

**Subject:** RE: Additional questions for ED

**From:** Chip Cameron [<mailto:fxcameo@>]  
**Sent:** Wednesday, December 04, 2013 12:13 PM  
**To:** Kolotos, John  
**Cc:** Mahaffie, Lynn; Wilson, Amy; charlie pou  
**Subject:** Fwd: Additional questions for ED

John:

I hope you had a good conversation with Jenny and Tom. I am forwarding an email from Sandra Kinney (alternate, State higher education officers) requesting information from the Department on a number of issues. Sandra believes that others on the negotiating committee would like the same information. Let me know how you want to handle this. Thanks.

Chip

----- Forwarded message -----

**From:** Sandra Kinney <[sandra.kinney@](mailto:sandra.kinney@)>  
**Date:** Wed, Dec 4, 2013 at 10:18 AM  
**Subject:** Additional questions for ED  
**To:** Chip Cameron <[fxcameo@](mailto:fxcameo@)>

Chip,

For further clarification, can ED provide answers to the following questions before our next meeting? I am sure others may have similar questions.

1. Will ED provide updated program DTE estimates? The data spreadsheet received in August had significant errors, such as including non-GE programs and total number of failing or zone programs that did not match ED summaries.
2. Please provide clarification on how the "borrower relief" provisions would function for pCDRs. Whose debt, and how much, would be paid down based on the repayment and default of previous participants?
3. Borrower relief provisions are intended to prospectively protect program participants based on high levels of indebtedness and expected loss of program aid eligibility, and nearly all metrics allow institutions to "fail" more than once before these relief provisions take effect. However, pCDRs allow immediate loss of eligibility with a single pCDR of 40% or more. Would institutions need to provide borrower relief as a form of liability for this pCDR sanction level?
4. Please provide clarification regarding the length and process of tracking repayment performance cohorts. The cohort is described as students entering repayment over a two-year period. Are these cohorts distinct or overlapping? And are the balances tracked in perpetuity until no balance remains, or for a fixed period of time? Please describe how this would be calculated each year.

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Sandra Kinney