



MONTHLY STATUS REPORT JANUARY 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	258	1406	18.3%	130	9.2%	27.6%	6	0.4%	N/A
A 2015	58	1812	3.2%	488	26.9%	30.1%	0	0.0%	N/A
A 2016	0	747	0.0%	177	23.7%	23.7%	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	DELT BUCKET
2014	2/2016	10	0.71%	331-351
	3/2016	12	0.85%	303-328
	4/2016	18	1.28%	271-299
	5/2016	10	0.71%	240-263
	6/2016	20	1.42%	210-238
	7/2016	19	1.35%	179-208
	8/2016	22	1.56%	147-177
	9/2016	19	1.35%	118-146
			130	9.2%
2015	2/2016	10	0.55%	333-358
	3/2016	6	0.33%	302-322
	4/2016	19	1.05%	272-299
	5/2016	10	0.55%	247-269
	6/2016	28	1.55%	209-238
	7/2016	153	8.44%	178-208
	8/2016	22	1.21%	147-175
	9/2016	23	1.27%	117-144
	10/2016	42	2.32%	86-116
	11/2016	46	2.54%	57-84
	12/2016	55	3.04%	25-55
	1/2017	74	4.08%	2-24
		488	26.9%	
2016	10/2016	1	0.13%	97-97
	11/2016	58	7.76%	56-76
	12/2016	100	13.39%	26-55
	1/2017	18	2.41%	6-24
			177	23.7%

DELINQUENCY BUCKETS

COHORT	DELT BUCKET	BORROWERS	LOANS	AVG INSTALLMENT
2014	91-120	4	16	\$150.50
	121-150	21	62	\$80.76
	151-180	23	69	\$96.13
	181-210	13	40	\$98.38
	211-240	20	60	\$82.70
	241-270	9	17	\$57.22
	271-300	18	54	\$91.33
	301-330	12	38	\$73.75
	331-359	10	24	\$78.20
			130	380
2015	1-30	100	302	\$96.88
	31-60	47	145	\$96.77
	61-90	50	161	\$97.38
	91-120	26	90	\$101.85
	121-150	22	71	\$84.86
	151-180	57	183	\$86.84
	181-210	120	354	\$88.86
	211-240	21	70	\$96.81
	241-270	10	21	\$81.80
	271-300	19	44	\$69.53
301-330	6	24	\$90.67	
331-359	10	32	\$75.70	
		488	1497	
2016	1-30	35	118	\$103.37
	31-60	123	384	\$103.28
	61-90	18	48	\$84.61
	91-120	1	5	\$110.00
		177	555	

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.

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	DELT RP	CURRENT RP	DA OR FB	DDB	SCHOOL/GRACE	UNKNOWN	TOTAL
2014	292	67	265	332	431	19	0	0	1406
2015	89	28	456	425	807	6	0	1	1812
2016	0	5	177	201	95	1	268	0	747
	381	100	898	958	1333	26	268	1	3965

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			22.0%			CLOSED
2014		18.3%	22.0%	258	1406	35
2015		3.2%		58	1812	87
2016		0.0%		0	747	139

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	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
2015	2	93	2461	3.80%	92	1331	116
2015	1	59	1106	5.30%	44	3719	45
		1027	34235		1796	22924	443

This table provides monthly campaign results by year and month.

EDFINANCIAL RESOLUTIONS BY MONTH

<u>YEAR</u>	<u>MONTH</u>	<u>TOTAL</u>
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
		759

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	3
DEATH-DISABILITY-BANKRUPTCY	6
DEFERMENT	4
FORB TO START COUNSELED PLAN	675
FORBEARANCE	47
PAYMENT	10
REPAYMENT SCHEDULE	4
SCHOOL	10
	759

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

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.