West Valley College
14000 Fruitvale Ave, Saratoga, CA 95070
408-867-2200

Default Prevention and Management Plan

Overview and Introduction

West Valley College (WVC) had an official cohort rate of 30% for the FY 10 three-year calculation. This Default Prevention plan is being created pursuant to the requirements in the three year cohort default rate regulations at 34CFR 668.217. The activities in this Default Prevention and Management Plan (DPMP) promote West Valley College and student success and loan repayment outcomes by: (1) increasing retention, (2) providing financial literacy, and (3) reducing delinquency and default. The added value to West Valley College is the benefit of avoiding any limitations on participation in the loan programs due to high cohort default rates (CDRs). More importantly, students benefit by: (1) having continued access to Title IV Student Financial Assistance Programs, (2) learning good debt management practices, (3) fulfilling their borrowing responsibilities, and (4) establishing a healthy credit history.

The structure of the West Valley College Default Prevention Plan will follow the requirements in the regulations as follows:

Part 1: Default Prevention Task Force and its role
Part 2: Analysis of Data
Part 3: Steps/Interventions to Reduce Default Risk and Default Rates
Part 4: Measuring the Effectiveness of Interventions
Part 5: Monitoring Plan Implementation
Part 6: Utilizing Resources of Federal Servicers
Part 7: Other Default Prevention Activities
Part 8: Conclusion

Attachments
Appendix A: Early Alert Program
Appendix B: Task Force Tracking Document
Appendix C: West Valley College borrowers graph
Appendix D: High Loan Debt Worksheet

M. Cantarero, 1/8/2014  1
Part 1: Default Prevention Task Force and its role:

The DPMP is a combined effort led by the Financial Aid Office. A team effort is what makes the plan at WVC successful. The DPMP team consists of the following Student Services functional areas:

- Financial Aid
- Admissions and Enrollment Services
- Student Development
- Institutional Research
- Counseling and Student Success
- Office of the Vice President of Student Services
- Office of the President

The default prevention task force will perform an executive and management function in the default prevention process from creating the default prevention plan to monitoring results and making changes as necessary in the future.

Here are the responsibilities of the task force:

- Conduct an analysis to determine who is defaulting, and why;
- Create, from this analysis, a set of measureable interventions/steps that address the results of the foregoing analysis;
- Create a set of strategies to execute these steps, assigning responsibility for carrying out these steps; establishing a set of measures to determine the effectiveness of these efforts; establishing deadlines for reporting results;
- Monitor and measure the results of these steps and where necessary, make adjustments so that our goals will be achieved; and
- Take other general steps to reduce both default rates and default risk among WVC student borrowers.

Part 2: Analysis of data

This section will identify those borrowers who, based upon the analysis of data by the task force, appear to have a higher risk of loan default, and why.

The task force used, as a study sample, all potential defaulters from our FY 11 and FY 12 cohorts. We chose these particular borrowers because they represent students who were most recently enrolled and who most recently are at risk for default. We believe that they most closely represent those
current and future borrowers we hope to influence through the interventions described in this plan.

WVC has a comparatively small number of borrowers each year (~100) and the population of potential defaulters is small enough that reliability is an issue with any analysis. It is also small enough that WVC will focus its default risk reduction efforts on all currently enrolled students, rather than on significant subsets of student borrowers. The Task Force’s review of our most recently defaulting student borrowers indicates that the following groups of student borrowers have the highest risk of student loan default:

- Students who appear (or have appeared) on the early academic alert list during their first and any subsequent academic term; and,

- Students who are (or have been) placed on academic probation at the end of their first term or in any other term at WVC.

Most of WVC defaulters have experienced poor educational outcomes (including academic probation, dismissal, failure to complete a degree or certificate, and/or low GPA). It is clear, therefore, that poor educational outcomes are, in part, driving WVC’s default risk. In addition to supporting improved repayment outcomes for all student borrowers, WVC will focus its efforts on improving educational outcomes among student borrowers who are and will be enrolled in the school and who appear on the early academic alert list and/or who are placed on academic probation.

Our review of NSLDS data also suggested that our efforts need to also include activities designed to improve the likelihood of repayment for those students who have already left schools and are in repayment. Available NSLDS data suggests the following:

- WVC is likely to be below the 30% threshold for FY 11, and will likely not have to submit a second successive cohort default prevention plan in the fall of 2014;

- The number of delinquent borrowers in our FY 12 and FY 13 cohorts suggests that WVC is at slight risk of official cohort default rates equal to or greater than 30%. Our plan will include, therefore, internal, school-based efforts to reduce the number of FY 12 and FY 13 borrowers who default.

Based upon a review of all of this information, the WVC Default Prevention Task Force has settled on the following course of action:

- Our supplemental student educational support and supplemental repayment support activities will be directed at all of our relatively small number of student loan borrowers (100) currently enrolled at WVC; and,
• We will support delinquent borrowers in our FY 12 and FY 13 cohorts to avoid loan default by:
  o Initiating school-level repayment support activities for borrowers experiencing repayment difficulties
  o Work more closely with our Federal loan servicers to identify and assist those borrowers who are experiencing repayment difficulties
  o Work with the CCCCO’s private consultants, Parker, Pierson and Associates, to monitor the results of these efforts and where necessary, provide interventions to assist the school to reach WVC’s sub-30% goals for FY 12, FY 13 and beyond.

Part 3: Steps/Interventions to Reduce Default Rates and Default Risk:

Default risk arises, in general, from poor educational outcomes, poor employment outcomes and/or poor repayment outcomes. This was certainly the case at WVC. As we articulated in Part 2 above, West Valley College’s default risk is being driven by, in most cases, a combination of poor educational outcomes and poor repayment outcomes. Our interventions will include steps which are designed to address the nature of the risk identified above. Our interventions include both student success and student repayment components. Because WVC has so few borrowers (Appendix C) enrolled at any given time (fewer than 100), our educational and repayment support efforts will focus on all student borrowers who are enrolled at any time. We will also devote attention to those borrowers who have left school and have gone into repayment. Please see the following:

a. – Students currently enrolled:

The review indicates that certain student borrowers demonstrating poor academic performance, specifically those students who appear on WVC’s academic alert list in any term, and those students who are placed on academic probation in any term, have the highest risk of defaulting on a student loan. The default prevention task force will be tracking those student borrowers who appear on either the early academic alert list in any term or who are placed on academic probation in any term. The task force will be providing these specifically identified students with supplemental educational support. Supplemental repayment support will be provided to all student borrowers enrolled in any term.

Please note the following:
• Supplemental Educational Support:

The Office of Counseling and Student Success Support Program will:
  o Contact borrowers who appear on the academic early alert list and invite them to meet with a counselor to discuss options to improve academic status.
  o Refer students to Tutoring, DESP, EOPS, TRIO, Health Services, etc.
  o Suggest contacting instructors regarding class performance and utilizing instructor’s office hours.
  o Borrowers who have been placed on academic probation in any term will be notified of their status and are advised to seek out counseling assistance.

• Supplemental Repayment Support:

The FA office will be working with all currently enrolled student borrowers in any term, engaging in the following activities designed to increase successful repayment, regardless of educational outcomes:
  o Complete supplemental loan counseling; and,
  o Complete financial literacy education; and,
  o Collect additional borrower contact information each term; and,
  o Require borrowers to create an electronic account at their respective Federal Servicer’s website

b. - Students in repayment in the FY 12 and FY 13 cohort periods:

Focus efforts on assisting borrowers in the FY 12 and FY 13 cohorts to avoid student loan default. This will be done with a three-part strategy:

• WVC will implement a set of school-level delinquency aversion efforts including outreach to all borrowers in the FY 12 and FY 13 cohorts who are in repayment and are more than 120 days delinquent. This will include outreach activities through mail, email and telephone where it is deemed strategically necessary. Working with CCCCCO’s private consultants to design this strategy such that it meshes with WVC other tactical interventions.

• WVCC will work with Federal loan servicers to identify FY 12 and FY 13 borrowers in need of special assistance and to the degree possible, to coordinate efforts with the Federal loan servicers to help delinquent borrowers avoid loan default (see Part 6 below)
• Finally, WVC will be working with the CCCCO’s private consultants to monitor, on a monthly basis, the results of these delinquency aversion efforts, and, where necessary, to make strategic adjustments to ensure success in reaching established goals.

Part 4: Measuring the Effectiveness of Interventions

The results of this implementation process will be reported back to, and measured and monitored by, the WVC Default Prevention Task Force. Here is how the Task Force will measure the effectiveness of the steps to be taken in our default prevention plan:

Supplemental Educational Support

The educational support staff will be tasked with tracking and providing support for currently enrolled student borrowers who are on the early academic alert list or who are placed on academic probation in any term of enrollment. The educational support staff will provide these student borrowers with supplemental educational support, and will report the results of these efforts to the WVC Default Prevention Task Force on a monthly basis. This reporting will include:

• number of students who were identified as being on the early academic alert list and/or were placed on academic probation,
• number of students who received educational support services,
• the nature of those interventions, and,
• the outcome of these efforts.

Supplemental Repayment Support

The financial aid office will track and report back to the Task Force the results of those repayment support activities which it will be tasked with carrying out with all currently enrolled borrowers in any term, including

• the number of currently enrolled borrowers who have received supplemental loan counseling;
• the number of currently enrolled borrowers who have participated in financial literacy education;
• the number of currently enrolled borrowers who have refreshed their contact information during the current term; and
• the number of currently enrolled borrowers who have established an electronic account with their Federal loan servicer.
The Financial Aid Office will also report back to the task force the results of efforts to reduce loan default among FY 12 and FY 13 borrowers already in repayment, as follows:

- WVC school-level delinquency aversion efforts with borrowers in the FY 12 and FY 13 cohorts: The WVC FA office will be responsible for implementing and monitoring these outreach efforts with FY 12 and FY 13 delinquent borrowers. The FA Office will track the numbers of phone calls made, and emails and letters sent to borrowers who are in repayment and are more than 120 days delinquent. FAA staff will also track the number of instances in which borrowers were successfully contacted and the outcomes of this contact.
- WVC will, with the assistance of CCCCO’s private consultants, track the success of delinquency aversion efforts made by WVC’s Federal servicers.
- WVC will be working with the CCCCO-provided private consultants to monitor the results of all default prevention efforts, and, to update projected cohort default rates for FY 12 and FY 13, and where necessary, to assist WVC to make strategic adjustments.

Part 5: Monitoring

The WVC Default Prevention Task Force has established the following monitoring process to allow the task force to keep track of its default prevention efforts as follows:

- The educational support staff will report to the task force on a monthly basis on the results of educational support activities with currently enrolled borrowers as described in the preceding section.
- The financial aid office will report to the task force on a monthly basis the results of the repayment support activities as described in the preceding section.
- The financial aid office, and where applicable, the WVC/CCCCO private consultants, will
  - report to the task force on a monthly basis the results of its supplemental loan repayment activities as described in the preceding section, and
  - report to the task force, on a monthly basis, the results of its internal school outreach efforts and the results of the loan servicing efforts of the Federal loan servicers, and
  - report to the task force on a monthly basis the evolving estimated cohort default rate for both FY 12 and FY 13 as provided by our CCCCO-provided private consultant.
Attached is a spreadsheet, Appendix B, which the Default Prevention Task Force will be using to track the implementation of this plan.

Part 6: Utilizing the Resources of Federal Loan Servicers

West Valley College has identified four top Federal Loan Servicers: Sallie Mae, Nelnet, Great Lakes and PHEAA with whom to partner in these efforts. The Default Prevention Task Force has reviewed the resources available from these Federal Loan Servicers and has elected to utilize them in support of the default prevention objectives of this plan as follows:

Sallie Mae: [http://go.salliemae.com/content/edServicing/federalLoans](http://go.salliemae.com/content/edServicing/federalLoans)
- Your Collegeserv Team
  - School Servicing Guide
  - OpenNet Functionality
- Library – Resources for Schools
  - Counseling Delinquent Student Borrowers
  - Frequently Asked Questions for Schools
  - Repayment Outreach tools

Great Lakes: [https://www.mygreatlakes.org/](https://www.mygreatlakes.org/)
- Smart Sessions – Training for FA Staff
- Income Based repayment plans overview (PDF)
- Knowledge Center
  - Help – Answers to student loan questions
  - Guidance – Topics to better understand student loans
  - Financial IQ – Resources for a solid financial future

- Default Prevention resources library
- Default Prevention steps
- Nsight Plus How-To Guide
- Money Mondays: Job Search, Loan repayment tips, saving and investing basics, budgeting 101 and personal finance 101.

PHEAA: [http://www.myfedloan.org/](http://www.myfedloan.org/)
- Five Star Training – Federal updates, Compliance, Cohort Default Rate.
- Before you owe worksheet (PDF)
- Before you go worksheet (PDF)
- [www.Youcandealwithit.com](http://www.Youcandealwithit.com) – Student Aid Learning Modules
- School Portal
Part 7: **Other Default Prevention Activities**

The WVC will also include some general default prevention activities within the scope of its plan, as follows:

**Specific efforts:**

- **Short Term:** With the assistance of the California Community College Chancellor’s Office (CCCCO), the school has entered into a CCCC Default Prevention Initiative – Security Authorization and Agreement with an outside consultant, Parker, Pierson and Associates. This agreement provides default prevention services to all California Community Colleges, “including data analysis, evaluation and recommendation of default prevention options.”

- **Long Term:** The CCCC has begun a system-wide effort to increase both student persistence and student success among students who enroll in community colleges. The Default Prevention Task Force will monitor these efforts, and meet periodically with the Student Success Task Force to discuss areas in which the teams can work collaboratively to increase student success and reduce default risk among current and future students.

**General efforts:**

**Entrance Counseling**

Currently, students are given a loan packet with specific instructions:

- Complete an online Entrance Loan Session [www.studentloans.gov](http://www.studentloans.gov)
- Understand and create a budget.
- Estimate loan payments based on current and projected loan indebtedness [www.ed.gov/DirectLoan](http://www.ed.gov/DirectLoan)
- Complete an online Exit Loan Session [www.nslds.ed.gov](http://www.nslds.ed.gov)

Students will also be required to attend an in-person mandatory entrance loan counseling workshop. During the in-person loan session, the student will be provided with a Student Loan Packet and informed of:

- Borrower’s rights and responsibilities
- Direct loan information
- Managing educational expenses
- Other financial resources to consider to pay for educational expenses
- Understanding the Master Promissory Note
- Direct Loan Types: Subsidized vs. Unsubsidized
• Fees and interest rates
• Repayment options
• Consequences of defaulting
• Staying in contact with Schools, Lenders, Servicers, and the Department of Education

**Borrowers with High Loan Indebtedness**

WVC Financial Aid Office is dedicated to supporting student success. Many students take on student loan debt without a clear picture of how it will affect them in the future.

High loan indebtedness (including loans from other colleges), combined with a poor academic progress, is a common indicator of default at WVC.

Risk reduction efforts include enhanced counseling of high limit borrowers. Any student with an aggregated loan limit of $16,000 or higher will complete additional forms to ensure a clear understanding of loan indebtedness and money management. Students with high loan amounts will fill out a worksheet explaining why they have borrowed a significant amount of loans, what their educational goals are, what their career goals are, and how much more loan money they will need to borrow to complete their educational goals. It is expected that the worksheet will assist students to borrow responsibly. Attached is a copy of loan request form and the high borrower request form (Appendix "D").

**Communication Across Campus**

West Valley College utilizes the following methods to ensure effective and ongoing communication with students and across campus:

• Policies relating to Financial Aid Satisfactory Academic Progress are maintained in the financial aid website.
• Student Support Services are provided with up to date federal and state regulatory changes to ensure students compliance.
• Enrollment priority regulations and Student Success Act requirements handled through constant contact.
• Portal messaging to students.
• Information regarding loan default prevention will be posted regularly on the college’s student portal.

**Exit Counseling**

Regulations require that schools provide exit counseling as an opportunity to reinforce the importance of repaying loans and the multiple alternatives to prevent defaulting. WVC reminds all borrowers of the requirement of completing a Loan Exit Counseling online at www.studentloans.gov

M. Cantarero, 1/8/2014  10
Notifications are sent/provided as follows:

- Loan Packet instructions
- At the end of loan certification
- Two weeks before last disbursement
- Not enrolled in the following term
- Dropping to less than half-time
- Withdrawing during the term

Financial Aid staff verifies, on NSLDS, the completion of the Loan Exit Counseling Quiz.

Students will also be required to attend an in-person mandatory exit loan counseling workshop. Students will need to sign up for an Exit Loan Session. During the in-person loan session, the student will be provided with a Student Loan Exit packet, and Financial Aid staff will advise them on:

- Informing the borrower on how to estimate the average anticipated monthly repayment amount based on total loan indebtedness.
- Reviewing available repayment options
- Explain options to prepay student loans
- Effects of Loan Consolidation
- Financial Literacy
- Consequences of defaulting
- Require student to provide student and references current contact information

If students do not meet this requirement (exit loan session) a student hold is placed on their account blocking their ability to register for future academic terms and to request an academic transcript

Withdrawals

The financial aid office will e-mail exit loan counseling information, including a completion deadline, to student borrowers who withdraw without notifying the financial aid office. FA verifies completion of Exit Loan on NSLDS. Follow up calls and e-mails to provide assistance/guidance on loan repayment options, deferments and grace period; as well as, additional information about returning to school to successfully complete their educational goal.

Timely and Accurate Enrollment Reporting

West Valley College reports student enrollment bi-monthly via the National Student Clearinghouse ("Remember, a change of status must be reported in 30 days or on a roster that will be received within 60 days.” NSLD enrollment reporting guide 1.4.2.1).
Accuracy in enrollment reporting is a key component to enhance borrower's ability to utilize their full grace period. Additionally, it ensures that contact from loan servicers such as mailing and telephone calls take place within the delineated timelines.

**Part 8: Conclusion**

WVC Default Prevention Task Force understands that these default prevention efforts must focus on the stated short and long term efforts to reduce default rates on loans already in repayment and default risk on students who are currently enrolled or who will be enrolling at West Valley College in the future. These efforts are both targeted and general in nature; the task force will monitor the results of these efforts and make the necessary adjustments to meet WVC institutional goals.

For questions regarding any aspect of this plan please contact:

Maritza Cantarero  
Financial Aid Director  
West Valley College  
Maritza.cantarero@westvalley.edu  
408-741-2611
Appendix A

The Early Alert Program at West Valley College

Carol Pavan

In the fifth week of the semester the VP of Instruction sends a message to teaching faculty. The purpose of this message is to request information from faculty regarding students of concern. The concerns are divided into three categories: Attendance, Exams, and Homework. The instructors are requested to inform the Counseling Department about these students so that an intervention can be made early in the semester, while there is still time to have an impact on Student Success.

The students do receive a general email from West Valley College, but the key to the success of this program is the individualized contact from Counseling, Financial Aid, and other support programs. A phone call is made or an email is sent to the student along with an invitation to come into see a counselor. Some of these students have never received counseling, so this is an opportunity to provide for them the services they may need to succeed. Possible interventions include referrals to tutorial, Disabled Student Services, Health Services, or special programs such as Puente, EOPS, Success, or TRiO where more individualized support is available. A suggestion is also made for the student to contact their instructor for follow-up regarding class performance and expectations and to make use of the instructor’s office hours.

At this time we do not have statistics on how the interventions work, but we hope to gather that information in the future. We have had an increase in the number of instructors who participate in the Early Alert program which meets the guidelines of the Student Success Act of 2012. The Student Success Act emphasizes cooperation between Student Services and Instruction in an effort to facilitate student success.
## Appendix B

### West Valley College Default Prevention Tracking Document

<table>
<thead>
<tr>
<th>At-Risk Borrower Identification</th>
<th>Actions to be Taken</th>
<th>Measurement</th>
<th>Person/Area Responsible</th>
<th>Report/Date/Results</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Targeted Group:</strong> Currently enrolled borrowers who are listed on academic early alert report.</td>
<td>Financial Aid will work directly with Counseling to ensure students on academic early report meet with an academic counselor</td>
<td>1. # students identified and served 2. What was done: referrals, Ed Plans 3. Outcomes</td>
<td>Counseling supported by other student services programs: EOPS, TRIO, DESP, Health Services, Tutoring.</td>
<td>End of the term report to review students' academic performance.</td>
</tr>
<tr>
<td><strong>Intervention A:</strong> Provide Support to increase educational Outcomes for students on early alert list or on academic probation in any term.</td>
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<tr>
<td><strong>Intervention B:</strong> Provide support to increase repayment outcomes for all currently enrolled borrowers.</td>
<td>Students will complete supplemental loan counseling and financial literacy education.</td>
<td>All students will be required to attend an in-person Loan Entrance Session and before last disbursement an in-person Exit Loan Session where personal information will be collected. They will be required to sign up with their respective Federal Loan Servicer.</td>
<td>FA Office</td>
<td>Monthly – Tracking attendance and completion of tasks assigned.</td>
</tr>
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<tr>
<td>Targeted Group: Delinquent Borrowers</td>
<td>Internal outreach efforts: Letters sent to all borrowers on delinquent report. Different templates used according to their status.</td>
<td>Outcomes: Number of cured records</td>
<td>FA office</td>
<td>Monthly</td>
</tr>
<tr>
<td>Intervention C: Tracking internal delinquent borrower outreach efforts for borrowers 120+ days delinquent in FY 12 and FY 13</td>
<td>Tracking Federal servicers. Utilize all resources available from loan servicers as stated on this plan.</td>
<td>Tracking delinquency through the NSLDS DELQ 01 report. Review reports with loan servicers to ensure accuracy</td>
<td>FA office supported by Federal Loan Servicers</td>
<td>Monthly</td>
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<tr>
<td>Intervention D: Provide tracking Federal servicer outcomes</td>
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<tr>
<td>Intervention E: Tracking outcomes of default prevention efforts</td>
<td>Monitoring all outcomes and getting estimated CDRs for fy 12 and fy 13 from PPA: upload NSLDS information to PPA website</td>
<td>Number of borrowers still delinquent. Estimated CDRs for FY 12 and FY 13</td>
<td>FA Office with the support of Parker, Pierson &amp; Associates</td>
<td>Monthly</td>
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Appendix D

Financial Aid Office
Worksheet for Student Borrowers
With High Loan Debt
2013–14

Dear Potential Student Borrower:

The West Valley College Financial Aid Office is dedicated to supporting student success. Often, some students need to borrow money to help with school related expenses. Typically, a student who needs to borrow money to get through school is making a good investment for the future. However, many students enter into debt without a clear picture of how it will affect them in the future. We hope that the following worksheet will assist students with borrowing responsibly.

Student ______________________ I.D. # ____________________ Phone # ____________________

Please fill out

The educational goal/program I am enrolled in at WVC is:

The career goal/type of work I plan to do after completing my educational goal is (including transfer if applicable):

The month and year I expect to complete my educational goals are (including transfer if applicable):

I have developed a student educational plan with the counseling department. YES ______ NO ______

You must attach a copy of a current educational plan to be considered for the loan. (must not be year old)

I currently owe $___________ in student loans.

I plan to borrow $_____________ this academic year at WVC.

After this year I expect I will need to borrow a total of $_____________ in addition, to complete my goal.

I expect my total debt to be $_____________ upon completing my educational goal (including transfer if applicable)

On a standard 10 year payment plan, my approximate loan payment will be $___________ per month.

A loan calculator may be found at studentloans.gov.

Please explain in detail why you have borrowed a significant amount of loans at the community college level of education?

__________________________________________________________________________

__________________________________________________________________________

__________________________________________________________________________

__________________________________________________________________________

__________________________________________________________________________

__________________________________________________________________________

M. Cantarero, 1/8/2014
I understand that WVC has the responsibility to: 1) evaluate all loan requests case-by-case and 2) reduce or deny loan requests for students that, in our professional judgment, are at serious risk for loan default. High levels of indebtedness (including loans from other colleges), coupled with a small amount of progress in an academic program, is a common indicator of high risk for default. Therefore your loan request may be denied or reduced if you:

- Are not making steady progress in an eligible program or are not currently meeting WVC satisfactory academic progress standards.
- Have already borrowed to a maximum appropriate for the earning potential of WVC programs.
- Have incomplete or missing information on this worksheet.
- Have a change in planned borrowing from previous year(s).

**Obligations and Responsibilities of Student Borrower.**

- Federal loans are not grants. I understand that I must repay this debt.
- I understand that 1.072% origination fee will be deducted from each loan.
- I must begin repaying the loan six months after I graduate, withdraw, or drop below half-time status.
- My awards cannot exceed my cost of attendance (budget). If additional grants, awards or scholarship are added after a loan has been approved, my loan amounts will be reduced to accommodate the new awards. (for example: EOPS grants, WVC Foundations scholarships, Federal Work Study and / or CALWORKS Work Study, etc.).

**Terms and Conditions**

- The availability of funding is provided by the U.S. Department of Education.
- You are meeting the satisfactory academic progress standards.
- The information reported on your application is accurate and you have reported all sources of income and resources.
- You must be enrolled at WVC at least 6 units and attending classes related to your Student Education Plan with a degree objective leading to an AA, AS, Certificate or transfer goal.
- Students who are enrolled concurrently either in high school or another institution of higher education are not eligible for a loan.
- If you withdraw after receiving financial aid funds, you may owe a portion of what you received back to the federal government.

I have read and understand all of the above statements.

Please sign below; your request will not be processed without your signature

Signature ___________________________ Date ___________________________

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West Valley College Default Prevention Tracking Document

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<td>Actions to be Taken</td>
<td>Measurement</td>
<td>Person/Area Responsible</td>
<td>Report/Date/Results</td>
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<tr>
<td>Intervention A</td>
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<td>Intervention B</td>
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<tr>
<td>Intervention C</td>
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</tbody>
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