



July 31, 2013

Dr. Michael T. Wood, President
Capitol College
11301 Springfield Road
Laurel, MD 20708-9759

UPS: Tracking # IZA5467Y0196664311

RE: Final Program Review Determination
OPE ID: 00143600
PRCN: 201310328120

Dear Dr. Wood:

The U.S. Department of Education's (Department's) School Participation Division-Philadelphia issued a program review report on March 22, 2013 covering Capitol College's administration of programs authorized pursuant to Title IV of the Higher Education Act of 1965, as amended, 20 U.S.C. §§ 1070 et seq. (Title IV, HEA programs), for the 2011-2012 and 2012-2013 award years. The institution's final response was received on May 20, 2013.

The School Participation Division-Philadelphia has reviewed Capitol College's response to the Program Review Report. A copy of the program review report (and related attachments) and Capitol College's response are attached. Any supporting documentation submitted with the response is being retained by the Department and is available for inspection by Capitol College's upon request. Additionally, this Final Program Review Determination (FPRD), related attachments, and any supporting documentation may be subject to release under the Freedom of Information Act (FOIA) and can be provided to other oversight entities after this FPRD is issued.

Capitol College's response has resolved all findings. In addition, Capitol College has provided assurances that the appropriate corrective actions have been taken to resolve and prevent future occurrences of all findings. Therefore, Capitol College may consider the program review closed with no further action required.

Program records relating to the period covered by this program review must be retained until the later of: the resolution of the loan(s), claim(s) or expenditure(s) questioned in the program review [34 C.F.R. § 668.24(e)(3)(i)] or the end of the retention period applicable to the record [34 C.F.R. § 668.24(e)(1) and (e)(2)].

If you have any questions please call Kenneth Porter at 202-377-4060.

Sincerely,


Nancy Paula Gifford
Division Director

Enclosure: Program Review Report (with attachments)
Capitol College Response to the Program Review Report

cc: Ms. Diane Veenstra, Vice President of Planning and Assessment
Ms. Suzanne Thompson, Director of Financial Aid

March 22, 2013

Dr. Michael T. Wood
President
Capitol College
11301 Springfield Road
Laurel, MD 20708-9759

Overnight Mail, Tracking #
1Z A54 67Y 01 9384 3356

RE: Program Review Report
OPE ID: 00143600
PRCN: 201310328120

Dear Dr. Wood:

From December 3, 2012 through December 7, 2012, Mr. Kenneth Porter, Mr. Terry McKenzie and Ms. Laurie Carmean as representatives of the U.S. Department of Education conducted a review of Capitol College's administration of the programs authorized pursuant to Title IV of the Higher Education Act of 1965, as amended, 20 U.S.C. §§ 1070 et seq. (Title IV, HEA programs). The findings of that review are presented in the enclosed report.

Findings of noncompliance are referenced to the applicable statutes and regulations and specify the action required to comply with the statute and regulations. Please review the report and respond to each finding, indicating the corrective actions taken by Capitol College. The response should include a brief, written narrative for each finding that clearly states Capitol College's position regarding the finding and the corrective action taken to resolve the finding. Separate from the written narrative, Capitol College must provide supporting documentation as required in each finding.

Please note that pursuant to HEA section 498A(b), the Department is required to:

- (1) provide to the institution an adequate opportunity to review and respond to any preliminary program review report¹ and relevant materials related to the report before any final program review report is issued;
- (2) review and take into consideration an institution's response in any final program review report or audit determination, and include in the report or determination –
 - a. A written statement addressing the institution's response;
 - b. A written statement of the basis for such report or determination; and
 - c. A copy of the institution's response.

The Department considers the institution's response to be the written narrative (to include e-mail communication). Any supporting documentation submitted with the institution's written

¹ A "preliminary" program review report is the program review report. The Department's final program review report is the Final Program Review Determination (FPRD).

response will not be attached to the FPRD. However, it will be retained and available for inspection by Capitol College upon request. Copies of the program review report, the institution's response, and any supporting documentation may be subject to release under the Freedom of Information Act (FOIA) and can be provided to other oversight entities after the FPRD is issued.

The institution's response should be sent directly to Mr. Kenneth Porter of this office within 60 calendar days of receipt of this letter.

Protection of Personally Identifiable Information (PII):

PII is any information about an individual which can be used to distinguish or trace an individual's identity (some examples are name, social security number, date and place of birth). The loss of PII can result in substantial harm, embarrassment, and inconvenience to individuals and may lead to identity theft or other fraudulent use of the information. To protect PII, the findings in the attached report do not contain any student PII. Instead, each finding references students only by a student number created by Federal Student Aid. The student numbers were assigned in Appendix A, Student Sample. The appendices was encrypted and sent separately to the institution via e-mail. Please see the enclosure Protection of Personally Identifiable Information for instructions regarding submission to the Department of required data / documents containing PII.

Record Retention:

Program records relating to the period covered by the program review must be retained until the later of: resolution of the loans, claims or expenditures questioned in the program review; or the end of the retention period otherwise applicable to the record under 34 C.F.R. § 668.24(e).

We would like to express our appreciation for the courtesy and cooperation extended during the review. Please refer to the above Program Review Control Number (PRCN) in all correspondence relating to this report. If you have any questions concerning this report, please contact Kenneth Porter at 202-377-4060 or kenneth.porter@ed.gov.

Sincerely,

(b)(6)

John S. Loreng
Compliance Manager

cc: Dianne Veenstra, Vice President of Planning and Assessment
Sue Thompson, Director of Financial Aid

Enclosure:
Protection of Personally Identifiable Information

Prepared for
Capitol College

PROUD SPONSOR of
THE AMERICAN MIND

OPE ID: 00143600
PRCN: 201310328120

Prepared by
U.S. Department of Education
Federal Student Aid
School Participation Division-Philadelphia

Program Review Report

March 22, 2013

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A. Institutional Information

Capitol College
11301 Springfield Road
Laurel, Maryland 20708-9759

Type: Private Nonprofit

Highest Level of Offering: Doctor's Degree

Accrediting Agency: Middle States Commission on Higher Education

Current Student Enrollment: 915 (2012-2013)

% of Students Receiving Title IV: 35.3% (2012-2013)

Title IV Participation PC Net:

Title IV Participation: 2010-2011

Federal Pell Grant (Pell)	\$583,757.00
ACG	\$9,150.00
Smart	\$18,000.00
William D. Ford Federal Direct Loan Program (Direct Loan)	\$3,046,094.00
Federal Perkins Loans (Perkins)	38,377.00
Federal Supplemental Education Opportunity Grant (FSEOG)	\$68,358.00
Federal Work Study (FWS)	<u>\$68,528.00</u>
Total:	\$3,832,264.00

Default Rate DL:	2010 5.3%
	2009 4.0%
	2008 6.4%

Default Rate Perkins:	06/30/2011 25.6%
	06/30/2010 27.0%
	06/30/2009 9.1%

B. Scope of Review

The U.S. Department of Education (the Department) conducted a program review at Capitol College from December 3, 2012 to December 7, 2012. The review was conducted by Mr. Kenneth Porter, Mr. Terry McKenzie and Ms. Laurie Carmean.

The focus of the review was to determine Capitol College's compliance with the statutes and federal regulations as they pertain to the institution's administration of Title IV programs. The review consisted of, but was not limited to, an examination of Capitol College's policies and procedures regarding institutional and student eligibility, individual student financial aid and academic files, attendance records, student account ledgers, and fiscal records.

A sample of 35 files was identified for review from the 2011-2012 and 2012-2013 award years. The files were selected randomly from a statistical sample of the total population receiving Title IV, HEA program funds for each award year. Appendix A lists the names and social security numbers of the students whose files were examined during the program review

Disclaimer:

Although the review was thorough, it cannot be assumed to be all-inclusive. The absence of statements in the report concerning Capitol College's specific practices and procedures must not be construed as acceptance, approval, or endorsement of those specific practices and procedures. Furthermore, it does not relieve Capitol College of its obligation to comply with all of the statutory or regulatory provisions governing the Title IV, HEA programs.

This report reflects initial findings. These findings are not final. The Department will issue its final findings in a subsequent Final Program Review Determination letter.

C. Findings

During the review, several areas of noncompliance were noted. Findings of noncompliance are referenced to the applicable statutes and regulations and specify the actions to be taken by Capitol College to bring operations of the financial aid programs into compliance with the statutes and regulations.

Finding #1: Failure to Notify Students of Right to Cancel All or Part of a Loan Disbursement

Citation:

When an institution credits a student's account with Direct Loan funds, the institution must notify the student or parent of their right to cancel all or a portion of the loan or loan disbursement and to return all or any portion of the loan proceeds to the holder of the loan. The notification must include the procedures and time by which the student or parent must notify the

institution that he or she wishes to cancel the loan or loan disbursement. 34 C.F.R. § 668.165(a)(2). Furthermore, the institution must provide the notification in writing; no earlier than 30 days before, and no later than seven days after, crediting the student account at the institution. 34 C.F.R. § 668.165(a)(3).

Noncompliance:

Capitol College failed to provide disbursement notifications to inform students of their right to cancel all or part of a loan disbursement. During the review, school officials disclosed to the Department, that the institution failed to make the notifications during the 2011-2012 and the 2012-2013 award years.

An institution's failure to provide notification to students of their right to cancel all or part of a loan disbursement could result in financial harm and burden to the students.

Required Action:

Capitol College must submit a detailed plan on how it plans to make the disbursement notifications moving forward. In addition, Capitol College must review its policies and procedures for notifying students of their right to cancel all or part of a loan disbursement in order to prevent a recurrence of this finding in the future. Capitol College must provide a copy of the plan and any updates or revisions to its policies and procedures with its response to this program review report.

Finding #2: Failure to Complete Verification

Citation:

An institution is required, for an applicant selected for verification, to collect acceptable documentation that will verify or update the following information used to determine the applicant's Expected Family Contribution (EFC): Adjusted Gross Income (AGI), taxes paid, untaxed income, household size, and the number of family members in the household who are enrolled as at least half-time students in postsecondary educational institutions. 34 C.F.R. § 668.56. Information is verified by securing additional documentation or in some cases a signed statement attesting to the accuracy of the information provided by the student and/or parent. 34 C.F.R. § 668.57

Noncompliance:

Capitol College failed to complete verification for students #1, #8 and #9.

For student #1, the 2011-2012 Institutional Student Information Record (ISIR) showed that his parent's had untaxed income of \$4,381. However, the 2010 tax return for the parent does not show any untaxed income.

For student #8, the 2011-2012 ISIR showed that his parent had untaxed income of \$6,750. However, the 2010 tax return for the parent only shows \$4,000 of untaxed income.

For student #9, the 2011-2012 ISIR showed the parent's Adjusted Gross Income (AGI) was \$66,105 and taxes paid were \$0. However, the 2010 tax return shows the parent's AGI as \$72,055 and taxes paid as \$3,023.

An institution's failure to complete verification may result in a student receiving Title IV funds to which they are not entitled.

Required Action:

Capitol College must perform new needs analyses for students #1, #8 and #9, incorporating the income from the tax documents, in order to determine the funds the students were qualified to receive. Capitol College must provide copies of the new needs analysis for each of the students with its response to this program review report.

Instruction for the repayment of any determined liability will be provided in the Final Program Review Determination letter.

Finding #3: Late Delivery of Credit Balances

Citation:

Whenever an institution disburses Title IV, HEA program funds by crediting a student's account and the total amount of all Title IV funds credited exceeds the amount of tuition and fees, room and board, and other authorized charges, the institution must pay the resulting credit balance directly to the student or the parent as soon as possible but no later than 14 days after the credit balance has occurred. 34 C.F.R. § 668.164(e)

Noncompliance:

Capitol College failed to pay credit balances to students #24 and #33 within the required 14-day timeframe.

Capitol College disbursed \$4,413 of Title IV loan funds to student #24 on August 27, 2011. This resulted in a \$2,706 credit balance. Capitol College, also disbursed \$4,413 of Title IV loans funds to student #33 on August 27, 2011. This resulted in a \$999 credit balance. However, a copy of check number 063498 for \$2,706 for student #24 and a copy of check number 063466 for \$999 for student #33 were dated September 12, 2011, 17 days after the balance occurred on the students' accounts.

An institution's failure to pay Title IV credit balances within the 14-day timeframe can result in financial harm and burden to students. In addition, students are entitled to receive credit balance funds to pay for living expenses they incur while attending school.

Required Action:

Capitol College must review its policies and procedures to ensure that credit balances are provided to students within 14 days. Capitol College must provide a copy of any updates or revisions to its policies and procedures with its response to this program review report.

Finding #4: Incorrect Loan Origination

Citation:

A student is eligible to receive Title IV funds if the student is enrolled in an eligible program at an eligible institution. 34 C.F.R. § 668.32(a)(1)(i). In addition, a student is eligible to receive a Direct Subsidized Loan, an Direct Unsubsidized Loan, or a combination of these loans, if the student is enrolled, at least half-time at an institution that participates in the Direct Loan Program. 34 C.F.R. § 685.200(a)(1)(i).

An undergraduate student, who has not successfully completed the first year of a program of study, may borrow a Direct Subsidized loan for a total amount that does not exceed \$3500 for an academic year for a program that is at least a year in length. 34 C.F.R. § 685.203(a)(1)(i).

A school may not originate a Direct Subsidized loan for an amount that the institution believes would result in the borrower exceeding the annual or maximum loan amounts or exceeds the student's estimated cost of attendance (COA) less the borrower's expected family contribution (EFC) for that period. 34 C.F.R. § 685.301(a)(4).

Noncompliance:

Capitol College originated Federal Direct loans for the incorrect loan amount for student #5. The student's Institutional Budget Items shows the default COA for student #5 was \$17,166, and his Institutional Student Information Record (ISIR) shows that his EFC was 15281. Therefore, the COA \$17,166 less the student's EFC of 15281 makes the student eligible to receive a Direct Subsidized loan for \$1,487. However, the student's Institutional Budget Items, also show an adjusted COA. The adjusted COA increases the tuition amount of the budget from \$8,894 to \$17,786. The overall COA, increases from \$17,166 to \$26,058. Consequently, the adjusted COA of \$26,058 less the EFC of 15281 makes the student eligible to receive \$3,500 in Direct Subsidized loan funds. Additionally, the National Student Loan Data System (NSLDS) shows that Capitol College originated a Federal Direct Subsidized Loan for student #5 for \$1,487 and a Direct Unsubsidized loan for \$4013. After the student's COA was adjusted, the student Direct Subsidized loan should have been increased to \$3,500 and his Direct Unsubsidized loan reduces to \$2,000.

An institution's failure to correctly award Title IV loan funds may result in additional expenses and hardships for the student.

Required Action:

Capitol College must increase the student's Direct Subsidized loan to \$3,500 and reduced the student's Direct Unsubsidized loan to \$2,000. Capitol College must make the correction to the loan origination records on COD and NSLDS and provide documentation of the corrections with its responses to this report. In addition, Capital College must review its policies and procedures for the packaging and awarding Title IV funds to students to ensure they are sufficient to prevent a recurrence of this finding in the future. Capitol College must provide a copy of any updates or revisions made to its policies and procedures with its response to this program review report.

E. Appendices

Appendix A: (Student Sample) contains personally identifiable information and will be emailed to Capitol College as an encrypted WinZip file using Advanced Encryption Standard, 256-bit. The password needed to open the encrypted WinZip file(s) will be sent in a separate email.

PROTECTION OF PERSONALLY IDENTIFIABLE INFORMATION

Personally Identifiable Information (PII) being submitted to the Department must be protected. PII is any information about an individual which can be used to distinguish or trace an individual's identity (some examples are name, social security number, date and place of birth).

PII being submitted electronically or on media (e.g., CD-ROM, floppy disk, DVD) must be encrypted. The data must be submitted in a .zip file encrypted with Advanced Encryption Standard (AES) encryption (256-bit is preferred). The Department uses WinZip. However, files created with other encryption software are also acceptable, provided that they are compatible with WinZip (Version 9.0) and are encrypted with AES encryption. Zipped files using WinZip must be saved as Legacy compression (Zip 2.0 compatible).

The Department must receive an access password to view the encrypted information. The password must be e-mailed separately from the encrypted data. The password must be 12 characters in length and use three of the following: upper case letter, lower case letter, number, special character. A manifest must be included with the e-mail that lists the types of files being sent (a copy of the manifest must be retained by the sender).

Hard copy files and media containing PII must be:

- sent via a shipping method that can be tracked with signature required upon delivery
- double packaged in packaging that is approved by the shipping agent (FedEx, DHL, UPS, USPS)
- labeled with both the "To" and "From" addresses on both the inner and outer packages
- identified by a manifest included in the inner package that lists the types of files in the shipment (a copy of the manifest must be retained by the sender).

PII data cannot be sent via fax.



CAPITOL COLLEGE

1927

Michael T. Wood, PhD
President

May 20, 2013

Mr. John S. Loreng
Compliance Manager
Federal Student Aid
Office of the US Department of Education
School Participation Division- Philadelphia
830 First Street N.E.
Washington, DC 20202-5402

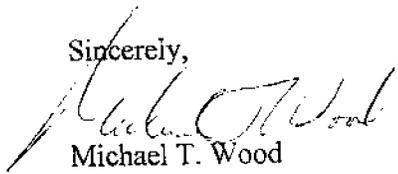
RE: Program Review Report
OPE ID: 00143600
PRCN: 201310328120

Dear Mr. Loreng,

We have received the Program Review Report dated March 22, 2013. We have reviewed the report and taken corrective action. Enclosed is written narrative that details the corrective action taken to resolve each finding. Also enclosed is the supporting documentation as required in each finding.

We thank you and your team for a thorough and professional program review process. We appreciate the valuable input provided by your team.

Sincerely,


Michael T. Wood
President

11301 Springfield Road
Laurel, Maryland 20708
www.capitol-college.edu

T: 301.369.2800
F: 301.953.1442

Capitol College
OPE ID: 00143600
PRCN: 201310328120

Finding #1: Failure to Notify Students of Right to Cancel All or Part of a Loan Disbursement

Capitol College has reviewed and updated its loan disbursement notification procedure.

Every time a loan is disbursed and sent to the business office a notification is sent to the student's Capitol College email address on file. If no email address is present or an invalid email notification is received then the letter will be sent by traditional mail. Attachment A is a copy of the notification letter. As detailed in the letter, it displays the date the funds were disbursed, total loan amount the student has received, and notifies the student of the cancellation policy. To record notifications, PowerFAIDS generates a log in the student's communication history every time the disbursement letter is sent. If a student notifies the Office of Financial Aid that he/she wants to cancel a loan this request is processed within 48 hours.

Finding #2: Failure to Complete Verification

The college financial aid staff performed new needs analyses for students #1, #8 and #9 incorporating income from the tax documents. Copies of the new needs analysis are attached.

Student #1

Manual 2011-2012 EFC calculation performed (attached). The untaxed income figure was corrected to reflect the \$2,264 Education Credit as reported on the family's 2011-2012 Federal income tax form. As a result of this correction, the EFC was revised from 7587 to 6629. Student received correct federal student aid awards and disbursements.

New needs analysis is Attachment B.

Result: Lower EFC; no change to awards

Student #8

Manual 2011-2012 EFC calculation performed (attached). We reduced the untaxed income to \$4,000. Student received correct federal student aid awards and disbursements.

New needs analysis is Attachment C.

Result: The new EFC is 15342; no change to awards

Capitol College
OPE ID: 00143600
PRCN: 201310328120

Student # 9

According to our manual Need's Analysis EFC calculation, we have determined that the combined parents' income tax equals \$6,273 – the mother's tax liability as listed on her federal tax transcript is \$3,373 and the father's tax liability as listed on his federal income tax transcript \$2,900. With this change, the student's Expected Family contribution is 3030. Based on the change to the student's EFC, the 2011-2012 Pell Grant awards should equal \$2,500. The student has already received a \$1,200 Pell disbursement for the 2011-2012 academic award year. The student should receive an additional \$1,300 Pell award.

New needs analysis is Attachment D.

Result: Increase in Pell Grant eligibility; additional Pell should be disbursed.

Finding #3: Late Delivery of Credit Balances

Capitol College has reviewed and updated its Student Credit Balance Policy and Procedures to ensure credit balances are provided to students within 14 days. The enclosed policy will be included in business office personnel orientation.

TITLE IV AND OTHER STUDENT CREDIT BALANCES POLICY

Paying student credit balances

The College's policy on paying all Student Credit Balances is modeled after the requirements of Title IV student credit balances. A Title IV credit balance occurs whenever the College credits Title IV program funds to a student's account and those funds exceed the student's allowable charges. The College pays by check the excess Title IV program funds (the credit balance) as well as credit balances not related to Title IV funds directly to the student as soon as possible, but no later than 14 days after:

- The date the balance occurred on the student's account, if the balance occurred after the first day of class of a payment period; or
- The first day of classes of the payment period if the credit balance occurred on or before the first day of class of that payment period.

If the College determines that PLUS Loan funds created a credit balance, the College pays the credit balance amount to the parent.

Capitol College
 OPE ID: 00143600
 PRCN: 201310328120

Finding #4: Incorrect Loan Origination

Capitol College thoroughly reviewed the COA, EFC and loan amounts for student #5.

After further review of student #5 (Darius Bailey xxx-xx-7103) we have determined that the Cost of Attendance was \$17,122.00. The breakdown is listed below. Originally we allotted \$4,248.00 for tuition each semester assuming the student would take 12 credits; however, in the fall he added a 1 credit course which increased his tuition to \$4,602.00. As a result, this increased his unmet by \$354.00

Cost	Fall	Spring	Total
Tuition	\$4,602.00	\$4,248.00	\$8,850.00
Fees	336	336	\$672.00
Room & Board	2000	2000	\$4,000.00
Book & Supplies	500	500	\$1,000.00
Miscellaneous	600	600	\$1,200.00
Transportation	700	700	\$1,400.00
Total	\$8,738.00	\$8,384.00	\$17,122.00

The college has increased the subsidized loan to \$1841 and reducing the unsubsidized loan to \$3659. The student also received an additional \$4,000 in Unsubsidized Loan because parent didn't qualify for the Parent Loan for Undergraduate Student (PLUS); as the student was awarded an additional \$2,000 Direct Unsubsidized loan for the fall semester. That makes the aggregate Unsub loan amount disbursed for the fall semester \$3,829.

Student's Eligibility for the Direct Loan Program

\$9500 for the academic year

Subsidized: \$ 1841.00

Unsubsidized \$ 7,659.00

Total \$9,500

Fall Disbursements: Subsidized \$ 921

Unsubsidized \$ 3,829

Total \$4,750

Capitol College
OPE ID: 00143600
PRCN: 201310328120

Documentation of the corrections in COD is Attachment E.

The college has reviewed the policies and procedures and has developed selection sets to identify those students whose cost of attendance changed since initial awarding. The department systematically runs these selection sets and adjusts cost of attendance prior to any federal financial aid disbursements.

ATTACHMENT A



CAPITOL COLLEGE

1927

«ltr_date»

«First_Name» «middle_init». «Last_Name»
«Street1»
«Street2»
«City» «state» «zip»

Dear «First_Name»,

Re: Loan Fund(s) Received

The Office of Financial Aid at Capitol College has electronically transmitted your Federal Direct Subsidized/Unsubsidized loan to the Business Office. The loan will be posted to your account within 24 hours. The amount of your total disbursement and date of your disbursement is listed below. If your loan disbursement results in a credit balance, the Business Office will mail a refund check to you within 14 days of the refund date indicated on your statement of account.

Type of Loan

Direct Subsidized and Unsubsidized Loans

Date of Last Disbursement

5/20/2013

Total Loan Disbursement for 2013-2014

\$«float_in_03_SFELPD»

Direct Loan Cancellation Process: Please note that you have 14 days from the date of this notice to cancel all or part of your loan disbursement(s), with no consequence of accruing interest on any Federal Direct Stafford Unsubsidized/PLUS Loan or portion that is canceled. **In order to cancel you must submit your Direct Loan cancellation request in writing to the Capitol College Financial Aid Office.** You may either fax your request to (301)369-2328 or you may send your request via e-mail to finaid@capitol-college.edu.

Remember, your single contact for everything related to repayment of your Direct Loan is Borrower Services at the Direct Loan Servicing Center - 1-800-848 - 0979 (TTY 1-800-848-0983). You may also access Direct Loans on the Web (www.studentloans.gov).

Perkins Loan Cancellation Process: To cancel all or a portion of your Perkins Loan disbursement, please contact the Capitol College Financial Aid Office (301-369-2324) or send an e-mail to finaid@capitol-college.edu.

Sincerely,
The Financial Aid Office

ATTACHMENT B

(b)(6); (b)(7)(C)

student #1

2011-2012 EFC FORMULA A: DEPENDENT STUDENT

REGULAR WORKSHEET Page 1 **A**

PARENTS' INCOME IN 2010	
1. Parents' Adjusted Gross Income (FAFSA/SAR #83) If negative, enter zero.	82452
2. a. Father's/stepfather's income earned from work (FAFSA/SAR #86)	
2. b. Mother's/stepmother's income earned from work (FAFSA/SAR #87)	0232
Total parents' income earned from work	= 99291
3. Parents' Taxable Income (If tax filers, enter the amount from line 1 above. If non-tax filers, enter the amount from line 2.)*	82452
4. Total untaxed income and benefits: (Total of FAFSA/SAR #92.a through 92.i.)	0
5. Taxable and untaxed income (sum of line 3 and line 4)	= 82452
6. Total additional financial information (Total of FAFSA/SAR #91.a through 91.f.)	- 2264
7. TOTAL INCOME (line 5 minus line 6) May be a negative number.	= 80188

AVAILABLE INCOME	
Total income (from line 7)	80188
Total allowances (from line 14)	- 39628
15. AVAILABLE INCOME (AI) May be a negative number.	= 40560

PARENTS' CONTRIBUTION FROM ASSETS	
16. Cash, savings & checking (FAFSA/SAR #88)	0
17. Net worth of investments** (FAFSA/SAR #89) If negative, enter zero.	0
18. Net worth of business and/or investment farm (FAFSA/SAR #90) If negative, enter zero.	0
19. Adjusted net worth of business/farm (Calculate using Table A4.)	+ 0
20. Net worth (sum of lines 16, 17, and 19)	= 0
21. Education savings and asset protection allowance (Table A5)	- 18400
22. Discretionary net worth (line 20 minus line 21)	= -18400
23. Asset conversion rate	x .12
24. CONTRIBUTION FROM ASSETS If negative, enter zero.	= 0

ALLOWANCES AGAINST PARENTS' INCOME	
8. 2010 U.S. income tax paid (FAFSA/SAR #84) (tax filers only) If negative, enter zero.	5469
9. State and other tax allowance (Table A1) If negative, enter zero.	+ 5613
10. Father's/stepfather's Social Security tax allowance (Table A2)	+ 0
11. Mother's/stepmother's Social Security tax allowance (Table A2)	+ 7596
12. Income protection allowance (Table A3)	+ 17450
13. Employment expense allowance: • Two working parents: 35% of the lesser of the earned incomes, or \$3,500, whichever is less • One-parent families: 35% of earned income, or \$3,500, whichever is less • Two-parent families, one working parent: enter zero	+ 3500
14. TOTAL ALLOWANCES	= 39628

PARENTS' CONTRIBUTION	
AVAILABLE INCOME (AI) (from line 15)	40560
CONTRIBUTION FROM ASSETS (from line 24)	+ 0
25. Adjusted Available Income (AAI) May be a negative number.	= 40560
26. Total parents' contribution from AAI (Calculate using Table A6.) If negative, enter zero.	13218
27. Number in college in 2011-2012 (Exclude parents) (FAFSA/SAR #73)	+ 2
28. PARENTS' CONTRIBUTION (standard contribution for nine-month enrollment)*** If negative, enter zero.	= 6609

*STOP HERE if the following are true:

- Line 3 is \$31,000 or less and
- The parents are eligible to file a 2010 IRS Form 1040A or 1040EZ, (they are not required to file a 2010 Form 1040) or they are not required to file any income tax return or
- Anyone included in the parents' household size (as defined on the FAFSA) received benefits during 2009 or 2010 from any of the designated means-tested Federal benefit programs or
- Either one of the parents is a dislocated worker

If these circumstances are true, the Expected Family Contribution is automatically zero.

**Do not include the family's home.
***To calculate the parents' contribution for other than nine-month enrollment, see page 11.

continued on the next page

A

STUDENT'S INCOME IN 2010

29. Adjusted Gross Income (FAFSA/SAR #35) If negative, enter zero.		0
30. Income earned from work (FAFSA/SAR #38)		0
31. Taxable Income (If tax filer, enter the amount from line 29 above. If non-tax filer, enter the amount from line 30.)		0
32. Total untaxed income and benefits (Total of FAFSA/SAR #44.a through 44.j)	+	0
33. Taxable and untaxed income (sum of line 31 and line 32)	=	0
34. Total additional financial information (Total of FAFSA/SAR #43.a through 43.f.)	-	0
35. TOTAL INCOME (line 33 minus line 34) May be a negative number.	=	0

ALLOWANCES AGAINST STUDENT INCOME

36. 2010 U.S. income tax paid (FAFSA/SAR #36) (tax filers only) If negative, enter zero.		0
37. State and other tax allowance (Table A.7) If negative, enter zero.	+	0
38. Social Security tax allowance (Table A.2)	+	0
39. Income protection allowance	+	5,250
40. Allowance for parents' negative Adjusted Available Income (If line 25 is negative, enter line 25 as a positive number in line 40. If line 25 is zero or positive, enter zero in line 40.)	+	0
41. TOTAL ALLOWANCES	=	5,250

STUDENT'S CONTRIBUTION FROM INCOME

Total income (from line 35)		0
Total allowances (from line 41)	-	0
42. Available income (AI)	=	5,250
43. Assessment of AI	x	.50
44. STUDENT'S CONTRIBUTION FROM AI If negative, enter zero.	=	0

STUDENT'S CONTRIBUTION FROM ASSETS

45. Cash, savings & checking (FAFSA/SAR #40)		100
46. Net worth of investments* (FAFSA/SAR #41) If negative, enter zero.		
47. Net worth of business and/or investment farm (FAFSA/SAR #42) If negative, enter zero.	+	
48. Net worth (sum of lines 45 through 47)	=	100
49. Assessment rate	x	.20
50. STUDENT'S CONTRIBUTION FROM ASSETS	=	20

EXPECTED FAMILY CONTRIBUTION

PARENTS' CONTRIBUTION (from line 28)		6609
STUDENT'S CONTRIBUTION FROM AI (from line 44)	+	0
STUDENT'S CONTRIBUTION FROM ASSETS (from line 50)	+	20
51. EXPECTED FAMILY CONTRIBUTION (standard contribution for nine-month enrollment)** If negative, enter zero.	=	6629

*Do not include the student's home.

**To calculate the EFC for other than nine-month enrollment,
see the next page.

Attachment C

2011-2012 EFC FORMULA A: DEPENDENT STUDENT

REGULAR WORKSHEET Page 1

A

(b)(6); (b)(7)(C)

PARENTS' INCOME IN 2010	
1. Parents' Adjusted Gross Income (FAFSA/SAR #83) If negative, enter zero.	85238
2. a. Father's/stepfather's income earned from work (FAFSA/SAR #86)	68597
2. b. Mother's/stepmother's income earned from work (FAFSA/SAR #87)	+ 30688
Total parents' income earned from work	= 99185
3. Parents' Taxable Income (If tax filers, enter the amount from line 1 above. If non-tax filers, enter the amount from line 2.) ^a	85238
4. Total untaxed income and benefits: (Total of FAFSA/SAR #92.a. through 92.i.)	+ 4000
5. Taxable and untaxed income: (sum of line 3 and line 4)	= 89238
6. Total additional financial information (Total of FAFSA/SAR #91.a. through 91.f.)	- 1500
7. TOTAL INCOME (line 5 minus line 6) May be a negative number.	= 87738

AVAILABLE INCOME	
Total income (from line 7)	87738
Total allowances (from line 14)	- 42870
15. AVAILABLE INCOME (AI) May be a negative number.	= 44868

ALLOWANCES AGAINST PARENTS' INCOME	
8. 2010 U.S. income tax paid (FAFSA/SAR #84) (tax filers only) If negative, enter zero.	5430
9. State and other tax allowance (Table A1) If negative, enter zero.	+ 6142
10. Father's/stepfather's Social Security tax allowance (Table A2)	+ 5248
11. Mother's/stepmother's Social Security tax allowance (Table A2)	+ 2370
12. Income protection allowance (Table A3)	+ 20210
13. Employment expense allowance: • Two working parents: 35% of the lesser of the earned incomes, or \$3,500, whichever is less • One-parent families: 35% of earned income, or \$3,500, whichever is less • Two-parent families, one working parent: enter zero	+ 3500
14. TOTAL ALLOWANCES	= 42870

PARENTS' CONTRIBUTION FROM ASSETS	
16. Cash, savings & checking (FAFSA/SAR #88)	-
17. Net worth of investments** (FAFSA/SAR #89) If negative, enter zero.	-
18. Net worth of business and/or investment firm (FAFSA/SAR #90) If negative, enter zero.	-
19. Adjusted net worth of business/firm (Calculate using Table A4.)	+ -
20. Net worth (sum of lines 16, 17, and 19)	= -
21. Education savings and asset protection allowance (Table A5)	-
22. Discretionary net worth (line 20 minus line 21)	= -
23. Asset conversion rate	x .12
24. CONTRIBUTION FROM ASSETS If negative, enter zero.	= 0

PARENTS' CONTRIBUTION	
AVAILABLE INCOME (AI) (from line 15)	44868
CONTRIBUTION FROM ASSETS (from line 24)	+ 0
25. Adjusted Available Income (AAI) May be a negative number.	= 44868
26. Total parents' contribution from AAI (Calculate using Table A6.) If negative, enter zero.	15242
27. Number in college in 2011-2012 (Exclude parents) (FAFSA/SAR #73)	= 1
28. PARENTS' CONTRIBUTION (standard contribution for nine-month enrollment)** If negative, enter zero.	= 15242

*STOP HERE if the following are true:

Line 3 is \$31,000 or less and

- The parents are eligible to file a 2010 IRS Form 1040A or 1040EZ (they are not required to file a 2010 Form 1040) or they are not required to file any income tax return or
- Anyone included in the parents' household size (as defined on the FAFSA) received benefits during 2009 or 2010 from any of the designated means-tested Federal benefit programs or
- Either one of the parents is a dislocated worker

If these circumstances are true, the Expected Family Contribution is automatically zero.

**Do not include the family's home.

***To calculate the parents' contribution for other than nine-month enrollment, see page 11.

PER VERIFICATION WORKSHEET
THREE IN HOUSEHOLD
ONE IN COLLEGE

continued on the next page

STUDENT'S INCOME IN 2010	
29. Adjusted Gross Income (FAFSA/SAR #35) If negative, enter zero.	0
30. Income earned from work (FAFSA/SAR #38)	500
31. Taxable Income (If tax filer, enter the amount from line 29 above. If non-tax filer, enter the amount from line 30.)	0
32. Total untaxed income and benefits (Total of FAFSA/SAR #44.a. through 44.j.)	+ 0
33. Taxable and untaxed income (sum of line 31 and line 32)	= 0
34. Total additional financial information (Total of FAFSA/SAR #43.a. through 43.f.)	- 0
35. TOTAL INCOME (line 33 minus line 34) May be a negative number.	= 500

ALLOWANCES AGAINST STUDENT INCOME	
36. 2010 U.S. income tax paid (FAFSA/SAR #36) (tax filers only) If negative, enter zero.	0
37. State and other tax allowance (Table A7) If negative, enter zero.	+ 0
38. Social Security tax allowance (Table A2)	+ 0
39. Income protection allowance	- 5,250
40. Allowance for parents' negative Adjusted Available Income (If line 25 is negative, enter line 25 as a positive number in line 40. If line 25 is zero or positive, enter zero in line 40.)	+ 0
41. TOTAL ALLOWANCES	= 5,250

STUDENT'S CONTRIBUTION FROM INCOME	
Total income (from line 35)	500
Total allowances (from line 41)	- 5,250
42. Available income (AI)	=
43. Assessment of AI	x .50
44. STUDENT'S CONTRIBUTION FROM AI If negative, enter zero.	= 0

STUDENT'S CONTRIBUTION FROM ASSETS	
45. Cash, savings & checking (FAFSA/SAR #40)	500
46. Net worth of investments* (FAFSA/SAR #41) If negative, enter zero.	-
47. Net worth of business and/or investment farm (FAFSA/SAR #42) If negative, enter zero.	+ -
48. Net worth (sum of lines 45 through 47)	= 500
49. Assessment rate	x .20
50. STUDENT'S CONTRIBUTION FROM ASSETS	= 100

EXPECTED FAMILY CONTRIBUTION	
PARENTS' CONTRIBUTION (from line 28)	15,242
STUDENT'S CONTRIBUTION FROM AI (from line 44)	+ 100
STUDENT'S CONTRIBUTION FROM ASSETS (from line 50)	+ 0
51. EXPECTED FAMILY CONTRIBUTION (standard contribution for nine-month enrollment)** If negative, enter zero.	= 15,342

*Do not include the student's home.

**To calculate the EFC for other than nine-month enrollment, see the next page.

ATTACHMENT ①

(b)(6); (b)(7)(C)

Student #9

2011-2012 EFC FORMULA A : DEPENDENT STUDENT

REGULAR WORKSHEET Page 1 **A**

PARENTS' INCOME IN 2010	
1. Parents' Adjusted Gross Income (FAFSA/SAR #83) If negative, enter zero.	66105
2. a. Father's/stepfather's income earned from work (FAFSA/SAR #86)	31499
2. b. Mother's/stepmother's income earned from work (FAFSA/SAR #87)	+ 34606
Total parents' income earned from work	= 66105
3. Parents' Taxable Income (If tax filers, enter the amount from line 1 above. If non-tax filers, enter the amount from line 2.)*	66105
4. Total untaxed income and benefits: (Total of FAFSA/SAR #92.a. through 92.i.)	+ 0
5. Taxable and untaxed income (sum of line 3 and line 4)	= 66105
6. Total additional financial information (Total of FAFSA/SAR #91.a. through 91.f.)	- 0
7. TOTAL INCOME (line 5 minus line 6) May be a negative number.	= 66105

AVAILABLE INCOME	
Total income (from line 7)	66105
Total allowances (from line 14)	- 41647
15. AVAILABLE INCOME (AI) May be a negative number.	= 24458

ALLOWANCES AGAINST PARENTS' INCOME	
8. 2010 U.S. income tax paid (FAFSA/SAR #84) (tax filers only) If negative, enter zero.	6273
9. State and other tax allowance (Table A.1) If negative, enter zero.	+ 4627
10. Father's/stepfather's Social Security tax allowance (Table A2)	+ 2410
11. Mother's/stepmother's Social Security tax allowance (Table A2)	+ 2647
12. Income protection allowance (Table A3)	+ 22190
13. Employment expense allowance: • Two working parents: 35% of the lesser of the earned incomes, or \$3,500, whichever is less • One-parent families: 35% of earned income, or \$3,500, whichever is less • Two-parent families, one working parent: enter zero	+ 3500
14. TOTAL ALLOWANCES	= 41647

PARENTS' CONTRIBUTION FROM ASSETS	
16. Cash, savings & checking (FAFSA/SAR #88)	0
17. Net worth of investments** (FAFSA/SAR #89) If negative, enter zero.	0
18. Net worth of business and/or investment farm (FAFSA/SAR #90) If negative, enter zero.	0
19. Adjusted net worth of business/farm (Calculate using Table A4.)	+ 0
20. Net worth (sum of lines 16, 17, and 19)	= 0
21. Education savings and asset protection allowance (Table A5)	- 38200
22. Discretionary net worth (line 20 minus line 21)	= -38200
23. Asset conversion rate	x .12
24. CONTRIBUTION FROM ASSETS If negative, enter zero.	= 0

PARENTS' CONTRIBUTION	
AVAILABLE INCOME (AI) (from line 15)	24458
CONTRIBUTION FROM ASSETS (from line 24)	+ 0
25. Adjusted Available Income (AAI) May be a negative number.	= 24458
26. Total parents' contribution from AAI (Calculate using Table A6.) If negative, enter zero.	6058
27. Number in college in 2011-2012 (Exclude parents) (FAFSA/SAR #73)	+ 2
28. PARENTS' CONTRIBUTION (standard contribution for nine-month enrollment)*** If negative, enter zero.	= 3099

*STOP HERE if the following are true:

Line 3 is \$31,000 or less and

- The parents are eligible to file a 2010 IRS Form 1040A or 1040EZ (they are not required to file a 2010 Form 1040) or they are not required to file any income tax return or
- Anyone included in the parents' household size (as defined on the FAFSA) received benefits during 2009 or 2010 from any of the designated means-tested Federal benefit programs or
- Either one of the parents is a dislocated worker

If these circumstances are true, the Expected Family Contribution is automatically zero.

**Do not include the family's home.

***To calculate the parents' contribution for other than nine-month enrollment, see page 11.

continued on the next page

STUDENT'S INCOME IN 2010		
29. Adjusted Gross Income (FAFSA/SAR #35) If negative, enter zero.		0
30. Income earned from work (FAFSA/SAR #38)		0
31. Taxable Income (If tax filer, enter the amount from line 29 above. If non-tax filer, enter the amount from line 30.)		0
32. Total untaxed income and benefits (Total of FAFSA/SAR #44.a. through 44.j.)	+	0
33. Taxable and untaxed income (sum of line 31 and line 32)	=	0
34. Total additional financial information (Total of FAFSA/SAR #43.a. through 43.f.)	-	300
35. TOTAL INCOME (line 33 minus line 34) May be a negative number.	=	0

ALLOWANCES AGAINST STUDENT INCOME		
36. 2010 U.S. income tax paid (FAFSA/SAR #36) (tax filers only) If negative, enter zero.		0
37. State and other tax allowance (Table A7) If negative, enter zero.	+	0
38. Social Security tax allowance (Table A2)	+	0
39. Income protection allowance	+	5,250
40. Allowances for parents' negative Adjusted Available Income (If line 25 is negative, enter line 25 as a positive number in line 40. If line 25 is zero or positive, enter zero in line 40.)	+	0
41. TOTAL ALLOWANCES	=	0

STUDENT'S CONTRIBUTION FROM INCOME		
Total income (from line 35)		0
Total allowances (from line 41)	-	0
42. Available income (AI)	=	0
43. Assessment of AI	x	.50
44. STUDENT'S CONTRIBUTION FROM AI If negative, enter zero.	=	0

STUDENT'S CONTRIBUTION FROM ASSETS		
45. Cash, savings & checking (FAFSA/SAR #40)		5
46. Net worth of investments* (FAFSA/SAR #41) If negative, enter zero.		0
47. Net worth of business and/or investment farm (FAFSA/SAR #42) If negative, enter zero.	+	0
48. Net worth (sum of lines 45 through 47)	=	5
49. Assessment rate	x	.20
50. STUDENT'S CONTRIBUTION FROM ASSETS	=	\$1

EXPECTED FAMILY CONTRIBUTION		
PARENTS' CONTRIBUTION (from line 28)		3029
STUDENT'S CONTRIBUTION FROM AI (from line 44)	+	1
STUDENT'S CONTRIBUTION FROM ASSETS (from line 50)	+	3030
51. EXPECTED FAMILY CONTRIBUTION (standard contribution for nine-month enrollment)** If negative, enter zero.	=	3030

*Do not include the student's home.
 **To calculate the EPC for other than nine-month enrollment, see the next page.



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(b)(6); (b)(7)
(C)

12/07/1993

Award Year '11-'12

Loan Summary						
Attending School	Person Type	Award ID	Award Amount Approved	Award Amount Disbursed	Grade Level	Type
Year '11-'12						
CAPITOL COLLEGE	Student	212417103U12G01436002	\$2,000.00	\$2,000.00	0	DLUNSUB
COMMUNITY COLLEGE OF BALTIMORE COUNTY	Student	212417103U12G02063001	\$3,419.00	\$3,419.00	0	DLUNSUB
CAPITOL COLLEGE	Student	212417103S12G01436001	\$921.00	\$921.00	0	DLSUB
CAPITOL COLLEGE	Student	212417103U12G01436001	\$1,829.00	\$1,829.00	0	DLUNSUB
Total for Grade Level 0:			\$8,169.00	\$8,169.00		
Total for '11-'12:			\$8,169.00	\$8,169.00		

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CAPITOL COLLEGE
212417103U12G01436002
'11-'12

12/07/1993

Award Information	
Award ID	212417103U12G01436002
Award Amount Approved	\$2,000.00
Award Amount Disbursed	\$2,000.00
Award Start Date	08/22/2011
Award End Date	05/07/2012
Grade Level	1st year, undergraduate/never attended college
CPS Transaction Number	05
Disclosure Print Indicator	COD Prints (Sends to Borrower)
Disclosure Print Date	08/15/2011
Additional Unsubsidized Indicator	Yes
Additional Unsubsidized Loan For HPPA	No
Pre Professional Coursework Indicator	No
Pnote Print Indicator	COD Prints (Sends to Borrower)
Booked Date	11/27/2012
Dependency Status	Dependent
Loan Fee Percentage	1.0%
Academic Start Date	08/22/2011
Academic End Date	05/07/2012
Interest Rebate Percentage	0.5%
Less than Full-time Flag	
Loan Default / Grant Overpay	N
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(b)(6); (b)(7)
(C)
12/07/1993

CAPITOL COLLEGE
212417103S12G01436001
'11-'12

Award Information	
Award ID	212417103S12G01436001
Award Amount Approved	\$921.00
Award Amount Disbursed	\$921.00
Award Start Date	08/22/2011
Award End Date	05/07/2012
Grade Level	1st year, undergraduate/never attended college
CPS Transaction Number	06
Disclosure Print Indicator	COD Prints (Sends to Borrower)
Disclosure Print Date	08/12/2011
Prote Print Indicator	COD Prints (Sends to Borrower)
Booked Date	08/15/2011
Dependency Status	Dependent
Loan Fee Percentage	1.0%
Academic Start Date	08/22/2011
Academic End Date	05/07/2012
Interest Rebate Percentage	0.5%
Less than Full-time Flag	
Loan Default / Grant Overpay	N
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(C)

CAPITOL COLLEGE
212417103U12G01436001
'11-'12

12/07/1993

Award Information	
Award ID	212417103U12G01436001
Award Amount Approved	\$1,829.00
Award Amount Disbursed	\$1,829.00
Award Start Date	08/22/2011
Award End Date	05/07/2012
Grade Level	1st year, undergraduate/never attended college
CPS Transaction Number	06
Disclosure Print Indicator	COD Prints (Sends to Borrower)
Disclosure Print Date	08/12/2011
Additional Unsubsidized Indicator	Yes
Additional Unsubsidized Loan For HPPA	No
Pre Professional Coursework Indicator	No
Print Indicator	COD Prints (Sends to Borrower)
Booked Date	08/15/2011
Dependency Status	Dependent
Loan Fee Percentage	1.0%
Academic Start Date	08/22/2011
Academic End Date	05/07/2012
Interest Rebate Percentage	0.5%
Less than Full-time Flag	
Loan Default / Grant Overpay	N
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