

## DOCUMENT RESUME

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**TITLE** Schools Subject to Loss of Eligibility To Participate in the Federal Family Education Loan Program (FEELR) Federal Direct Student Loan Program (FDSLPL) and/or Federal Pell Grant Program (FPGP) Due to FY 1995, FY 1996, and FY 1997 Cohort Default Rates of 25.0% or Greater.

**INSTITUTION** Department of Education, Washington, DC.

**REPORT NO** ED-PEPS-304

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**DESCRIPTORS** Compliance (Legal); \*Educational Finance; \*Eligibility; \*Federal Aid; Federal Programs; \*Loan Default; Loan Repayment; Postsecondary Education; Statistical Data; Student Financial Aid; \*Student Loan Programs; Tables (Data)

**IDENTIFIERS** Family Education Loan Program; Federal Direct Student Loan Program; Pell Grant Program

**ABSTRACT**

This report lists schools with fiscal year (FY) 1995, FY 1996, and FY 1997 official cohort student loan default rates that are 25 percent or higher. As a result, these schools are subject to initial loss of eligibility to participate in the Federal Family Education Loan Program, the Federal Direct Student Loan Program, and/or the Federal Pell Grant Program unless they submit cohort default rate appeals. Schools are listed in state order by Office of Postsecondary Education identification number. Data elements include the types of loan programs in which the schools are currently participating; school name and address; program length/type/region/district; fiscal years for which the default rates have been calculated; number of borrowers in default; number of borrowers in repayment; the default rate; the rate type; and rate calculated by loan program. (DB)



**Schools Subject to the Loss of Eligibility to Participate in  
the Federal Family Education Loan Program and/or Direct Loan Program  
Due to FY 1995, FY 1996, and FY 1997  
Cohort Default Rates of 25.0% or Greater  
(Report No.: PEPS304)**

September 1999

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UNITED STATES DEPARTMENT OF EDUCATION  
WASHINGTON, D.C. 20202

SEPTEMBER 1999

**SCHOOLS SUBJECT TO LOSS OF ELIGIBILITY TO PARTICIPATE IN THE FEDERAL FAMILY EDUCATION LOAN PROGRAM (FFELP), FEDERAL DIRECT STUDENT LOAN PROGRAM (FDSLPL), AND/OR FEDERAL PELL GRANT PROGRAM (FPGP) DUE TO FY 1995, FY 1996, AND FY 1997 COHORT DEFAULT RATES THAT ARE 25.0% OR GREATER (PEPS304)**

All schools listed in this report have fiscal year (FY) 1995, FY 1996, and FY 1997 official cohort default rates that are 25.0 percent or greater. As a result, these schools are subject to initial loss of eligibility to participate in the FFELP, FDSLPL, and/or FPGP in accordance with Sections 435(a)(2) and 401(j) of the Higher Education Act of 1965, as amended (HEA) and federal regulations at 34 C.F.R. Section 668.17(c). These schools' eligibility to participate in the FFELP, FDSLPL, and/or FPGP will end 30 calendar days after the date the schools receive notification of these rates, unless the schools submit timely, accurate, and complete cohort default rate appeals. See the *FY 1997 Official Cohort Default Rate Guide* for information on cohort default rate appeal procedures.

**EXCEPTIONS TO SANCTIONS**

Schools that fall into any of the following categories will not be included on this report:

1. **Foreign schools that have FY 1995, FY 1996 and FY 1997 cohort default rates that are 25.0% or greater are not included on this Report or Report 314 (Extended Loss of FFELP/FDSLPL/FPGP Eligibility) because these schools have not been provided the opportunity to review and challenge the FY 1995 and FY 1996 cohort default rate data.**
2. **As of July 1, 1999, the 1998 Amendments to the HEA ended the exemption that allowed Historically Black Colleges and Universities (HBCU), Tribally Controlled Colleges (TCC) and Navajo Colleges (NC) to continue to participate in the FFELP/FDSLPL despite cohort default rates that were 25.0% or greater for three years. However, the 1998 Amendments established a separate process that allows HBCUs/TCCs/NCs to retain FFELP/FDSLPL eligibility despite cohort default rates that are 25.0% or greater for three years provided the school:**
  - a) **Implements a successful default management plan (DMP);**
  - b) **Engages an independent third party servicer to assist in the implementation of the DMP, and;**
  - c) **Provides evidence that after a one-year period, the school's cohort default rate substantially improved.**
3. **If a school has an *unofficial cohort default rate*, this rate will NOT be used to end a school's eligibility to participate in any Title IV Student Financial Assistance Programs.**

4. **If a school has submitted, prior to the release of the official cohort default rates, a successful *participation rate index challenge* based on its FY 1997 draft cohort default rate or on either of its FY 1995 or FY 1996 official cohort default rates, the school will NOT be subject to initial and/or extended loss of its eligibility to participate in the FFELP, FDSLPL and/or FPGP.**
5. **The Department will not initiate an action against a school that has three years of cohort default rates that are 25.0% or greater if at least two of the rates are average rates and would be less than 25.0% if only one year of data was used to calculate the rate instead of three years of data.**
6. **The Department will not initiate an action against a school that has three years of cohort default rates that are 25.0% or greater if the school has a total of 30 or fewer borrowers entering repayment during FY 1995, FY 1996, and FY 1997.**

### REPORT FORMAT

Schools are listed in state order by OPE ID.

The following identifies the various data elements included on the report:

- a) The types of loan programs the schools are currently participating in are indicated in the far-left column with one of the following codes:
  - F = FFELP
  - D = FDSLPL
  - B = Both FFELP and FDSLPL
  - C = No Longer in FFELP and/or FDSLPL
- b) Office of Postsecondary Identification Number (OPE ID) - This is the number assigned by the Department to identify a school, including all of a school's additional locations. A school's cohort default rate reflects the borrowers attending the school's main campus and any additional locations. The Department does not calculate separate cohort default rates for each additional location.
- c) School Name and Address
- d) Program Length/Type/Region/District
- e) Year - The fiscal years for which cohort default rates have been calculated.
- f) Borrowers in Default - The number of borrowers who entered repayment in the applicable fiscal year (October 1 through September 30) and defaulted or met other specified conditions during the fiscal year the borrower entered repayment or the next fiscal year.

- g) Borrowers in Repayment - The number of borrowers who entered repayment during the applicable fiscal year.
- h) Default Rate – The percentage of borrowers that defaulted or met other specified conditions in the fiscal year they entered repayment or the next fiscal year.
- i) Rate Type – Cohort default rates calculated by the Department are coded as follows:
  - A = Actual
  - \* = Average
- k) Program Rate - The type of rate calculated for a particular year as indicated in the far right column by the following codes:
  - FL = FFELP
  - DL = FDSLPL
  - DU = Dual (FFELP and FDSLPL)

Any questions regarding this listing should be directed to:

U.S. Department of Education  
Office of Student Financial Assistance  
ATTENTION: Default Management Division  
Portals Building, Suite 6300  
400 Maryland Avenue, SW  
Washington, DC 20202-5353  
Telephone: 202-708-9396

U. S. DEPARTMENT OF EDUCATION  
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Schools Subject to Initial Loss of FFEL Eligibility and/or Direct Loan Program Eligibility for Fiscal Year 1997

OPE ID	School Name and Address	Program Length/Type/ Regn/District	Year	Borrowers			Dflt Rate	Rte Typ	Pgm Rte
				In Deflt	In Repay	In Rate			
C 023410	Capps College 3590 Pleasant Valley Road Mobile, AL 36609-2012	1Yr N/D /Prop 04 / 01	1997	52	184	28.3	A	FL	
			1996	58	198	29.3	A	FL	
			1995	47	168	28.0	A	FL	

Total for Alabama = 1

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NOTE: Schools are placed on this list when they are both active in FFEL and have met the threshold loss of FFEL for the Fiscal Year being reported. Schools that have been asterisked(\*) are ones that applied at the time of the initial press package. Codes at left: C = No longer in FFEL PGM, D = FDL PGM, B = FDL & FFEL PGM, B = FDL & FFEL PGMS Code at right: FL = FFEL RATE, DL = Direct Loan Rate, DU = Dual Rate

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OPE ID	School Name and Address	Program Length/Type/ Regn/District	Year	Borrowers		Dflt Rate	Rte Typ	Pgm Rte
				In Deflt	In Repay			
F 030013	Marcell Royale Beauty Academy 2004 South 8th Street Rogers, AR 72758-6426	1yr N/D/Prop 06/03	1997	3	15	32.3	*	FL
			1996	4	7	35.7	*	FL
			1995	3	9	28.6	*	FL

Total for Arkansas = 1

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OPE ID	School Name and Address	Program Length/Type/ Regn/District	Year	Borrowers			Dflt Rate	Rte Typ	Pgm Rte
				In Dflt	In Repay	In Rate			
B 022554	International School of Cosmetology 13613 Hawthorne Blvd Hawthorne, CA 90250-3901	2Yr N/D/Prop 09/35	1997	7	25	28.8	*	DU	
			1996	6	19	27.0	*	FL	
			1995	4	15	30.0	*	FL	

Total for California= 1

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OPE ID	School Name and Address	Program Length/Type/ Regn/District	Year	Borrowers		Dflt Rate	Rte Typ	Pgm Rte
				In Deflt	In Repay			
F 008038	Middlesex Community Technical College 100 Training Hill Road Middletown, CT 06457-4889	Associate /Pub 01 / 02	1997	27	102	26.5	A	FL
			1996	33	124	26.6	A	FL
			1995	35	124	28.2	A	FL

Total for Connecticut = 1

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OPE ID	School Name and Address	Program Length/Type/ Regn/District	Year	Borrowers			Dflt Rate	Rte Typ	Pgm Rte
				In Dflt	In Repay	In Rate			
B 030052	Interactive Learning Systems 200 Cleveland Road Bogart, GA 30622-1782	1Yr N/D/Prop 04/10	1997	25	90	27.8	A	FL	
			1996	39	105	37.1	A	FL	
			1995	14	39	35.9	A	FL	

Total for Georgia= 1

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OPE ID	School Name and Address	Program Length/Type/ Regn./District	Year	Borrowers		Dflt Rate	Rte Typ	Pgm Rte
				In Deflt	In Repay			
B 030777	Computer Education Services 981 South Third Street Louisville, KY 40203-2261	1Yr N/D/Prop 04/03	1997	3	27	26.3	*	DU
			1996	7	27	31.6	*	DU
			1995	10	22	36.7	*	FL

Total for Kentucky = 1

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OPE ID	School Name and Address	Program Length/Type/ Regn./District	Year	Borrowers		Dflt Rate	Rte Typ	Pgm Rte
				In Deflt	In Repay			
F 020921	Massachusetts School of Barbering & Men's Hairstyling 1585 Hancock Street Quincy, MA 02169-5058	1Yr N/D/Prop 01/10	1997	10	37	27.0	A	FL
			1996	24	42	57.1	A	FL
			1995	13	37	35.1	A	FL

Total for Massachusetts = 1

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OPE ID	School Name and Address	Program Length/Type/ Regn/District	Year	Borrowers		Dflt Rate	Rte Typ	Pgm Rte
				In Deflt	In Repay			
B 002475	Kemper Military School and College 701 Third Street Boonville, MO 65233-1699	Associate/Priv 07/06	1997	42	139	30.2	A	FL
			1996	32	106	30.2	A	FL
			1995	20	77	26.0	A	FL
F 022924	Columbia Beauty Academy 1729 West Broadway Columbia, MO 65203-1190	1Yr N/D/Prop 07/09	1997	4	7	52.5	*	FL
			1996	12	24	40.0	*	FL
			1995	5	9	27.8	*	FL

Total for Missouri = 2

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OPE ID	School Name and Address	Program Length/Type/ Regn/District	Year	Borrowers		Dflt Rate	Rte Typ	Pgm Rte
				In Dflt	In Repay			
B 008491	Nebraska College of Business 3350 North 9th Street Omaha, NE 68134-4125	Associate / Prop 07 / 02	1997	76	304	25.0	A	DU
			1996	73	291	25.1	A	FL
			1995	95	296	32.1	A	FL

Total for Nebraska= 1

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OPE ID	School Name and Address	Program Length/Type/ Regn/District	Year	Borrowers		Dflt Rate	Rte Typ	Pgm Rte
				In Deflt	In Repay			
B 021074	Jon Louis School of Beauty 2981 Hemstead Turnpike Levittown, NY 11756-0000	1Yr N/D/Prop 02/03	1997	37	141	26.2	A	FL
			1996	30	112	26.8	A	FL
			1995	26	90	28.9	A	FL

Total for New York= 1

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OPE ID	School Name and Address	Program Length/Type/ Regn/District	Year	Borrowers		Dflt Rate	Rte Typ	Pgm Rte
				In Deflt	In Repay			
C 010966	Aladdin Beauty College #9 212 West Commerce Altus, OK 73522-3810	1Yr N/D / Prop 06 / 04	1997	20	53	37.7	A	FL
			1996	24	84	28.6	A	FL
			1995	18	72	25.0	A	FL
B 023068	Platt College 3801 South Sheridan Tulsa, OK 74145-1111	1Yr N/D / Prop 06 / 01	1997	133	529	25.1	A	FL
			1996	164	565	29.0	A	FL
			1995	209	659	31.7	A	FL

Total for Oklahoma = 2

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OPE ID	School Name and Address	Program Length/Type/ Regn/District	Year	Borrowers		Dflt Rate	Rte Typ	Pgm Rte
				In Deflt	In Repay			
F 020908	Newport School of Hairdressing 50 Rolfe Street Cranston, RI 02910-3411	1Yr N/D/Prop 01/01	1997	6	20	27.9	*	FL
			1996	2	13	25.9	*	FL
			1995	11	35	31.4	A	FL

Total for Rhode Island= 1

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OPE ID	School Name and Address	Program Length/Type/ Regn/District	Year	Borrowers		Dflt Rate	Rte Typ	Pgm Rte
				In Dflt	In Repay			
F 005351	Tennessee Technical Center - Morristown 821 West Louise Avenue Morristown, TN 37813-2094	2Yr N/D/Pub 04/04	1997	0	2	31.5	*	FL
			1996	10	28	28.5	*	FL
			1995	18	59	30.5	A	FL

Total for Tennessee = 1

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OPE ID	School Name and Address	Program Length/Type/ Regn/District	Year	Borrowers		Dflt Rate	Rte Typ	Pgm Rte
				In Deflt	In Repay			
F 006941	Dallas Christian College 2700 Christian Parkway Dallas, TX 75234-7229	Bachelor /Priv 06 / 03	1997	3	19	26.0	*	FL
			1996	4	14	31.4	*	FL
			1995	6	17	28.6	*	FL

Total for Texas = 1

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OPE ID	School Name and Address	Program Length/Type/ Regn/District	Year	Borrowers		Dflt Rate	Rte Typ	Pgm Rte
				In Deflt	In Repay			
F 010730	TRC - Jan Mar Beauty Academy 411 Jan Mar Drive Newport News, VA 23606-3809	1Yr N/D/Prop 03/01	1997	0	4	38.0	*	FL
			1996	2	8	30.3	*	FL
			1995	17	38	44.7	A	FL

Total for Virginia= 1

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Schools Subject to Initial Loss of FFEL Eligibility and/or Direct Loan Program Eligibility for Fiscal Year 1997

Grand Total = 17

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NOTE: Schools are placed on this list when they are both active in FFEL and have met the threshold for loss of FFEL for the Fiscal Year being reported.  
Schools that have been asterisked(\*) are ones that appear at the time of the initial press package.  
Legend at left: C = No longer in FFEL PGM, D = FDL PGM, FFEL PGM, B = FDL & FFEL PGMS  
Legend at right: FL = FFEL RATE, DL = Direct Loan Rate, Dual Rate



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