



MONTHLY STATUS REPORT MARCH 2016

SECTION 1 - COHORT TRENDING AND ANALYSIS

COHORT BREAKDOWN

COHORT	NUMERATOR	DENOMINATOR	CURRENT RATE	TOTAL AT RISK	RISK RATE	RISK/DEFAULT RATE	REHABS	REHAB RATE	MAX
A 2014	277	1406	19.7%	76	5.4%	25.1%	9	0.6%	N/A
A 2015	70	1816	3.9%	446	24.6%	28.4%	0	0.0%	N/A
A 2016	0	1029	0.0%	174	16.9%	16.9%	0	0.0%	N/A

This table includes the projections that Edfinancial has calculated for your school using the SPR file from NSLDS. Cohorts marked with an "A" are being serviced by Edfinancial. Please see the Glossary for more information.

PROJECTED DEFAULTS BY MONTH

COHORT	MM/YYYY	BORROWERS	% INCREASE	DELQ BUCKET
2014	3/2016	2	0.14%	359-359
	4/2016	13	0.92%	327-353
	5/2016	6	0.43%	304-319
	6/2016	15	1.07%	267-292
	7/2016	12	0.85%	235-264
	8/2016	19	1.35%	204-233
	9/2016	9	0.64%	181-202
		76	5.4%	
	2015	4/2016	13	0.72%
5/2016		10	0.55%	303-325
6/2016		21	1.16%	266-292
7/2016		118	6.50%	234-262
8/2016		13	0.72%	204-231
9/2016		14	0.77%	175-200
10/2016		31	1.71%	142-172
11/2016		26	1.43%	113-140
12/2016		26	1.43%	81-108
1/2017		51	2.81%	50-79
2/2017		61	3.36%	22-48
3/2017		62	3.41%	2-21
	446	24.6%		
2016	11/2016	31	3.01%	112-132
	12/2016	61	5.93%	82-111
	1/2017	10	0.97%	52-76
	2/2017	42	4.08%	22-49
	3/2017	30	2.92%	2-21
		174	16.9%	

This table provides an estimate for the month and year from NSLDS data when an at risk borrower could potentially default based on calculations of the borrower defaulting at day 360. The % Increase column indicates the percentage the CDR could change if the projected borrowers default.

DELINQUENCY BUCKETS

COHORT	DELQ BUCKET	BORROWERS	LOANS	AVG INSTALLMENT	
2014	181-210	14	40	\$77.43	
	211-240	18	49	\$75.72	
	241-270	9	27	\$76.33	
	271-300	14	47	\$91.00	
	301-330	14	33	\$64.29	
	331-359	7	26	\$123.43	
		76	222		
	2015	1-30	96	307	\$97.33
		31-60	47	149	\$102.68
61-90		48	145	\$90.33	
91-120		19	50	\$91.58	
121-150		30	103	\$102.20	
151-180		21	66	\$100.81	
181-210		13	45	\$87.85	
211-240		71	191	\$73.62	
241-270		65	214	\$97.55	
271-300		13	47	\$110.46	
301-330		16	33	\$74.75	
331-359	7	18	\$77.43		
	446	1368			
2016	1-30	52	194	\$118.98	
	31-60	23	70	\$91.00	
	61-90	21	76	\$102.67	
	91-120	66	197	\$98.59	
	121-150	12	34	\$83.92	
	174	571			

This table lists all at risk borrowers using 30 day delinquency buckets as reported in NSLDS. The data only represents borrowers who can still affect the cohort.

TOTAL STATUSES BY COHORT

COHORT	270 DAYS+	PAID IN FULL	DELQ RP	CURRENT RP	DA OR FB	DDB	SCHOOL/GRACE	UNKNOWN	TOTAL
2014	303	70	251	303	462	17	0	0	1406
2015	106	36	409	418	839	7	0	1	1816
2016	0	8	174	194	176	1	476	0	1029
	409	114	834	915	1477	25	476	1	4251

This provides information regarding current statuses by cohort year as reported in NSLDS. Figures in the 270 Days+ column include borrowers who have defaulted and those who are over 270 days delinquent. Please see the Glossary for more information.

SECTION 2 - GOALS AND RESULTS
HISTORICAL/CURRENT COHORT DATA

<u>COHORT</u>	<u>DRAFT/PUBLISH RATE</u>	<u>CURRENT RATE</u>	<u>GOAL RATE</u>	<u>NUMERATOR</u>	<u>DENOMINATOR</u>	<u>WEEKS REMAINING</u>
2009	27.5%			161	584	CLOSED
2010	26.0%			184	706	CLOSED
2011	22.6%			216	953	CLOSED
2012	22.5%		21.5%	312	1381	CLOSED
2013	21.7%		22.0%	357	1638	CLOSED
2014		19.7%	22.0%	277	1406	27
2015		3.9%		70	1816	79
2016		0.0%		0	1029	131

This table tracks historical NSLDS trends along with current cohort data. The Weeks Remaining column calculates the weeks remaining in the cohort period based on the NSLDS date. Please see the Glossary for more information.

ACTIVITY INFORMATION

<u>YEAR</u>	<u>MONTH</u>	<u>RPC</u>	<u>ATTEMPTED CALLS</u>	<u>RPC RATE</u>	<u>SKIP ACTIVITIES</u>	<u>LETTERS/EMAILS</u>	<u>ADDTL RESEARCH</u>
2016	3	54	1667	3.20%	118	1715	8
2016	2	42	954	4.40%	107	918	12
2016	1	60	1807	3.30%	99	737	12
2015	12	83	4059	2.00%	277	897	12
2015	11	99	6511	1.50%	186	997	21
2015	10	124	4069	3.00%	231	1130	34
2015	9	88	1858	4.70%	96	2590	25
2015	8	96	2491	3.90%	141	2942	21
2015	7	92	2040	4.50%	99	2366	16
2015	6	36	1336	2.70%	206	2752	7
2015	5	30	877	3.40%	61	1253	7
2015	4	78	2712	2.90%	90	1260	29
2015	3	89	3935	2.30%	174	950	98
		971	33345		1885	20507	302

This table provides monthly campaign results by year and month.

EDFINANCIAL RESOLUTIONS BY MONTH

<u>YEAR</u>	<u>MONTH</u>	<u>TOTAL</u>
2016	3	32
2016	2	28
2016	1	31
2015	12	43
2015	11	49
2015	10	50
2015	9	44
2015	8	52
2015	7	52
2015	6	16
2015	5	18
2015	4	33
2015	3	46
2015	2	51
2015	1	49
2014	12	30
2014	11	32
2014	10	41
2014	9	35
2014	8	40
2014	7	15
2014	6	32
		819

This table lists the total number of resolutions completed each month.

RESOLUTION TYPES

<u>RESOLUTION TYPE</u>	<u>BORROWERS</u>
APPLIED FOR NEW COUNSELED PLAN	5
DEATH-DISABILITY-BANKRUPTCY	8
DEFERMENT	4
FORB TO START COUNSELED PLAN	727
FORBEARANCE	50
PAYMENT	11
REPAYMENT SCHEDULE	4
SCHOOL	10
	819

This shows the total number of resolutions by type that Edfinancial employees completed.

If you have questions or concerns, please contact your marketing representative or email HESupport@edfinancial.com.

GLOSSARY

ADDTL RESEARCH	Representatives had to perform in-depth account reviews because of data that we received. This could include data discrepancy research, servicer calls or reviewing consolidation delinquencies.
CURRENT RATE	Percentage of borrowers who have already defaulted as of report creation date.
CURRENT RP	Borrowers in repayment who are current.
DA OR FB	Borrowers who have suspended their payments with a deferment or forbearance.
DDB	Borrowers that are in a death, disability or bankruptcy status.
DELQ RP	Borrowers in repayment who are delinquent.
DENOMINATOR	A count of all borrowers included in the cohort year calculation.
GOAL RATE	Mutually agreed upon CDR goal based on risk analysis and prior cohort trends.
NUMERATOR	A count of borrowers who have defaulted.
PAID IN FULL	Accounts that are paid in full.
REHAB RATE	Estimated reduction to the rate because of borrowers rehabilitating their default(s).
RISK RATE	At risk borrowers divided by the Denominator.
RISK/DEFAULT RATE	Indicates the worst case cohort default rate if all delinquent borrowers still at risk were to default.
RPC	A right party contact is a successful conversation with the borrower.
RPC RATE	The percentage of right party contacts. This rate reflects successful conversations with the borrower.
SCHOOL/GRACE	Borrowers who are currently in school or in their six month grace period.
TOTAL AT RISK	Borrowers who are delinquent and can still affect the cohort.
TOTAL REHABS	Borrowers that made consecutive payments that removed them from a defaulted status.