

## Session # 9



# Helping You to Help Your Students with Repayment

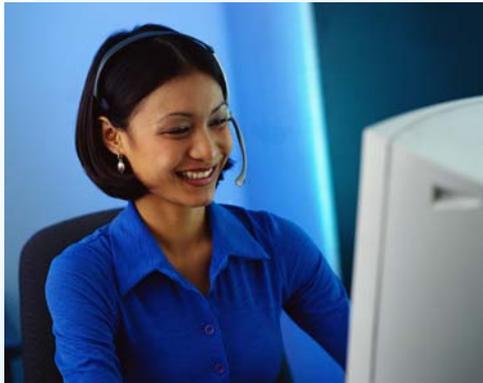
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Dwight Vigna

Cindy Battle

Gary Hopkins

# A Cause for Applause...



**“Tracy’s” day has ended at the servicing center – she’s on her last borrower call. Her last call of the evening and its long and involved...**

***“for the first time in my life, I really understand my student loans. You have been so helpful with explaining all of this to me. You are wonderful!”***





# Welcome to the Servicing Center

[Click here to launch movie](#)



***We help put America through school...***



**How do we help  
borrowers stay on the  
road to successful  
repayment?**

**There may be rest stops, roadblocks or even detours –  
but we are determined to keep borrowers on the right  
road. How do we do that?**



# Understanding Repayment

Student borrowers may repay their Direct Stafford Loans (Subsidized and Unsubsidized) through one of four repayment plans:

- ✿ Standard Repayment Plan
- ✿ Extended Repayment Plan
- ✿ Graduated Repayment Plan
- ✿ Income Contingent Repayment (ICR) Plan



Parent borrowers may repay their Direct PLUS through all of the above with the exception of the ICR Plan.



# Understanding Repayment Plans

## Standard

Under this plan the borrower will pay a fixed amount of at least \$50 each month for up to 10 years. For most borrowers, this plan results in the lowest total interest paid because the repayment period is shorter than it would be under the other plans.

*Did you know....*

Of the 4.3 million borrowers in repayment 44% are on the standard repayment plan -- can you guess why?

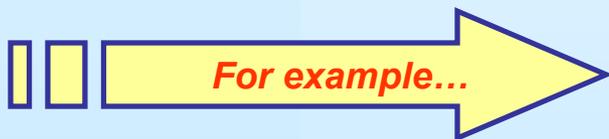


# Understanding Repayment Plans



## Extended

Under this plan borrowers will pay a fixed amount of at least \$50 each month for 12-30 years, depending on the total amount owed. Selection of this plan will result in a lower monthly payment; however, total interest paid will be higher than the total interest paid with the Standard Repayment Plan.



Debt amounts between \$10,000 – \$19,999 have 15 years to repay – while amounts greater than \$60,000 have 30 years to repay.



# Understanding Repayment Plans

## Graduated



With the Graduated Repayment Plan, the payments start out low, then increase every two years. The repayment period for your loan will be 12-30 years, depending on the total amount owed. Generally, the amount repaid over the term of the loan will be higher under the Graduated Repayment Plan than under the Standard and Extended Repayment Plans. However, if the borrowers income is low when they leave school but is likely to steadily increase, this might be the best plan for them.



# Understanding Repayment Plans

## Income Contingent Repayment (ICR)

A repayment plan that bases a borrower's monthly payment on yearly income, family size, and loan amount. As their income rises or falls, so do their payments. After 25 years, any remaining balance on the loan will be forgiven, but the borrower may have to pay taxes on the amount forgiven.

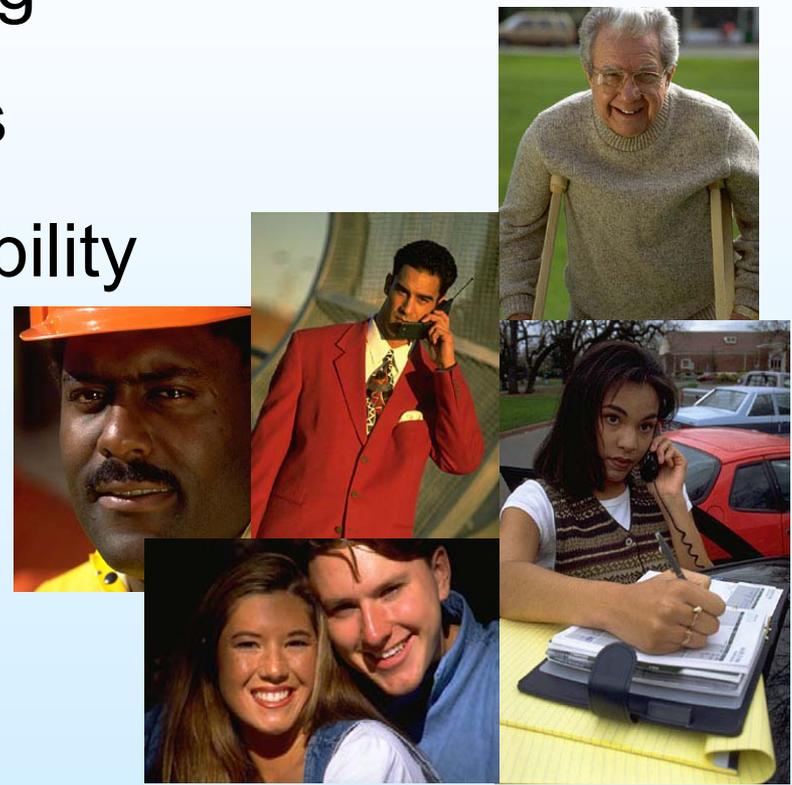
*What are the benefits?*

High loan debt and low income could actually mean a calculated payment of "0".



# Tools for Borrowers

- ❑ Entrance, Exit Counseling
- ❑ Repayment Plan Options
- ❑ Payment Due Date Flexibility
- ❑ Entitlements
  - Deferments
  - Forbearances
- ❑ Loan Consolidation



# Successful Repayment

To help ensure a successful repayment experience for the borrower, Servicing developed interactive tools, loan calculators and counseling aids for use during the following points in the loan life cycle:

- Before the borrower makes the decision to obtain a student loan
- At the time the student enters school
- At the time the student leaves school

# Online Entrance Counseling

## www.dl.ed.gov



**Direct Loan Servicing**

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## Welcome to the U.S. Department of Education's Online Entrance Counseling Session



Check with your school to make sure this session will satisfy your school's requirements for Entrance Counseling.

Continuing your education is a major investment for your future. If you decide to make loans a part of this investment, managing the debt you incur is a major responsibility. To ensure that you understand this responsibility and the obligation you are assuming, the federal government requires you to participate in loan counseling prior to receiving a Federal Direct Loan, if you have not previously received a Direct Loan, Federal Family Education Loan, or SLS loan.

[Click here to begin the Entrance Counseling tutorial and quiz.](#)

[Click here to review the results from your previous Entrance Counseling quiz or add additional schools that should receive your Entrance Counseling results.](#)

### Make Your Payments Online

Pay your Direct Loan bill online. It's free, quick, and easy. [Learn More](#)

### Lower Your Interest Rate!

↓ % EDA

Enroll in EDA

### Electronic Correspondence

Receive most of your Direct Loan correspondence via e-mail instead of through the U.S. Postal Service.

[Learn More](#)



US Department of Education - [www.ed.gov](http://www.ed.gov)  
 FSA Student Portal - [www.studentaid.ed.gov](http://www.studentaid.ed.gov)

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# Online Exit Counseling

[www.dl.ed.gov](http://www.dl.ed.gov)



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## Exit Counseling

Welcome to the  
U.S. Department of Education's  
**Exit Counseling Session**



A school participating in the Direct Loan Program is required to provide Exit Counseling to borrowers of Direct Subsidized loans and Direct Unsubsidized loans shortly before they graduate, withdraw, or otherwise cease to attend school at least half time.

This is a 30-40 minute online Exit Counseling Session that your school is requiring you to pass. This session will educate you about your Direct Loan.

There is a quiz at the end of this session. Your school can choose to have you take this online session or they may choose to administer Exit Counseling in person, at your school.

**Who should take it?**

Anyone with a Direct Loan who is about to graduate or leave school should take Exit Counseling. Your school will notify you if you should take this online session or if they prefer to administer Exit Counseling in person.

[Yes, I am required to take this session, proceed to Exit Counseling.](#)

**Make Your Payments Online**  
Pay your Direct Loan bill online. It's free, quick, and easy. [Learn More](#)

**Lower Your Interest Rate!**  
Enroll in EDA [Learn More](#)

**Electronic Correspondence**  
Receive most of your Direct Loan correspondence via e-mail instead of through the U.S. Postal Service. [Learn More](#)

**After a borrower separates from school, they are required to take an Exit Counseling session before going into repayment.**

# Repayment Plan Selection

- [Change Repayment Plan](#)
- [Change Payment Due Date](#)
- Payments & Billing Methods**
- [Make Online Payment](#)
- [Electronic Debit Account \(EDA\)](#)
- [Electronic Billing](#)
- Tools & Planning**
- [Entrance Counseling](#)
- [Exit Counseling](#)
- [Repayment Estimator](#)
- [Interest Capitalization Estimator](#)
- [Budget Calculator](#)

## Standard Repayment Plan

Under this plan you will pay a fixed amount of at least \$50 each month for up to 10 years. For most borrowers, this plan results in the lowest total interest paid because the repayment period is shorter than it would be under the other plans.

If you have not selected a repayment plan by the time repayment begins, your loan(s) will be placed in the Standard Repayment Plan.

Under the Standard Repayment Plan your monthly payment will be:

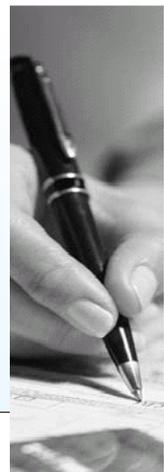
Account	Principal Balance	Interest Rate	Initial Monthly Payment	Repayment Term (# of months)	Interest Paid	Total Amount Repaid
010849796-1	\$4,747.80	5.23%	\$106.23	53	\$881.83	\$5,629.63
<b>Total</b>	<b>\$4,747.80</b>	<b>N/A</b>	<b>\$106.23</b>	<b>N/A</b>	<b>\$881.83</b>	<b>\$5,629.63</b>

To see an amortization schedule for your loan(s) for the [click here](#).

## Extended Repayment Plan

Under this plan you will pay a fixed amount of at least \$50 each month for up to 10 years, depending on the total amount you owe. Selecting this plan results in a lower monthly payment; however, total interest paid will be higher than with the Standard Repayment Plan.

- Billing Methods and Making Payments
- Monthly Due Date
- Prepayment
- Consequences of Default
- Loan Consolidation
- Deferments
- Forbearances
- Loan Discharge
- Contacting Direct Loan
- Direct Loan Servicing Web Site
- Review These Common Terms
- Congratulations! It's The Final



**Please Note:** Your selection will not be processed if you do not pass the quiz at the end of this session.

## Repayment Plan Selection

Please select a repayment plan from the list and click the **Submit Selection button**.  
 You must make a repayment plan selection in order to continue with Exit Counseling.

- Standard Repayment Plan
- Extended Repayment Plan
- Graduated Repayment Plan
- Income Contingent Repayment Plan

 **Borrowers must choose a repayment plan before continuing**

# Select Payment Due Date



<p><b>View Account Information</b></p> <ul style="list-style-type: none"> <li><a href="#">Account Summary</a></li> <li><a href="#">Payment History</a></li> <li><a href="#">Payoff Amount</a></li> <li><a href="#">1098-E Tax Information</a></li> <li><a href="#">Electronic Promissory Notes</a></li> </ul>	<p><b>Exit Counseling</b></p> <p style="text-align: center;"> <input style="border: 1px solid gray;" type="button" value=" &lt; Back "/> <span style="margin: 0 10px;">Page 8 of 19</span> <input style="border: 1px solid gray;" type="button" value=" Next &gt; "/> </p>	<p><b>Your Progress</b></p> <ul style="list-style-type: none"> <li><a href="#">Welcome To Exit Counseling</a></li> <li><a href="#">Direct Loan Balances</a></li> <li><a href="#">Non-Direct Loans</a></li> <li><a href="#">Interest Rates</a></li> <li><a href="#">Entering Repayment</a></li> <li><a href="#">Your Repayment Plans</a></li> <li><a href="#">Billing Methods and M</a></li> <li><a href="#">Payments</a></li> <li><b>• <a href="#">Monthly Due Date</a></b></li> </ul>
<p><b>Manage Your Account</b></p> <ul style="list-style-type: none"> <li><a href="#">Update Your Information</a></li> <li><a href="#">Electronic Correspondence</a></li> <li><a href="#">Deferment Request</a></li> <li><a href="#">Forbearance Request</a></li> <li><a href="#">Change Repayment Plan</a></li> <li><a href="#">Change Payment Due Date</a></li> </ul>	<p><b>Monthly Due Date</b></p> <p>You may choose to have your monthly payment due on the 7th, 14th, 21st, or 28th of each month. Your monthly payment is currently set to be due on the <b>14th</b> of the month. If you prefer a different monthly payment due date you may change your selection by submitting a change request below. If you do not make a selection your payment due date will be the date shown above when you enter repayment. <b>Please Note:</b> If you do not pass the quiz at the end of this session your selection will not be processed.</p>	<ul style="list-style-type: none"> <li>Prepayment</li> <li>Consequences of Default</li> <li>Loan Consolidation</li> <li>Deferments</li> <li>Forbearances</li> <li>Loan Discharge</li> <li>Contacting Direct Loan</li> <li>Direct Loan Servicing Web Site</li> <li>Review These Common Terms</li> <li>Congratulations! It's The Final Exam</li> </ul>
<p><b>Payments &amp; Billing Methods</b></p> <ul style="list-style-type: none"> <li><a href="#">Make Online Payment</a></li> <li><a href="#">Electronic Debit Account (EDA)</a></li> <li><a href="#">Electronic Billing</a></li> </ul>	<div style="border: 1px solid gray; padding: 10px; text-align: center;"> <p><b>Payment Due Date Selection</b></p> <p>Please select a payment due date from the list, and then click the <b>Submit Selection</b> button. <b>If you do not select a new payment due date, your payments will be due on the date shown above.</b></p> <ul style="list-style-type: none"> <li><input type="radio"/> 7th of each month</li> <li><input checked="" type="radio"/> 14th of each month</li> <li><input type="radio"/> 21st of each month</li> <li><input type="radio"/> 28th of each month</li> </ul> </div>	
<p><b>Tools &amp; Planning</b></p> <ul style="list-style-type: none"> <li><a href="#">Entrance Counseling</a></li> <li><b>• <a href="#">Exit Counseling</a></b></li> <li><a href="#">Repayment Estimator</a></li> <li><a href="#">Interest Capitalization Estimator</a></li> <li><a href="#">Budget Calculator</a></li> </ul>		



Borrowers can select from any of the four available payment due dates –

7<sup>th</sup>, 14<sup>th</sup>, 21<sup>st</sup>, or 28<sup>th</sup>.

# Consequences of Default

**FSA** Direct Loan Servicing

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**Exit Counseling**

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**Consequences of Default**

Default occurs when a Direct Loan borrower becomes 270 days delinquent in making a payment on his or her loan(s). If you miss a payment, the Direct Loan Servicing Center will send you a letter reminding you that your payment is late. If your account remains delinquent, the Direct Loan Servicing Center is required to send you late payment notices and to call you at home and work to remind you about your obligation to repay your loans and the consequences of default.

**Remember:**

Defaulting on your student loan can affect you in the following ways:

**Your Progress**  
[Welcome To Exit Counseling](#)  
[Direct Loan Balances](#)  
[Non-Direct Loans](#)  
[Interest Rates](#)  
[Entering Repayment](#)  
[Your Repayment Plans](#)  
[Billing Methods and Making Payments](#)  
[Monthly Due Date](#)  
[Prepayment](#)  
[Consequences of Default](#)  
 Loan Consolidation  
 Deferments  
 Forbearances  
 Loan Discharge  
 Exiting Direct Loan

**Stressing how to avoid delinquency and default is important!**

**Borrower Services**  
**1-800-848-0979**

# Successful Repayment



Servicing provides tools at all points in the loan life cycle to enable students and parents to access data, information, calculators and customer service representatives. These include phone and electronic access via Voice Response Unit.



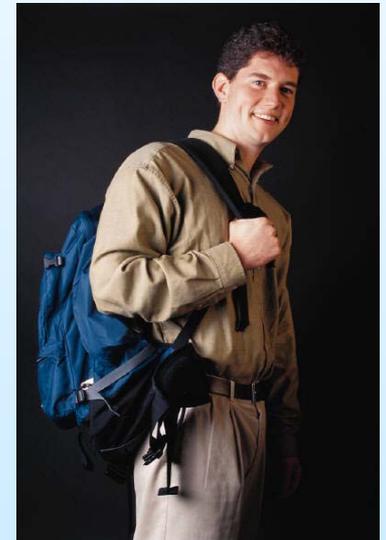


## Counseling Skills

- ❑ **LISTEN** to the caller
- ❑ **DETERMINE** the **PRIMARY REASON** for the call first
- ❑ **ASK "KEY QUESTIONS"** if necessary
- ❑ **DETERMINE** the **BEST SOLUTION**
- ❑ **RECAP** of **"KEY POINTS"**

*He called in very frustrated with a list of questions and she patiently looked up the information and helped Gerald to understand where he stands and the options available.*

*"She was very kind, courteous, and caring."*



# Deferments and Forbearances

Oftentimes, borrowers experience trouble making payments and it is our job to provide the tools and counseling to help them understand deferment and forbearance options.

*Thank you so much for answering so quickly. I downloaded the form and will send in immediately. It is a tremendous burden to have student loans. Your company is one of the few with which I have dealt that helps to relieve some of that burden because they solve problems efficiently and quickly.*



# Deferment and Forbearance Options

**View Account Information**

- [Account Summary](#)
- [Payment History](#)
- [Payoff Amount](#)
- [1098-E Tax Information](#)
- [Electronic Promissory Notes](#)

**Manage Your Account**

- [Update Your Information](#)
- [Electronic Correspondence](#)
- [Deferment Request](#)
- [Forbearance Request](#)
- [Change Repayment Plan](#)
- [Change Payment Due Date](#)

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- [Electronic Billing](#)

**Tools & Planning**

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## Exit Counseling

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## Deferments

A deferment is a temporary suspension of your monthly loan payment. There are many different types of deferments available. During deferment of Direct Subsidized Loans, principal payments are postponed and interest is not charged. During deferment of Direct Unsubsidized Loans, principal payments are postponed, but interest is charged. Unpaid interest will be added to the principal balance (capitalized) of your loan(s) at the end of the deferment period. This will increase the amount you owe. The available deferments are listed below. All deferment forms are available to download on our Web site. There are requirements for qualifying for each deferment. Be sure to read the eligibility requirements before you download a form.

- *In-School at Least Half-Time*
- *Graduate Fellowship Program*
- *Rehabilitation Training Program*
- *Economic Hardship*
- *Unemployment*
- *Internship/Residency*
- *Teacher Shortage Area*
- *Temporary Total Disability*

## Your Progress

- [Welcome To Exit Counseling](#)
- [Direct Loan Balances](#)
- [Non-Direct Loans](#)
- [Interest Rates](#)
- [Entering Repayment](#)
- [Your Repayment Plans](#)
- [Billing Methods and Making Payments](#)
- [Monthly Due Date](#)
- [Prepayment](#)
- [Consequences of Default](#)



The Unemployment Deferment and General Forbearance applications can be submitted online.

### Direct Loans Unemployment Deferment Request

William D. Ford Federal Direct Loan Program  
 Federal Direct Stafford/Ford Loans, Federal Direct Unsubsidized Stafford/Ford Loans, Federal Direct PLUS Loans, Federal Direct Consolidation Loans

OMB No. 1845-0011  
 Form Approved  
 Exp. Date 07/31/2003

**UNEM**  
 Unemployment

*Please print legibly using blue or black ink.*

<b>Borrower's Information</b>		<b>Section 1: Deferment Request</b>	
Last Name <b>JONES</b>	First Name <b>SUSAN</b>	Middle Initial <b>H</b>	Social Security Number <b>123-45-6789</b>
Street Address <b>123 MAIN STREET</b>		Home Area Code/Telephone Number <b>( 444 ) 555-6666</b>	
City <b>LINCOLN</b>	State <b>NE</b>	Zip Code <b>12345</b>	

*Must be completed by borrower. See definitions and eligibility criteria on the back of this form.*

I meet the qualifications stated on the back of this form for an Unemployment Deferment and request that the U.S. Department of Education (ED) defer repayment on my loan(s) beginning (MM-DD-YYYY) 02/01/2002 while I am unemployed. Maximum cumulative eligibility is 36 months. All borrowers must re-apply every six months.

**To document eligibility, the following must be completed:**

(1) I became unemployed or began working less than 30 hours per week on (MM-DD-YYYY) 01/01/2002.

(2) Check one:  I registered with the following public or private employment agency on 02-01-2002:  
*(Please print or type. School placement offices and "temporary" agencies do not qualify as public or private employment agencies.)*  
**Best Employment Agency 121 Main Street Lincoln NE 12345 444-555-6789**  
 Name of Employment Agency Address (City, State, Zip Code) Area Code/Telephone Number

I am not registered with an employment agency because there is not one within 50 miles of my permanent or temporary address.

(3) In the last six months, I have attempted to secure full-time (see Definitions) employment at the following six firms. This is not required for initial period of unemployment. However, if you request a deferment, all six positions must be completed. (A copy of the information provided to the Unemployment Insurance Service may be substituted for this information.)

**Act Now...**

*to take advantage of  
historically low  
interest rates!*

Learn more about  
Loan Consolidation ►

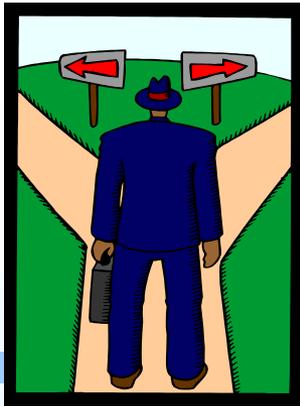
## Loan Consolidation

### ***Benefits of Consolidation:***

- **One Lender and One Monthly Payment**
- **Flexible Repayment Options**
- **Lower Monthly Payments**
- **It's free**

***A borrower can consolidate  
their loans while still in-  
school?***

***Did you know....***



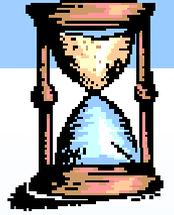
## Due Diligence Activities



When borrowers take a **Detour** in the repayment process, we make every effort to get them back on the “right road”.

- Call center phones borrowers when they are most likely to be home
- Have the ability to apply a forbearance over the phone
- Interactive Web site
  - helps borrowers identify the best delinquency resolution option

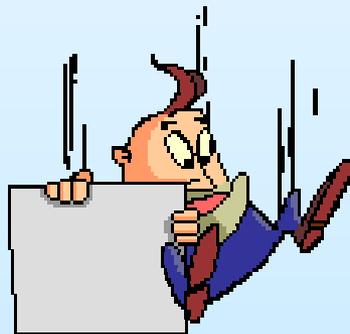
# When the borrower becomes severely delinquent



Time is running out ... But we still haven't given up!

## Late Stage Delinquency Assistance (LSDA)

Late State Delinquency Assistance, commonly known as LSDA, is a strategy that helps schools provide targeted assistance to those borrowers at greatest risk to avoid defaulting on college loans.



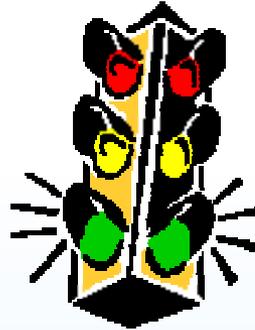
Learn how you can help your borrowers – drop in Session # 4 the **LSDA hands-on** to learn more...



# Defaulter Characteristics

- ❑ 83% do not receive the advantage of the full 6 month grace period as a result of late enrollment notification
- ❑ 72% have withdrawn from school and did not complete studies
- ❑ 44% have had bad telephone numbers at the time of default
- ❑ 58% have not successfully been contacted by telephone during the 360 day collection effort during delinquency

*12 month average of Stafford borrowers - all cohort years*



**Electronic Access Conference**

*Orlando, Florida  
Las Vegas, Nevada  
2004*

# Collections Default Options

Gary Hopkins

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# Discharges

- School Closure
- Unauthorized Signature
- Ability to benefit
- False certification



# Administrative Resolutions

- Death
- Total and permanent disability
- Bankruptcy prior to October 8, 1998

# Paying A Defaulted Loan

## □ Payment in Full:



- Borrowers can always pay their balance in full and many do as soon as circumstances allow or demand.

## □ Compromise:

- On most accounts, ED or its collection agency will settle the account for an amount less than payment in full—sometimes with a single call



# Paying A Defaulted Loan

## ❑ Rehabilitation of Debt

- Making 12 consecutive on-time payments will remove the default status, eliminate the default from credit reporting and avoid any additional capitalization of interest during the rehabilitation process.

## ❑ Consolidation

- Borrowers can consolidate their defaulted loan without first making payments, but borrowers are encouraged to first establish a pattern of satisfactory repayments.
- Interest, and sometimes collection fees, are capitalized when the consolidation loan is made, so the new loan may accrue interest on a higher principal balance.

# Paying A Defaulted Loan

## Grant Overpayments

The borrower can restore his/her eligibility for Title IV aid immediately by agreeing to make reasonable and affordable payments on the debt.



**Electronic Access Conference**

*Orlando, Florida*  
*Las Vegas, Nevada*  
**2 0 0 4**

# On the Horizon

Dwight Vigna

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# Improved Portfolio Management

- ❑ New and better portfolio management tools
- ❑ Increased borrower counseling to reduce delinquency and default rates and to increase percentage of performing accounts
  - Early prevention
  - High Balance
  - Repayment
- ❑ Includes performance-based deliverables and incentives for the contractors
- ❑ Improves program integrity by identifying and preventing fraud, waste, and abuse

# CSB Benefits: Students

Single system will raise the standards for service:

- Online consolidation submittal and acceptance, including pre-populated loan information for Direct Loans and for FFEL and Perkins loan data stored within NSLDS
- Enhanced customer services (Call Center and Web)
- Secure on-line mail box for borrower correspondence
- Web/Chat services and deployment of ‘Eminders’
- Enhanced Online Exit Counseling
  - Consolidation options
  - Enhanced personalized loans counseling
  - Personalized Interactive video Counseling Sessions



## References:

### Borrower Services

1-800-848-0979

**Borrower Web site Address:**

**[www.dl.ed.gov](http://www.dl.ed.gov)**

### School Services

1-888-877-7658

**School Web site Address:**

**[www.dl.ed.gov/schools](http://www.dl.ed.gov/schools)**

### Borrowers in Default:

Website: **[www.1800iwillpay.com](http://www.1800iwillpay.com)**

Phone Number: 800-621-3115

Email (general inquiries):  
[dcshelp@pearson.com](mailto:dcshelp@pearson.com)

### **Correspondence Address:**

PO Box 5609  
Greenville, TX 75403

# Questions or Comments?

## Contact Us:



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**Dwight.Vigna@ed.gov**  
**(202) 377-3436**

**Cindy Battle**  
**Cynthia.Battle@ed.gov**  
**(202) 377-3261**

**Gary Hopkins**  
**Gary.Hopkins@ed.gov**  
**(202) 377-3208**

