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