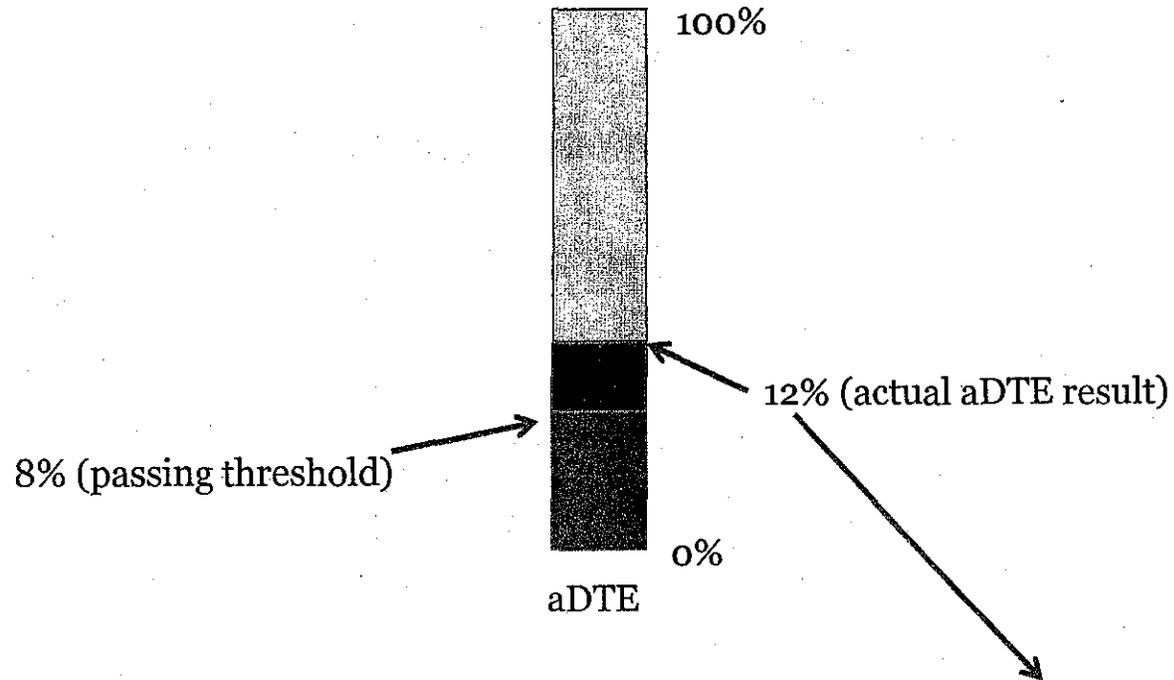


Gainful Employment Negotiated Rulemaking Session 2: Example of borrower relief for aDTE

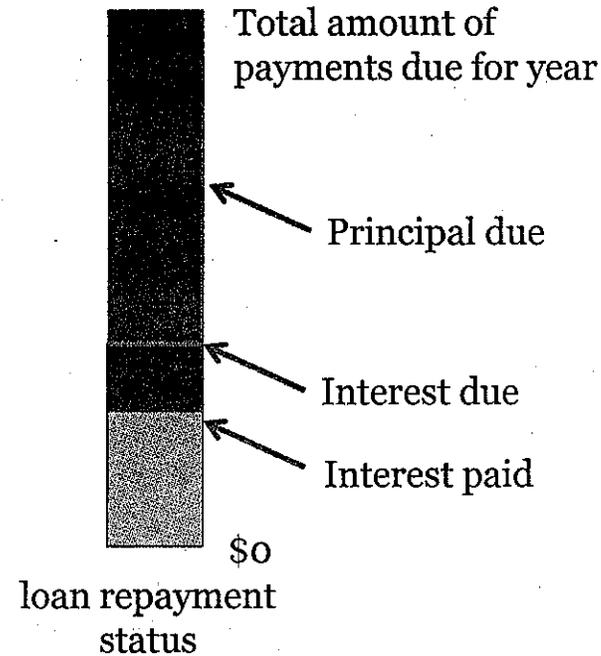


Program median annual loan payment = \$1,000
Program mean/median annual earnings = \$8,333

Program median annual loan payment required to pass = \$667
Reduction in program median annual loan payment require to pass = \$333

Approx. total amount of borrower relief = \$333 x # of students

Example of borrower relief for loan portfolio repayment status



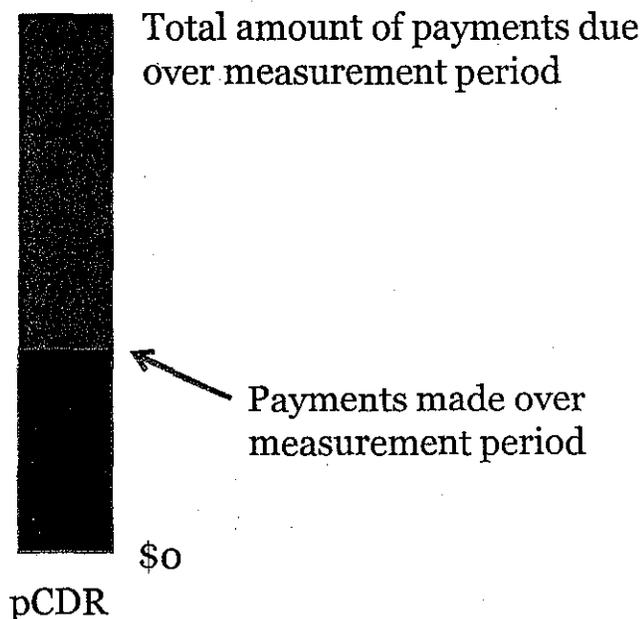
Program loan portfolio total interest due for year = \$1,000

Program loan portfolio total loan payments made = \$800

Program loan portfolio total additional payments required to pay all interest due = \$200

Approx. total amount of borrower relief = \$200

Example of borrower relief for pCDR



Program total loan payments due over measurement period = \$1,000
Program total loan payments made over measurement period = \$600

Program total additional loan payments required to make all payments due over measurement period = \$400

Approx. total amount of borrower relief = \$400