

*Mary McGeorge:* Welcome to Session 20, “Using the ECR Pell system to challenge and Appeal Your Cohort Default Rate.” I’m Mary McGeorge, a management and program analyst with the Department of Education. Joining me today, we have **Fernando Fillezberto** [*laughs*], and Donna Bellflower.

I’m gonna go over an introduction to the EDCR Pell system and go through a brief profile, a demonstration of submitting your profile, and then Donna Bellflower will walk you through preparing and submitting your cases.

There are two types of cohort default rate challenges, incorrect data challenges and participation rate index challenges. Incorrect data challenges are submitted by the schools to correct their draft loan record detail report. Participation rate index challenges are submitted by schools that are subject to loss of eligibility. Participation rate index challenges do not correct the data on the loan record detail report; however, if a school is successful, the school is no longer subject to loss of eligibility.

Incorrect data challenges are submitted by the school directly to the guarantee agency, direct loan servicer, or data manager that owns the loan. Examples of incorrect data are where the borrower enters a repayment or does not enter repayment during a cohort year, or where a borrower did not default during a monitoring period.

Incorrect data challenges for the two-year rate are governed by Section 668.185(b), and for the three-year calculation, 668.204(b). Incorrect data challenges should be submitted within the 45-day timeframe with the electronic submission of the CDR packet, the department grants five business days for schools to report transmission errors; therefore, the actual deadlines begin on the sixth business day. If the data manager agrees that the data is incorrect, the data manager will go into NSLDS and correct the data before the official calculation of the draft rates.

eCDR appeals was first used with the Fiscal Year 2006 race that was in February 2008. Currently there are three processes being submitted through eCDR appeals, the incorrect data challenges, the uncorrected data adjustments, and new data adjustments. With future releases, we’re hoping to have loan servicing appeals and erroneous data appeals also being transmitted through eCDR appeals. You can access [eCDRappeals.ed.gov](http://eCDRappeals.ed.gov).

Beginning this February with the Fiscal Year 2009 rates, it was

mandated that all incorrect data challenges, uncorrected data adjustments, and new data adjustments be submitted via eCDR appeals. That means we're no longer accepting the hard copies. However, PRI challenges are still being submitted via hard copy. Please check IFAP for upcoming announcements eCDR appeals.

We think there are many benefits to using eCDR appeals. It's an easy-to-use interface. It protects the privacy of the date. Social Security numbers are being transmitted through a secure system. The schools no longer need to prepare separate submissions for each data manager, and the schools no longer need to compare the data from the draft on-record detailed report to the official on-record detailed report. The system prepopulates your UDA and the school would just go in and certify the UDA.

This is sorta screen print of our eCDR appeals homepage. We have the Welcome section, and the Login button. Under our Help section is a link for the *Cohort Default Rate Guide*. We've recently updated that guide. I would advise each of you when you go back to your office, to click on that and go in and review Chapter 4.1. It's chapter on incorrect data challenges. And I would advise you to print that out and have it available for you when the draft rates come out.

Under this section, we also have – where there the bullets, there are the User Guides for the eCDR appeals for incorrect data challenges, new data adjustments, and UDAs. There's also a link for registered in the eCDR appeals system.

We also have demos on our site to walk you through should you not want to use the user guides. The user guides have the screen prints, but the demos are someone walking you through each step of the process. On your tables, you have the exercises for the demonstration. We probably will not get through all of the exercises, but the test site will be available to you up to a week when you go home. Should you go home and decide to continue to practice those and have problems, we would ask that you try to use the user guides and the demos, and if that is not helpful, there are the frequently asked questions, and then there is an additional link for additional help.

We're also in the PC lab, and we would love to have any of you come and sit with us and register in the system if you're not already registered, or if you have questions.

Additional resources. IFAP, I've already mentioned the link for

default prevention and management, and eCDR appeals website.

This is our contact information. When you go back to your offices, should you have questions, comments while you're working in the system, suggestions, we'd love to have all of those. I would just like to say that for our hotline, there will not be someone answering the phones, so please leave your questions and we will get back to you within 48 hours.

Before I begin the demo, I wanted to know how many people have actually gone on our system and are familiar with it. Okay. The first time you go onto eCDR appeals, the system will take you to the profile page, and what that does, we're collecting data for our system so that the system can update you or get information on your case. So we're also asking if you've already gone in to the system, we need for everyone to with each season to go into the system and make sure that your information is correct on the profile page.

And the way you would go in to the profile page is to go into the site, and you have to log into the system. On the main page at the top, it says, Profile. You would click on Profile, and you with enter all of your information, but please make sure that your e-mail address is correct, and at the beginning of each season, go in and verify that that is correct, because with eCDR appeals, there are timeframes and if you do not respond within those timeframes, then your case will be abandoned. After you enter your information, then you would just save your information.

Okay. Now Donna will walk you through preparing and submitting a case.

*Donna Bellflower:* Okay. Now I'm gonna show, as Mary just mentioned, how you would actually log into the system, create your challenge, prepare it, and submit it. For purposes of this demonstration, we're gonna show you how to do an incorrect data challenge because as you know, the draft rates are coming out in a couple of months, so that's the next process that will be available to you.

Everybody has user data sheets in front of them, so when we get to the hands-on part, you'll be able to log in and that's where you'll enter in your user ID and password is from the user data sheets. For this part of the demonstration, I just want to demonstrate how to create the case, so if you could just watch this part of the demonstration.

So when you're on the current cases page, first, I want to point out what's available in blue. You see that it says the 2009, three-year draft rate has started and there are 42 days left to create and submit your three-year IDC. The 2010, two-year draft cycle has started and there are 38 days left to create and submit the two-year IDC.

As you all know, as you've probably heard, next year, we are gonna be releasing two sets of rates, the 2009, three-year, and the 2010, two-year. They're gonna be released about a week apart, so the timelines will be a little bit different. You're gonna get 45 days to submit your challenges for both types, but they'll be about a week apart. So this is similar to what you're gonna see when you're actually looking at your draft rates in February when you're getting ready to submit your challenge. You're gonna have two have two different options with two different timeframes.

So to begin, we're gonna select the New Case button. And when you do that, it opens up the Case Detail screen. The Case Detail screen is the main screen for the case. It's where you're gonna find a listing of all the borrowers that you're gonna add to the case. The first thing that you need to do is under Case Type, you have two selections available to you, and this is how it will be next year in February. You'll have the 2010, two-year IDC, and the 2009, three-year IDC. We're gonna select the 2010, two-year IDC. And then there's a Comment box at the bottom of the screen. This is where you can enter in a case level comment at this time if you would like. And then once you do that, you hit the Save button, and the system takes you back to the current cases listing. And now under the Cases, you see that you have created a case.

The system automatically gives you the case ID. It creates the case ID. It tells you that the case type is a two-year IDC for 2010. And it gives you the school name, and it shows you the status. And the status is a waiting loan record detail report. When a case is created, the system will automatically generate a request for the loan record detail report to be loaded into the system. Once the loan record detail report has been loaded in to the system, you will receive e-mail notification telling you that the loan record detail report has been loaded, your timeframes have resumes, and you can go ahead and begin to prepare your case.

The time that it takes because when you created the case and the time that the loan record detail report is loaded, is not counted against the school. For example, if it takes two days from when you created the case until the loan record detail report's loaded, those two days are added to your timeframe, so no matter how long

it takes the system to load the **letter**, your timeframe is not gonna be affected.

I also want to mention – and the message in blue has updated for the 2010, two-year, which is the case that we just created, it tells you that there are 38 days left to submit. For the 2009, three-year, we haven't created yet, so the message stays the same. There are 42 days left to create and submit your three-year IDC.

So that's how you create a case, and at this point, there's nothing further for the school to do until the loan record detail report is loaded into the system. So now we're gonna close the browser and we're gonna log in under a different user ID and password to show you how you would begin to add the borrowers to your case once your case has gone into the being prepared status. And this is where we're gonna be adding an adjustment for a borrower who was included in the loan record detail report.

We're gonna do a demonstration first, if everybody could just watch the demo first, and then we'll allow you time to go through and try yourself using your user data sheet there. Because last year, we were having people do it while we were explaining it, and that got too complicated, so we ask that you just watch it first and then go through the process and we'll be available to help you.

Okay. So we've logged in now under a different ID, and we're in the current cases page. And now you see the status has updated. It no longer says, "Waiting learner." It says, "Status is being prepared." Now I did want to mention that you should get e-mail notification when the learner has been loaded, but it's a good idea once you've created your case to log into the system every day and just check that status because if for some reason that e-mail notification doesn't get to you, if it goes to a spam folder or something, your timeframes will have begun and you won't know. So you should probably log in every day, just check the status. Once the status says, "Being prepared," you know the timeframes have started back up and you can start preparing your case.

So now we're gonna click on the case ID, and that opens up the case details page. And you see they tell you the timeframe on the current cases page. They also tell you it here, on the case details page. You see in blue at the top of the screen, it tell us that you have 39 days left to submit. So you've got your timeframe showing on both screens.

So if you scroll down to the bottom of the screen – I wanted to

show the – can you scroll down to the bottom of the screen? Under the requested adjustment you see right now it's blank. That's because we haven't yet added any adjustments. And when I say "adjustments," that refers to the borrowers. You're gonna add the borrowers that you feel have incorrect data that you want included in the case.

As we add the borrowers to the case, the table will get populated and you'll see the borrowers showing there. So to add your first borrower, you're gonna click on the New Adjustment button, which brings up the borrower selection screen. And this is where you'll enter in the Social Security number for the borrower. And then you'll hit Create Adjustment. And then this takes you to the Adjustment Details screen, the Adjustment Detail screen is where you're entering your allegation for this borrower.

So the first thing that you do, you see under the School Input section, all of the fields that are marked with a red asterisk are required fields. So the first field that we see is the basis of alleged error. You're gonna click on that, and it's a dropdown menu, and it includes all the different allegation types. If your particular allegation is not covered under any of these types, you can always select the other selection, and then just type in your allegation in the Comments field.

So we're gonna go ahead and we're gonna select one of these allegation types as the basis of error. And then the last date of attendance, you can enter that. It's not a required field, but you can enter in the last date of attendance. And remember, you're entering in what you're alleging the correct last date of attendance should be for this borrower. And then data and repayment. And, again, you're entering in what you're alleging the corrected data and repayment for this borrower should be. And if the borrower defaulted, then you'll enter in date defaulted.

And then effect on calculation. It's a dropdown menu. An allegation can affect the current year or either of the two previous years. So you can select any of those years. In this case, we're gonna select 2010. And then the effect on calculation is subtracting from both the numerator and the denominator of the rate. Now if a borrower has a data and repaying that would put them into a previous year, then you can select the previous year enter in the effect on calculation for that.

And then once you've entered that, you can enter in a adjustment level comment at this point under the Comments field. This would

be a comment regarding the borrower.

And then hit the Save button. And once you do that, the Adjustment Detail screen refreshes, and now if you scroll down, you've got some additional options available to you. At the bottom of the screen you'll note that there's a Data Manager Adjustment table that has been populated. This particular borrower has three different loans all under three different data manager codes. So you've got three different data manager adjustment IDs showing here. That means that this allegation is going to go to each one of these data managers.

Now if this isn't what you want, if your allegation doesn't refer to all three loans for the borrower, then you can hit the Select/Deselect Loan under the Adjustment Actions, and it brings up a screen where you see that all of the loans are selected under the Selected Loans table. That's because the system's default is to automatically select all the loans it finds for that borrower. So if that's fine and you want to leave it that way, then you could just leave them selected. But if you want to deselect one of the loans, you just need to hit Selected Loan and hit Save, and then the page refreshes and you see that now under the Selected Loans table, we only have two loans selected.

So now you can hit the Back to Adjustment and that will take you back to the Adjustment Detail screen. And now you see under the Data Manager Adjustment table that only two loans are showing here. Additionally, under the Adjustment actions, there's a Change Data Manager button. This option is available to schools or to data manager managers. If you know that the data manager code listed is wrong because at the time that the rate was calculated, the loan may have been under this data manager, but it may have changed after the rate was calculated.

And if you know that and you want to change the data manager code because we want the allegation to go to the correct data manager, you can hit the Change Data Manager button and it allows you to change the data manager. You would just select the new data manager code, which you can get from NSLDS, and then select the loan that this refers to and then hit Save. And it will update and it will change the data manager code. And when you go back to the adjustment and you scroll down, you see now the data manager code has changed for the loan that we just changed.

One additional thing I want to point out on this Adjustment Detail screen is that the supporting documents section, you see under

Supporting Documents, there's an Attach File button. You need to attach your supporting documents electronically. So to do that, of course, you need to have your supporting document available on your hard drive, and you would just hit the Attach File button. And this takes you to the attach adjustment supporting document. And you would need to browse to where you saved your supporting document on your hard drive. Select it, hit Open, and that populates it into the file. You can enter a file description, also, if you like. And hit the Save button.

And then when you scroll down on the Adjustment Detail screen, your attachment is showing there, and that way, the data manager will be able to open it and review it while they're reviewing this allegation. If you attach the wrong documentation, there's a Remove button that you can hit on the right-hand side and it will remove the attachment, and then you can go through the process again.

Okay. So let's hit the Back to Case button so I can show you on the Case Details screen now, because we have entered on bar, so there's at least one bar, we have a Certified button available to us at the top, but we don't hit that yet not until we're finished with the case. And if you scroll down to the bottom of the case, now we see under the Requested Judgments table, we have one bar showing. This is the allegation that we just entered.

So now we wanna give everyone a few minutes to log into the system. You have a shortcut right on your computer that says, "Test eCDR appeals." That's what you'll open. And then go ahead and log in using the user ID and password listed in your user data sheet. And then go through the exercises for how to add an adjustment to the case. On your excess cash sheet, it'll be starting on Page 2, where it says, "Adding an adjustment for a borrower included in the learner."

So if you can go through those exercises. It's number one through number five. So it starts on Page 2 and goes to Page 4 where you see Step 5 on Page 4. So we'll give about ten minutes or so to go through the exercise. And if you have any problems or questions while you're going through it, just raise your hand and Mary or Felix or I will be able to help you with it.

*Mary McGeorge:*

It was just pointed out to me, so I just wanted make sure I explained it. The sample is really just for practice purposes. So it's not really gonna make sense what you're putting in where it says – I don't remember what it says. "Loan discharge due to



death.” Oh, “A borrower’s loan discharge due to death/disability.” And then the effect on calculation says, minus B. If you’re thinking to yourself that that’s how it really should be, this is just strictly for practice. So you’re just learning how to put in the information, so don’t think that that actually is an allegation that would result in being subtracted from – yeah, it would actually result in subtracting from the numerator. So just FYI.

*Donna Bellflower:* Okay. I think that people are finishing up, it looks like. We wanna move on to the next part, which talks about how to add an adjustment for a borrower who’s not included in the loan record detail report. If you didn’t finish, remember that you can take these user data sheets back to your office with you and next week the test application will be available all week, so you’ll be able to test back in your offices next week. But now we’re on Page 5, talking about adding an adjustment for a borrower who is not included in the learner. And I just wanted to go through that. It’s very similar, but there are some additional steps that you need to do when the borrower’s not in the loan record detail report.

So if you have a borrower that expect to see in your ate and they’re not there and you wanted them added to the denominator, you first need to be – okay. We’re on the Case Details page so you would select New Adjustment. And, again, this is where you’re gonna enter in the borrower’s Social Security number. And the system is gonna check to see if the borrower – hit Create Adjustment. And the system – did you do one for a borrower not in the learner? Hold on one second.

Okay. When you enter the SSN for a borrower who’s not in the learner, then you see this message in red, and it tell us that, “The Social Security number that you’ve entered is not present in the learner, or is invalid. Please review and type in the correct Social Security number to search for it. If you are sure that this is the correct Social Security number, please fill in the borrower’s name in the text fields provided below.”

So we’re gonna go ahead and enter in the borrower’s first name, middle initial, and last name. And then hit Create Adjustment. And then the Adjustment Detail screen will open. And, again, this is where you’re gonna enter in your allegation for this borrower. So we’re gonna select Incorrect Data and Repayment. And then you can enter in the last date of attendance that you’re alleging is correct for this borrower. Enter in the data and repayment that you are saying is correct for this borrower. If the borrower defaulted, enter in a default date. And then enter in the Effect on Calculation.

For this allegation it's gonna be 2010 plus D, adding to the denominator only.

And then you can enter a comment yourself you like under the Comments field. And hit Save. And then the page refreshes, again. And you have those additional options available to you. Actually, let scroll back up to the top of the screen for a minute. You noticed under the adjustment into it shows number of loans, zero, because there are no loans in the learner. So the system doesn't know which loan you're talking about for this borrower. And if you scroll all the way down to the bottom, the data manager adjustment table \_\_\_\_\_, of course, is blank because the system doesn't know which data manager is involved.

So we are going to have to manually add the loan details for this borrower. And to do that, you would hit the Select/Deselect Loan button. And we see that there no loans showing here, so we need to add the loan manually, so we would select that. Now when you do that, you're gonna get a message that says, "You must first attach supporting documentation before you can add a loan manually." This is because the system, before it can add a loan manually, it needs to have the supporting documentation in the system. So you need to hit the Cancel button back to Adjustment. And you have to scroll down to the Attach File, and go ahead and attach your supporting documentation.

Your supporting documentation can be something – a screen print that shows that you timely entered the borrower's last date of attendance in NSLDS or timely let the data manager know of the last date of attendance. Any kind of information like that you have it have it available in an electronic format. So you'll go ahead and scroll to where it is, and you'll attach it and enter the file description and hit Save.

And that takes us back to the Adjustment Detail screen, and now we see that the supporting documentation is showing here. So now we can go ahead and hit the Select/Deselect Loan button and then you'll hit the Add Loan manually. And then you're gonna need to manually add the details for the loan. You're gonna get the loan details from NSLDS. So you'll go into NSLDS. You'll go to the Loan Detail screen for the borrower, and you'll get this information. And the first information that you need to enter is the data manager code. And then you're gonna enter in the loan type.

And the last date of attendance is shown here. It's not marked with an asterisk, so it's not a required field, and you won't find this

under the loan details in NSLDS. The only place that you'll find it is if you used the NSLDS enrollment then you'll find it in the enrollment screen in NSLDS. So you can enter it here, but you don't have to enter it. It's not a required field. And then you're gonna need to enter the data and repayment as it's currently reflect in NSLDS. So you're going to go to NSLDS, Loan Details, and under the Scheduled Repayment Date, that's where you'll find the data and repayment, and you enter that here.

And then if there's a default date, you would enter that. And then you're gonna enter in the loan period start date and end date, and the guarantee date. And then if there was a default, you would enter the claim reason code, but if, in this case, there isn't. And then in the Loan Status, you'll enter the appropriate loan status as it shows in NSLDS for this loan.

And once you've entered all that information, you'll hit the Save button. And now when we go to the Select/Deselect Loan screen, we see the loan is showing here with all the details that we just entered. Now this is for the borrower. If the borrower has more than one loan and you wanna include this other loan in the allegation, then you'll need to add the loan details again for the next loan. So you'll continue to add – you hit Add Loan Manually, and you'd enter the loan details for every loan that the borrower has that needs to be included in the cohort year.

And then once you've done that, you'll hit the Back to Adjustment Screen, which will take you back to the Adjustment Details page. And now when you scroll down to the bottom of the screen, under the Data Manager Judgments, we see the data manager adjustment ID here and the DM code that we entered. So the data manager will receive this allegation.

Now I think we probably have time if you wanna go ahead and try to do that – 'cause I think you do have an exercise starting on Page 4 of Entering a Borrower Who is Not in the Loan Record Detail Report. So if we wanna take about ten minutes to go ahead and try that, and then we'll show you how you would certify and submit your case. Again, if you have any problems while you're doing this part, please raise your hand and we'll be happy to assist you.

Oh, for this section, you're gonna need to attach supporting documentation, remember, before you can add the loan manually. Anything on your computer under My Documents, you can select any file for the purposes of this exercise, and just attached that.

That'll work. And it can be Word, Excel, PDF. Do you have question? Okay.

*Audience:* \_\_\_\_\_ a question.

*Donna Bellflower:* Oh, okay. Good.

*[No conversation from 0:33:25 to 0:34:06]*

okay. I think a lot of people are finishing up on that part of the exercise. And, again, if you didn't, you can work on that next week when you're back in your offices.

Now we're gonna go through how to certify your cases and submit your case. And for this part, you can go along with us 'cause this is a pretty simple part. You do need to certify your incorrect data challenge before you submit it by submitting a certification letter. And the sample language for the certification letter can be found in our Cohort Default Rate Guide in Chapter 4.1. So you can use that language and just print it out on your school's letterhead. Have your president or CEO sign the letter, and then scan it into your computer hard drive so that you have it available.

And once you've got that ready and you're ready to submit your case 'cause you've added all the borrowers that you want included in your case, you see the Certified button under the Case Processing Action. So you can just hit the Certified button, and then attach the certification letter. So you can browse to where you have your certification letter on your computer. For this purpose, you can just use any file that you can find under My Documents. And then select it, enter the file description, and hit Save.

And now, under the certification, we see the letter showing here. And there's a Decertify button available to you know. So if you accidentally attached the wrong letter, you can hit the Decertify button, which will decertify the case, takes you back to the Current Cases screen, and you can open your case again and just go through the same process again. You see the letter has disappeared. So now you can just hit Certify and then browse to the letter and attach it. And hit Save.

Okay. And so now you're ready to submit your case. It's very important, again, to make certain that you've added all the borrowers that you want to challenge, because once you submitted your case, it goes out to all the data managers that are involved n

the case and their timelines start, and you cannot go back in and add any further borrowers to the case. So you wanna make sure that you've added all the borrowers to the case, and if you're sure of that, hit Submit. And as I just mentioned it's gonna give you an opportunity to make sure. It's gonna say, "Please make sure you have identified all the borrowers t you want to challenge. Remember that once you've submitted the case, you can no longer did any ADL borrowers. And please make sure you have attached all necessary supporting documents."

So if you're sure that you're ready to submit, hit the OK button. And now we see that the status is showing as submitted. And what happens now is that the case goes out to all data managers and they will respond. As each data manager responds to their adjustments that are included in the case, you'll get e-mail notification once they have completed the responses to all the borrowers that they hold, and you'll be able to log in at that time, open your case and scroll down to the Adjustment ID, and review the data manager's response.

I don't think we would show you it here. Yes, because it's still in the Submitted status. When a data manager has responded, that status will say DM responded. And then you'll be able to open up the DM adjustment ID and you'll be able to see their response. And, also if they attached any supporting documentation, you'll be able to see their supporting documentation. They are supposed to attach supporting documentation if they disagree with the school.

So once all the data managers have responded, just to let you know FSA also reviews the case once all the data managers have responded, so there is a possibility that the data manager's response could change. If we find something wrong, we will ask them to change their response. If we find something that is incorrect. So once FSA has completed its review of the case, we will close the case. And you'll get an e-mail notification saying that IDC has been closed.

At that point, you'll wanna log into the system and you'll wanna open up your case. And then from the Case Details page, you'll see in the upper right-hand corner, there's a case detail report. If you click on that, the report will open, and that's an easy way for you to go through and you'll be able to see all of the adjustments that you entered into the case, and you'll be able to see all of the data manager responses.

So you can print that or you can save it to the hard drive, whatever

you wanna do with that. That's your summary of the case. And once is done, the case is completed. When the official rates come out, the system, we will load the loan record detail report for the official cohort default rate, and the system will look at the draft and the official rate, and it will compare it to see if all of the changes that the data manager agreed to make are reflected in your official rate.

If there are any changes, the data manager agreed to make that or not, effected in your official rate. The system will populate an uncorrected data adjustment for you and you'll get an e-mail notification. Some of you, if you have eCDR appeals, you might have gotten that this year. You'll get an e-mail notification saying, "You have uncorrected data and you need to log into eCDR appeals and submit your case. It will already be populated for you. So all you'll need to do is log into the system and then submit the case following the – it's a very simple process. We have a UDA user guide that explains the process but you'll just need to certify the case and submit it, basically.

It will be pre-populated for you. And then we'll go ahead once we receive the UDA, once you've done that. FSA will review it, and we'll make the changes to your numerator or denominator, and we'll let you know what your new rate is by sending you your new rate via the system, and you'll get e-mail notification once that case has been completed.

Yeah. We have a question. We need a microphone.

*Audience:* How long does it take to get that? 'Cause I did my uncorrected data –

*[Crosstalk]*

*Donna Bellflower:* I'm sorry, microphone.

*Audience:* – long time ago and still haven't gotten any notification.

*Donna Bellflower:* Yeah, we got the same comment yesterday. We are backed up on uncorrected data judgments this year, and so we have not completed the process. Our goal is to be completed with all the UDAs by the end of December.

*Audience:* Okay. Thank you very much.

*Donna Bellflower:* You're welcome. Are there any further questions? Mary. Over here.

*Mary McGeorge:* Oh, sorry.

*Audience:* You had mentioned the certification letter. Where is that located again?

*Donna Bellflower:* We have a sample certification letter in the cohort default rate guide., Chapter 4.1, which talks about the incorrect data challenge process. You'll find it there.

*Audience:* Okay. So that's on the website and –

*Mary McGeorge:* It's in the Cohort Default Rate Guide. Are you familiar with our Cohort Default Rate Guide? There's a link to the Cohort Default Rate Guide right from the eCDR appeals homepage I think it's the very first link.

*Donna Bellflower:* Yeah.

*Mary McGeorge:* Felix is gonna show us. Yeah, here's the homepage for eCDR appeals. It's the first link there. Okay? If there are no more questions, then you're free to go a little bit early.