.3	2.6
	Small Decrease	15.3	17.1	12.1	12.7	11.2
	No Change	29.5	24.7	32.7	34.8	61.3
	Small Increase	14.2	23.8	18.5	20.0	18.3
	Significant Increase	10.6	21.1	11.3	25.3	6.6
Recordkeeping and reporting	Significant Decrease	6.7	4.7	7.0	0.0	1.0
	Small Decrease	17.8	12.0	10.6	0.0	6.9
	No Change	29.3	18.0	32.0	41.7	39.3
	Small Increase	32.6	31.5	33.5	40.9	33.3
	Significant Increase	13.6	33.8	17.0	17.3	19.5
Cash management	Significant Decrease	10.7	3.5	8.1	0.0	1.4
	Small Decrease	13.4	11.3	12.3	0.0	2.7
	No Change	20.6	12.7	22.5	27.0	34.4
	Small Increase	37.0	46.1	33.7	51.5	38.7
	Significant Increase	18.3	26.3	23.4	21.6	22.9
Reconciliation	Significant Decrease	3.1	0.0	2.4	0.0	2.3
	Small Decrease	4.1	5.5	5.4	0.0	2.8
	No Change	10.3	4.6	9.8	33.0	30.1
	Small Increase	40.2	43.4	41.1	19.2	39.5
	Significant Increase	42.3	46.5	41.3	47.8	25.3

Table 2-12: Temporary Versus Permanent Changes in Workload Resulting From Implementation of the Direct Loan Program

Change	Direct Loan Institutions			
	1st Yr. (%)	2nd Yr. (%)	3rd Yr. (%)	Combined (%)
Temporary	20.7	18.3	40.5	22.0
Permanent	79.3	81.7	59.5	78.0

Academic Year 1996-97

Table 3-1: Timeliness/Usefulness of ED-Provided Materials and Training for Direct Loan Institutions Academic Year 1996-97 (Percentage of Institutions Rating Activities Either Timely or Useful)

ED-Provided Materials/Training	Direct Loan Institutions	
	Timeliness (%)	Usefulness (%)
Information on Direct Loan Rules and Regulations	72.9	79.8
Telephone Support for Policy and Administrative Guidance	56.8	68.7
Direct Loan Users Guide	63.2	67.1
In-Person Assistance	57.5	65.8
Borrower Counseling Materials	69.1	85.8
Training Materials for Counselors	66.3	74.6
Entrance/Exit Counseling Videos	71.9	72.9
Pre-printing Promissory Notes	83.1	89.6
Reconciliation Guide	57.4	59.2
Consolidation Booklet	61.2	69.3
Loan Origination Support	57.0	64.6
Loan Reconciliation Support	41.0	51.8
Training and Technical Support	53.8	61.7
Software for Administration or Reporting Functions	53.9	55.9
Videoconferences	51.7	51.4

Table 3-2: Timeliness/Usefulness of ED/Lender/Guarantee-Agency-Provided Materials and Training for FFEL Institutions
Academic Year 1996-97
(Percentage of Institutions Rating Activities Either Timely or Useful)

Agency-Provided Materials and Training	FFEL Institutions					
	Timeliness			Usefulness		
	ED (%)	Lender (%)	GA (%)	ED (%)	Lender (%)	GA (%)
Information on FFEL Program Rules and Regulations	56.3	73.8	79.8	66.1	78.6	82.2
Telephone Support for Policy or Administrative Guidance	47.3	78.7	82.3	57.5	81.4	83.4
Borrower Counseling Materials	55.8	80.9	79.0	58.2	81.9	80.3
Training Sessions	54.3	68.1	74.7	60.9	72.6	77.3
Software for Administrative or Reporting Functions	47.2	66.6	72.2	49.9	72.9	75.5

Table 3-3: Timeliness/Usefulness of ED-Provided Materials and Training for Direct Loan and FFEL Institutions
Academic Year 1996-97
(Percentage of Institutions Rating Activities Either Timely or Useful)

ED-Provided Materials and Training	Loan Program Participation			
	Timeliness		Usefulness	
	DL (%)	FFEL (%)	DL (%)	FFEL (%)
Information on Program Rules and Regulations	72.8	56.3	79.9	66.1
Telephone Support for Policy or Administrative Guidance	57.0	47.3	68.9	57.5
Borrower Counseling Materials	68.7	55.8	85.8	58.2
Software for Administrative or Reporting Functions	54.5	47.2	54.5	47.2

Table 3-4: Timeliness/Usefulness of ED-Provided Materials and Training for Direct Loan Institutions Academic Years 1994-95, 1995-96, and 1996-97 (Percentage of Institutions Rating Activities Either Timely or Useful)

ED-Provided Materials/Training	Direct Loan Institutions					
	1994-95		1995-96		1996-97	
	Timeliness (%)	Usefulness (%)	Timeliness (%)	Usefulness (%)	Timeliness (%)	Usefulness (%)
Information on Direct Loan Rules and Regulations	87.9	92.9	86.2	86.9	69.8	79.3
Telephone Support for Policy and Administrative Guidance	89.7	95.8	85.9	89.3	56.8	67.4
Direct Loan Users Guide	89.1	85.9	85.1	80.2	59.6	65.9
In-Person Assistance	93.3	95.6	85.9	88.2	55.4	66.8
Borrower Counseling Materials	74.0	92.9	90.4	93.5	66.3	85.7
Training Materials for Counselors	**NA**	**NA**	90.3	87.0	62.9	72.3
Entrance/Exit Counseling Videos	**NA**	**NA**	87.7	74.2	68.3	68.3
Pre-printing Promissory Notes	88.6	97.7	93.9	96.4	83.4	90.3
Reconciliation Guide	**NA**	**NA**	77.6	75.3	54.3	55.5
Consolidation Booklet	**NA**	**NA**	82.3	85.9	59.5	68.9
Loan Origination Support	93.3	96.6	92.4	90.1	53.3	61.6
Loan Reconciliation Support	**NA**	**NA**	81.8	83.3	38.5	48.4
Training and Technical Support	**NA**	**NA**	84.1	81.4	52.2	61.9
Software for Administration or Reporting Functions	**NA**	**NA**	**NA**	**NA**	51.7	55.7
Videoconferences	**NA**	**NA**	80.9	66.5	55.1	51.3

Table 3-5: Timeliness/Usefulness of ED-Provided Materials and Training for FFEL Institutions Academic Years 1994-95, 1995-96, and 1996-97 (Percentage of Institutions Rating Activities Either Timely or Useful)

ED-Provided Materials and Training	FFEL Institutions					
	Timeliness			Usefulness		
	1994-95 (%)	1995-96 (%)	1996-97 (%)	1994-95 (%)	1995-96 (%)	1996-97 (%)
Information on FFEL Program Rules and Regulations	47.9	51.2	56.1	65.8	58.5	67.4
Telephone Support for Policy or Administrative Guidance	51.9	51.2	45.6	62.4	65.0	56.5
Borrower Counseling Materials	65.7	63.3	54.2	68.4	68.2	57.8
Training Sessions	61.8	56.8	54.0	67.8	64.8	61.1
Software for Administrative or Reporting Functions	68.6	53.0	46.0	69.7	67.9	49.2

Table 3-6: Timeliness/Usefulness of Lender-Provided Materials and Training for FFEL Institutions Academic Years 1994-95, 1995-96, and 1996-97 (Percentage of Institutions Rating Activities Either Timely or Useful)

Lender-Provided Materials and Training	FFEL Institutions					
	Timeliness			Usefulness		
	1994-95 (%)	1995-96 (%)	1996-97 (%)	1994-95 (%)	1995-96 (%)	1996-97 (%)
Information on FFEL Program Rules and Regulations	82.8	84.5	73.8	84.3	84.4	79.2
Telephone Support for Policy or Administrative Guidance	85.3	89.0	79.4	86.3	88.1	82.0
Borrower Counseling Materials	89.0	88.5	82.1	88.5	88.2	82.8
Training Sessions	83.1	81.8	69.4	83.1	82.2	73.4
Software for Administrative or Reporting Functions	87.6	79.7	68.5	85.9	78.5	74.2

Table 3-7: Timeliness/Usefulness of Guarantee-Agency-Provided Materials and Training for FFEL Institutions
Academic Years 1994-95, 1995-96, and 1996-97
(Percentage of Institutions Rating Activities Either Timely or Useful)

Guarantee-Agency Provided Materials and Training	FFEL Institutions					
	Timeliness			Usefulness		
	1994-95 (%)	1995-96 (%)	1996-97 (%)	1994-95 (%)	1995-96 (%)	1996-97 (%)
Information on FFEL Program Rules and Regulations	83.9	86.4	81.6	86.0	88.5	83.5
Telephone Support for Policy or Administrative Guidance	85.4	88.4	83.0	87.1	89.4	83.9
Borrower Counseling Materials	88.0	88.1	79.5	87.4	87.3	80.9
Training Sessions	84.4	86.1	75.9	84.1	83.9	78.0
Software for Administrative or Reporting Functions	87.2	85.5	74.2	87.3	84.0	76.6

Table 3-8: Frequency of Communications With Servicers Regarding Loan Repayment and Consolidation Academic Year 1996-97

Loan Consolidation/ Repayment Activities	Loan Program Participation							
	Direct Loan				FFEL			
	Frequently (%)	Sometimes (%)	Seldom (%)	Never (%)	Frequently (%)	Sometimes (%)	Seldom (%)	Never (%)
Refer borrower to servicer for consolidation information and/or materials	41.0	37.4	12.7	9.0	32.2	46.6	16.9	4.2
Contact servicer directly to obtain consolidation forms/information	16.8	49.5	23.9	9.8	22.5	43.1	26.5	7.9
Intervene with servicer at the request of borrowers regarding consolidation issues	13.6	44.0	31.3	11.2	16.9	40.1	33.4	9.6
Refer borrower to servicer for repayment information and/or materials	43.0	35.7	14.9	6.4	48.4	42.2	8.3	1.1
Contact servicer directly to obtain repayment forms/information	25.1	41.3	25.8	7.8	36.4	45.0	15.8	2.8
Intervene with servicer at the request of borrowers regarding repayment issues	18.3	42.5	30.3	8.7	26.4	43.8	25.5	4.4

Table 3-9: Satisfaction With Communications With Servicers Concerning Loan Repayment and Consolidation Academic Year 1996-97 (Percentage of Institutions Rating Communications Satisfactory)

Type of Communications	Loan Program Participation					
	Direct Loan				FFEL	All
	1st Yr. (%)	2nd Yr. (%)	3rd Yr. (%)	Combined (%)	(%)	(%)
Loan Repayment	72.1	71.4	87.5	73.9	84.6	81.8
In-School Consolidation	62.7	62.0	85.7	65.2	73.9	71.5
Out-of-School Consolidation	56.1	64.2	78.0	64.9	75.2	72.3

Table 3-10: Level of Satisfaction With ED/Servicer Communications Regarding Loan Repayment and Consolidation by Institutional Type and Control for Direct Loan Institutions Academic Year 1996-97

Administrative Function	Level of Change	Institutional Type and Control				
		4-Year Public (%)	2-Year Public (%)	4-Year Private (%)	2-Year Private (%)	Proprietary (%)
Loan Repayment	Very Satisfied	29.1	15.8	37.2	31.3	34.7
	2	38.6	30.6	30.8	57.6	45.1
	3	23.7	53.6	28.1	11.1	17.8
	4	6.9	0.0	2.8	0.0	2.3
	Very Dissatisfied	1.7	0.0	1.1	0.0	0.0
In-school Direct Loan Consolidation	Very Satisfied	17.6	6.5	24.5	31.3	26.8
	2	28.5	33.0	38.0	57.6	47.5
	3	33.5	55.4	29.2	11.1	20.6
	4	6.9	0.0	5.7	0.0	5.2
	Very Dissatisfied	8.1	5.1	2.5	0.0	0.0
Out-of-school Direct Loan Consolidation	Very Satisfied	19.3	6.5	23.9	0.0	28.5
	2	30.3	30.7	35.2	83.9	47.3
	3	29.2	30.9	30.1	16.1	19.5
	4	9.7	2.0	6.4	0.0	2.9
	Very Dissatisfied	11.5	29.9	4.4	0.0	1.8

Table 3-11: Satisfaction With ED-Provided Repayment Regulations for Direct Loan Schools Academic Years 1995-96 and 1996-97 (Percentage of Institutions Rating Regulations Either Timely or Clear)

Type of Repayment	Direct Loan Institutions			
	Timeliness		Clarity	
	1995-96 (%)	1996-97 (%)	1995-96 (%)	1996-97 (%)
Standard repayment plan	89.4	78.0	89.2	75.0
Income-contingent repayment plan	87.4	74.6	78.0	66.1
Extended repayment plan	86.8	76.7	84.4	72.9
Graduated repayment plan	87.7	76.6	82.2	71.6

Table 3-12: Satisfaction With ED-Provided Consolidation Guidelines for Direct Loan Schools Academic Years 1995-96 and 1996-97 (Percentage of Institutions Rating Regulations Either Timely or Clear)

Type of Consolidation	Direct Loan Institutions			
	Timeliness		Clarity	
	1995-96 (%)	1996-97 (%)	1995-96 (%)	1996-97 (%)
In-school Direct Loan consolidation	62.2	53.6	63.7	52.5
Out-of-school Direct Loan consolidation	70.7	53.2	69.5	51.3
In-school FFEL consolidation	66.7	57.0	65.2	52.0
Out-of-school FFEL consolidation	67.2	55.7	65.1	52.7

Table 3-13: Timeliness/Clarity of ED s Loan Repayment and Consolidation Guidelines by Institutional Type and Control for Direct Loan Institutions Academic Year 1996-97 (Percentage of Institutions Rating Activities Either Timely or Clear)

ED-Provided Materials /Training	Institutional Type and Control					
	Rating (%)	4-Year Public (%)	2-Year Public (%)	4-Year Private (%)	2-Year Private (%)	Proprietary (%)
Standard repayment plan	Timeliness	73.0	83.1	75.6	35.2	82.7
	Clarity	74.4	85.2	77.0	35.2	73.9
Income contingent repayment plan	Timeliness	68.6	82.5	75.3	0.0	77.8
	Clarity	65.7	79.9	75.6	0.0	60.7
Extended repayment plan	Timeliness	72.7	82.5	75.3	0.0	80.2
	Clarity	72.4	84.6	76.8	0.0	70.3
Graduated repayment plan	Timeliness	73.0	82.5	75.3	0.0	79.9
	Clarity	72.6	79.9	76.5	0.0	68.5
In-school Direct Loan consolidation	Timeliness	52.2	37.5	55.2	45.5	58.8
	Clarity	52.8	32.2	50.5	45.5	59.1
Out-of-school Direct Loan consolidation	Timeliness	52.2	39.7	57.2	26.3	56.1
	Clarity	52.3	29.6	54.2	26.3	55.1
In-school FFEL consolidation	Timeliness	61.5	77.7	53.0	26.3	55.6
	Clarity	58.3	53.4	43.4	26.3	54.7
Out-of-school FFEL consolidation	Timeliness	60.2	71.9	50.7	26.3	55.5
	Clarity	60.2	53.4	45.8	26.3	53.8

Table 3-14: Contact With ED Regional Office
by Direct Loan Cohort
Academic Year 1996-97
(Percentage of Institutions Rating Activities Satisfactory)

Type of Contact	Direct Loan Institutions							
	Timeliness				Usefulness			
	1st Yr. (%)	2nd Yr. (%)	3rd Yr. (%)	Combined (%)	1st Yr. (%)	2nd Yr. (%)	3rd Yr. (%)	Combined (%)
Training Received at the Regional Office	80.1	70.0	94.7	74.9	89.6	77.7	89.7	81.0
Training/Guidance Delivered by Account Managers at your Institution	87.7	61.8	52.1	64.2	87.6	66.0	52.1	67.4
Questions Regarding Direct Loan Policy	87.1	72.3	73.5	74.3	87.5	77.2	82.7	79.2
Entrance/Exit Counseling Issues	92.4	67.5	84.7	72.8	89.6	77.7	89.7	81.0
Requests for ED-Provided Materials	88.3	74.9	89.4	78.6	94.5	84.2	89.3	86.1
Questions/Issues Regarding Computer Systems Design or Implementation	74.9	58.7	81.4	63.2	72.2	61.5	70.7	63.8
Questions/Issues Regarding Loan Origination	86.8	66.7	80.4	70.8	81.1	66.7	82.1	70.4
Questions/Issues Regarding Disbursement and/or Refunding of Excess Funds to Borrowers	80.3	66.9	76.8	69.8	79.0	69.7	86.7	73.0
Computer-Related Reconciliation Issues	69.5	51.7	62.0	55.1	71.5	51.6	65.8	55.7
Accounting-Related Reconciliation Issues	73.7	52.0	71.9	57.3	68.3	52.0	73.6	56.7
Inquiries Requesting Appropriate Sources of Contact for Specific Questions	84.2	67.1	80.1	70.7	83.0	71.6	76.2	73.5

Table 4-1: Ease of Setting Up Implementation Processes
3rd-Year Direct Loan Institutions
Academic Year 1996-97

Activities and Processes	Ease of Direct Loan Implementation		
	Easy to Set Up Process (%)	Moderate Effort to Set Up Process (%)	Difficult to Set Up Process (%)
Installation of EDExpress Into your Institution's Own Computer System	32.6	55.6	11.8
Development and Conduct of Internal Staff Training on the Direct Loan Program	19.6	70.5	9.8
Development of Procedures/Materials to Counsel Borrowers on Direct Loans	55.6	43.5	0.8
Development of Institutional Procedures for Processing Loan Applications and Ensuring Loan Origination	21.3	61.1	17.6
Development of Promissory Note Review and Transmittal Procedures	29.8	59.1	11.1
Development of Loan Disbursement Procedures (e.g., crediting student accounts)	48.3	45.8	6.0
Development of Internal Recordkeeping and Procedures for Reporting to Direct Loan System	11.2	73.8	15.0
Development of Institutional Cash Management Procedures	20.2	71.8	8.0
Development of Reconciliation Procedures at Your Institution	8.6	71.5	19.9

Table 4-2: Decision to Phase In or Switch Exclusively to the Direct Loan Program
Implementing Direct Loan Institutions
Academic Years 1994-95, 1995-96, and 1996-97

Level of Participation	Year of Direct Loan Implementation		
	1994-95 (%)	1995-96 (%)	1996-97 (%)
Phase-in	28.1	41.2	64.4
Switch Exclusively	71.9	58.8	35.6

Table 4-3: Decision to Phase-In or Switch Exclusively to the Direct Loan Program by Institutional Type and Control
3rd-Year Direct Loan Institutions
Academic Year 1996-97

Level of Participation	Institutional Type and Control				
	4-Year Public (%)	2-Year Public (%)	4-Year Private (%)	2-Year Private (%)	Proprietary (%)
Phase-in	39.1	44.9	39.0	36.5	70.6
Switch Exclusively	60.9	55.1	61.0	63.5	29.4

Table 4-4: Factors Influencing the Decision to Phase In the Direct Loan Program
3rd-Year Direct Loan Institutions
Academic Year 1996-97

Factors Influencing Phase-In	3rd-Year Direct Loan Institutions		
	Very Important (%)	Somewhat Important (%)	Not at All Important (%)
Did Not Want to Confuse Borrowers Who Already had FFEL Loans	61.1	24.8	14.1
Wanted to Delay Full Commitment Until the Department of Education has Gained Experience With the New Program	32.0	33.0	35.0
Wanted to Learn How to Implement the Program with a Small Group Before Committing the Entire Institution	54.4	31.2	14.4
Wanted to Maintain Relationships with Lender(s) and/or Guarantor(s)	65.7	11.0	23.3
Wanted to Keep Graduate/Professional Students in the FFEL Program	72.8	15.3	11.9

Table 4-5: Factors Influencing the Decision to Phase In the Direct Loan Program
Implementing Direct Loan Institutions
Academic Years 1994-95, 1995-96, and 1996-97
(Institutions Rating Factor as Very Important)

Factors Influencing Phase-In	Year of Direct Loan Implementation		
	1994-95 (%)	1995-96 (%)	1996-97 (%)
Did not want to confuse borrowers who already had FFEL loans	49.5	62.8	61.1
Wanted to delay full commitment until the Department of Education has gained experience with the new program	27.0	41.3	32.1
Wanted to learn how to implement the program with a small group before committing the entire institution	62.0	52.5	54.5
Wanted to maintain relationships with lender(s) and/or guarantor(s)	17.7	53.9	65.7
Wanted to keep graduate/professional students in the FFEL Program	11.4	18.7	72.8

Table 4-6: Factors Influencing the Decision to Offer Only Direct Loans
3rd-Year Direct Loan Institutions
Academic Year 1996-97

Factors Influencing Exclusive Direct Loans	3rd-Year Direct Loan Institutions		
	Very Important (%)	Somewhat Important (%)	Not at All Important (%)
Did Not Want to Confuse Borrowers by Offering Two Loan Programs	53.2	23.0	23.8
Did Not Want the Complexity of Administering Two Programs Simultaneously	78.9	11.8	9.4
Did Not Want to Continue to Administer the FFEL Program	54.7	42.8	2.4
Wanted to Avoid Uncertainty Regarding the Availability of Loan Funds Under FFEL	42.7	41.9	15.5

Table 4-7: Factors Influencing the Decision to Switch Exclusively to the Direct Loan Program
Implementing Direct Loan Institutions
Academic Years 1994-95, 1995-96, and 1996-97
(Institutions Rating Factor as Very Important)

Factors Influencing Exclusive Direct Loans	Year of Direct Loan Implementation		
	1994-95 (%)	1995-96 (%)	1996-97 (%)
Did not want to confuse borrowers by offering two loan programs.	70.9	73.7	53.2
Did not want the complexity of administering two programs simultaneously.	88.8	82.4	78.9
Did not want to continue to administer the FFEL Program.	51.7	34.9	54.7
Wanted to avoid uncertainty regarding the availability of loan funds under FFEL.	33.3	32.1	42.6

Table 4-8: Satisfaction With ED s Responsiveness to Problems During the Implementation of the Direct Loan Program
3rd-Year Direct Loan Institutions
Academic Year 1996-97

Level of Satisfaction	3rd-Year Direct Loan Institutions (%)
Very Satisfied	21.0
2	35.1
3	35.6
4	4.6
Very Dissatisfied	3.7

Table 4-9: Satisfaction With ED s Responsiveness to Problems During the Implementation of the Direct Loan Program
Implementing Direct Loan Institutions
Academic Years 1994-95, 1995-96, and 1996-97

Level of Satisfaction	Year of Direct Loan Implementation		
	1994-95 (%)	1995-96 (%)	1996-97 (%)
Very Satisfied	53.5	43.3	21.0
2	33.0	35.9	35.1
3	7.2	15.3	35.6
4	3.4	4.0	4.6
Very Dissatisfied	2.9	1.5	3.7

Appendix B

Distribution of Responses and Response Rates

Distribution of Responses/Sample Representation *(First Year Direct Loan Institutions)*

Variable	Initial Sample (#)	Initial Sample (%)	Respondent Sample (#)	Respondent Sample (%)	Response Rate (%)
Institutional type and control:					
4-year public	36	30.77	34	33.01	94.44
2-year public	10	8.55	9	8.74	90.00
4-year private	25	21.37	20	19.42	80.00
2-year private	6	5.13	6	5.83	100.00
Proprietary	40	34.19	34	33.01	85.00
Loan volume:					
$1,000,000 or less	30	25.64	30	29.13	100.00
$1,000,001 to $5,000,000	42	35.90	34	33.01	80.95
$5,000,001 to 10,000,000	9	7.69	8	7.77	88.89
10,000,001 to 20,000,000	15	12.82	12	11.65	80.00
Over 20,000,000	21	17.95	19	18.45	90.48

Distribution of Responses/Sample Representation *(Second Year Direct Loan Institutions)*

Variable	Initial Sample (#)	Initial Sample (%)	Respondent Sample (#)	Respondent Sample (%)	Response Rate (%)
Institutional type and control:					
4-year public	182	34.21	149	35.06	81.87
2-year public	74	13.91	62	14.59	83.78
4-year private	113	21.24	98	23.06	86.72
2-year private	17	3.20	11	2.59	64.71
Proprietary	146	27.44	105	24.71	71.92
Loan volume:					
$1,000,000 or less	111	20.86	93	21.88	83.78
$1,000,001 to $5,000,000	249	46.80	190	44.71	76.31
$5,000,001 to 10,000,000	80	15.04	65	15.29	81.25
10,000,001 to 20,000,000	45	8.46	40	9.41	88.89
Over 20,000,000	47	8.83	37	8.71	78.72

Distribution of Responses/Sample Representation *(Third Year Direct Loan Institutions)*

Variable	Initial Sample (#)	Initial Sample (%)	Respondent Sample (#)	Respondent Sample (%)	Response Rate (%)
Institutional type and control:					
4-year public	13	14.77	11	18.97	84.62
2-year public	9	10.23	6	10.34	66.67
4-year private	10	11.36	7	12.07	70.00
2-year private	7	7.95	3	5.17	42.86
Proprietary	49	55.68	31	53.45	63.27
Loan volume:					
$1,000,000 or less	44	50.00	27	46.55	61.36
$1,000,001 to $5,000,000	26	29.55	20	34.48	76.92
$5,000,001 to 10,000,000	11	12.50	7	12.07	63.64
10,000,001 to 20,000,000	4	4.55	3	5.17	75.00
Over 20,000,000	3	3.41	1	1.72	33.33

Distribution of Responses/Sample Representation *(FFEL Institutions)*

Variable	Initial Sample (#)	Initial Sample (%)	Respondent Sample (#)	Respondent Sample (%)	Response Rate (%)
Institutional type and control:					
4-year public	328	16.59	288	17.71	87.80
2-year public	505	25.54	440	27.06	87.13
4-year private	547	27.67	449	27.61	82.08
2-year private	263	13.30	204	12.55	77.57
Proprietary	334	16.89	245	15.07	73.35
Loan volume:					
$1,000,000 or less	787	39.81	645	39.67	81.96
$1,000,001 to $5,000,000	723	36.57	595	36.59	82.30
$5,000,001 to 10,000,000	233	11.79	194	11.93	83.26
10,000,001 to 20,000,000	151	7.64	123	7.56	81.47
Over 20,000,000	83	4.20	69	4.24	83.14

Appendix C

Questionnaire With Item Response Frequencies

Appendix C contains the unweighted and weighted survey questionnaire with the item responses. The percentage of respondents who answered each possible response category is listed beside each survey question. For example, if the response choices were Easy and Difficult , the percentage of respondents who answered Easy to this item and the percentage of respondents who answered Difficult to this item would be displayed after each response choice respectively.

The unweighted questionnaire is presented first, followed by the weighted. The unweighted data are the exact distribution of responses from those surveyed, while the weighted data represents an estimate of how the entire population would have responded had they all been asked. The tables presented in Appendix A and referenced in Volume One are weighted so that generalizations to the entire population of institutions are possible.

The first set of unweighted and weighted percentage scores refer to the total responses (T%). The total responses include all of the respondents who answered each possible response category including respondents who answered Don t Know or Refused (by Don t Know we mean the respondent failed to choose a given response choice and stated that they didn t know the answer, and by Refused we mean the respondent refused to answer the question at all). These figures provide a gross response rate for each question.

The second set of unweighted and weighted percentage scores are based on valid responses only (V%). These valid percentages are comprised of the respondents who chose one of the possible response choices <u>excluding</u> Don t Know or Refused." These figures provide a valid response rate that incorporates only those respondents who chose an answer from the given response choices.

Unweighted Questionnaire

Identifying Information

CONFIDENTIALITY

Identities of institutions and names of individuals will be kept strictly confidential by Macro International Inc. Identifying information will be used for followup purposes only. All information obtained from this survey will be presented to the Department of Education in aggregated form only.

In the spaces provided below, please enter the name, title, e-mail address, and telephone number of the person completing this form, and the date on which the questionnaire was completed.

Name:
Title:
Date:
E-mail Address:
Telephone Number:

If your address is different from the label on the front cover, please correct it in the space below.

School Identification

1) Which of the following describes your institution in terms of participation in the Direct Loan and Federal
{ID1} Family Education Loan Programs during the 1996/1997 academic year? ***(Please check one response only, and complete the sections of the questionnaire indicated by the arrow.)***

%			
70.9	Institution offers FFEL loans only. School has **never** participated in the Direct Loan Program.	---------->	Please complete Sections A, F, G, H, and K.
0.9	Institution currently offers FFEL loans only. School participated in the Direct Loan Program in 1994/1995 or 1995/1996, but no longer participates in Direct Lending.	---------->	Please complete Sections F, G, H, I, and K.
4.7	Institution began originating loans in the Direct Loan Program in academic year 1994/1995. (Year 1 School)	---------->	Please complete Sections A, C, D, E, and K.
	Institution also originates FFEL loans.	---------->	*Please also complete Sections F, G, and H.*
18.9	Institution began originating loans in the Direct Loan Program in academic year 1995/1996. (Year 2 School)	---------->	Please complete Sections A, C, D, E, and K.
	Institution also originates FFEL loans.	---------->	*Please also complete Sections F, G, and H.*
2.5	Institution began originating loans in the Direct Loan Program in academic year 1996/1997. (Year 3 School)	---------->	Please complete Sections A, B, C, D, E, and K.
	Institution also originates FFEL loans.	---------->	*Please also complete Sections F, G, and H.*
3.0	Institution has been selected for participation in the Direct Loan Program; however, no Direct Loans have been originated.	---------->	Section I.
	Institution also originates FFEL loans.	---------->	*Please also complete Sections F, G, and H.*
0.0	Institution does not currently participate in either the Direct Loan Program or the Federal Family Education Loan Program.	---------->	Section J only.
0.0	School closed.	---------->	Section J only.

Section A—Background Information

A1) Which of the following best characterizes the current structure of the Financial Aid Office(s) at your institution as it relates to processing loans? *(Check only one response.)*

T%	V%	
70.6	70.9	The institution has a single campus, branch, or school; one office administers financial aid for the entire institution.
11.6	11.6	Each campus, branch, or school within the institution is served by a separate Financial Aid Office.
16.7	16.8	Multiple campuses, branches, or schools within the institution are served by a single Financial Aid Office.
0.7	0.7	Other (Specify):

T%	V%	
7.0	7.3	Mainframe system only
39.0	40.6	Mainframe to personal computer (PC) with interface
18.1	18.8	Independent mainframe and personal computers (PCS)
29.2	30.4	Personal computers (PCS) only
2.0	2.1	No computer system used; all manual processing
0.7	0.8	Other (Specify):

A2) Please indicate the type of computer system currently used by your institution to administer student financial aid. *(Check only one response.)*

Type of System Used

A3) What was your total dollar Stafford (subsidized and unsubsidized) and PLUS loan volume for the **1996/97** Federal Award Year?[1]

(Record separately for each of the applicable loan programs, and combined. Circle NA for "FFEL" or "Direct Loan," if the loan program was not offered at your institution during the 1995/96 academic year.)

{A31}	FFEL	$_____	NA
{A32}	Direct Loan	$_____	NA
{A33}	Total	$_____	NA

If you entered "zero" for your total dollar loan volume and you do not expect a change in loan volume for the 1996/97 Federal Award Year, please skip to Section J of the questionnaire.

A4) Do you expect a change in total loan volume for the 1996/97 Federal Award Year?

T%	V%	
35.7	36.2	Yes
63.0	63.8	No

If "Yes" in A4

A5) If you expect a significant change in total loan volume for the 1996/97 Federal Award Year, please indicate the expected level of change below.

Percentage increase_____% {A51} **or** Percentage decrease_____% {A52}

[1]Since the timing of our survey may have prevented institutions from providing accurate estimates of their total loan volume, the means for these questions, A3 and A5, are suppressed.

Section B—Initial Implementation of the Direct Loan Program (For Year 3 Direct Loan Institutions)

B1) The following items describe various activities and processes necessary for the implementation and startup of the Direct Loan Program. This question refers to the **startup activities only**; it does not cover ongoing administration. This may be a question for which you want to consult other staff (such as the Business or Bursar s Office) involved in setting up the processes. Please rate the ease of setting up these processes at your institution using the following scale. *(Circle one rating for each activity.)*

1 = Easy to set up process at my institution
2 = Moderate level of effort required to set up process
3 = Difficult to set up process at my institution
NA = Not applicable; did not implement this process or process was implemented by a third party.

Activities and Processes	Ease of Implementation							
	Easy to set up process		Moderate level of effort required		Difficult to set up process		Not applicable	
	T%	V%	T%	V%	T%	V%	T%	V%
Installation of EDExpress into your institution's own computer system	20.7	21.4	46.6	48.2	5.2	5.4	24.1	25.0
Development and conduct of internal staff training on the Direct Loan Program	17.2	17.9	58.6	60.7	6.9	7.1	13.8	14.3
Development of procedures/materials to counsel borrowers on Direct Loans	50.0	52.7	39.7	41.8	1.7	1.8	3.4	3.6
Development of institutional procedures for processing loan applications and ensuring loan origination	19.0	19.6	53.4	55.4	15.5	16.1	8.6	8.9
Development of promissory note review and transmittal procedures	25.9	26.8	44.8	46.4	8.6	8.9	17.2	17.9
Development of loan disbursement procedures (e.g., crediting student accounts)	37.9	39.3	44.8	46.4	6.9	7.1	6.9	7.1
Development of internal recordkeeping and procedures for reporting to Direct Loan System (includes tracking information on borrowers and their loans both during and after enrollment period, and communication about borrowers to ED and its contractors)	8.6	8.9	58.6	60.7	13.8	14.3	15.5	16.1
Development of institutional cash management procedures (includes estimating capital needs, tracking receipt of funds, and reporting cancellations or refunds)	17.2	17.9	56.9	58.9	6.9	7.1	15.5	16.1
Development of reconciliation procedures at your institution	8.6	9.1	48.3	50.9	24.1	25.5	13.8	14.5

B2) In the space below, check whether you are offering both Direct Loans and FFEL in 1996/97, or offering only Direct Loans. Then rate the items corresponding to that column only, as indicated by the arrow.

IF OFFERING BOTH DIRECT LOANS AND FFEL, CHECK HERE AND ANSWER THE COLUMN BELOW

T%	V%	
62.1	64.3	Yes

What factors influenced your decision to phase-in the Direct Loan Program? Rate each item below regarding its influences or importance in the overall decision, using the following scale:	Rating							
	1 Very Important		2 Somewhat Important		3 Not at all Important		NA Not Applicable	
	T%	V%	T%	V%	T%	V%	T%	V%
Did not want to confuse borrowers who already had FFEL loans.	39.5	41.7	21.1	22.2	10.5	11.1	23.7	25.0
Wanted to delay full commitment until the Department of Education has gained experience with the new program.	26.3	27.8	26.3	27.8	21.1	22.2	21.1	22.2
Wanted to learn how to implement the program with a small group before committing the entire institution.	47.4	50.0	15.8	16.7	10.5	11.1	21.1	22.2
Wanted to maintain relationships with lender(s) and/or guarantor(s).	47.4	50.0	13.2	13.9	23.7	25.0	10.5	11.1
Wanted to keep graduate/professional students in the FFEL Program.	5.3	5.9	2.6	2.9	2.6	2.9	78.9	88.2
Other (Specify):	15.8	75.0	5.3	25.0	0.0	0.0	0.0	0.0

IF OFFERING ONLY DIRECT LOANS, CHECK HERE AND ANSWER THE COLUMN BELOW

T% **V%**

34.5 35.7 Yes

What factors influenced your decision to switch 100 percent to the Direct Loan Program? Rate each item below regarding its influences or importance in the overall decision, using the following scale:	Rating							
	1 Very Important		2 Somewhat Important		3 Not at all Important		NA Not Applicable	
	T%	V%	T%	V%	T%	V%	T%	V%
Did not want to confuse borrowers by offering two loan programs.	59.1	65.0	18.2	20.0	13.6	15.0	0.0	0.0
Did not want the complexity of administering two programs simultaneously.	77.3	85.0	9.1	10.0	4.5	5.0	0.0	0.0
Did not want to continue to administer the FFEL Program.	45.5	50.0	36.4	40.0	4.5	5.0	4.5	5.0
Wanted to avoid uncertainty regarding the availability of loan funds under FFEL.	22.7	25.0	31.8	35.0	27.3	30.0	9.1	10.0
Other (Specify):	18.2	80.0	4.5	20.0	0.0	0.0	0.0	0.0

B3) How satisfied are you with the Department of Education s **responsiveness** to reported problems or difficulties during the implementation of the Direct Loan Program? ***(Using a scale of 1 to 5, with 1 being very satisfied and 5 being very dissatisfied, or NA for not applicable,*** *please circle your level of satisfaction****.)***

	1		2		3		4		5		NA		
	T%	V%	T%	V%	T%	V%	T%	V%	T%	V%	T%	V%	
Very Satisfied	15.5	16.1	34.5	35.7	31.0	32.1	3.4	3.6	8.6	8.9	3.4	3.6	Very Dissatisfied

Section C—Administration of the Direct Loan Program

C1) How would you rate your overall level of satisfaction with each of the following activities involved in administering the Direct Loan Program? *(Circle only one rating for each activity. Circle NA for activities that you have not yet had experience with in the Direct Loan Program.)*

Activity	Very Satisfied		Somewhat Satisfied		Somewhat Dissatisfied		Very Dissatified		NA	
	T%	V%	T%	V%	T%	V%	T%	V%	T%	V%
Keeping up with regulations	45.2	46.2	46.1	47.0	5.1	5.2	1.2	1.2	0.3	0.3
Answering general questions about loans and financial aid	55.1	56.7	36.7	37.7	3.2	3.3	1.5	1.6	0.7	0.7
Counseling borrowers while in school	52.0	53.4	39.9	41.0	3.1	3.2	0.5	0.5	1.9	1.9
Processing origination records	51.9	52.9	33.6	34.3	8.4	8.5	2.4	2.4	1.9	1.9
Processing promissory notes	45.7	46.6	34.5	35.1	10.4	10.6	4.9	5.0	2.6	2.6
Requesting and receiving loan funds	58.0	59.4	26.6	27.3	4.8	4.9	2.0	2.1	6.1	6.3
Disbursing of loan funds (including preparing loan checks and getting student signatures)	52.7	53.8	31.4	32.1	4.3	4.4	1.4	1.4	8.2	8.4
Refunding excess loan funds to borrowers	43.3	44.3	35.0	35.8	6.7	6.8	1.5	1.6	11.3	11.5
Reconciliation/financial monitoring and reporting	13.1	13.4	38.4	39.3	27.0	27.6	13.7	14.0	5.6	5.8
Recordkeeping and reporting of student information (includes SSCRs, financial aid transcripts, and updates to the Direct Loan Servicing Center or NSLDS)	16.6	17.0	46.6	47.7	21.2	21.7	7.5	7.7	5.8	5.9
Helping students with loans after they have left school	25.9	26.6	49.0	50.2	8.0	8.2	2.4	2.4	12.3	12.6

C2) How would you characterize the level of work or staff effort needed to **administer** Direct Lending on a day-to-day basis? *(Check only one response.)*

T%	V%	
9.2	9.4	Very easy to administer
38.4	39.2	Relatively easy to administer, with a few areas that require a high level of effort
24.9	25.4	A moderate amount of effort is required overall
18.4	18.8	Relatively labor intensive to administer, with many areas that require a high level of effort
7.0	7.1	Very labor intensive to administer

C3) Listed below are resources needed for the delivery of financial aid that may have changed at your institution due to the implementation of the Direct Loan Program. Please indicate if **increases or decreases** have occurred or will occur during the 1996/97 academic year for each type of resource. This question refers **only** to changes that are a **direct result** of implementation of the Direct Loan Program. *(Circle one rating for each resource.)*

Resources	Level of Change									
	Significant Decrease		Small Decrease		No Change		Small Increase		Significant Increase	
	T%	V%	T%	V%	T%	V%	T%	V%	T%	V%
Number of permanent or temporary staff positions related to financial aid	1.2	1.2	4.4	4.5	69.3	70.9	19.6	20.1	3.2	3.3
Number of staff positions in Accounting or Business Office	3.8	3.8	82.3	84.3	11.3	11.5	0.3	0.3	0.0	0.0
Number of staff used for technical support	0.3	0.3	1.0	1.0	64.7	66.0	26.8	27.4	5.1	5.2
Number of hours current staff work	1.9	1.9	6.8	7.0	45.9	47.0	29.0	29.7	14.0	14.3
Equipment/computers	0.5	0.5	0.5	0.5	26.8	27.5	36.3	37.3	33.3	34.2
Supplies (postage, copying, etc.)	0.9	0.9	4.3	4.4	38.4	39.5	38.9	40.0	14.8	15.3
Funds for training	0.7	0.7	1.9	1.9	54.6	55.7	36.3	37.0	4.6	4.7
Funds for staff travel	0.7	0.7	1.2	1.2	53.9	55.1	36.9	37.6	5.3	5.4
Development/modification of computer programs/procedures	0.3	0.3	0.7	0.7	21.5	22.0	41.6	42.5	33.8	34.5
Other (Specify):	1.0	7.9	10.1	77.6	0.2	1.3	1.7	13.2	0.0	0.0

C4)Did the number of short-term loans (i.e., bridge loans) issued by your institution increase, decrease, or remain about the same during the 1996/97 academic year?

T%	V%	
9.4	9.6	Increased
17.4	17.8	Decreased
26.8	27.4	Remained about the same
44.4	45.3	Not applicable (institution does not issue short-term loans)

C5) For each of the specific administrative functions listed in the table below, please indicate the level of change in workload (if any) resulting from implementation of the Direct Loan Program. *(Circle one rating for each administrative function.)*

Administrative Function	Level of Change in Workload									
	Significant Decrease		Small Decrease		No Change		Small Increase		Significant Increase	
	T%	V%	T%	V%	T%	V%	T%	V%	T%	V%
First, please indicate the overall level of change in workload at your institution due to implementation of Direct Loans.	5.5	5.6	14.2	14.5	18.6	19.0	39.4	40.2	20.3	20.7
Training Financial Aid staff	1.0	1.1	2.9	3.0	23.2	23.9	51.0	52.5	18.9	19.5
Counseling borrowers on Direct Loan Program	0.5	0.5	3.6	3.7	56.7	58.1	28.7	29.4	8.0	8.2
Processing loan applications/creating origination records	10.1	10.4	14.3	14.9	21.2	21.9	29.9	31.0	21.0	21.8
Verifying enrollment	3.2	3.4	6.3	6.5	63.8	66.2	16.9	17.5	6.1	6.4
Advising students on status of loans	8.2	8.5	14.0	14.5	46.8	48.3	17.9	18.5	9.9	10.2
Requesting and receiving loan funds by institution	15.7	16.3	11.1	11.5	32.4	33.7	26.5	27.5	10.4	10.8
Disbursing loan funds to students	18.9	19.6	14.0	14.5	35.7	36.9	17.7	18.3	10.4	10.8
Recordkeeping and reporting (includes tracking information on borrowers and their loans both during and after enrollment period, and communication about borrowers to other organizations)	5.1	5.3	11.8	12.2	29.0	30.1	32.8	34.0	17.7	18.4
Cash management (includes cancellations/refunds)	7.0	7.3	9.6	9.9	22.2	23.1	37.2	38.7	20.1	21.0
Reconciliation	1.9	2.0	4.1	4.3	14.3	14.9	37.7	39.3	37.7	39.3

C6)If you indicated an overall change in workload resulting from implementation of Direct Loans in Question 5, please specify whether you think the change is **temporary** (i.e., will occur only during the initial phase of the process) or **permanent** (i.e., will continue in the regular operation of the Direct Loan Program).

T%	V%	
18.4	20.9	Temporary
69.8	79.1	Permanent

C7) Please check the statements below that apply to your perception of staffing or workload changes related to your institution s implementation of the Direct Loan Program. *(Check all that apply.)*

T%	V%	
57.2	63.4	Staff have been shifted to work on different financial aid functions.
4.3	4.7	Staff have been freed to work on other activities outside of financial aid.
1.5	1.7	Staff have been released to other departments or released from the institution.
32.6	36.2	Staff are working extra hours to accommodate the added activities.
16.9	18.8	Extra staff have been hired at the institution to accommodate the added activities.

T%	V%	
69.8	71.6	EDExpress software
24.1	24.7	Commercial software
15.0	15.4	Software developed internally
14.7	15.1	Other

C8) Which of the following describes the current software configuration used by your institution to process Direct Loans? *(Check all that apply.)*

Performance Area	Very Satisfied 1		2		3		4		Very Dissatisfied 5	
	T%	V%	T%	V%	T%	V%	T%	V%	T%	V%
Overall usefulness of software (i.e., the extent to which it can adequately perform the functions required)	24.4	25.6	33.8	35.4	24.4	25.6	9.4	9.8	3.4	3.6
Ease of integration and compatibility with your previously existing system	23.9	25.4	26.6	28.3	23.0	24.5	13.7	14.5	6.7	7.1
Processing efficiency (e.g., the ability to batch-process or process multiple types of loans)	28.5	29.9	30.4	31.9	22.0	23.1	9.4	9.9	4.9	5.2

C9) How satisfied are you with the software configuration used by your institution to process Direct Loans as it relates to each of the following performance areas? ***(Using a scale of 1 to 5, with 1 being very satisfied and 5 being very dissatisfied****, please circle your level of satisfaction.)*

C10)Please indicate whether you are currently participating in the Direct Loan Program as an option one, option two, or option three institution (as defined by the Department of Education). *(Check only one.)*

T%	V%	
11.4	11.9	Option 1/Partial Origination (formerly level two institution)
79.0	82.2	Option 2/Full Origination (formerly level one institution)
5.6	5.9	Option 3/Standard Origination (formerly level three institution)

Section D—Information and Support from the Department of Education (Direct Loan Institutions)

D1) Following is a list of Direct Loan Program information or support that you may have received from the Department of Education or its servicer during the 1996/97 academic year. For each item:

a) **Using a scale of 1-5, with 1 being very timely and 5 being not at all timely**, rate (by circling the appropriate number), the timeliness of the information/support for your needs and activities.

(Circle NA if you have not received the information/support from ED.)

Material/Training Provided by ED	Timeliness											
	1		2		3		4		5		NA	
	T%	V%	T%	V%	T%	V%	T%	V%	T%	V%	T%	V%
Information on Direct Loan Program rules and regulations	29.4	30.0	38.1	38.9	20.6	21.1	6.3	6.5	2.2	2.3	1.2	1.2
Telephone support for policy or administrative guidance	24.2	24.7	28.5	29.0	25.1	25.6	10.2	10.4	4.8	4.9	5.3	5.4
Direct Loan Users Guide	26.5	27.3	29.5	30.5	24.7	25.6	9.0	9.3	4.1	4.2	2.9	3.0
In-person assistance	16.4	16.8	16.7	17.2	15.5	16.0	5.6	5.8	5.5	5.6	37.5	38.6
Borrower counseling materials	34.8	35.7	28.5	29.2	17.2	17.7	9.0	9.3	6.0	6.1	1.9	1.9
Training materials for counselors	27.1	28.1	27.3	28.3	19.6	20.3	9.2	9.5	3.2	3.4	10.1	10.4
Entrance/exit counseling videos	33.8	34.9	22.7	23.4	16.9	17.4	4.8	4.9	4.6	4.8	14.2	14.6
Pre-printed promissory notes	48.0	49.0	20.0	20.4	9.0	9.2	2.4	2.4	2.0	2.1	16.4	16.8
Reconciliation guide	20.6	21.5	23.5	24.6	23.9	24.9	9.6	10.0	3.8	3.9	14.5	15.1
Consolidation booklet	22.5	23.4	22.9	23.7	19.8	20.5	6.0	6.2	5.1	5.3	20.1	20.9
Loan origination support	21.5	22.0	27.5	28.0	21.5	22.0	14.2	14.5	7.3	7.5	6.0	6.1
Loan reconciliation support	13.3	13.8	19.5	20.1	23.0	23.8	17.4	18.0	11.9	12.3	11.6	12.0
Training and technical support	21.7	22.2	25.6	26.2	27.5	28.1	12.1	12.4	3.8	3.8	7.2	7.3
Software for administration or reporting functions	17.1	17.5	21.0	21.6	24.1	24.7	8.0	8.2	3.4	3.5	23.7	24.4
Videoconferences	12.5	12.9	16.0	16.6	17.1	17.6	4.3	4.4	1.9	1.9	45.1	46.6

D1b) Using a scale of 1-5, with 1 being very useful and 5 being not at all useful, rate (by circling the appropriate number), the usefulness of the information/support in providing the instruction or service needed by your institution.

(Circle NA if you have not received the information/support from ED.)

Material Training Provided by ED	Usefulness											
	1		2		3		4		5		NA	
	T%	V%	T%	V%	T%	V%	T%	V%	T%	V%	T%	V%
Information on Direct Loan Program rules and regulations	38.1	39.2	37.7	38.8	15.4	15.8	3.2	3.3	1.2	1.2	1.5	1.6
Telephone support for policy or administrative guidance	33.8	34.7	28.0	28.8	17.7	18.2	8.9	9.1	3.2	3.3	5.6	5.8
Direct Loan Users Guide	34.0	35.0	27.6	28.5	23.2	23.9	5.6	5.8	3.1	3.2	3.6	3.7
In-person assistance	24.7	25.7	15.7	16.3	12.8	13.3	3.2	3.4	4.1	4.2	35.8	37.2
Borrower counseling materials	54.3	55.7	27.6	28.4	9.2	9.5	2.7	2.8	1.7	1.8	1.9	1.9
Training materials for counselors	36.0	37.3	26.3	27.3	18.1	18.8	3.8	3.9	2.0	2.1	10.2	10.6
Entrance/exit counseling videos	35.5	36.8	20.3	21.1	12.3	12.7	6.7	6.9	7.0	7.3	14.7	15.2
Pre-printed promissory notes	58.5	60.2	14.7	15.1	4.6	4.7	1.7	1.8	1.5	1.6	16.2	16.7
Reconciliation guide	22.2	23.1	22.7	23.7	24.1	25.1	8.0	8.4	3.9	4.1	15.0	15.7
Consolidation booklet	29.9	31.0	22.7	23.6	17.9	18.6	2.4	2.5	3.4	3.5	20.0	20.7
Loan origination support	29.4	30.3	26.5	27.3	17.6	18.2	12.1	12.5	5.1	5.3	6.1	6.3
Loan reconciliation support	21.5	22.4	19.5	20.3	17.9	18.7	15.5	16.2	10.2	10.7	11.3	11.7
Training and technical support	31.2	32.2	24.4	25.2	22.4	23.1	8.9	9.2	3.1	3.2	7.0	7.2
Software for administration or reporting functions	22.0	22.8	18.8	19.5	21.5	22.3	7.8	8.1	3.1	3.2	23.2	24.1
Videoconferences	11.6	12.1	14.8	15.5	19.3	20.1	3.4	3.6	2.4	2.5	44.4	46.3

D2) Does your institution have any type of communication or interaction with the Department of Education (or its servicer) **regarding loan repayment and/or consolidation**?

(If you answered "no," skip to Question D7.)

T%	V%	
53.4	55.1	Yes
43.5	44.9	No

If "Yes" in D2

D3) For each of the following **consolidation** activities, please indicate the frequency of occurrence at your institution. *(Circle the appropriate rating.)*

Consolidation Activities	Frequently		Sometimes		Seldom		Never	
	T%	V%	T%	V%	T%	V%	T%	V%
Refer borrowers to loan originator contractor for consolidation information and/or materials	43.8	45.1	38.0	39.1	9.9	10.2	5.4	5.6
Contact loan originator contractor directly to obtain forms/information	18.5	19.1	44.1	45.4	26.8	27.6	7.7	7.9
Intervene with loan originator contractor at the request of borrowers	14.4	14.8	39.0	40.1	34.2	35.2	9.6	9.9
Other interaction with loan originator contractor (Specify):	3.2	40.0	3.5	44.0	1.3	16.0	0.0	0.0

D4) For each of the following **loan repayment** activities, please indicate the frequency of occurrence at your institution.

(Circle the appropriate era ting.)

Loan Repayment Activities	Frequently		Sometimes		Seldom		Never	
	T%	V%	T%	V%	T%	V%	T%	V%
Refer borrowers to loan originator contractor for loan repayment information and/or materials	44.7	45.0	39.6	39.9	12.1	12.2	2.9	2.9
Contact loan originator contractor directly to obtain forms/information	23.6	23.8	42.5	42.8	26.5	26.7	6.7	6.8
Intervene with loan originator contractor at the request of borrowers	17.6	17.7	43.5	43.7	28.8	28.9	9.6	9.6
Other interaction with loan originator contractor (Specify):	2.6	40.0	3.5	55.0	0.3	5.0	0.0	0.0

D5) Overall, how satisfied are you with the communications that you have had with the Department of Education (or its servicer) concerning loan repayment and consolidation? ***(Using a scale of 1 to 5, with 1 being very satisfied and 5 being very dissatisfied, or NA for not applicable****, please circle your level of satisfaction.)*

Type of Communication	Very Satisfied 1		2		3		4		Very Dissatisfied 5	
	T%	V%	T%	V%	T%	V%	T%	V%	T%	V%
Loan repayment	27.2	27.7	34.8	35.5	28.1	28.7	4.2	4.2	1.0	1.0
In-school Direct Loan consolidation	16.9	17.7	30.7	32.1	29.4	30.8	7.0	7.4	3.8	4.0
Out-of-school Direct Loan consolidation	17.6	18.3	31.3	32.7	26.5	27.7	6.7	7.0	8.6	9.0

D6) In the table below, please rate your level of satisfaction with the timeliness and clarity of the Department of Education s loan **repayment** regulations. ***(Using a scale of 1 to 5, with 1 being very satisfied and 5 being very dissatisfied, or NA for not applicable,*** *please rate your level of satisfaction with the guidelines provided for each of the following loan repayment options.)*

	Timeliness											
	1		2		3		4		5		NA	
Loan Repayment Options	**T%**	**V%**	**T%**	**V%**	**T%**	**V%**	**T%**	**V%**	**T%**	**V%**	**T%**	**V%**
Standard repayment plan	37.4	37.6	32.3	32.5	18.8	19.0	1.6	1.6	1.9	1.9	7.3	7.4
Income-contingent repayment plan	33.9	34.2	29.7	30.0	21.4	21.6	2.2	2.3	1.6	1.6	10.2	10.3
Extended repayment plan	34.5	34.7	30.7	30.9	19.5	19.6	2.2	2.3	1.3	1.3	11.2	11.3
Graduated repayment plan	33.2	33.4	32.3	32.5	18.5	18.6	2.9	2.9	1.3	1.3	11.2	11.3

	Clarity											
	1		2		3		4		5		NA	
Loan Repayment Options	**T%**	**V%**	**T%**	**V%**	**T%**	**V%**	**T%**	**V%**	**T%**	**V%**	**T%**	**V%**
Standard repayment plan	40.9	41.3	29.7	30.0	18.5	18.7	2.2	2.3	1.9	1.9	5.8	5.8
Income-contingent repayment plan	32.6	32.9	27.5	27.7	24.9	25.2	3.5	3.5	1.9	1.9	8.6	8.7
Extended repayment plan	35.8	36.1	29.4	29.7	21.1	21.3	1.6	1.6	1.6	1.6	9.6	9.7
Graduated repayment plan	33.9	34.2	30.4	30.6	21.1	21.3	1.9	1.9	1.9	1.9	9.9	10.0

D7) In the table below, please rate your level of satisfaction with the timeliness and clarity of the Department of Education s **consolidation** guidelines. ***(Using a scale of 1 to 5, with 1 being very***

satisfied and 5 being very dissatisfied, or NA for not applicable, *please rate your level of satisfaction with the guidelines issued for each of the following consolidation components.)*

Type of Consolidation	Timeliness											
	1		2		3		4		5		NA	
	T%	V%	T%	V%	T%	V%	T%	V%	T%	V%	T%	V%
In-school Direct Loan consolidation	17.9	18.2	25.2	25.6	23.6	24.0	6.1	6.2	8.9	9.1	16.6	16.9
Out-of-school Direct Loan consolidation	18.5	18.8	26.8	27.3	24.9	25.3	6.4	6.5	8.9	9.1	12.8	13.0
In-school FFEL consolidation	12.1	12.4	18.2	18.6	16.3	16.7	3.2	3.3	2.2	2.3	45.7	46.7
Out-of-school FFEL consolidation	12.8	13.1	18.5	19.0	17.6	18.0	3.8	3.9	2.2	2.3	42.8	43.8

Type of Consolidation	Clarity											
	1		2		3		4		5		NA	
	T%	V%	T%	V%	T%	V%	T%	V%	T%	V%	T%	V%
In-school Direct Loan consolidation	16.9	17.3	25.9	26.5	26.2	26.8	8.6	8.8	4.8	4.9	15.3	15.7
Out-of-school Direct Loan consolidation	17.3	17.7	26.5	27.2	27.5	28.2	9.6	9.8	4.8	4.9	11.8	12.1
In-school FFEL consolidation	11.2	11.6	16.9	17.5	18.8	19.5	3.5	3.6	2.6	2.6	43.5	45.0
Out-of-school FFEL consolidation	12.1	12.6	17.9	18.5	18.8	19.5	4.5	4.6	2.6	2.6	40.6	42.1

D8) Has your institution had any contact with the Direct Loan client account managers in the Department of Education s Regional Office for your area?

(If you answered "no," skip to Section E.)

T%	**V%**	
77.8	79.7	Yes
19.8	20.3	No

If "Yes" in D8

D9) How would you describe the level of interaction between your institution and the Direct Loan client account managers in the Regional Office? *(Check only one response.)*

T%	V%	
25.2	25.3	Extensive interaction
52.9	53.0	Some interaction
21.7	21.8	Very little interaction

D10) Were the contacts with the Direct Loan client account managers in the Regional Office initiated by your institution, the Regional Office, or both? *(Check only one response.)*

T%	V%	
21.3	21.3	Institution
7.5	7.5	Regional Office
71.1	71.2	Both the institution and the Regional Office

D11) Following is a list of possible reasons for contact with the Department of Education s Regional Office. For each item:

a) **Using a scale of 1-5, with 1 being very timely and 5 being not at all timely**, rate (by circling the appropriate number), the timeliness of the training/support you received in meeting your needs.

(Circle NA if you have not received the listed training/support from the Regional Office)

	Timeliness											
	1		2		3		4		5		NA	
Contact with the ED Regional Office	**T%**	**V%**	**T%**	**V%**	**T%**	**V%**	**T%**	**V%**	**T%**	**V%**	**T%**	**V%**
Training received at the Regional Office (or at a designated facility)	30.9	31.1	26.3	26.4	16.0	16.1	3.7	3.7	0.4	0.4	22.1	22.2
Training/guidance delivered by account managers at your institution	21.3	21.5	16.2	16.4	11.2	11.3	3.3	3.3	0.4	0.4	46.5	47.0
Questions regarding Direct Loan policy	34.9	35.0	31.4	31.5	16.2	16.3	3.3	3.3	0.2	0.2	13.6	13.7
Entrance/exit counseling issues	18.4	18.8	13.4	13.6	9.2	9.4	2.2	2.2	0.2	0.2	54.8	55.8
Requests for ED-provided materials	27.2	27.7	24.8	25.2	10.7	10.9	3.3	3.3	1.3	1.3	30.9	31.5
Questions/issues regarding computer systems design or implementation	21.1	21.4	18.9	19.2	16.2	16.5	4.2	4.2	2.0	2.0	36.2	36.7
Questions/issues regarding loan origination	26.1	26.3	26.3	26.5	15.1	15.2	3.5	3.5	0.4	0.4	27.9	28.0
Questions/issues regarding disbursement and/or refunding of excess funds to borrowers	25.0	25.4	21.5	21.8	13.2	13.4	3.5	3.6	0.9	0.9	34.4	35.0
Computer-related reconciliation issues	19.5	19.7	21.5	21.7	18.9	19.1	9.4	9.5	3.5	3.5	26.1	26.4
Accounting-related reconciliation issues	16.4	16.6	21.9	22.2	17.3	17.5	6.1	6.2	3.3	3.3	33.8	34.1
Inquiries requesting appropriate sources of contact for specific questions relating to the loan process	33.1	33.3	24.6	24.7	14.9	15.0	5.0	5.1	1.3	1.3	20.6	20.7

D11b)Using a scale of 1-5, with 1 being very useful and 5 being not at all useful, rate (by circling the appropriate number), the usefulness of the training/support you received in meeting your needs.

(Circle NA if you have not recieved the listed training/support from the Regional Office)

	Usefulness											
	1		2		3		4		5		NA	
Contact with the ED Regional Office	**T%**	**V%**	**T%**	**V%**	**T%**	**V%**	**T%**	**V%**	**T%**	**V%**	**T%**	**V%**
Training received at the Regional Office (or at a designated facility)	35.5	36.1	26.3	26.7	11.4	11.6	3.1	3.1	0.0	0.0	22.1	22.5
Training/guidance delivered by account managers at your institution	26.1	26.7	14.3	14.6	9.6	9.9	2.2	2.2	0.4	0.4	45.2	46.2
Questions regarding Direct Loan policy	41.2	41.8	27.9	28.2	13.2	13.3	2.9	2.9	0.7	0.7	12.9	13.1
Entrance/exit counseling issues	24.1	25.1	10.5	10.9	8.1	8.4	1.1	1.1	0.0	0.0	52.4	54.4
Requests for ED-provided materials	35.5	36.7	22.1	22.9	7.5	7.7	1.5	1.6	0.2	0.2	30.0	31.0
Questions/issues regarding computer systems design or implementation	23.9	24.4	17.1	17.5	12.3	12.6	5.9	6.1	3.3	3.4	35.3	36.1
Questions/issues regarding loan origination	30.9	31.3	20.6	20.8	14.9	15.1	4.4	4.4	0.9	0.9	27.2	27.5
Questions/issues regarding disbursement and/or refunding of excess funds to borrowers	28.3	29.1	19.3	19.8	11.6	11.9	3.5	3.6	1.3	1.4	33.3	34.2
Computer-related reconciliation issues	22.8	23.2	19.1	19.4	15.8	16.0	10.3	10.5	5.0	5.1	25.4	25.8
Accounting-related reconciliation issues	19.7	20.2	18.2	18.7	15.8	16.2	7.0	7.2	4.8	4.9	32.0	32.8
Inquiries requesting appropriate sources of contact for specific questions relating to the loan process	35.7	36.1	22.8	23.1	13.8	14.0	4.6	4.7	1.8	1.8	20.2	20.4

Section E—Overall Impressions of the Direct Loan Program

E1) Please review the statements about the Direct Loan Program listed below. Then in the appropriate column:

a) Indicate any statements that describe the most important attributes of the Direct Loan Program for your institution. Please check **up to three** benefits.

b) Indicate any statements that describe areas of the Direct Loan Program where your expectations were unmet. ***(Check all that apply.)***

Attribute of Direct Loan Program	Most Important Benefits		Unmet Expectations	
	T%	V%	T%	V%
Borrowers are served well through the Direct Loan Program.	71.3	76.0	8.4	9.7
The Direct Loan Program is simple to administer.	40.6	45.5	31.2	35.2
The Direct Loan Program is viable.	28.2	31.4	6.0	7.0
The availability of loan funds is predictable in the Direct Loan Program.	46.6	51.0	6.7	7.8
The Direct Loan Program is cost-effective to administer.	21.3	24.6	21.5	24.6
The flexibility of loan repayment options is beneficial to borrowers.	56.7	61.7	2.9	3.4

E2) Please rate your general satisfaction with the Direct Loan Program up to this point. ***(Using a scale of 1 to 5, with 1 being very satisfied and 5 being very dissatisfied,*** *circle your level of satisfaction****.)***

E3) Compared to the 1995/96 academic year, has your overall level of satisfaction this year with the Federal Student Loan process increased, decreased, or remained the same?

	1		2		3		4		5		
	T%	V%	T%	V%	T%	V%	T%	V%	T%	V%	
Very Satisfied	25.3	25.9	37.2	38.2	23.7	24.3	8.2	8.4	3.1	3.2	Very Dissatisfied

T%	V%	
28.8	29.5	Increased
31.1	31.8	Decreased
37.7	38.6	Remained the same

E4) What is the most important advice you would give another institution that was preparing to implement the Direct Loan Program? {OE1}

%	
14.9	Need computer person on staff/tech support available
9.8	Ensure you have necessary computer hardware/equipment & configuration
6.4	Plan ahead/start early
4.9	Get training for staff/attend workshops
4.6	Other
4.2	Do it
3.7	Need adequate staffing (general)
3.4	Get administrative support for computers/admin
3.4	Wait because of new servicer
3.2	Talk to other DL schools
2.9	School offices/administration needs to be willing to change & support program
2.7	Program benefits students/school
2.7	Prepare/train staff beforehand for system operations
2.7	Patience/flexibility needed
2.2	Anticipate time/money/resources for training & implementation
2.2	Expect problems/be diligent with Servicer
2.2	Think twice/don t do it
2.0	Use an implementation team
2.0	Familiarize yourself with program beforehand
2.0	Expect problems and changes to software
1.7	Program easy to run
1.7	Learn reconciliation process
1.7	Organization is the key to success with DL
1.5	Test program/systems
1.5	Can t answer/no comment
1.5	Coordinate implementation between all school offices
1.5	Takes time/resources to administer
1.2	Develop business process/procedures
1.2	Go 100% DL
1.0	Phase in slowly
1.0	Explore all options before going DL
1.0	Get all offices/staff involved
0.7	Be aware of LOC contracting situation (i.e., there will be a switch)
0.5	Use the Regional Office
0.5	Financial Aid Office will have greater workload

Questions E5 and E6 are only for institutions that are still participating in FFELP. If you are 100% Direct Loan, please skip to Question E7.

E5) Now that you are administering both programs, how satisfied are you with the **FFEL Program** as it currently is operating? ***(Using a scale of 1-5, with 1 being very satisfied and 5 being very dissatisfied,*** *please circle your level of satisfaction.)*

	1		2		3		4		5		
	T%	V%	T%	V%	T%	V%	T%	V%	T%	V%	
Very Satisfied	24.4	26.4	33.5	36.2	24.4	26.4	8.0	8.6	2.3	2.5	Very Dissatisfied

E6) For the following areas of **FFEL Program** administration, please rate any changes in FFEL since the introduction of the Direct Loan Program, using the following scale:

1 = Improved
2 = The same, no changes
3 = Worsened
DK/NA = Don t Know/Not Applicable

FFEL Program Administration	Improved		Same		Worsened		DK/NA	
	T%	V%	T%	V%	T%	V%	T%	V%
Student access to loans	23.3	25.3	65.9	71.6	1.1	1.2	1.7	1.9
Ease of administration of FFEL	36.4	39.5	53.4	58.0	1.7	1.9	0.6	0.6
Service from banks/guarantee agencies	56.3	61.1	31.8	34.6	2.3	2.5	1.7	1.9
Service from loan servicers/collection agencies	40.9	44.4	42.6	46.3	2.8	3.1	5.7	6.2
Service from your third party or privately contracted servicers	15.9	18.4	30.1	34.9	0.6	0.7	39.8	46.1

E7) What specific recommendations would you give to the Department of Education on how to improve the administration of the Direct Loan Program? *(List up to two recommendations.)* {OE2}

%	
16.7	Other
7.5	Improve overall performance of Montgomery servicer (general)
7.2	Better LOC reps/More Staff
6.7	Improve customer service of Montgomery servicer
6.4	Improve reconciliation process
5.9	Improve ED Express/software quality, functions, or documentation
5.1	Expand training - local
4.4	Don t change the Servicer/stay with one
4.1	Test software updates thoroughly before release
4.1	Conduct testing with LOC first - ensure they can do the job

3.6	Provide better technical support
3.3	Don t change Servicer mid-year
3.1	Don t change Servicer for wrong reasons (i.e., cost)
3.1	Go back to Utica
2.6	Better anticipate problems that come with Servicer switch - be proactive
2.1	Increase availability of school reps
2.1	Return phone calls
1.8	Release new software/publications early
1.8	Stop changing software as frequently
1.8	Extend contract period of Servicer so a switch is not frequently necessary
1.5	Expand software training (specific)
1.3	Can t answer/no comment
1.3	Improve communication of regulations/changes
1.3	More timely fund availability
0.8	Change software to allow for correction of errors
0.5	Find another Servicer

Section F—Administration of the FFEL Program

F1) How would you rate your current level of satisfaction with each of the following activities involved in administering the Federal Family Education Loan Program? *(Circle only one rating for each activity. Circle NA for activities that you have not yet had experience with in the Federal Family Education Loan Program.)*

Activity	Very Satisfied		Somewhat Satisfied		Somewhat Dissatisfied		Very Dissatisfied		NA	
	T%	V%	T%	V%	T%	V%	T%	V%	T%	V%
Keeping up with regulations	32.2	32.6	54.7	55.4	9.6	9.7	1.9	1.9	0.3	0.3
Answering general questions about loans and financial aid	56.4	57.3	39.1	39.6	2.4	2.4	0.5	0.5	0.2	0.2
Counseling borrowers while in school	48.8	49.5	44.0	44.6	4.3	4.3	0.6	0.6	0.9	1.0
Processing of loan applications	52.1	52.8	39.8	40.3	5.2	5.3	1.2	1.2	0.3	0.3
Requesting and receiving loan funds	56.2	57.1	35.7	36.4	4.3	4.4	0.8	0.8	1.3	1.3
Disbursing loan funds (including preparing loan checks and getting student signatures)	44.0	44.6	41.2	41.8	9.0	9.1	1.4	1.5	2.9	3.0
Refunding excess loan funds to students	35.5	36.0	43.3	44.0	10.6	10.8	2.0	2.0	7.0	7.2
Reconciliation/financial monitoring and reporting	30.6	31.0	51.1	51.8	9.5	9.6	1.0	1.0	6.4	6.5
Recordkeeping and reporting of student information (includes SSCRs, financial aid transcripts, and updates to NSLDS)	25.1	25.4	48.2	48.9	17.7	18.0	4.3	4.4	3.3	3.3
Helping students with loans after they have left school	25.3	25.6	50.8	51.5	13.5	13.7	2.2	2.2	6.9	7.0

F2) 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 response. If you are using EFT and manual processing, please take both into account when answering.)*

T%	V%	
7.2	7.3	Very easy to administer
34.6	35.2	Relatively easy to administer, with a few areas that require a high level of effort
29.0	29.4	A moderate amount of effort is required overall
22.8	23.1	Relatively labor intensive to administer, with many areas that require a high level of effort
4.9	5.0	Very labor intensive to administer

F3) Listed below are resources needed for the delivery of financial aid that may have changed at your institution. Please indicate if **increases or decreases** have occurred or will occur during the 1996/97 academic year by circling one number for each type of resource. This question refers **only** to changes that are a direct result of changes in the FFEL Program and that occurred or are budgeted to occur in the 1996/97 Federal Award Year. *(Circle one rating for each resource.)*

Resource	Level of Change									
	Significant Decrease		Small Decrease		No Change		Small Increase		Significant Increase	
	T%	V%	T%	V%	T%	V%	T%	V%	T%	V%
Number of permanent or temporary staff positions related to financial aid	1.7	1.7	4.3	4.3	78.5	79.5	12.9	13.0	1.3	1.3
Number of staff positions in Accounting or Business Office	0.6	0.6	3.2	3.2	84.7	86.2	8.8	8.9	1.0	1.0
Number of staff used for technical support	0.7	0.7	3.4	3.5	80.6	81.9	12.3	12.5	1.3	1.4
Number of hours current staff work	0.4	0.4	3.8	3.8	63.2	64.1	25.1	25.5	5.9	6.0
Equipment/computers	0.1	0.1	0.8	0.8	49.4	50.1	34.9	35.4	13.3	13.5
Supplies (postage, copying, etc.)	0.5	0.5	4.9	5.0	62.0	63.0	26.9	27.3	4.2	4.3
Funds for training	1.7	1.7	2.7	2.7	74.9	76.1	16.2	16.5	2.9	3.0
Funds for staff travel	2.3	2.3	3.5	3.6	72.8	74.0	17.3	17.5	2.5	2.5
Development/modification of computer programs/procedures	0.5	0.5	1.6	1.6	42.0	42.7	38.8	39.5	15.3	15.5
Other (Specify):	0.2	16.0	0.1	8.0	0.4	28.0	0.7	48.0	0.0	0.0

F4) Did the number of short-term loans (i.e., bridge loans) issued by your institution increase, decrease, or remain about the same during the 1996/97 academic year?

T%	V%	
10.3	10.5	Increased
5.4	5.5	Decreased
36.4	37.1	Remained about the same
46.1	46.9	Not applicable (institution does not issue short-term loans)

F5) How many lenders do you deal with on a regular basis in the FFEL Program? *(Check only one response.)*

T%	V%	
15.3	15.5	1-2 lenders
32.3	32.7	3-5 lenders
28.8	29.2	6-10 lenders
12.3	12.4	11-20 lenders
10.0	10.2	More than 20 lenders

F6) How many guarantee agencies do you deal with on a regular basis in the FFEL Program? *(Check only one response.)*

T%	V%	
37.5	38.1	1 guarantee agency
43.5	44.1	2-3 guarantee agencies
11.0	11.2	4-5 guarantee agencies
6.5	6.6	More than 5 guarantee agencies

F7) Does your institution use electronic funds transfer (EFT) to administer the FFEL Program?

T%	V%	
47.1	47.7	Yes
51.6	52.3	No

(If you answered "no," skip to Section G.)

If "Yes" in F7

F8) What percentage of your FFEL Program loans are processed through EFT?

84.3 %

Section G—Information and Support from the Department of Education, Lenders, and Guarantee Agencies (FFEL Institutions)

G1) Following is a list of FFEL Program information or support that you may have received from the Department of Education, your primary lender, or your primary guarantor during the 1996/97 academic year. For each item and each source of information or support:

a) **Using a scale of 1-5, with 1 being very timely and 5 being not at all timely**, rate (by circling the appropriate number) the timeliness of the information/support for your needs and activities.

	Timeliness											
	1		2		3		4		5		NA	
Materials/Training Provided by ED	T%	V%	T%	V%	T%	V%	T%	V%	T%	V%	T%	V%
Information on FFEL Program rules and regulations	22.1	22.5	33.9	34.4	29.3	29.8	9.5	9.7	2.2	2.3	1.3	1.3
Telephone support for policy or administrative guidance	16.7	17.0	21.5	21.9	24.4	24.8	11.4	11.6	7.9	8.0	16.3	16.6
Borrower counseling materials	20.9	21.3	22.0	22.4	21.3	21.8	7.8	8.0	4.8	4.9	21.1	21.6
Training sessions	19.1	19.5	29.0	29.5	27.0	27.5	10.0	10.2	3.2	3.2	9.8	10.0
Software for administration or reporting functions	11.7	11.9	18.7	19.1	21.0	21.4	8.0	8.2	5.5	5.6	33.1	33.8
Materials/Training Provided by Primary Lender (or Servicer)												
Information on FFEL Program rules and regulations	32.9	33.5	30.6	31.2	17.2	17.5	4.2	4.2	1.4	1.4	11.9	12.1
Telephone support for policy or administrative guidance	41.0	41.7	27.4	27.9	13.3	13.5	4.5	4.6	1.9	2.0	10.2	10.3
Borrower counseling materials	45.8	46.6	26.6	27.1	12.4	12.6	3.1	3.1	1.6	1.6	8.7	8.9
Training sessions	24.7	25.2	23.6	24.0	16.5	16.8	4.4	4.5	1.3	1.3	27.6	28.2
Software for administration or reporting functions	20.6	21.1	17.6	18.0	12.8	13.0	3.8	3.9	1.5	1.5	41.6	42.5
Materials/Training Provided by Primary Guarantor												
Information on FFEL Program rules and regulations	45.8	46.8	31.9	32.7	13.0	13.3	3.3	3.4	1.3	1.4	2.4	2.4
Telephone support for policy or administrative guidance	49.8	50.9	27.2	27.8	11.3	11.6	3.6	3.7	2.0	2.0	3.9	4.0
Borrower counseling materials	42.4	43.4	28.6	29.3	13.9	14.3	3.3	3.4	1.6	1.6	7.9	8.1
Training sessions	37.8	38.7	29.7	30.5	16.2	16.6	3.9	4.0	1.6	1.6	8.4	8.6
Software for administration or reporting functions	29.2	29.9	21.3	21.8	12.4	12.7	3.6	3.7	1.8	1.9	29.2	30.0

G1b) Using a scale of 1-5, with 1 being very useful and 5 being not at all useful, rate (by circling the appropriate number) the usefulness of the information/support. By usefulness, we mean effectiveness in providing the instructions or services needed by your institution.

Material
Informati rules anc
Telephor or admin
Borrower
Training
Software reporting
Material by Pr
Informati rules anc
Telephor or admin
Borrower
Training
Software reporting
Material by Prir
Informati rules anc
Telephor or admin
Borrower
Training
Software reporting

G2) What percentage of your loan volume is handled by your **primary** lender?

58.4 %

G3) What percentage of your loan volume is handled by your **primary** guarantee agency?

86.2 %

G4) Does your institution have any type of communication or interaction with your FFEL servicer(s) **regarding loan repayment and/or consolidation**?

T%	V%	
57.2	58.3	Yes
40.8	41.7	No

(If you answered "no," skip to Section H.)

If "Yes" in G4

G5) For each of the following **consolidation activities**, please indicate the frequency of occurrence at your institution. *(Circle the appropriate rating.)*

Consolidation Activities	Frequently		Sometimes		Seldom		Never	
	1		2		3		4	
	T%	V%	T%	V%	T%	V%	T%	V%
Refer borrowers to servicer(s) for Information and/or materials	30.9	33.2	44.7	48.2	14.6	15.8	2.6	2.8
Contact servicer(s) directly to obtain forms/information	20.9	22.6	40.2	43.4	25.5	27.5	6.0	6.5
Intervene with servicer(s) at the request of borrowers	15.7	16.9	38.8	41.9	31.3	33.8	6.9	7.5
Other interaction with servicer(s) (Specify):	2.3	38.7	2.3	38.7	1.2	21.0	0.0	0.0

G6) For each of the following **loan repayment activities,** please indicate the frequency of occurrence at your institution. *(Circle the appropriate rating.)*

G7) **Overall**, how satisfied are you with the communications that you have had with your FFEL servicer concerning loan repayment and consolidation? ***(Using a scale of 1 to 5, with 1 being very satisfied and 5 being very dissatisfied, or NA for not applicable****, please circle your level of satisfaction .)*

Loan Repayment Activities	Frequently 1		Sometimes 2		Seldom 3		Never 4	
	T%	V%	T%	V%	T%	V%	T%	V%
Refer borrowers to service(s) for information and/or materials	48.0	49.9	39.8	41.3	7.6	7.9	0.9	1.0
Contact servicer(s) directly to obtain forms/information	34.2	35.5	43.8	45.5	15.8	16.4	2.5	2.6
Intervene with servicer(s) at the request of borrowers	24.8	25.7	43.9	45.6	24.3	25.2	3.4	3.5
Other interaction with servicer(s) (Specify):	3.3	50.0	2.7	41.4	0.6	8.6	0.0	0.0

Type of Communication	Very Satisfied 1		2		3		4		Very Dissatisfied 5	
	T%	V%	T%	V%	T%	V%	T%	V%	T%	V%
Loan repayment	48.1	50.1	43.5	45.3	13.9	14.5	1.3	1.3	0.5	0.5
In-school FFEL consolidation	30.6	33.9	35.2	39.0	22.0	24.3	1.5	1.6	0.7	0.8
Out-of-school FFEL consolidation	33.4	36.9	36.4	40.2	22.9	25.3	1.6	1.7	1.0	1.2

Section H—Overall Impressions of the Federal Family Education Loan Program

H1) Please review the statements about the FFEL Program listed below. Then in the appropriate column:

a) Indicate any statements that describe the most important attributes of the FFEL Program for your institution. Please check **up to three** benefits.

b) Indicate any statements that describe areas of the FFEL Program where your expectations were unmet. ***(Check all that apply.)***

Attribute of FFEL Program	Most Important Benefits		Unmet Expectations	
	T%	V%	T%	V%
Borrowers are served well through the FFEL Program.	74.6	77.3	6.0	6.3
The FFEL Program is simple to administer.	38.5	39.9	20.4	21.1
The FFEL Program is viable.	39.3	40.7	2.2	2.3
The availability of loan funds is predictable in the FFEL Program.	55.1	57.1	3.3	3.5
The FFEL Program is cost-effective to administer.	29.4	30.4	12.2	12.6
The flexibility of loan repayment options is beneficial to borrowers.	35.4	36.7	10.7	11.1

H2) Please rate your general satisfaction with the Federal Family Education Loan Program. (**Using a scale of 1 to 5*, with 1 being very satisfied and 5 being very dissatisfied,*** please circle your level of satisfaction.)

	1		2		3		4		5		
	T%	V%	T%	V%	T%	V%	T%	V%	T%	V%	
Very Satisfied	35.0	36.1	44.3	45.6	14.2	14.6	2.8	2.9	0.8	0.9	Very Dissatisfied

H3) Compared to the 1995/96 academic year, has your overall level of satisfaction with the Federal student loan process increased, decreased, or remained the same?

T%	V%	
35.1	36.2	Increased
3.8	3.9	Decreased
58.1	59.9	Remained the same

H4) Which of the following statements describes your status or plans for participation in the Direct Loan Program? *(Check only one response.)*

T%	V%	
6.0	7.6	Currently participating in the Direct Loan Program
9.4	9.8	Accepted into Direct Loan Program, but did not participate
1.0	1.0	Applied for Year 4 of the Direct Loan Program; application accepted or pending
1.3	1.4	Will apply for Year 5 of the Direct Loan Program
0.4	0.5	Application for Direct Loan Program rejected
76.7	79.7	Not planning to apply for Direct Loan Program

H5) What specific recommendations would you give to the Department of Education or loan servicers on how to improve the administration of the FFEL Program? *(List up to two recommendations.)* {0E3}

%	
14.4	Other
6.2	Simplify regulations
3.9	None
3.5	Need clear/regular communication to students
3.5	Reduce regulations
3.4	Revise application forms/Use FAFSA
3.0	Eliminate 3-day rule
2.9	Everything good
2.9	Regulations should be same for FFEL as DL
2.7	Change EFT procedures
2.7	ED regional staff and servicer customer service
2.7	Aid entrance/exit counseling
2.5	Change loan repayment options/procedures
2.5	Provide better/more timely materials
2.5	Improve training program
2.4	Don t penalize schools for student default
2.4	Increase debt limit
2.3	Provide regulatory relief to schools with low default
2.3	Equal/improved support for FFEL as DL
2.3	Eliminate 30-day rule
2.1	Change loan proration procedures
2.1	Improve software/On-line service
1.9	Eliminate multiple disbursement for students >12 mos.
1.8	Improve SSCR reporting
1.7	Lower debt limit
1.7	Master prom note
1.6	Schools should be able to select lender
1.5	Give school control to deny loans
1.4	Change/eliminate fees
1.4	Simplify lender/balance info to borrowers
1.3	Communicate defaults better
1.3	Improve communication (general)
1.2	Common line processing
1.2	Reduce paperwork
1.2	Improve use of NSLDS
1.1	Timely Disbursements
1.0	Control buying and selling
1.0	FFEL/DL consolidation
0.9	Eliminate sub and unsub categories
0.8	Require credit checks
0.5	Administrative Cost Allowance
0.5	No pressure to leave FFEL
0.3	Provide incentives to students

Section I—Institution No Longer Participates in Direct Loan Program or No Direct Loans Have Been Originated

I1) When did your institution originally begin participating in the Direct Loan Program?

T%	V%	
13.2	13.2	Academic year 1994/95
64.7	64.7	Academic year 1995/96
22.1	22.1	Academic year 1996/97

I2) When did your institution stop participating in the Direct Loan Program?

T%	V%	
5.3	5.3	Academic year 1994/95
16.0	16.0	Academic year 1995/96
13.3	13.3	Academic year 1996/97
65.3	65.3	Still participating—institution currently participates in Direct Lending; however, no loans have been originated

(If you answered "still participating," skip to Section K.)

If you stopped participating in Direct Loan Program

I3) Please indicate (in the space below) why your institution is no longer participating in the Direct Loan Program. {0E4}

%	
25.0	Signed up but never started
16.7	Too Cumbersome/Complex
16.7	Year 4 School
16.7	Prom note problems
8.3	School could not handle workload
8.3	Electronic process problems
8.3	Left because of problems with Servicer

Section J—Institution Does Not Currently Offer Federal Student Loans or Indicated Zero Loan Volume [2]

J1) When did your institution last originate Federal student loans?

☐{1} Academic year 1995/96

☐{2} Academic year: _____ {J1a}

☐{3} Institution has never participated in the Federal Student Loan Program. *(If you answered "never participated," skip to the end.)*

If you stopped originating Federal student loans

J2) During the last year in which your institution originated Federal student loans, in which program did you participate?

☐{1} Direct Loan

☐{2} FFEL

☐{3} Both

[2] Institutions answering section J were deemed out-of-scope; therefore, their responses are suppressed.

Section K—Survey Issues[3]

K1) Do you have any suggestions or comments on this survey? {0E5}

K2) Do you have suggestions on ways to improve future surveys or reduce their burden to you? {OE6}

THANK YOU VERY MUCH FOR TAKING THE TIME TO FILL OUT THIS QUESTIONNAIRE.

[3]Open-ended responses in Section K were not assigned verbatim codes.

Weighted Questionnaire

Identifying Information

CONFIDENTIALITY

Identities of institutions and names of individuals will be kept strictly confidential by Macro International Inc. Identifying information will be used for followup purposes only. All information obtained from this survey will be presented to the Department of Education in aggregated form only.

In the spaces provided below, please enter the name, title, e-mail address, and telephone number of the person completing this form, and the date on which the questionnaire was completed.

Name:
Title:
Date:
E-mail Address:
Telephone Number:

If your address is different from the label on the front cover, please correct it in the space below.

School Identification

1) Which of the following describes your institution in terms of participation in the Direct Loan and Federal Family Education Loan Programs during the 1996/1997 academic year? ***(Please check one response only, and complete the sections of the questionnaire indicated by the arrow.)***

%			
70.1	Institution offers FFEL loans only. School has **never** participated in the Direct Loan Program.	---------->	Please complete Sections A, F, G, H, and K.
0.8	Institution currently offers FFEL loans only. School participated in the Direct Loan Program in 1994/1995 or 1995/1996, but no longer participates in Direct Lending.	---------->	Please complete Sections F, G, H, I, and K.
3.2	Institution began originating loans in the Direct Loan Program in academic year 1994/1995. (Year 1 School)	---------->	Please complete Sections A, C, D, E, and K.
	Institution also originates FFEL loans.	---------->	*Please also complete Sections F, G, and H.*
17.9	Institution began originating loans in the Direct Loan Program in academic year 1995/1996. (Year 2 School)	---------->	Please complete Sections A, C, D, E, and K.
	Institution also originates FFEL loans.	---------->	*Please also complete Sections F, G, and H.*
3.8	Institution began originating loans in the Direct Loan Program in academic year 1996/1997. (Year 3 School)	---------->	Please complete Sections A, B, C, D, E, and K.
	Institution also originates FFEL loans.	---------->	*Please also complete Sections F, G, and H.*
4.0	Institution has been selected for participation in the Direct Loan Program; however, no Direct Loans have been originated.	---------->	Section I.
	Institution also originates FFEL loans.	---------->	*Please also complete Sections F, G, and H.*
0.0	Institution does not currently participate in either the Direct Loan Program or the Federal Family Education Loan Program.	---------->	Section J only.
0.0	School closed.	---------->	Section J only.

Section A—Background Information

A1) Which of the following best characterizes the current structure of the Financial Aid Office(s) at your institution as it relates to processing loans? *(Check only one response.)*

T%	V%	
73.6	73.9	The institution has a single campus, branch, or school; one office administers financial aid for the entire institution.
9.5	9.6	Each campus, branch, or school within the institution is served by a separate Financial Aid Office.
15.9	16.0	Multiple campuses, branches, or schools within the institution are served by a single Financial Aid Office.
0.6	0.6	Other (Specify):

T%	V%	
5.7	6.0	Mainframe system only
31.3	33.0	Mainframe to personal computer (PC) with interface
16.1	17.0	Independent mainframe and personal computers (PCS)
38.3	40.4	Personal computers (PCS) only
2.5	2.7	No computer system used; all manual processing
0.9	1.0	Other (Specify):

A2) Please indicate the type of computer system currently used by your institution to administer student financial aid. *(Check only one response.)*

Type of System Used

A3) What was your total dollar Stafford (subsidized and unsubsidized) and PLUS loan volume for the **1996/97** Federal Award Year?[4]

(Record separately for each of the applicable loan programs, and combined. Circle NA for "FFEL" or "Direct Loan," if the loan program was not offered at your institution during the 1995/96 academic year.)

{A31}	FFEL	$_____	NA
{A32}	Direct Loan	$_____	NA
{A33}	Total	$_____	NA

If you entered "zero" for your total dollar loan volume and you do not expect a change in loan volume for the 1996/97 Federal Award Year, please skip to Section J of the questionnaire.

A4) Do you expect a change in total loan volume for the 1996/97 Federal Award Year?

T%	V%	
32.1	32.6	Yes
66.5	67.4	No

If "Yes" in A4

A5) If you expect a significant change in total loan volume for the 1996/97 Federal Award Year, please indicate the expected level of change below.

Percentage increase_____ % **or** Percentage decrease_____ %

[4]Since the timing of our survey may have prevented institutions from providing accurate estimates of their total loan volume, the means for these questions, A3 and A5, are suppressed.

Section B—Initial Implementation of the Direct Loan Program (For Year 3 Direct Loan Institutions)

B1) The following items describe various activities and processes necessary for the implementation and startup of the Direct Loan Program. This question refers to the **startup activities only**; it does not cover ongoing administration. This may be a question for which you want to consult other staff (such as the Business or Bursar s Office) involved in setting up the processes. Please rate the ease of setting up these processes at your institution using the following scale. *(Circle one rating for each activity.)*

1 = Easy to set up process at my institution
2 = Moderate level of effort required to set up process
3 = Difficult to set up process at my institution
NA = Not applicable; did not implement this process or process was implemented by a third party.

Activities and Processes	Ease of Implementation							
	Easy to set up process		Moderate level of effort required		Difficult to set up process		Not applicable	
	T%	V%	T%	V%	T%	V%	T%	V%
Installation of EDExpress into your institution's own computer system	22.5	22.8	38.3	38.9	8.1	8.3	29.7	30.1
Development and conduct of internal staff training on the Direct Loan Program	15.3	15.5	55.2	55.9	7.7	7.8	20.5	20.7
Development of procedures/materials to counsel borrowers on Direct Loans	49.6	51.9	38.8	40.6	0.7	0.8	6.4	6.7
Development of institutional procedures for processing loan applications and ensuring loan origination	17.6	17.9	50.5	51.2	14.6	14.8	16.0	16.2
Development of promissory note review and transmittal procedures	22.7	23.0	45.0	45.6	8.5	8.6	22.5	22.8
Development of loan disbursement procedures (e.g., crediting student accounts)	41.4	42.0	39.3	39.8	5.1	5.2	12.8	13.0
Development of internal recordkeeping and procedures for reporting to Direct Loan System (includes tracking information on borrowers and their loans both during and after enrollment period, and communication about borrowers to ED and its contractors)	8.4	8.5	55.3	56.0	11.2	11.4	23.8	24.1
Development of institutional cash management procedures (includes estimating capital needs, tracking receipt of funds, and reporting cancellations or refunds)	15.1	15.3	53.8	54.5	6.0	6.1	23.8	24.1
Development of reconciliation procedures at your institution	6.7	6.8	55.1	56.4	15.4	15.7	20.6	21.1

B2) In the space below, check whether you are offering both Direct Loans and FFEL in 1996/97, or offering only Direct Loans. Then rate the items corresponding to that column *only*, as indicated by the arrow.

IF OFFERING BOTH DIRECT LOANS AND FFEL, CHECK HERE AND ANSWER THE COLUMN BELOW

T%	V%	
64.5	65.4	Yes

What factors influenced your decision to phase-in the Direct Loan Program? Rate each item below regarding its influences or importance in the overall decision, using the following scale:	Rating							
	1 Very Important		2 Somewhat Important		3 Not at all Important		NA Not Applicable	
	T%	V%	T%	V%	T%	V%	T%	V%
Did not want to confuse borrowers who already had FFEL loans.	51.8	52.9	21.0	21.5	11.9	12.2	13.2	13.5
Wanted to delay full commitment until the Department of Education has gained experience with the new program.	26.2	26.8	27.0	27.5	28.7	29.3	16.1	16.4
Wanted to learn how to implement the program with a small group before committing the entire institution.	44.6	45.5	25.5	26.1	11.8	12.0	16.1	16.4
Wanted to maintain relationships with lender(s) and/or guarantor(s).	61.8	63.0	10.3	10.5	21.9	22.3	4.0	4.1
Wanted to keep graduate/professional students in the FFEL Program.	6.0	6.5	1.3	1.4	1.0	1.1	83.8	91.1
Other (Specify):	10.2	63.7	5.8	36.3	0.0	0.0	0.0	0.0

IF OFFERING ONLY DIRECT LOANS, CHECK HERE AND ANSWER THE COLUMN BELOW

T%	V%	
34.2	34.6	Yes

What factors influenced your decision to switch 100 percent to the Direct Loan Program? Rate each item below regarding its influences or importance in the overall decision, using the following scale:	Rating							
	1 Very Important		2 Somewhat Important		3 Not at all Important		NA Not Applicable	
	T%	V%	T%	V%	T%	V%	T%	V%
Did not want to confuse borrowers by offering two loan programs.	51.2	53.2	22.2	23.0	23.0	23.8	0.0	0.0
Did not want the complexity of administering two programs simultaneously.	76.0	78.9	11.3	11.8	9.0	9.4	0.0	0.0
Did not want to continue to administer the FFEL Program.	47.8	49.6	37.4	38.8	2.1	2.2	9.0	9.4
Wanted to avoid uncertainty regarding the availability of loan funds under FFEL.	38.2	39.7	37.5	38.9	13.9	14.4	6.8	7.0
Other (Specify):	18.1	90.9	1.8	9.1	0.0	0.0	0.0	0.0

B3) How satisfied are you with the Department of Education s **responsiveness** to reported problems or difficulties during the implementation of the Direct Loan Program? ***(Using a scale of 1 to 5, with 1 being very satisfied and 5 being very dissatisfied, or NA for not applicable,*** *please circle your level of satisfaction.****)***

	1		2		3		4		5		NA		
	T%	V%	T%	V%	T%	V%	T%	V%	T%	V%	T%	V%	
Very Satisfied	19.4	19.7	32.4	32.8	32.9	33.3	4.2	4.3	3.4	3.4	6.4	6.5	Very Dissatisfied

Section C—Administration of the Direct Loan Program

C1) How would you rate your overall level of satisfaction with each of the following activities involved in administering the Direct Loan Program? *(Circle only one rating for each activity. Circle NA for activities that you have not yet had experience with in the Direct Loan Program.)*

Activity	Very Satisfied		Somewhat Satisfied		Somewhat Dissatisfied		Very Dissatified		NA	
	T%	V%	T%	V%	T%	V%	T%	V%	T%	V%
Keeping up with regulations	44.2	45.5	45.9	47.2	5.5	5.7	1.0	1.1	0.6	0.6
Answering general questions about loans and financial aid	54.2	56.6	35.0	36.5	4.6	4.8	1.1	1.1	0.9	0.9
Counseling borrowers while in school	50.6	52.8	39.3	41.1	3.3	3.5	0.3	0.3	2.2	2.3
Processing origination records	49.6	51.0	32.8	33.7	9.6	9.9	2.2	2.2	3.1	3.2
Processing promissory notes	43.4	44.6	33.3	34.2	12.5	12.9	4.3	4.4	3.8	3.9
Requesting and receiving loan funds	52.5	54.4	28.9	30.0	6.0	6.3	2.5	2.6	6.6	6.8
Disbursing of loan funds (including preparing loan checks and getting student signatures)	50.0	51.4	33.1	34.0	4.5	4.6	1.6	1.6	8.1	8.3
Refunding excess loan funds to borrowers	41.2	42.4	35.0	36.0	6.2	6.4	1.7	1.7	13.0	13.4
Reconciliation/financial monitoring and reporting	14.9	15.3	39.4	40.6	23.7	24.4	12.0	12.4	7.0	7.2
Recordkeeping and reporting of student information (includes SSCRs, financial aid transcripts, and updates to the Direct Loan Servicing Center or NSLDS)	19.4	20.0	45.0	46.4	20.0	20.7	6.4	6.7	6.0	6.2
Helping students with loans after they have left school	27.2	27.9	47.4	48.7	6.6	6.8	2.4	2.4	13.8	14.2

C2) How would you characterize the level of work or staff effort needed to **administer** Direct Lending on a day-to-day basis? *(Check only one response.)*

T%	V%	
10.5	10.8	Very easy to administer
35.8	36.9	Relatively easy to administer, with a few areas that require a high level of effort
26.6	27.4	A moderate amount of effort is required overall
17.7	18.2	Relatively labor intensive to administer, with many areas that require a high level of
6.5	6.7	Very labor intensive to administer

C3) Listed below are resources needed for the delivery of financial aid that may have changed at your institution due to the implementation of the Direct Loan Program. Please indicate if **increases or decreases** have occurred or will occur during the 1996/97 academic year for each type of resource. This question refers **only** to changes that are a **direct result** of implementation of the Direct Loan Program. *(Circle one rating for each resource.)*

Resources	Level of Change									
	Significant Decrease		Small Decrease		No Change		Small Increase		Significant Increase	
	T%	V%	T%	V%	T%	V%	T%	V%	T%	V%
Number of permanent or temporary staff positions related to financial aid	0.9	0.9	3.6	3.7	71.2	73.5	18.0	18.6	3.2	3.3
Number of staff positions in Accounting or Business Office	2.2	2.2	83.9	86.7	10.1	10.5	0.6	0.6	0.0	0.0
Number of staff used for technical support	0.6	0.6	1.1	1.2	66.7	68.8	23.2	23.9	5.4	5.5
Number of hours current staff work	1.5	1.5	5.0	5.2	47.1	48.6	30.9	31.9	12.3	12.7
Equipment/computers	0.9	0.9	0.3	0.3	28.3	29.4	35.8	37.1	31.1	32.2
Supplies (postage, copying, etc.)	0.8	0.9	4.6	4.7	39.8	41.3	37.9	39.3	13.4	13.8
Funds for training	0.6	0.6	2.1	2.1	52.2	53.7	36.9	37.9	5.5	5.7
Funds for staff travel	0.6	0.6	1.3	1.3	54.1	55.7	36.4	37.5	4.7	4.8
Development/modification of computer programs/procedures	0.8	0.8	0.6	0.6	25.1	25.8	41.6	42.8	29.2	30.0
Other (Specify):	0.8	6.1	9.3	73.4	0.3	2.1	2.3	18.4	0.0	0.0

C4) Did the number of short-term loans (i.e., bridge loans) issued by your institution increase, decrease, or remain about the same during the 1996/97 academic year?

T%	V%	
8.8	9.1	Increased
11.2	11.5	Decreased
26.7	27.4	Remained about the same
50.5	51.9	Not applicable (institution does not issue short-term loans)

C5) For each of the specific administrative functions listed in the table below, please indicate the level of change in workload (if any) resulting from implementation of the Direct Loan Program. *(Circle one rating for each administrative function.)*

Administrative Function	Level of Change in Workload									
	Significant Decrease		Small Decrease		No Change		Small Increase		Significant Increase	
	T%	V%	T%	V%	T%	V%	T%	V%	T%	V%
First, please indicate the overall level of change in workload at your institution due to implementation of Direct Loans.	3.8	3.9	12.0	12.3	20.3	20.8	42.5	43.7	18.8	19.3
Training Financial Aid staff	0.7	0.8	1.8	1.9	23.7	24.7	53.8	56.1	15.8	16.5
Counseling borrowers on Direct Loan Program	0.3	0.3	2.9	3.0	59.1	61.2	27.6	28.7	6.6	6.8
Processing loan applications/creating origination records	7.0	7.5	11.9	12.7	24.0	25.6	30.6	32.7	20.1	21.5
Verifying enrollment	1.8	1.9	4.6	4.8	65.5	68.6	17.6	18.4	6.0	6.3
Advising students on status of loans	5.4	5.7	9.8	10.2	54.5	56.7	17.9	18.7	8.4	8.8
Requesting and receiving loan funds by institution	11.2	11.8	9.5	10.0	38.0	40.0	27.6	29.1	8.6	9.1
Disbursing loan funds to students	13.7	14.2	12.4	12.9	42.6	44.3	17.4	18.1	10.0	10.4
Recordkeeping and reporting (includes tracking information on borrowers and their loans both during and after enrollment period, and communication about borrowers to other organizations)	3.6	3.8	9.8	10.3	31.9	33.5	31.6	33.2	18.4	19.3
Cash management (includes cancellations/refunds)	4.6	4.9	7.4	7.8	25.1	26.5	36.4	38.4	21.3	22.4
Reconciliation	2.0	2.2	3.7	3.9	17.9	18.9	37.7	39.9	33.0	35.0

C6) If you indicated an overall change in workload resulting from implementation of Direct Loans in Question 5, please specify whether you think the change is **temporary** (i.e., will occur only during the initial phase of the process) or **permanent** (i.e., will continue in the regular operation of the Direct Loan Program).

T%	V%	
19.2	22.0	Temporary
68.1	78.0	Permanent

C7) Please check the statements below that apply to your perception of staffing or workload changes related to your institution s implementation of the Direct Loan Program. *(Check all that apply.)*

T%	V%	
51.8	59.7	Staff have been shifted to work on different financial aid functions.
5.6	6.4	Staff have been freed to work on other activities outside of financial aid.
1.3	1.5	Staff have been released to other departments or released from the institution.
32.2	37.2	Staff are working extra hours to accommodate the added activities.
14.8	17.1	Extra staff have been hired at the institution to accommodate the added activities.

T%	V%	
66.4	69.1	EDExpress software
20.1	20.9	Commercial software
10.5	11.0	Software developed internally
19.5	20.3	Other

C8) Which of the following describes the current software configuration used by your institution to process Direct Loans? *(Check all that apply.)*

	Very Satisfied 1		2		3		4		Very Dissatisfied 5	
Performance Area	**T%**	**V%**	**T%**	**V%**	**T%**	**V%**	**T%**	**V%**	**T%**	**V%**
Overall usefulness of software (i.e., the extent to which it can adequately perform the functions required)	24.7	26.5	32.1	34.5	22.6	24.2	9.9	10.6	3.9	4.2
Ease of integration and compatibility with your previously existing system	24.6	26.7	26.0	28.3	21.2	23.0	13.4	14.6	6.6	7.2
Processing efficiency (e.g., the ability to batch- process or process multiple types of loans)	26.5	28.5	28.1	30.2	22.1	23.7	10.7	11.5	5.6	6.0

C9) How satisfied are you with the software configuration used by your institution to process Direct Loans as it relates to each of the following performance areas? ***(Using a scale of 1 to 5, with 1 being very satisfied and 5 being very dissatisfied****, please circle your level of satisfaction.)*

C10) Please indicate whether you are currently participating in the Direct Loan Program as an option one, option two, or option three institution (as defined by the Department of Education). *(Check only one.)*

T%	V%	
14.7	15.5	Option 1/Partial Origination (formerly level two institution)
72.3	76.5	Option 2/Full Origination (formerly level one institution)
7.6	8.0	Option 3/Standard Origination (formerly level three institution)

Section D—Information and Support from the Department of Education (Direct Loan Institutions)

D1) Following is a list of Direct Loan Program information or support that you may have received from the Department of Education or its servicer during the 1996/97 academic year. For each item:

a) **Using a scale of 1-5, with 1 being very timely and 5 being not at all timely**, rate (by circling the appropriate number), the timeliness of the information/support for your needs and activities.

(Circle NA if you have not received the information/support from ED.)

Material/Training Provided by ED	Timeliness											
	1		2		3		4		5		NA	
	T%	V%	T%	V%	T%	V%	T%	V%	T%	V%	T%	V%
Information on Direct Loan Program rules and regulations	31.2	32.3	38.6	39.9	18.8	19.5	4.9	5.0	2.3	2.3	0.9	1.0
Telephone support for policy or administrative guidance	26.2	26.8	25.6	26.2	25.4	26.0	10.7	10.9	3.4	3.5	6.4	6.5
Direct Loan Users Guide	28.7	30.2	30.3	31.7	23.0	24.1	7.6	8.0	3.8	4.0	1.9	2.0
In-person assistance	18.8	19.4	14.7	15.1	14.1	14.5	5.3	5.5	5.3	5.5	38.8	40.0
Borrower counseling materials	37.6	38.8	27.9	28.9	16.0	16.5	7.3	7.5	6.0	6.2	2.0	2.0
Training materials for counselors	32.1	33.6	24.8	26.0	18.0	18.9	7.7	8.1	3.2	3.4	9.5	9.9
Entrance/exit counseling videos	38.1	39.8	21.6	22.6	15.0	15.7	4.4	4.6	4.0	4.2	12.5	13.1
Pre-printed promissory notes	47.3	48.5	19.7	20.2	9.5	9.8	1.8	1.9	2.3	2.3	16.9	17.3
Reconciliation guide	21.3	22.5	24.1	25.5	22.2	23.5	8.1	8.6	3.4	3.6	15.4	16.3
Consolidation booklet	24.3	25.4	22.2	23.1	19.8	20.6	4.5	4.7	5.2	5.4	19.9	20.7
Loan origination support	21.9	22.4	28.2	28.9	21.0	21.5	10.9	11.1	5.9	6.1	9.7	10.0
Loan reconciliation support	15.2	15.7	17.7	18.3	21.8	22.6	14.9	15.4	10.5	10.9	16.5	17.1
Training and technical support	22.5	23.0	24.2	24.8	23.9	24.5	13.3	13.6	2.9	3.0	10.8	11.1
Software for administration or reporting functions	17.4	17.9	21.0	21.6	22.1	22.8	7.4	7.6	3.3	3.4	26.0	26.7
Videoconferences	11.0	11.4	13.5	13.9	18.1	18.8	2.9	3.0	1.8	1.8	49.2	51.0

D1b) Using a scale of 1-5, with 1 being very useful and 5 being not at all useful, rate (by circling the appropriate number), the usefulness of the information/support in providing the instruction or service needed by your institution.

(Circle NA if you have not received the information/support from ED.)

Material Training Provided by ED	Usefulness											
	1		2		3		4		5		NA	
	T%	V%	T%	V%	T%	V%	T%	V%	T%	V%	T%	V%
Information on Direct Loan Program rules and regulations	37.7	39.2	38.0	39.6	14.7	15.3	2.6	2.7	1.9	2.0	1.1	1.2
Telephone support for policy or administrative guidance	35.5	36.7	26.4	27.3	17.5	18.1	8.0	8.3	2.7	2.8	6.6	6.8
Direct Loan Users Guide	35.1	36.7	27.3	28.6	22.0	23.1	5.0	5.2	3.5	3.7	2.6	2.7
In-person assistance	25.3	26.4	13.3	13.9	12.2	12.8	3.9	4.0	4.0	4.2	36.9	38.6
Borrower counseling materials	55.4	57.1	26.2	27.1	8.1	8.4	3.6	3.7	1.8	1.9	1.8	1.8
Training materials for counselors	40.0	41.9	24.3	25.5	16.7	17.5	3.2	3.4	2.0	2.1	9.2	9.6
Entrance/exit counseling videos	41.4	43.5	18.9	20.0	11.1	11.6	5.5	5.7	5.9	6.2	12.2	12.9
Pre-printed promissory notes	55.1	57.2	16.2	16.8	5.4	5.6	1.6	1.7	1.3	1.3	16.8	17.4
Reconciliation guide	23.5	24.8	22.9	24.1	22.0	23.2	6.6	6.9	3.5	3.7	16.4	17.3
Consolidation booklet	29.6	31.1	22.6	23.7	17.4	18.2	2.1	2.2	3.7	3.9	20.0	21.0
Loan origination support	29.4	30.6	26.0	27.1	17.0	17.7	9.4	9.8	4.0	4.2	10.2	10.6
Loan reconciliation support	22.9	24.1	18.3	19.2	15.8	16.6	13.6	14.3	8.9	9.4	15.8	16.6
Training and technical support	30.7	32.0	22.2	23.1	20.6	21.5	10.0	10.4	2.2	2.3	10.3	10.7
Software for administration or reporting functions	21.8	22.7	17.7	18.5	19.8	20.7	7.8	8.1	3.5	3.7	25.1	26.2
Videoconferences	11.5	12.1	12.7	13.4	17.5	18.4	2.9	3.1	2.4	2.6	48.0	50.5

D2) Does your institution have any type of communication or interaction with the Department of Education (or its servicer) **regarding loan repayment and/or consolidation**?

(If you answered "no," skip to Question D7.)

T%	V%	
48.9	50.7	Yes
47.6	49.3	No

If "Yes" in D2

Consolidation Activities	Frequently		Sometimes		Seldom		Never	
	T%	V%	T%	V%	T%	V%	T%	V%
Refer borrowers to loan originator contractor for consolidation information and/or materials	37.2	41.0	34.0	37.4	11.5	12.7	8.2	9.0
Contact loan originator contractor directly to obtain forms/information	15.2	16.8	45.0	49.5	21.8	23.9	8.9	9.8
Intervene with loan originator contractor at the request of borrowers	12.3	13.6	40.0	44.0	28.4	31.3	10.2	11.2
Other interaction with loan originator contractor (Specify):	1.9	26.9	4.3	61.9	0.8	11.2	0.0	0.0

D3) For each of the following **consolidation** activities, please indicate the frequency of occurrence at your institution. *(Circle the appropriate rating.)*

D4) For each of the following **loan repayment** activities, please indicate the frequency of occurrence at your institution. *(Circle the appropriate rating.)*

D5) Overall, how satisfied are you with the communications that you have had with the Department of Education (or its servicer) concerning loan repayment and consolidation? ***(Using a scale of 1 to 5, with 1 being very satisfied and 5 being very dissatisfied, or NA for not applicable****, please circle your level of satisfaction.)*

Loan Repayment Activities	Frequently		Sometimes		Seldom		Never	
	T%	V%	T%	V%	T%	V%	T%	V%
Refer borrowers to loan originator contractor for loan repayment information and/or materials	40.1	43.0	33.3	35.7	13.9	14.9	5.9	6.4
Contact loan originator contractor directly to obtain forms/information	23.4	25.1	38.5	41.3	24.1	25.8	7.3	7.8
Intervene with loan originator contractor at the request of borrowers	17.3	18.5	39.6	42.5	28.2	30.3	8.1	8.7
Other interaction with loan originator contractor (Specify):	2.3	37.1	3.7	59.8	0.2	3.1	0.0	0.0

Type of Communication	Very Satisfied 1		2		3		4		Very Dissatisfied 5	
	T%	V%	T%	V%	T%	V%	T%	V%	T%	V%
Loan repayment	27.8	30.8	34.3	38.0	22.0	24.4	2.9	3.2	0.6	0.6
In-school Direct Loan consolidation	17.6	20.0	31.6	35.8	23.3	26.4	5.2	5.9	2.5	2.8
Out-of-school Direct Loan consolidation	18.7	21.1	32.3	36.5	20.9	23.7	4.4	4.9	6.2	7.1

D6) In the table below, please rate your level of satisfaction with the timeliness and clarity of the Department of Education s loan **repayment** regulations. ***(Using a scale of 1 to 5, with 1 being very satisfied and 5 being very dissatisfied, or NA for not applicable,*** *please rate your level of satisfaction with the guidelines provided for each of the following loan repayment options.)*

Loan Repayment Options	Timeliness											
	1		2		3		4		5		NA	
	T%	V%	T%	V%	T%	V%	T%	V%	T%	V%	T%	V%
Standard repayment plan	38.5	40.8	29.1	30.9	16.1	17.1	1.5	1.6	1.2	1.3	7.8	8.3
Income-contingent repayment plan	33.7	35.8	28.6	30.5	18.3	19.4	1.8	1.9	0.9	1.0	10.6	11.3
Extended repayment plan	34.0	36.1	29.2	31.0	16.4	17.4	1.8	1.9	0.7	0.8	12.0	12.7
Graduated repayment plan	31.8	33.8	30.2	32.0	15.8	16.8	2.2	2.3	0.7	0.8	13.4	14.3

Loan Repayment Options	Clarity											
	1		2		3		4		5		NA	
	T%	V%	T%	V%	T%	V%	T%	V%	T%	V%	T%	V%
Standard repayment plan	39.1	41.8	27.1	29.0	18.6	19.9	1.9	2.1	1.3	1.3	5.5	5.9
Income-contingent repayment plan	31.3	33.5	25.2	27.0	23.4	25.0	4.1	4.4	1.2	1.3	8.3	8.9
Extended repayment plan	34.2	36.6	27.0	28.9	20.2	21.6	1.4	1.5	1.0	1.1	9.7	10.3
Graduated repayment plan	31.5	33.7	27.4	29.4	20.4	21.8	1.5	1.7	1.2	1.3	11.3	12.1

D7) In the table below, please rate your level of satisfaction with the timeliness and clarity of the Department of Education s **consolidation** guidelines. ***(Using a scale of 1 to 5, with 1 being very satisfied and 5 being very dissatisfied, or NA for not applicable,*** *please rate your level of satisfaction with the guidelines issued for each of the following consolidation components.)*

Type of Consolidation	Timeliness											
	1		2		3		4		5		NA	
	T%	V%	T%	V%	T%	V%	T%	V%	T%	V%	T%	V%
In-school Direct Loan consolidation	17.2	18.5	22.4	24.2	22.2	24.0	4.2	4.6	7.3	7.9	19.3	20.8
Out-of-school Direct Loan consolidation	19.0	20.5	23.9	25.7	25.6	27.6	4.4	4.7	7.1	7.7	12.7	13.7
In-school FFEL consolidation	13.2	14.3	15.2	16.5	17.1	18.5	2.0	2.2	2.1	2.2	42.6	46.2
Out-of-school FFEL consolidation	14.3	15.6	15.5	16.8	18.9	20.5	2.4	2.6	2.1	2.2	39.0	42.3

Type of Consolidation	Clarity											
	1		2		3		4		5		NA	
	T%	V%	T%	V%	T%	V%	T%	V%	T%	V%	T%	V%
In-school Direct Loan consolidation	16.2	17.6	23.3	25.3	23.8	25.9	7.4	8.1	3.9	4.3	17.2	18.7
Out-of-school Direct Loan consolidation	17.1	18.7	24.3	26.5	26.3	28.7	8.6	9.4	3.8	4.1	11.5	12.6
In-school FFEL consolidation	11.5	12.7	14.8	16.4	18.4	20.3	3.3	3.6	2.2	2.5	40.3	44.5
Out-of-school FFEL consolidation	12.9	14.2	15.7	17.3	19.2	21.2	3.8	4.2	2.2	2.5	36.8	40.6

D8) Has your institution had any contact with the Direct Loan client account managers in the Department of Education s Regional Office for your area?

(If you answered "no," skip to Section E.)

T%	**V%**	
70.0	71.7	Yes
27.7	28.3	No

If "Yes" in D8

D9) How would you describe the level of interaction between your institution and the Direct Loan client account managers in the Regional Office? *(Check only one response.)*

T%	V%	
22.6	23.5	Extensive interaction
51.3	53.2	Some interaction
22.6	23.4	Very little interaction

D10) Were the contacts with the Direct Loan client account managers in the Regional Office initiated by your institution, the Regional Office, or both? *(Check only one response.)*

T%	V%	
22.8	23.5	Institution
10.1	10.5	Regional Office
63.8	66.0	Both the institution and the Regional Office

D11) Following is a list of possible reasons for contact with the Department of Education s Regional Office. For each item:

a) **Using a scale of 1-5, with 1 being very timely and 5 being not at all timely**, rate (by circling the appropriate number), the timeliness of the training/support you received in meeting your needs.

(Circle NA if you have not received the listed training/support from the Regional Office.)

	Timeliness											
	1		2		3		4		5		NA	
Contact with the ED Regional Office	T%	V%	T%	V%	T%	V%	T%	V%	T%	V%	T%	V%
Training received at the Regional Office (or at a designated facility)	30.0	31.1	25.5	26.4	14.9	15.4	3.3	3.4	0.4	0.5	22.5	23.3
Training/guidance delivered by account managers at your institution	18.8	19.7	14.5	15.2	14.7	15.3	3.5	3.6	0.5	0.5	43.7	45.6
Questions regarding Direct Loan policy	32.5	33.7	27.4	28.4	17.8	18.4	2.8	2.8	0.1	0.1	16.0	16.6
Entrance/exit counseling issues	17.6	18.4	13.7	14.3	9.0	9.3	2.6	2.7	0.1	0.1	52.8	55.1
Requests for ED-provided materials	28.1	29.4	26.0	27.1	10.5	11.0	2.6	2.7	1.7	1.8	26.9	28.1
Questions/issues regarding computer systems design or implementation	18.3	19.0	20.4	21.2	16.5	17.2	4.2	4.4	1.8	1.9	34.8	36.3
Questions/issues regarding loan origination	22.7	23.5	26.1	27.0	16.4	17.0	3.2	3.3	0.5	0.5	27.6	28.6
Questions/issues regarding disbursement and/or refunding of excess funds to borrowers	22.7	23.7	21.4	22.4	14.7	15.4	3.0	3.2	1.3	1.4	32.6	34.0
Computer-related reconciliation issues	16.8	17.5	21.2	22.1	18.3	19.1	8.8	9.2	3.8	4.0	27.0	28.2
Accounting-related reconciliation issues	14.9	15.5	20.8	21.6	16.9	17.6	5.8	6.1	3.8	4.0	33.9	35.2
Inquiries requesting appropriate sources of contact for specific questions relating to the loan process	30.3	31.4	22.2	23.0	16.4	17.0	4.5	4.7	0.9	0.9	22.3	23.1

D11b) Using a scale of 1-5, with 1 being very useful and 5 being not at all useful, rate (by circling the appropriate number), the usefulness of the training/support you received in meeting your needs.

(Circle NA if you have not received the listed training/support from the Regional Office.)

Contact with the ED Regional Office	Usefulness											
	1		2		3		4		5		NA	
	T%	V%	T%	V%	T%	V%	T%	V%	T%	V%	T%	V%
Training received at the Regional Office (or at a designated facility)	35.4	37.1	23.7	24.9	10.7	11.3	3.1	3.3	0.0	0.0	22.4	23.5
Training/guidance delivered by account managers at your institution	24.2	25.8	11.6	12.4	15.3	16.3	1.6	1.8	0.5	0.5	40.6	43.3
Questions regarding Direct Loan policy	39.2	41.1	24.5	25.7	14.4	15.1	1.9	2.0	0.4	0.5	14.9	15.7
Entrance/exit counseling issues	24.2	25.9	10.1	10.8	7.5	8.0	1.5	1.6	0.0	0.0	50.4	53.7
Requests for ED-provided materials	34.7	36.8	23.9	25.3	8.2	8.6	1.0	1.1	0.3	0.3	26.3	27.9
Questions/issues regarding computer systems design or implementation	21.6	22.8	17.5	18.5	12.7	13.4	4.9	5.2	4.5	4.8	33.5	35.4
Questions/issues regarding loan origination	27.8	29.1	20.7	21.7	15.9	16.6	3.8	3.9	0.8	0.8	26.6	27.8
Questions/issues regarding disbursement and/or refunding of excess funds to borrowers	26.3	27.8	19.9	21.1	11.0	11.7	4.4	4.6	1.6	1.7	31.3	33.1
Computer-related reconciliation issues	20.8	22.0	18.2	19.2	14.8	15.6	11.1	11.7	5.1	5.4	24.8	26.1
Accounting-related reconciliation issues	18.6	19.7	17.4	18.5	14.9	15.8	7.5	7.9	5.2	5.5	30.9	32.7
Inquiries requesting appropriate sources of contact for specific questions relating to the loan process	33.0	34.5	21.6	22.5	14.0	14.6	4.3	4.5	1.4	1.4	21.5	22.4

Section E—Overall Impressions of the Direct Loan Program

E1) Please review the statements about the Direct Loan Program listed below. Then in the appropriate column:

a) Indicate any statements that describe the most important attributes of the Direct Loan Program for your institution. Please check **up to three** benefits.

b) Indicate any statements that describe areas of the Direct Loan Program where your expectations were unmet. ***(Check all that apply.)***

Attribute of Direct Loan Program	Most Important Benefits		Unmet Expectations	
	T%	V%	T%	V%
Borrowers are served well through the Direct Loan Program.	70.6	75.1	7.1	8.3
The Direct Loan Program is simple to administer.	40.5	45.4	31.3	35.2
The Direct Loan Program is viable.	27.1	30.1	5.5	6.4
The availability of loan funds is predictable in the Direct Loan Program.	43.6	48.0	7.6	8.8
The Direct Loan Program is cost-effective to administer.	20.3	23.5	20.7	23.6
The flexibility of loan repayment options is beneficial to borrowers.	59.2	64.2	3.2	3.8

E2) Please rate your general satisfaction with the Direct Loan Program up to this point. ***(Using a scale of 1 to 5, with 1 being very satisfied and 5 being very dissatisfied,*** *circle your level of satisfaction****.)***

	1		2		3		4		5		
	T%	V%	T%	V%	T%	V%	T%	V%	T%	V%	
Very Satisfied	23.6	24.3	38.3	39.4	23.7	24.4	9.3	9.6	2.3	2.3	Very Dissatisfied

E3) Compared to the 1995/96 academic year, has your overall level of satisfaction this year with the Federal Student Loan process increased, decreased, or remained the same?

T%	V%	
27.2	28.1	Increased
28.8	29.8	Decreased
40.8	42.1	Remained the same

E4) What is the most important advice you would give another institution that was preparing to implement the Direct Loan Program? {OE1}

%	
13.7	Need computer person on staff/tech support available
8.6	Ensure you have necessary computer hardware/equipment and configuration
6.1	Get training for staff/attend workshops
5.5	Plan ahead/start early
4.9	Do it
4.7	Other
4.4	Program benefits students/school
3.4	Think twice/don t do it
3.4	Patience/flexibility needed
3.1	Talk to other DL schools
3.0	Need adequate staffing (general)
3.0	Wait because of new servicer
2.8	Organization is the key to success with DL
2.5	Prepare/train staff beforehand for system operations
2.4	Get administrative support for computers/admin
2.4	School offices/administration needs to be willing to change & support program
2.3	Can t answer/no comment
2.3	Program easy to run
2.3	Expect problems/be diligent with Servicer
2.0	Learn reconciliation process
1.9	Expect problems and changes to software
1.7	Anticipate time/money/resources for training & implementation
1.4	Phase in slowly
1.4	Develop business process/procedures
1.4	Go 100% DL
1.3	Use an implementation team
1.3	Familiarize yourself with program beforehand
1.3	Takes time/resources to administer
1.2	Test program/systems
1.0	Coordinate implementation between all school offices
0.9	Be aware of LOC contracting situation (i.e., there will be a switch)
0.7	Explore all options before going DL
0.6	Use the Regional Office
0.6	Coordinate implementation between all school offices
0.3	Financial Aid Office will have greater workload

Questions E5 and E6 are only for institutions that are still participating in FFELP. If you are 100% Direct Loan, please skip to Question E7.

E5) Now that you are administering both programs, how satisfied are you with the **FFEL Program** as it currently is operating? ***(Using a scale of 1-5, with 1 being very satisfied and 5 being very dissatisfied,*** *please circle your level of satisfaction.)*

	1		2		3		4		5		
	T%	V%	T%	V%	T%	V%	T%	V%	T%	V%	
Very Satisfied	29.8	32.6	31.1	34.0	22.4	24.4	5.2	5.7	3.0	3.3	Very Dissatisfied

E6) For the following areas of **FFEL Program** administration, please rate any changes in FFEL since the introduction of the Direct Loan Program, using the following scale:

1 = Improved
2 = The same, no changes
3 = Worsened
DK/NA = Don t Know/Not Applicable

FFEL Program Administration	Improved		Same		Worsened		DK/NA	
	T%	V%	T%	V%	T%	V%	T%	V%
Student access to loans	20.4	22.7	66.1	73.6	1.5	1.7	1.8	2.0
Ease of administration of FFEL	36.2	40.4	51.5	57.4	0.8	0.8	1.3	1.4
Service from banks/guarantee agencies	48.8	54.4	36.1	40.2	2.1	2.3	2.8	3.1
Service from loan servicers/collection agencies	37.2	41.4	44.1	49.1	3.4	3.7	5.2	5.8
Service from your third party or privately contracted servicers	17.8	20.8	33.6	39.3	1.3	1.5	32.8	38.4

E7) What specific recommendations would you give to the Department of Education on how to improve the administration of the Direct Loan Program? *(List up to two recommendations.)* {OE2}

%	
17.8	Other
7.4	Better LOC reps/more staff
6.8	Improve customer service of Montgomery servicer
6.2	Improve overall performance of Montgomery servicer (general)
5.9	Improve ED Express/software quality, functions, or documentation
5.9	Improve reconciliation process
5.6	Expand training - local
4.2	Don t change the Servicer/stay with one
3.8	Test software updates thoroughly before release
3.8	Provide better technical support
3.5	Go back to Utica
3.4	Can t answer/no comment.

3.4	Conduct testing with LOC first - ensure they can do the job
2.8	Expand software training (specific)
2.7	Don t change Servicers for wrong reasons (i.e., cost)
2.6	Better anticipate problems that come with Servicer switch - be proactive
2.5	Stop changing software as frequently
2.2	Don t change Servicers mid-year
1.7	Increase availability of school reps
1.7	Return phone calls
1.5	More timely fund availability
1.5	Extend contract period of Servicer so a switch is not frequently necessary
1.4	Release new software/publications early
0.8	Improve communication of regulations/changes
0.5	Change software to allow for correction of errors
0.3	Find another Servicer

Section F—Administration of the FFEL Program

F1) How would you rate your current level of satisfaction with each of the following activities involved in administering the Federal Family Education Loan Program? *(Circle only one rating for each activity. Circle NA for activities that you have not yet had experience with in the Federal Family Education Loan Program.)*

Activity	Very Satisfied		Somewhat Satisfied		Somewhat Dissatisfied		Very Dissatisfied		NA	
	T%	V%	T%	V%	T%	V%	T%	V%	T%	V%
Keeping up with regulations	32.7	33.2	54.2	55.1	9.0	9.1	2.0	2.1	0.4	0.4
Answering general questions about loans and financial aid	54.8	55.8	40.2	40.9	2.3	2.3	0.7	0.7	0.3	0.3
Counseling borrowers while in school	49.4	50.3	42.8	43.6	4.0	4.0	0.6	0.6	1.5	1.5
Processing of loan applications	52.4	53.3	38.8	39.5	5.2	5.3	1.3	1.3	0.6	0.6
Requesting and receiving loan funds	56.5	57.6	34.6	35.3	4.5	4.6	0.9	0.9	1.6	1.6
Disbursing loan funds (including preparing loan checks and getting student signatures)	45.8	46.5	40.1	40.8	8.3	8.4	1.4	1.4	2.8	2.8
Refunding excess loan funds to students	36.3	37.0	42.2	43.1	9.4	9.5	2.3	2.4	7.8	8.0
Reconciliation/financial monitoring and reporting	31.5	32.1	49.8	50.7	8.5	8.7	1.2	1.2	7.2	7.3
Recordkeeping and reporting of student information (includes SSCRs, financial aid transcripts, and updates to NSLDS)	25.1	25.6	48.4	49.2	16.7	17.0	4.6	4.7	3.5	3.6
Helping students with loans after they have left school	27.1	27.6	48.3	49.1	13.0	13.2	2.4	2.5	7.6	7.7

F2) 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 response. If you are using EFT and manual processing, please take both into account when answering.)*

T%	V%	
8.4	8.6	Very easy to administer
34.1	34.7	Relatively easy to administer, with a few areas that require a high level of effort
30.3	30.8	A moderate amount of effort is required overall
21.2	21.6	Relatively labor intensive to administer, with many areas that require a high level of effort
4.2	4.3	Very labor intensive to administer

F3) Listed below are resources needed for the delivery of financial aid that may have changed at your institution. Please indicate if **increases or decreases** have occurred or will occur during the 1996/97 academic year by circling one number for each type of resource. This question refers **only** to changes that are a direct result of changes in the FFEL Program and that occurred or are budgeted to occur in the 1996/97 Federal Award Year. *(Circle one rating for each resource.)*

Resource	Level of Change									
	Significant Decrease		Small Decrease		No Change		Small Increase		Significant Increase	
	T%	V%	T%	V%	T%	V%	T%	V%	T%	V%
Number of permanent or temporary staff positions related to financial aid	1.7	1.7	3.5	3.6	78.4	79.7	13.4	13.6	1.3	1.3
Number of staff positions in Accounting or Business Office	0.5	0.5	2.9	2.9	84.0	85.7	9.6	9.8	1.0	1.0
Number of staff used for technical support	0.6	0.6	3.3	3.4	81.3	82.9	11.4	11.6	1.3	1.3
Number of hours current staff work	0.3	0.3	2.9	2.9	62.8	64.0	25.5	26.0	6.6	6.7
Equipment/computers	0.1	0.1	0.7	0.7	50.2	51.2	33.4	34.0	13.7	13.9
Supplies (postage, copying, etc.)	0.3	0.3	4.6	4.7	61.8	62.9	27.8	28.3	3.7	3.8
Funds for training	1.5	1.5	2.3	2.3	74.4	75.8	16.9	17.2	3.1	3.2
Funds for staff travel	2.0	2.0	3.1	3.1	72.6	74.1	17.6	18.0	2.6	2.7
Development/modification of computer programs/procedures	0.5	0.5	1.2	1.2	44.2	45.2	37.5	38.4	14.4	14.7
Other (Specify):	0.3	18.5	0.2	12.6	0.4	24.8	0.6	44.0	0.0	0.0

F4) Did the number of short-term loans (i.e., bridge loans) issued by your institution increase, decrease, or remain about the same during the 1996/97 academic year?

T%	V%	
9.1	9.2	Increased
4.7	4.8	Decreased
33.4	34.0	Remained about the same
50.9	51.9	Not applicable (institution does not issue short-term loans)

F5) How many lenders do you deal with on a regular basis in the FFEL Program? *(Check only one response.)*

T%	V%	
21.6	22.0	1-2 lenders
33.2	33.9	3-5 lenders
25.0	25.4	6-10 lenders
10.5	10.7	11-20 lenders
7.9	8.0	More than 20 lenders

F6) How many guarantee agencies do you deal with on a regular basis in the FFEL Program? *(Check only one response.)*

T%	V%	
42.5	43.3	1 guarantee agency
40.5	41.3	2-3 guarantee agencies
9.4	9.6	4-5 guarantee agencies
5.6	5.7	More than 5 guarantee agencies

F7) Does your institution use electronic funds transfer (EFT) to administer the FFEL Program?

T%	V%	
38.7	39.4	Yes
59.6	60.6	No

If "Yes" in F7

F8) What percentage of your FFEL Program loans are processed through EFT?

84.3 %

Section G—Information and Support from the Department of Education, Lenders, and Guarantee Agencies (FFEL Institutions)

G1) Following is a list of FFEL Program information or support that you may have received from the Department of Education, your primary lender, or your primary guarantor during the 1996/97 academic year. For each item and each source of information or support:

a) Using a scale of 1-5, with 1 being very timely and 5 being not at all timely, rate (by circling the appropriate number) the timeliness of the information/support for your needs and activities.

Materials/Training Provided by ED	Timeliness											
	1		2		3		4		5		NA	
	T%	V%	T%	V%	T%	V%	T%	V%	T%	V%	T%	V%
Information on FFEL Program rules and regulations	23.4	23.8	33.3	34.0	28.8	29.4	8.7	8.9	2.4	2.4	1.4	1.5
Telephone support for policy or administrative guidance	18.0	18.4	21.1	21.5	23.3	23.8	11.3	11.5	7.7	7.8	16.6	16.9
Borrower counseling materials	22.0	22.6	22.5	23.0	21.7	22.2	7.3	7.5	4.5	4.6	19.6	20.1
Training sessions	20.0	20.5	27.7	28.3	26.7	27.2	9.4	9.6	3.3	3.4	10.7	10.9
Software for administration or reporting functions	12.4	12.6	18.6	19.0	20.6	21.1	7.6	7.8	4.9	5.0	33.8	34.5
Materials/Training Provided by Primary Lender (or Servicer)												
Information on FFEL Program rules and regulations	32.9	33.6	29.3	30.0	16.5	16.9	4.4	4.5	1.6	1.6	13.1	13.4
Telephone support for policy or administrative guidance	40.2	41.1	26.5	27.1	13.2	13.5	4.9	5.0	2.1	2.1	11.0	11.2
Borrower counseling materials	43.9	44.8	26.0	26.5	12.2	12.4	3.7	3.8	1.7	1.7	10.5	10.7
Training sessions	24.2	24.8	22.3	22.8	16.5	16.9	4.8	4.9	1.3	1.4	28.5	29.2
Software for administration or reporting functions	19.4	19.9	16.0	16.4	12.3	12.6	4.1	4.2	1.6	1.6	44.1	45.2
Materials/Training Provided by Primary Guarantor												
Information on FFEL Program rules and regulations	44.2	45.5	31.5	32.4	14.0	14.4	3.5	3.6	1.4	1.4	2.6	2.6
Telephone support for policy or administrative guidance	48.0	49.4	27.6	28.4	11.5	11.8	3.5	3.6	2.3	2.3	4.3	4.4
Borrower counseling materials	42.2	43.4	28.2	29.0	14.0	14.4	3.4	3.5	1.7	1.8	7.6	7.9
Training sessions	37.2	38.3	27.9	28.8	16.7	17.2	4.0	4.1	1.9	1.9	9.5	9.7
Software for administration or reporting functions	27.1	28.0	19.6	20.2	12.6	13.0	3.6	3.8	1.7	1.7	32.3	33.3

G1b) Using a scale of 1-5, with 1 being very useful and 5 being not at all useful, rate (by circling the appropriate number) the usefulness of the information/support. By usefulness, we mean the effectiveness in providing the instructions or services need by your institution.

Materials/Training Provided by ED	Usefulness											
	1		2		3		4		5		NA	
	T%	V%	T%	V%	T%	V%	T%	V%	T%	V%	T%	V%
Information on FFEL Program rules and regulations	32.2	33.2	32.2	33.2	23.9	24.6	5.5	5.7	1.7	1.8	1.5	1.5
Telephone support for policy or administrative guidance	23.6	24.4	23.6	24.4	19.7	20.4	8.0	8.3	5.8	6.0	16.0	16.6
Borrower counseling materials	25.6	26.5	20.6	21.3	20.4	21.1	6.5	6.8	4.4	4.5	19.0	19.7
Training sessions	26.8	27.6	26.3	27.1	22.6	23.3	7.7	8.0	2.8	2.9	10.7	11.0
Software for administration or reporting functions	16.2	16.8	16.1	16.6	18.7	19.4	7.4	7.7	5.0	5.2	33.0	34.2
Materials/Training Provided by Primary Lender (or Servicer)												
Information on FFEL Program rules and regulations	36.2	37.4	29.2	30.1	13.3	13.7	4.1	4.3	1.1	1.1	13.0	13.4
Telephone support for policy or administrative guidance	42.4	43.8	26.1	27.0	12.1	12.5	4.0	4.1	1.6	1.6	10.6	11.0
Borrower counseling materials	45.6	47.0	24.9	25.7	11.2	11.6	3.4	3.5	1.6	1.7	10.3	10.6
Training sessions	27.2	28.2	21.8	22.6	13.8	14.3	3.7	3.8	1.6	1.7	28.4	29.4
Software for administration or reporting functions	22.0	22.8	15.5	16.1	10.4	10.8	3.5	3.7	1.6	1.6	43.5	45.1
Materials/Training Provided by Primary Guarantor												
Information on FFEL Program rules and regulations	48.4	50.2	28.7	29.8	13.0	13.4	2.8	2.9	1.0	1.1	2.5	2.6
Telephone support for policy or administrative guidance	50.9	52.8	25.9	26.9	11.0	11.4	2.9	3.0	1.6	1.7	4.1	4.3
Borrower counseling materials	45.5	47.2	25.4	26.4	13.5	14.0	3.2	3.3	1.2	1.3	7.6	7.9
Training sessions	41.1	42.6	25.9	26.9	14.5	15.1	3.9	4.0	1.5	1.6	9.5	9.8
Software for administration or reporting functions	31.2	32.6	17.2	18.0	10.7	11.2	3.6	3.7	1.4	1.5	31.6	33.0

G2) What percentage of your loan volume is handled by your **primary** lender?

58.4 %

G3) What percentage of your loan volume is handled by your **primary** guarantee agency?

86.2 %

G4) Does your institution have any type of communication or interaction with your FFEL servicer(s) **regarding loan repayment and/or consolidation**?

T%	**V%**	
54.6	55.9	Yes
43.0	44.1	No

(If you answered "no," skip to Section H.)

If "Yes" in G4

G5) For each of the following **consolidation activities**, please indicate the frequency of occurrence at your institution. *(Circle the appropriate rating.)*

Consolidation Activities	Frequently		Sometimes		Seldom		Never	
	1		2		3		4	
	T%	V%	T%	V%	T%	V%	T%	V%
Refer borrowers to servicer(s) for Information and/or materials	29.5	32.2	42.7	46.6	15.5	16.9	3.9	4.2
Contact servicer(s) directly to obtain forms/information	20.5	22.5	39.4	43.1	24.2	26.5	7.2	7.9
Intervene with servicer(s) at the request of borrowers	15.5	16.9	36.7	40.1	30.5	33.4	8.8	9.6
Other interaction with servicer(s) (Specify):	1.6	32.6	2.0	40.4	1.3	26.0	0.0	0.0

Loan Repayment Activities	Frequently		Sometimes		Seldom		Never	
	1		2		3		4	
	T%	V%	T%	V%	T%	V%	T%	V%
Refer borrowers to service(s) for information and/or materials	46.4	48.4	40.5	42.2	7.9	8.3	1.1	1.1
Contact servicer(s) directly to obtain forms/information	34.9	36.4	43.2	45.0	15.1	15.8	2.7	2.8
Intervene with servicer(s) at the request of borrowers	25.3	26.4	42.0	43.8	24.4	25.5	4.2	4.4
Other interaction with servicer(s) (Specify):	4.2	57.4	2.5	34.1	0.6	8.5	0.0	0.0

G6) For each of the following **loan repayment activities,** please indicate the frequency of occurrence at your institution. *(Circle the appropriate rating.)*

G7) **Overall**, how satisfied are you with the communications that you have had with your FFEL servicer concerning loan repayment and consolidation? ***(Using a scale of 1 to 5, with 1 being very satisfied and 5 being very dissatisfied, or NA for not applicable****, please circle your level of satisfaction .)*

Type of Communication	Very Satisfied 1		2		3		4		Very Dissatisfied 5	
	T%	V%	T%	V%	T%	V%	T%	V%	T%	V%
Loan repayment	49.7	52.2	42.4	44.5	14.9	15.6	1.3	1.4	0.7	0.7
In-school FFEL consolidation	31.2	35.0	35.2	39.4	20.1	22.5	1.6	1.8	0.8	0.9
Out-of-school FFEL consolidation	33.9	37.9	36.2	40.5	20.7	23.2	1.6	1.8	1.0	1.1

Section H—Overall Impressions of the Federal Family Education Loan Program

H1) Please review the statements about the FFEL Program listed below. Then in the appropriate column:

a) Indicate any statements that describe the most important attributes of the FFEL Program for your institution. Please check **up to three** benefits.

b) Indicate any statements that describe areas of the FFEL Program where your expectations were unmet. ***(Check all that apply.)***

Attribute of FFEL Program	Most Important Benefits		Unmet Expectations	
	T%	V%	T%	V%
Borrowers are served well through the FFEL Program.	74.1	77.5	5.6	5.8
The FFEL Program is simple to administer.	41.1	42.9	19.0	19.8
The FFEL Program is viable.	36.3	37.9	2.0	2.1
The availability of loan funds is predictable in the FFEL Program.	53.3	55.8	3.6	3.8
The FFEL Program is cost-effective to administer.	28.8	30.1	11.8	12.3
The flexibility of loan repayment options is beneficial to borrowers.	36.5	38.2	9.1	9.5

H2) Please rate your general satisfaction with the Federal Family Education Loan Program. (**Using a scale of 1 to 5*, with 1 being very satisfied and 5 being very dissatisfied,*** please circle your level of satisfaction.)

	1		2		3		4		5		
	T%	V%	T%	V%	T%	V%	T%	V%	T%	V%	
Very Satisfied	34.9	36.2	43.2	44.9	14.6	15.1	2.8	2.9	0.9	0.9	Very Dissatisfied

H3) Compared to the 1995/96 academic year, has your overall level of satisfaction with the Federal student loan process increased, decreased, or remained the same?

T%	V%	
31.4	32.7	Increased
4.0	4.2	Decreased
60.6	63.1	Remained the same

H4) Which of the following statements describes your status or plans for participation in the Direct Loan Program? *(Check only one response.)*

T%	V%	
8.7	9.1	Currently participating in the Direct Loan Program
9.8	10.3	Accepted into Direct Loan Program, but did not participate
1.1	1.2	Applied for Year 4 of the Direct Loan Program; application accepted or pending
1.2	1.3	Will apply for Year 5 of the Direct Loan Program
0.6	0.6	Application for Direct Loan Program rejected
73.9	77.5	Not planning to apply for Direct Loan Program

H5) What specific recommendations would you give to the Department of Education or loan servicers on how to improve the administration of the FFEL Program? *(List up to two recommendations.)* {0E3}

%	
15.6	Other
5.8	Simplify regulations
5.3	None
4.2	Need clear/regular communication to students
4.1	Everything good
3.6	Don t penalize schools for students default
3.4	Revise application forms/Use FAFSA
2.9	Provide better/more timely materials
2.9	Reduce regulations
2.8	Ed regional staff and servicer customer service
2.7	Aid entrance/exit counseling
2.4	Change EFT procedures
2.4	Change loan repayment options/procedures
2.4	Regulations should be same for FFEL as DL
2.4	Eliminate 3-day rule
2.3	Improve training program
2.3	Improve SSCR reporting
2.2	Increase debt limit
2.1	Provide regulatory relief to schools with low default
2.0	Equal/improved support for FFEL as DL
2.0	Lower debt limit
1.9	Change loan proration procedures
1.7	Give school control to deny loans
1.6	Eliminate 30-day rule
1.6	Improve software/On-line service
1.5	Reduce paperwork
1.4	Schools should be able to select lender
1.4	Eliminate multiple disbursement for students > 12 mos.
1.3	Master prom note
1.2	Control buying and selling
1.2	Simplify lender/balance info to borrowers
1.1	Communicate defaults better
1.1	Improve communication (general)
1.0	Improve use of NSLDS
1.0	Eliminate sub & unsub categories
0.9	Timely Disbursements
0.9	Common line processing
0.8	Require credit checks
0.8	Change/eliminate fees
0.7	FFEL/DL consolidation
0.5	Administrative Cost Allowance
0.4	No pressure to leave FFEL
0.2	Provide incentives to students

Section I—Institution No Longer Participates in Direct Loan Program or No Direct Loans Have Been Originated

I1) When did your institution originally begin participating in the Direct Loan Program?

T%	V%	
8.3	8.3	Academic year 1994/95
68.3	68.3	Academic year 1995/96
23.4	23.4	Academic year 1996/97

I2) When did your institution stop participating in the Direct Loan Program?

Contact with the ED Regional Office	Timeliness											
	1		2		3		4		5		NA	
	T%	V%	T%	V%	T%	V%	T%	V%	T%	V%	T%	V%
Training received at the Regional Office related directly to Direct Loans	30.9	31.1	26.3	26.4	16.0	16.1	3.7	3.7	0.4	0.4	22.1	22.2
Training/guidance delivered by account manager at your institution	21.3	21.5	16.2	16.4	11.2	11.3	3.3	3.3	0.4	0.4	46.5	47.0
Questions regarding Direct Loan policy	34.9	35.0	31.4	31.5	16.2	16.2	3.3	3.3	0.2	0.2	13.6	13.7
Entrance/exit counseling issues	18.4	18.8	13.4	13.6	9.2	9.4	2.2	2.2	0.2	0.2	54.8	55.8
Requests for ED-provided materials	27.2	27.7	24.9	25.2	10.7	10.9	3.3	3.3	1.3	1.3	30.9	31.5
Questions/issues regarding computer system/software implementation	21.1	21.4	18.9	19.2	16.2	16.5	4.2	4.2	2.0	2.0	36.2	36.7
Questions/issues regarding loan origination	26.1	26.3	26.3	26.5	15.1	15.2	3.5	3.5	0.4	0.4	27.9	28.0
Questions/issues regarding disbursement and/or refunding of Direct Loan funds	25.0	25.4	21.5	21.8	13.2	13.4	3.5	3.6	0.9	0.9	34.4	35.0
Computer-related reconciliation issues	19.5	19.7	21.5	21.7	18.9	19.1	9.4	9.5	3.5	3.5	26.1	26.4
Accounting-related reconciliation issues	16.4	16.6	21.9	22.2	17.3	17.5	6.1	6.2	3.3	3.3	33.8	34.1
Inquiries requesting appropriate sources of contact for specific questions relating to the loan process	32.1	33.3	24.6	24.7	14.9	15.0	5.0	5.1	1.3	1.3	20.6	20.7

If you stopped participating in Direct Loan Program

I3) Please indicate (in the space below) why your institution is no longer participating in the Direct Loan Program. {0E4}

%	
26.6	Too Cumbersome/Complex
26.6	Prom note problems
19.0	Signed up but never started
9.6	Electronic process problems
8.8	Year 4 school
4.9	Left because of problems with Servicer
4.3	School could not handle workload

Section J—Institution Does Not Currently Offer Federal Student Loans or Indicated Zero Loan Volume[5]

J1) When did your institution last originate Federal student loans?

☐{1} Academic year 1995/96

☐{2} Academic year: _____ {J1a}

☐{3} Institution has never participated in the Federal Student Loan Program. *(If you answered "never participated," skip to the end.)*

If you stopped originating Federal student loans

J2) During the last year in which your institution originated Federal student loans, in which program did you participate?

☐{1} Direct Loan

☐{2} FFEL

☐{3} Both

[5]Institutions answering section J were deemed out-of-scope; therefore, their responses are suppressed.

Section K—Survey Issues[6]

K1) Do you have any suggestions or comments on this survey? {0E5}

K2) Do you have suggestions on ways to improve future surveys or reduce their burden to you? {OE6}

THANK YOU VERY MUCH FOR TAKING THE TIME TO FILL OUT THIS QUESTIONNAIRE.

[6]Open-ended responses in Section K were not assigned verbatim codes.

Appendix D

Survey Methodology

Survey Methodology

Sample Design

The sample for the 1997 institutional survey was derived from two sources:

1) The 112 First Year Direct Loan institutional campuses, selected by the Department of Education to achieve the mandated criteria for the first year of the program; and

2) The original sample of 3,059 FFELP institutions, randomly selected from a stratified population of 5,720 schools in the FFELP sampling frame. This sample was stratified by school type and control, and by school size (small or large, as indicated by loan volume). In addition, HBCUs were included with certainty status. A complete description of the sample design for the institutional survey is presented in the Sample Design Report for the Institutional Survey (January 18, 1995).

Data Collection Methodology/Response Rate

The 1997 institutional survey was conducted using a mail survey methodology, with an option of completing the questionnaire via the Worldwide Web. Data collection for the survey began on May 16, 1997 and continued through August 20, 1997. Extensive telephone and mail follow up procedures were implemented in an effort to achieve the highest possible response rate.

The overall survey response rate was 82 percent, based on 2,212 responses from 2,714 eligible institutions. The response rate was 88 percent for first-year Direct Loan schools, 80 percent for second-year Direct Loan schools, 66 percent for third-year Direct Loan schools, and 82 percent for FFEL schools. Detailed tables illustrating the number and percent of responses, the sample distribution and representation, and the response rate by institutional type and control and loan volume (for each of the four loan program types) are included in Appendix B.

Data Analysis

In order to obtain weights the institutions were classified by size, Type/Control, and first year program status. In addition HBCU status was added to the classification for first year FFEL institutions when HBCUs responded. This resulted in a total of twenty-seven strata. In each stratum the institutions in the frame were classified into four categories:

1) Not in the initial sample
2) Respondent
3) Non-respondent, known to be in population
4) Not in population

Then, for each stratum we calculated r= (n(2)+n(3))/(n(2)+n(3)+n(4)), where n(I) is the number of institutions in the stratum in category I. This was used to estimate the proportion of the N institutions in the stratum that were actually in the population (i.e. active in one of the programs). The weight for each institution in the stratum was then defined as the estimated population of the stratum divided by the number of respondents from the stratum, or (rN)/n(2).

A jackknife technique was used to obtain variance estimates and confidence intervals for various statistics. This was done because of the unequal weights found in the sample and the decision to use replication weights. The process began with randomizing the order of the initial sample within each stratum, and then dividing the sample into 200 groups. This was done by starting with the first institution and putting it, and every subsequent institution, into a different group. After the first 200 were put into groups the next case was put into the same group as the first institution and the process repeated. For each set of replication weights, a different group was treated as if it had not been in the sample and the weights were readjusted. Some very small strata, with only one respondent, were collapsed to avoid bias due to non-representation of the stratum in replication estimates.

For the 1996-97 analysis, cross-tabs were produced using the Statistical Analysis System (SAS), and variance estimates and significance tests were conducted using the replication weights and the statistical package Wesvar. Whenever comparative findings between the Direct Loan and FFEL Programs are presented, tests for programmatic differences were done at the 5 percent level of significance *after* controlling for differences in both type and control and size among institutions participating in the same program. As a result, any observed differences can be attributed to actual programmatic differences, rather than differences in the composition of schools participating in the two programs.

Longitudinal Study

Since institutional surveys were administered in 1995, 1996, and 1997, intertemporal comparisons were made among both Direct Loan and FFEL institutions. However, before any statistical tests were conducted, institutions had to be weighted correctly for each year in which they responded. For each of the three years, we used the most up-to-date information available on program participation, resulting in a slightly different weighting methodology each year. Since the sample was drawn from NSLDS, in the first year we assumed that every institution was in-scope, and the respondents were simply weighed up to the population totals. In the second year, however, institutions were classified as being either in-scope or out-of-scope based on their responses, and for those institutions not responding, we used the percentage of out-of-scope responding institutions to estimate the number of out-of-scope, non-responding institutions. In the third year, institutions in the initial sample were classified as being in-scope or not using data from the NSLDS, subject to an override based on their actual response. However, in the third year the percentage of unsampled institutions in scope was still estimated.

The third year weights were modified slightly to accommodate the need to have the same strata for all three years. As a result, some strata had to be collapsed. A jackknife procedure was then applied

to the initial sample, and any institution dropped one year was dropped for all three years for each weight. However, rather than recalculate the weights, the original weights were simply adjusted by the stratum to the original sum of the weights. This procedure could miss some of the variance accounted for by adjusting for the estimate of number of institutions in scope, but this should account for a very small proportion of the total variance.

For the longitudinal analysis, cross-tabs were produced using SAS and significance tests were conducted using Wesvar. As with the 1996-97 analysis, whenever comparative findings between the Direct Loan and FFEL Program are presented, tests for programmatic differences were done at the 5 percent level of significance *after* controlling for differences in both type and control and size among institutions participating in the two programs. However, whenever within-program comparisons were made (e.g., among the various cohorts of Direct Loan schools), differences in both type and control and size were not controlled for since all institutions in a particular program operate under the same set of rules.

Appendix E

Survey Instruments

First Year Direct Loan Survey

Second Year Direct Loan Survey

FFEL Survey

Survey of Institutions Participating in the Federal Direct Loan and Federal Family Education Loan Programs

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

May 1997

Survey of Institutions Participating in the Federal Direct Loan and Federal Family Education Loan Programs

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 Loan Program. ED has contracted Macro International Inc. to conduct an annual 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, as well as their implementation and experiences with the Direct Loan Program. This information will be used to help ED better understand the two programs from the perspective of institutions such as yours as well as improve these programs in future years.

Instructions

This survey asks about your loan program experiences during the 1996/1997 academic year. We would like the Financial Aid Director to be the key respondent. 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 in providing your answers or determining who should fill out the survey.

Please note that several sections of survey questions may not be applicable to your institution or specific situation. If you are 100 percent Direct Loan or 100 percent FFELP, you will only complete portions of the survey. **Please carefully review and select from the response choices in the school identification section, and only complete the sections indicated by the arrow.** Then answer the questions in these sections to the best of your ability. If you are uncertain about which sections to complete please contact us for clarification.

If your institution is a Year 4 Direct Loan School, **please complete the survey with respect to your FFELP experiences**. You will be asked to provide information regarding your Direct Loan experiences in next year s survey.

If you have further questions regarding the survey, please contact Ms. Alison Meloy at Macro International Inc., 1-800-294-0990, or Mr. Steven Zwillinger, U.S. Department of Education, Office of the Under Secretary/Planning and Evaluation Service, 600 Independence Avenue, S.W., Washington, DC 20202, (202) 401-1678. If you have specific questions regarding the electronic survey process, please call the technical assistance line at 1-800-639-2030. The Web version of the survey will be available on May 28, 1997.

Our Thanks

We know how busy Financial Aid staff are and we are grateful for your cooperation. Again, please do not hesitate to contact us with any questions or comments you may have.

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 the World Wide Web (**www2.cfmc.com/ffel&dl**) by June 6, 1997.

Please return paper surveys to:
Macro International Inc.
11785 Beltsville Drive
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Identifying Information

CONFIDENTIALITY

Identities of institutions and names of individuals will be kept strictly confidential by Macro International Inc. Identifying information will be used for followup purposes only. All information obtained from this survey will be presented to the Department of Education in aggregated form only.

In the spaces provided below, please enter the name, title, e-mail address, and telephone number of the person completing this form, and the date on which the questionnaire was completed.

Name:
Title:
Date:
E-mail Address:
Telephone Number:

If your address is different from the label on the front cover, please correct it in the space below.

School Identification

1) {ID1} Which of the following describes your institution in terms of participation in the Direct Loan and Federal Family Education Loan Programs during the 1996/1997 academic year? ***(Please check one response only, and complete the sections of the questionnaire indicated by the arrow.)***

☐ {1} Institution offers FFEL loans only. School has **never** participated in the Direct Loan Program.	---------->	Please complete Sections A, F, G, H, and K.
☐ {2} Institution currently offers FFEL loans only. School participated in the Direct Loan Program in 1994/1995 or 1995/1996, but no longer participates in Direct Lending.	---------->	Please complete Sections F, G, H, I, and K.
☐ {3} Institution began originating loans in the Direct Loan Program in academic year 1994/1995. (Year 1 School)	---------->	Please complete Sections A, C, D, E, and K.
Institution also originates FFEL loans.	---------->	*Please also complete Sections F, G, and H.*
☐ {4} Institution began originating loans in the Direct Loan Program in academic year 1995/1996. (Year 2 School)	---------->	Please complete Sections A, C, D, E, and K.
Institution also originates FFEL loans.	---------->	*Please also complete Sections F, G, and H.*
☐ {5} Institution began originating loans in the Direct Loan Program in academic year 1996/1997. (Year 3 School)	---------->	Please complete Sections A, B, C, D, E, and K.
Institution also originates FFEL loans.	---------->	*Please also complete Sections F, G, and H.*
☐ {6} Institution has been selected for participation in the Direct Loan Program; however, no Direct Loans have been originated.	---------->	Section I.
Institution also originates FFEL loans.	---------->	*Please also complete Sections F, G, and H.*
☐ {7} Institution does not currently participate in either the Direct Loan Program or the Federal Family Education Loan Program.	---------->	Section J only.
☐ {8} School closed.	---------->	Section J only.

Section A—Background Information

A1) Which of the following best characterizes the current structure of the Financial Aid Office(s) at your institution as it relates to processing loans? *(Check only one response.)*

☐{1} The institution has a single campus, branch, or school; one office administers financial aid for the entire institution.
☐{2} Each campus, branch, or school within the institution is served by a separate Financial Aid Office.
☐{3} Multiple campuses, branches, or schools within the institution are served by a single Financial Aid Office.
☐{4} Other *(Specify):* _____

{0S1}

A2) Please indicate the type of computer system currently used by your institution to administer student financial aid. *(Check only one response.)*

Type of System Used

☐{1} Mainframe system only

☐{2} Mainframe to personal computer (PC) with interface

☐{3} Independent mainframe and personal computers (PCS)

☐{4} Personal computers (PCS) only

☐{5} No computer system used; all manual processing

☐{6} Other *(Specify):* _____
{0S2}

A3) What was your total dollar Stafford (subsidized and unsubsidized) and PLUS loan volume for the **1996/97** Federal Award Year?

(Record separately for each of the applicable loan programs, and combined. Circle NA for "FFEL" or "Direct Loan," if the loan program was not offered at your institution during the 1995/96 academic year.)

{A31}	FFEL	$_____	NA
{A32}	Direct Loan	$_____	NA
{A33}	Total	$_____	NA

If you entered "zero" for your total dollar loan volume and you do not expect a change in loan volume for the 1996/97 Federal Award Year, please skip to Section J of the questionnaire.

A4) Do you expect a change in total loan volume for the 1996/97 Federal Award Year?

☐{1} Yes
☐{2} No ----------> *(If you answered "no," skip to the next applicable section. See page 3 to review list of applicable sections.)*

If "Yes" in A4

A5) If you expect a significant change in total loan volume for the 1996/97 Federal Award Year, please indicate the expected level of change below.

Percentage increase_____% **or** Percentage decrease_____%
{A51} {A52}

Section B—Initial Implementation of the Direct Loan Program (For Year 3 Direct Loan Institutions)

B1) The following items describe various activities and processes necessary for the implementation and startup of the Direct Loan Program. This question refers to the **startup activities only**; it does not cover ongoing administration. This may be a question for which you want to consult other staff (such as the Business or Bursar s Office) involved in setting up the processes. Please rate the ease of setting up these processes at your institution using the following scale. *(Circle one rating for each activity.)*

1 = Easy to set up process at my institution
2 = Moderate level of effort required to set up process
3 = Difficult to set up process at my institution
NA = Not applicable; did not implement this process or process was implemented by a third party.

	Activities and Processes	Ease of Implementation			
		Easy to set up process	Moderate level of effort required	Difficult to set up process	Not applicable
{B11}	Installation of EDExpress into your institution s own computer system	1	2	3	NA
{B12}	Development and conduct of internal staff training on the Direct Loan Program	1	2	3	NA
{B13}	Development of procedures/materials to counsel borrowers on Direct Loans	1	2	3	NA
{B14}	Development of institutional procedures for processing loan applications and ensuring loan origination	1	2	3	NA
{B15}	Development of promissory note review and transmittal procedures	1	2	3	NA
{B16}	Development of loan disbursement procedures *(e.g., crediting student accounts)*	1	2	3	NA
{B17}	Development of internal recordkeeping and procedures for reporting to Direct Loan System *(includes tracking information on borrowers and their loans both during and after enrollment period, and communication about borrowers to ED and its contractors)*	1	2	3	NA
{B18}	Development of institutional cash management procedures *(includes estimating capital needs, tracking receipt of funds, and reporting cancellations or refunds)*	1	2	3	NA
{B19}	Development of reconciliation procedures at your institution	1	2	3	NA

B2) In the space below, check whether you are offering both Direct Loans and FFEL in 1996/97, or offering only Direct Loans. Then rate the items corresponding to that column *only*, as indicated by the arrow.

{B2}	IF OFFERING BOTH DIRECT LOANS AND FFEL, CHECK HERE AND ANSWER THIS COLUMN. ☐ {1}	IF OFFERING ONLY DIRECT LOANS, CHECK HERE AND ANSWER THIS COLUMN. ☐ {2}

⇓ ⇓

	What factors influenced your decision to phase-in the Direct Loan Program? Rate each item below regarding its influences or importance in the overall decision, using the following scale: 1 = Very important 2 = Somewhat important 3 = Not at all important NA = Not applicable	**RATING**	What factors influenced your decision to switch to 100 percent Direct Loan Program? Rate each item below regarding its influences or importance in the overall decision, using the following scale: 1 = Very important 2 = Somewhat important 3 = Not at all important NA = Not applicable	**RATING**	
{B2a1}	Did not want to confuse borrowers who already had FFEL loans.		Did not want to confuse borrowers by offering two loan programs.		{B2b1}
{B2a2}	Wanted to delay full commitment until the Department of Education has gained experience with the new program.		Did not want the complexity of administering two programs simultaneously.		{B2b2}
{B2a3}	Wanted to learn how to implement the program with a small group before committing the entire institution.		Did not want to continue to administer the FFEL Program.		{B2b3}
{B2a4}	Wanted to maintain relationships with lender(s) and/or guarantor(s).		Wanted to avoid uncertainty regarding the availability of loan funds under FFEL.		{B2b4}
{B2a5}	Wanted to keep graduate/professional students in the FFEL Program.				
{B2a6}	Other *(Specify)*: {0S3} _____		Other *(Specify)*: {0S4} _____		{B2b5}

B3) How satisfied are you with the Department of Education s **responsiveness** to reported problems or difficulties during the implementation of the Direct Loan Program? ***(Using a scale of 1 to 5, with 1 being very satisfied and 5 being very dissatisfied, or NA for not applicable,*** *please circle your level of satisfaction.****)***

Very Satisfied	1	2	3	4	5	**Very Dissatisfied**	**NA**

Section C—Administration of the Direct Loan Program

C1) How would you rate your overall level of satisfaction with each of the following activities involved in administering the Direct Loan Program? *(Circle only one rating for each activity. Circle NA for activities that you have not yet had experience with in the Direct Loan Program.)*

	Activity	Very Satisfied	Somewhat Satisfied	Somewhat Dissatisfied	Very Dissatisfied	NA
{C11}	Keeping up with regulations	1	2	3	4	NA
{C12}	Answering general questions about loans and financial aid	1	2	3	4	NA
{C13}	Counseling borrowers while in school	1	2	3	4	NA
{C14}	Processing origination records	1	2	3	4	NA
{C15}	Processing promissory notes	1	2	3	4	NA
{C16}	Requesting and receiving loan funds	1	2	3	4	NA
{C17}	Disbursing of loan funds *(including preparing loan checks and getting student signatures)*	1	2	3	4	NA
{C18}	Refunding excess loan funds to borrowers	1	2	3	4	NA
{C19}	Reconciliation/financial monitoring and reporting	1	2	3	4	NA
{C110}	Recordkeeping and reporting of student information *(includes SSCRs, financial aid transcripts, and updates to the Direct Loan Servicing Center or NSLDS)*	1	2	3	4	NA
{C111}	Helping students with loans after they have left school	1	2	3	4	NA

C2) How would you characterize the level of work or staff effort needed to **administer** Direct Lending on a day-to-day basis? *(Check only one response.)*

☐{1} Very easy to administer
☐{2} Relatively easy to administer, with a few areas that require a high level of effort
☐{3} A moderate amount of effort is required overall
☐{4} Relatively labor intensive to administer, with many areas that require a high level of effort
☐{5} Very labor intensive to administer

C3) Listed below are resources needed for the delivery of financial aid that may have changed at your institution due to the implementation of the Direct Loan Program. Please indicate if **increases or decreases** have occurred or will occur during the 1996/97 academic year for each type of resource. This question refers **only** to changes that are a **direct result** of implementation of the Direct Loan Program. *(Circle one rating for each resource.)*

	Resource	Level of Change				
		Significant Decrease	Small Decrease	No Change	Small Increase	Significant Increase
{C31}	Number of permanent or temporary staff positions related to financial aid	1	2	3	4	5
{C32}	Number of staff positions in Accounting or Business Office	1	2	3	4	5
{C33}	Number of staff used for technical support	1	2	3	4	5
{C34}	Number of hours current staff work	1	2	3	4	5
{C35}	Equipment/computers	1	2	3	4	5
{C36}	Supplies *(postage, copying, etc.)*	1	2	3	4	5
{C37}	Funds for training	1	2	3	4	5
{C38}	Funds for staff travel	1	2	3	4	5
{C39}	Development/modification of computer programs/procedures	1	2	3	4	5
{C310}	Other *(Specify)*: _____ {0S5}	1	2	3	4	5

C4) Did the number of short-term loans (i.e., bridge loans) issued by your institution increase, decrease, or remain about the same during the 1996/97 academic year?

☐{1} Increased

☐{2} Decreased

☐{3} Remained about the same

☐{9} Not applicable (institution does not issue short-term loans)

C5) For each of the specific administrative functions listed in the table below, please indicate the level of change in workload (if any) resulting from implementation of the Direct Loan Program. *(Circle one rating for each administrative function.)*

	Administrative Function	Level of Change in Workload				
		Significant Decrease	Small Decrease	No Change	Small Increase	Significant Increase
{C51}	First, please indicate the **overall** level of change in workload at your institution due to implementation of Direct Loans.	1	2	3	4	5
{C52}	Training Financial Aid staff	1	2	3	4	5
{C53}	Counseling borrowers on Direct Loan Program	1	2	3	4	5
{C54}	Processing loan applications/creating origination records	1	2	3	4	5
{C55}	Verifying enrollment	1	2	3	4	5
{C56}	Advising students on status of loans	1	2	3	4	5
{C57}	Requesting and receiving loan funds by institution	1	2	3	4	5
{C58}	Disbursing loan funds to students	1	2	3	4	5
{C59}	Recordkeeping and reporting *(includes tracking information on borrowers and their loans both during and after enrollment period, and communication about borrowers to other organizations)*	1	2	3	4	5
{C510}	Cash management *(includes cancellations/refunds)*	1	2	3	4	5
{C511}	Reconciliation	1	2	3	4	5

C6) If you indicated an overall change in workload resulting from implementation of Direct Loans in Question 5, please specify whether you think the change is **temporary** (i.e., will occur only during the initial phase of the process) or **permanent** (i.e., will continue in the regular operation of the Direct Loan Program).

☐{1} Temporary
☐{2} Permanent

C7) Please check the statements below that apply to your perception of staffing or workload changes related to your institution s implementation of the Direct Loan Program. *(Check all that apply.)*

{C71} ☐{1} Staff have been shifted to work on different financial aid functions.
{C72} ☐{1} Staff have been freed to work on other activities outside of financial aid.
{C73} ☐{1} Staff have been released to other departments or released from the institution.
{C74} ☐{1} Staff are working extra hours to accommodate the added activities.
{C75} ☐{1} Extra staff have been hired at the institution to accommodate the added activities.

C8) Which of the following describes the current software configuration used by your institution to process Direct Loans? *(Check all that apply.)*

{C81} ☐{1} EDExpress software
{C82} ☐{1} Commercial software
{C83} ☐{1} Software developed internally
{C84} ☐{1} Other *(Specify):* _____
{0S6}

C9) How satisfied are you with the software configuration used by your institution to process Direct Loans as it relates to each of the following performance areas? ***(Using a scale of 1 to 5, with 1 being very satisfied and 5 being very dissatisfied**, please circle your level of satisfaction.)*

	Performance Area	Very Satisfied 1	2	3	4	Very Dissatisfied 5
{C91}	Overall usefulness of software *(i.e., the extent to which it can adequately perform the functions required)*	1	2	3	4	5
{C92}	Ease of integration and compatibility with your previously existing system	1	2	3	4	5
{C93}	Processing efficiency *(e.g., the ability to batch-process or process multiple types of loans)*	1	2	3	4	5

C10) Please indicate whether you are currently participating in the Direct Loan Program as an option one, option two, or option three institution (as defined by the Department of Education). *(Check only one.)*

☐{1} Option 1/Partial Origination (formerly level two institution)

☐{2} Option 2/Full Origination (formerly level one institution)

☐{3} Option 3/Standard Origination (formerly level three institution)

Section D—Information and Support from the Department of Education (Direct Loan Institutions)

D1) Following is a list of Direct Loan Program information or support that you may have received from the Department of Education or its servicer during the 1996/97 academic year. For each item:

a) **Using a scale of 1-5, with 1 being very timely and 5 being not at all timely**, rate (by circling the appropriate number), the timeliness of the information/support for your needs and activities.

b) **Using a scale of 1-5, with 1 being very useful and 5 being not at all useful**, rate (by circling the appropriate number), the usefulness of the information/support in providing the instruction or service needed by your institution.

(Circle NA if you have not received the information/support from ED.)

	Materials/Training Provided by ED	(a) Timeliness						(b) Usefulness						
{D1a1}	Information on Direct Loan Program rules and regulations	1	2	3	4	5	NA	1	2	3	4	5	NA	{D1b1}
{D1a2}	Telephone support for policy or administrative guidance	1	2	3	4	5	NA	1	2	3	4	5	NA	{D1b2}
{D1a3}	Direct Loan Users Guide	1	2	3	4	5	NA	1	2	3	4	5	NA	{D1b3}
{D1a4}	In-person assistance	1	2	3	4	5	NA	1	2	3	4	5	NA	{D1b4}
{D1a5}	Borrower counseling materials	1	2	3	4	5	NA	1	2	3	4	5	NA	{D1b5}
{D1a6}	Training materials for counselors	1	2	3	4	5	NA	1	2	3	4	5	NA	{D1b6}
{D1a7}	Entrance/exit counseling videos	1	2	3	4	5	NA	1	2	3	4	5	NA	{D1b7}
{D1a8}	Pre-printed promissory notes	1	2	3	4	5	NA	1	2	3	4	5	NA	{D1b8}
{D1a9}	Reconciliation guide	1	2	3	4	5	NA	1	2	3	4	5	NA	{D1b9}
{D1a10}	Consolidation booklet	1	2	3	4	5	NA	1	2	3	4	5	NA	{D1b10}
{D1a11}	Loan origination support	1	2	3	4	5	NA	1	2	3	4	5	NA	{D1b11}
{D1a12}	Loan reconciliation support	1	2	3	4	5	NA	1	2	3	4	5	NA	{D1b12}
{D1a13}	Training and technical support	1	2	3	4	5	NA	1	2	3	4	5	NA	{D1b13}
{D1a14}	Software for administration or reporting functions	1	2	3	4	5	NA	1	2	3	4	5	NA	{D1b14}
{D1a15}	Videoconferences	1	2	3	4	5	NA	1	2	3	4	5	NA	{D1b15}

D2) Does your institution have any type of communication or interaction with the Department of Education (or its servicer) **regarding loan repayment and/or consolidation**?

☐{1} Yes
☐{2} No ------> *(If you answered "no," skip to Question D7.)*

If "Yes" in D2

D3) For each of the following **consolidation** activities, please indicate the frequency of occurrence at your institution. *(Circle the appropriate rating.)*

	Consolidation Activities	Frequently	Sometimes	Seldom	Never
{D31}	Refer borrowers to loan originator contractor for consolidation information and/or materials	1	2	3	4
{D32}	Contact loan originator contractor directly to obtain forms/information	1	2	3	4
{D33}	Intervene with loan originator contractor at the request of borrowers	1	2	3	4
{D34}	{0S7} Other interaction with loan originator contractor *(Specify)*: _____	1	2	3	4

D4) For each of the following **loan repayment** activities, please indicate the frequency of occurrence at your institution. *(Circle*

the appropriate rating.)

	Loan Repayment Activities	Frequently	Sometimes	Seldom	Never
{D41}	Refer borrowers to loan originator contractor for loan repayment information and/or materials	1	2	3	4
{D42}	Contact loan originator contractor directly to obtain forms/information	1	2	3	4
{D43}	Intervene with loan originator contractor at the request of borrowers	1	2	3	4
{D44}	{0S8} Other interaction with loan originator contractor *(Specify):* _____	1	2	3	4

D5) Overall, how satisfied are you with the communications that you have had with the Department of Education (or its servicer) concerning loan repayment and consolidation? ***(Using a scale of 1 to 5, with 1 being very satisfied and 5 being very dissatisfied, or NA for not applicable****, please circle your level of satisfaction.)*

	Type of Communication	Very Satisfied 1	2	3	4	Very Dissatisfied 5
{D51}	Loan repayment	1	2	3	4	5
{D52}	In-school Direct Loan consolidation	1	2	3	4	5
{D53}	Out-of-school Direct Loan consolidation	1	2	3	4	5

D6) In the table below, please rate your level of satisfaction with the timeliness and clarity of the Department of Education s loan **repayment** regulations. ***(Using a scale of 1 to 5, with 1 being very satisfied and 5 being very dissatisfied, or NA for not applicable,*** *please rate your level of satisfaction with the guidelines provided for each of the following loan repayment options.)*

	Loan Repayment Options	(a) Timeliness						(b) Clarity						
{D6a1}	Standard repayment plan	1	2	3	4	5	NA	1	2	3	4	5	NA	{D6b1}
{D6a2}	Income-contingent repayment plan	1	2	3	4	5	NA	1	2	3	4	5	NA	{D6b2}
{D6a3}	Extended repayment plan	1	2	3	4	5	NA	1	2	3	4	5	NA	{D6b3}
{D6a4}	Graduated repayment plan	1	2	3	4	5	NA	1	2	3	4	5	NA	{D6b4}

D7) In the table below, please rate your level of satisfaction with the timeliness and clarity of the Department of Education s **consolidation** guidelines. ***(Using a scale of 1 to 5, with 1 being very satisfied and 5 being very dissatisfied, or NA for not applicable,*** *please rate your level of satisfaction with the guidelines issued for each of the following consolidation components.)*

	Type of Consolidation	(a) Timeliness						(b) Clarity						
{D7a1}	In-school Direct Loan consolidation	1	2	3	4	5	NA	1	2	3	4	5	NA	{D7b1}
{D7a2}	Out-of-school Direct Loan consolidation	1	2	3	4	5	NA	1	2	3	4	5	NA	{D7b2}
{D7a3}	In-school FFEL consolidation	1	2	3	4	5	NA	1	2	3	4	5	NA	{D7b3}
{D7a4}	Out-of-school FFEL consolidation	1	2	3	4	5	NA	1	2	3	4	5	NA	{D7b4}

D8) Has your institution had any contact with the Direct Loan client account managers in the Department of Education s Regional Office for your area?

☐{1} Yes
☐{2} No ------> *(If you answered "no," skip to Section E.)*

If "Yes" in D8

D9) How would you describe the level of interaction between your institution and the Direct Loan client account managers in the Regional Office? *(Check only one response.)*

☐{1} Extensive interaction
☐{2} Some interaction
☐{3} Very little interaction

D10) Were the contacts with the Direct Loan client account managers in the Regional Office initiated by your institution, the Regional Office, or both? *(Check only one response.)*

☐{1} Institution
☐{2} Regional Office
☐{3} Both the institution and the Regional Office

D11) Following is a list of possible reasons for contact with the Department of Education s Regional Office. For each item:

a) **Using a scale of 1-5, with 1 being very timely and 5 being not at all timely**, rate (by circling the appropriate number), the timeliness of the training/support you received in meeting your needs.

b) **Using a scale of 1-5, with 1 being very useful and 5 being not at all useful**, rate (by circling the appropriate number), the usefulness of the training/support you received in meeting your needs.

(Circle NA if you have not received the listed training/support from the Regional Office.)

	Contact with the ED Regional Office	(a) Timeliness						(b) Usefulness						
{D11a1}	Training received at the Regional Office (or at a designated facility)	1	2	3	4	5	NA	1	2	3	4	5	NA	{D11b1}
{D11a2}	Training/guidance delivered by account managers at your institution	1	2	3	4	5	NA	1	2	3	4	5	NA	{D11b2}
{D11a3}	Questions regarding Direct Loan policy	1	2	3	4	5	NA	1	2	3	4	5	NA	{D11b3}
{D11a4}	Entrance/exit counseling issues	1	2	3	4	5	NA	1	2	3	4	5	NA	{D11b4}
{D11a5}	Requests for ED-provided materials	1	2	3	4	5	NA	1	2	3	4	5	NA	{D11b5}
{D11a6}	Questions/issues regarding computer systems design or implementation	1	2	3	4	5	NA	1	2	3	4	5	NA	{D11b6}
{D11a7}	Questions/issues regarding loan origination	1	2	3	4	5	NA	1	2	3	4	5	NA	{D11b7}
{D11a8}	Questions/issues regarding disbursement and/or refunding of excess funds to borrowers	1	2	3	4	5	NA	1	2	3	4	5	NA	{D11b8}
{D11a9}	Computer-related reconciliation issues	1	2	3	4	5	NA	1	2	3	4	5	NA	{D11b9}
{D11a10}	Accounting-related reconciliation issues	1	2	3	4	5	NA	1	2	3	4	5	NA	{D11b10}
{D11a11}	Inquiries requesting appropriate sources of contact for specific questions relating to the loan process	1	2	3	4	5	NA	1	2	3	4	5	NA	{D11b11}

Section E—Overall Impressions of the Direct Loan Program

E1) Please review the statements about the Direct Loan Program listed below. Then in the appropriate column:

a) Indicate any statements that describe the most important attributes of the Direct Loan Program for your institution. Please check **up to three** benefits.

b) Indicate any statements that describe areas of the Direct Loan Program where your expectations were unmet. ***(Check all that apply.)***

Attribute of Direct Loan Program	Most Important Benefits	Unmet Expectations	
Borrowers are served well through the Direct Loan Program.			{E1a1, E1b1}
The Direct Loan Program is simple to administer.			{E1a2, E1b2}
The Direct Loan Program is viable.			{E1a3, E1b3}
The availability of loan funds is predictable in the Direct Loan Program.			{E1a4, E1b4}
The Direct Loan Program is cost-effective to administer.			{E1a5, E1b5}
The flexibility of loan repayment options is beneficial to borrowers.			{E1a6, E1b6}

E2) Please rate your general satisfaction with the Direct Loan Program up to this point. ***(Using a scale of 1 to 5, with 1 being very satisfied and 5 being very dissatisfied,*** *circle your level of satisfaction****.)***

Very Satisfied	1	2	3	4	5	**Very Dissatisfied**

E3) Compared to the 1995/96 academic year, has your overall level of satisfaction this year with the Federal Student Loan process increased, decreased, or remained the same?

☐{1} Increased

☐{2} Decreased

☐{3} Remained the same

E4) What is the most important advice you would give another institution that was preparing to implement the Direct Loan Program? {OE1}

Questions E5 and E6 are only for institutions that are still participating in FFELP. If you are 100% Direct Loan, please skip to Question E7.

E5) Now that you are administering both programs, how satisfied are you with the **FFEL Program** as it currently is operating? ***(Using a scale of 1-5, with 1 being very satisfied and 5 being very dissatisfied,*** *please circle your level of satisfaction.)*

Very Satisfied	1	2	3	4	5	**Very Dissatisfied**

E6) For the following areas of **FFEL Program** administration, please rate any changes in FFEL since the introduction of the Direct Loan Program, using the following scale:

1 = Improved
2 = The same, no changes
3 = Worsened
DK/NA = Don t Know/Not Applicable

	FFEL Program Administration	Improved	Same	Worsened	DK/NA
{E61}	Student access to loans	1	2	3	DK/NA
{E62}	Ease of administration of FFEL	1	2	3	DK/NA
{E63}	Service from banks/guarantee agencies	1	2	3	DK/NA
{E64}	Service from loan servicers/collection agencies	1	2	3	DK/NA
{E65}	Service from your third party or privately contracted servicers	1	2	3	DK/NA

E7) What specific recommendations would you give to the Department of Education on how to improve the administration of the Direct Loan Program? *(List up to two recommendations.)* {OE2}

Section F—Administration of the FFEL Program

F1) How would you rate your current level of satisfaction with each of the following activities involved in administering the Federal Family Education Loan Program? *(Circle only one rating for each activity. Circle NA for activities that you have not yet had experience with in the Federal Family Education Loan Program.)*

	Activity	Very Satisfied	Somewhat Satisfied	Somewhat Dissatisfied	Very Dissatisfied	NA
{F11}	Keeping up with regulations	1	2	3	4	NA
{F12}	Answering general questions about loans and financial aid	1	2	3	4	NA
{F13}	Counseling borrowers while in school	1	2	3	4	NA
{F14}	Processing of loan applications	1	2	3	4	NA
{F15}	Requesting and receiving loan funds	1	2	3	4	NA
{F16}	Disbursing loan funds *(including preparing loan checks and getting student signatures)*	1	2	3	4	NA
{F17}	Refunding excess loan funds to students	1	2	3	4	NA
{F18}	Reconciliation/financial monitoring and reporting	1	2	3	4	NA
{F19}	Recordkeeping and reporting of student information *(includes SSCRs, financial aid transcripts, and updates to NSLDS)*	1	2	3	4	NA
{F110}	Helping students with loans after they have left school	1	2	3	4	NA

F2) 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 response. If you are using EFT and manual processing, please take both into account when answering.)*

☐{1} Very easy to administer
☐{2} Relatively easy to administer, with a few areas that require a high level of effort
☐{3} A moderate amount of effort is required overall
☐{4} Relatively labor intensive to administer, with many areas that require a high level of effort
☐{5} Very labor intensive to administer

F3) Listed below are resources needed for the delivery of financial aid that may have changed at your institution. Please indicate if **increases or decreases** have occurred or will occur during the 1996/97 academic year by circling one number for each type of resource. This question refers **only** to changes that are a direct result of changes in the FFEL Program and that occurred or are budgeted to occur in the 1996/97 Federal Award Year. *(Circle one rating for each resource.)*

	Resource	Level of Change				
		Significant Decrease	**Small Decrease**	**No Change**	**Small Increase**	**Significant Increase**
{F31}	Number of permanent or temporary staff positions related to financial aid	1	2	3	4	5
{F32}	Number of staff positions in Accounting or Business Office	1	2	3	4	5
{F33}	Number of staff used for technical support	1	2	3	4	5
{F34}	Number of hours current staff work	1	2	3	4	5
{F35}	Equipment/computers	1	2	3	4	5
{F36}	Supplies *(postage, copying, etc.)*	1	2	3	4	5
{F37}	Funds for training	1	2	3	4	5
{F38}	Funds for staff travel	1	2	3	4	5
{F39}	Development/modification of computer programs/procedures	1	2	3	4	5
{F310}	Other *(Specify):* {OS9} _____ _____	1	2	3	4	5

F4) Did the number of short-term loans (i.e., bridge loans) issued by your institution increase, decrease, or remain about the same during the 1996/97 academic year?

☐ {1} Increased
☐ {2} Decreased
☐ {3} Remained about the same
☐ {4} Not applicable (institution does not issue short-term loans)

F5) How many lenders do you deal with on a regular basis in the FFEL Program? *(Check only one response.)*

☐ {1} 1-2 lenders
☐ {2} 3-5 lenders
☐ {3} 6-10 lenders
☐ {4} 11-20 lenders
☐ {5} More than 20 lenders

F6) How many guarantee agencies do you deal with on a regular basis in the FFEL Program? *(Check only one response.)*

☐{1} 1 guarantee agency
☐{2} 2-3 guarantee agencies
☐{3} 4-5 guarantee agencies
☐{4} More than 5 guarantee agencies

F7) Does your institution use electronic funds transfer (EFT) to administer the FFEL Program?

☐{1} Yes
☐{2} No ----------> *(If you answered "no," skip to Section G.)*

If "Yes" in F7

F8) What percentage of your FFEL Program loans are processed through EFT?

_____%

Section G—Information and Support from the Department of Education, Lenders, and Guarantee Agencies (FFEL Institutions)

G1) Following is a list of FFEL Program information or support that you may have received from the Department of Education, your primary lender, or your primary guarantor during the 1996/97 academic year. For each item and each source of information or support:

a) **Using a scale of 1-5, with 1 being very timely and 5 being not at all timely**, rate (by circling the appropriate number) the timeliness of the information/support for your needs and activities.

b) **Using a scale of 1-5, with 1 being very useful and 5 being not at all useful**, rate (by circling the appropriate number) the usefulness of the information/support. By usefulness, we mean effectiveness in providing the instructions or services needed by your institution.

(Circle NA if you have not received the information/support from the specified source.)

	Materials/Training Provided by ED	(a) Timeliness						(b) Usefulness						
{G1a1}	Information on FFEL Program rules and regulations	1	2	3	4	5	NA	1	2	3	4	5	NA	{G1b1}
{G1a2}	Telephone support for policy or administrative guidance	1	2	3	4	5	NA	1	2	3	4	5	NA	{G1b2}
{G1a3}	Borrower counseling materials	1	2	3	4	5	NA	1	2	3	4	5	NA	{G1b3}
{G1a4}	Training sessions	1	2	3	4	5	NA	1	2	3	4	5	NA	{G1b4}
{G1a5}	Software for administration or reporting functions	1	2	3	4	5	NA	1	2	3	4	5	NA	{G1b5}

	Materials/Training Provided by Primary Lender (or Servicer)	(a) Timeliness						(b) Usefulness						
{G1a6}	Information on FFEL Program rules and regulations	1	2	3	4	5	NA	1	2	3	4	5	NA	{G1b6}
{G1a7}	Telephone support for policy or administrative guidance	1	2	3	4	5	NA	1	2	3	4	5	NA	{G1b7}
{G1a8}	Borrower counseling materials	1	2	3	4	5	NA	1	2	3	4	5	NA	{G1b8}
{G1a9}	Training sessions	1	2	3	4	5	NA	1	2	3	4	5	NA	{G1b9}
{G1a10}	Software for administration or reporting functions	1	2	3	4	5	NA	1	2	3	4	5	NA	{G1b10}

G1) **(Communications and Support, Continued)**

	Materials/Training Provided by Primary Guarantor	(a) Timeliness						(b) Usefulness						
{G1a11}	Information on FFEL Program rules and regulations	1	2	3	4	5	NA	1	2	3	4	5	NA	{G1b11}
{G1a12}	Telephone support for policy or administrative guidance	1	2	3	4	5	NA	1	2	3	4	5	NA	{G1b12}
{G1a13}	Borrower counseling materials	1	2	3	4	5	NA	1	2	3	4	5	NA	{G1b13}
{G1a14}	Training sessions	1	2	3	4	5	NA	1	2	3	4	5	NA	{G1b14}
{G1a15}	Software for administration or reporting functions	1	2	3	4	5	NA	1	2	3	4	5	NA	{G1b15}

G2) What percentage of your loan volume is handled by your **primary** lender?

_____%

G3) What percentage of your loan volume is handled by your **primary** guarantee agency?

_____%

G4) Does your institution have any type of communication or interaction with your FFEL servicer(s) **regarding loan repayment and/or consolidation**?

☐{1} Yes
☐{2} No ---------> *(If you answered "no," skip to Section H.)*

If "Yes" in G4

G5) For each of the following **consolidation activities**, please indicate the frequency of occurrence at your institution. *(Circle the appropriate rating.)*

	Consolidation Activities	Frequently	Sometimes	Seldom	Never
{G51}	Refer borrowers to servicer(s) for Information and/or materials	1	2	3	4
{G52}	Contact servicer(s) directly to obtain forms/information	1	2	3	4
{G53}	Intervene with servicer(s) at the request of borrowers	1	2	3	4
{G54}	{0S10} Other interaction with servicer(s) *(Specify):* _____ _____	1	2	3	4

G6) For each of the following **loan repayment activities,** please indicate the frequency of occurrence at your institution. *(Circle the appropriate rating.)*

	Loan Repayment Activities	Frequently	Sometimes	Seldom	Never
{G61}	Refer borrowers to service(s) for information and/or materials	1	2	3	4
{G62}	Contact servicer(s) directly to obtain forms/information	1	2	3	4
{G63}	Intervene with servicer(s) at the request of borrowers	1	2	3	4
{G64}	{0S11} Other interaction with servicer(s) *(Specify):* _____ _____	1	2	3	4

G7) **Overall**, how satisfied are you with the communications that you have had with your FFEL servicer concerning loan repayment and consolidation? ***(Using a scale of 1 to 5, with 1 being very satisfied and 5 being very dissatisfied, or NA for not applicable****, please circle your level of satisfaction .)*

	Type of Communication	Very Satisfied 1	2	3	4	Very Dissatisfied 5
{G71}	Loan repayment	1	2	3	4	5
{G72}	In-school FFEL consolidation	1	2	3	4	5
{G73	Out-of-school FFEL					

}

consolidation	1	2	3	4	5

Section H—Overall Impressions of the Federal Family Education Loan Program

H1) Please review the statements about the FFEL Program listed below. Then in the appropriate column:

a) Indicate any statements that describe the most important attributes of the FFEL Program for your institution. Please check **up to three** benefits.

b) Indicate any statements that describe areas of the FFEL Program where your expectations were unmet. ***(Check all that apply.)***

Attribute of FFEL Program	Most Important Benefits	Unmet Expectations	
Borrowers are served well through the FFEL Program.			{H1a1, H1b1}
The FFEL Program is simple to administer.			{H1a2,H1b2}
The FFEL Program is viable.			{H1a3, H1b3}
The availability of loan funds is predictable in the FFEL Program.			{H1a4, H1b4}
The FFEL Program is cost-effective to administer.			{H1a5, H1b5}
The flexibility of loan repayment options is beneficial to borrowers.			{H1a6, H1b6}

H2) Please rate your general satisfaction with the Federal Family Education Loan Program. (**Using a scale of 1 to 5, *with 1 being very satisfied and 5 being very dissatisfied,*** please circle your level of satisfaction.)

Very Satisfied	1	2	3	4	5	**Very Dissatisfied**

H3) Compared to the 1995/96 academic year, has your overall level of satisfaction with the Federal student loan process increased, decreased, or remained the same?

☐ {1} Increased

☐ {2} Decreased

☐ {3} Remained the same

H4) Which of the following statements describes your status or plans for participation in the Direct Loan Program? *(Check only one response.)*

☐{1} Currently participating in the Direct Loan Program

☐{2} Accepted into Direct Loan Program, but did not participate

☐{3} Applied for Year 4 of the Direct Loan Program; application accepted or pending

☐{4} Will apply for Year 5 of the Direct Loan Program

☐{5} Application for Direct Loan Program rejected

☐{6} Not planning to apply for Direct Loan Program

H5) What specific recommendations would you give to the Department of Education or loan servicers on how to improve the administration of the FFEL Program? *(List up to two recommendations.)* {0E3}

Section I—Institution No Longer Participates in Direct Loan Program or No Direct Loans Have Been Originated

I1) When did your institution originally begin participating in the Direct Loan Program?

☐{1} Academic year 1994/95
☐{2} Academic year 1995/96

I2) When did your institution stop participating in the Direct Loan Program?

☐{1} Academic year 1994/95
☐{2} Academic year 1995/96
☐{3} Still participating—institution currently participates in Direct Lending; however, no loans have been originated *(If you answered "still participating," skip to Section K.)*

If you stopped participating in Direct Loan Program

I3) Please indicate (in the space below) why your institution is no longer participating in the Direct Loan Program. {0E4}

Section J—Institution Does Not Currently Offer Federal Student Loans or Indicated Zero Loan Volume

J1) When did your institution last originate Federal student loans?

☐{1} Academic year 1995/96

☐{2} Academic year: _____ {J1a}

☐{3} Institution has never participated in the Federal Student Loan Program. *(If you answered "never participated," skip to the end.)*

If you stopped originating Federal student loans

J2) During the last year in which your institution originated Federal student loans, in which program did you participate?

☐{1} Direct Loan

☐{2} FFEL

☐{3} Both

Section K—Survey Issues

K1) Do you have any suggestions or comments on this survey? {0E5}

K2) Do you have suggestions on ways to improve future surveys or reduce their burden to you? {OE6}

THANK YOU VERY MUCH FOR TAKING THE TIME TO FILL OUT THIS QUESTIONNAIRE.