Table 4.12C

Satisfaction with Activities Involved in Administering the Direct Loan Program
by Number of FFEL Loans Certified During 93/94

Activity	10,000+											
	Level of Satisfaction										Total	
	Very Satisfied		Somewhat Satisfied		Somewhat Dissatisfied		Very Dissatisfied		Not Applicable			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Keeping up with regulations	3	33.3	5	55.6	1	11.1	0	0	0	0	9	100.0
Answering general questions about loans	8	88.9	1	11.1	0	0	0	0	0	0	9	100.0
Counseling borrowers while in school	8	88.9	1	11.1	0	. 0	0	0	0	0	9	100.0
Helping students with loans after school	2	22.2	1	11.1	1	11.1	0	0	5	55.6	9	100.0
Processing origination records	6	66.7	3	33.3	0	0	0	0	0	0	9	100.0
Printing promissory notes	6	66.7	2	22.2	1	11.1	0	0	0	0	9	100.0
Securing signature on promissory notes	7	77.8	2	22.2	0	0	0	0	0	0	9	100.0
Requesting and receipt of loan funds	9	100.0	0	0	0	0	0	0	0	0	9	100.0
Disbursement of loan funds	7	77.8	1	11.1	1	11.1	0	0	0	0	9	100.0
Refunding excess loan funds to students	7	77.8	1	11.1	0	0	1	11.1	0	0	9	100.0

Table 4.12D

Satisfaction with Activities Involved in Administering the Direct Loan Program by Structure of Financial Aid Office

Activity	1 campus, 1 office											
	Level of Satisfaction										Total	
	Very Satisfied		Somewhat Satisfied		Somewhat Dissatisfied		Very Dissatisfied		Not Applicable			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Keeping up with regulations	21	34.4	36	59.0	3	4.9	0	0	1	1.6	61	100.0
Answering general questions about loans	41	67.2	19	31.1	0	0	0	0	1	1.6	61	100.0
Counseling borrowers while in school	40	65.6	18	29.5	2	3.3	0	0	1	1.6	61	100.0
Helping students with loans after school	13	21.3	12	19.7	3	4.9	0	0	33	54.1	61	100.0
Processing origination records	42	68.9	16	26.2	2	3.3	0	0	1	1.6	61	100.0
Printing promissory notes	45	73.8	11	18.0	2	3.3	0	0	3	4.9	61	100.0
Securing signature on promissory notes	35	57.4	22	36.1	3	4.9	0	0	1	1.6	61	100.0
Requesting and receipt of loan funds	45	73.8	7	11.5	2	3.3	2	3.3	5	8.2	61	100.0
Disbursement of loan funds	41	67.2	13	21.3	4	6.6	2	3.3	1	1.6	61	100.0
Refunding excess loan funds to students	27	44.3	23	37.7	1	1.6	3	4.9	7	11.5	61	100.0

(CONTINUED)

Table 4.12D

Satisfaction with Activities Involved in Administering the Direct Loan Program
by Structure of Financial Aid Office

Activity	Separate offices											
	Level of Satisfaction											
	Very Satisfied		Somewhat Satisfied		Somewhat Dissatisfied		Very Dissatisfied		Not Applicable		Total	
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
K[illegible]ing up with regulations	11	45.8	11	45.8	2	8.3	0	0	0	0	24	100.0
A[illegible]ring general questions about loans	11	45.8	10	41.7	0	0	0	0	3	12.5	24	100.0
Counseling borrowers while in school	14	58.3	7	29.2	1	4.2	0	0	2	8.3	24	100.0
Helping students with loans after school	8	33.3	6	25.0	1	4.2	0	0	9	37.5	24	100.0
Processing origination records	12	50.0	7	29.2	3	12.5	2	8.3	0	0	24	100.0
Printing promissory notes	14	58.3	8	33.3	0	0	2	8.3	0	0	24	100.0
Securing signature on promissory notes	16	66.7	3	12.5	5	20.8	0	0	0	0	24	100.0
Requesting and receipt of loan funds	16	66.7	3	12.5	3	12.5	0	0	2	8.3	24	100.0
Disbursement of loan funds	14	58.3	3	12.5	4	16.7	2	8.3	1	4.2	24	100.0
Refunding excess loan funds to students	11	45.8	5	20.8	1	4.2	0	0	7	29.2	24	100.0

(CONTINUED)

Table 4.12D

Satisfaction with Activities Involved in Administering the Direct Loan Program
by Structure of Financial Aid Office

Activity	Mult. campus, 1 office											
	Level of Satisfaction										Total	
	Very Satisfied		Somewhat Satisfied		Somewhat Dissatisfied		Very Dissatisfied		Not Applicable			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Keeping up with regulations	9	60.0	4	26.7	1	6.7	1	6.7	0	0	15	100.0
Answering general questions about loans	12	80.0	3	20.0	0	0	0	0	0	0	15	100.0
Counseling borrowers while in school	12	80.0	2	13.3	0	0	0	0	1	6.7	15	100.0
Helping students with loans after school	2	13.3	5	33.3	1	6.7	0	0	7	46.7	15	100.0
Processing origination records	12	80.0	2	13.3	0	0	1	6.7	0	0	15	100.0
Printing promissory notes	12	80.0	3	20.0	0	0	0	0	0	0	15	100.0
Securing signature on promissory notes	12	80.0	2	13.3	0	0	1	6.7	0	0	15	100.0
Requesting and receipt of loan funds	15	100.0	0	0	0	0	0	0	0	0	15	100.0
Disbursement of loan funds	12	80.0	2	13.3	1	6.7	0	0	0	0	15	100.0
Refunding excess loan funds to students	9	60.0	5	33.3	1	6.7	0	0	0	0	15	100.0

(CONTINUED)

Table 4.12D

Satisfaction with Activities Involved in Administering the Direct Loan Program
by Structure of Financial Aid Office

Activity	Other											
	Level of Satisfaction										Total	
	Very Satisfied		Somewhat Satisfied		Somewhat Dissatisfied		Very Dissatisfied		Not Applicable			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Keeping up with regulations	2	40.0	3	60.0	0	0	0	0	0	0	5	100.0
Answering general questions about loans	4	80.0	1	20.0	0	0	0	0	0	0	5	100.0
Counseling borrowers while in school	4	80.0	1	20.0	0	0	0	0	0	0	5	100.0
Helping students with loans after school	0	0	0	0	0	0	0	0	5	100.0	5	100.0
Processing origination records	4	80.0	0	0	1	20.0	0	0	0	0	5	100.0
Printing promissory notes	3	60.0	2	40.0	0	0	0	0	0	0	5	100.0
Securing signature on promissory notes	4	80.0	1	20.0	0	0	0	0	0	0	5	100.0
Requesting and receipt of loan funds	5	100.0	0	0	0	0	0	0	0	0	5	100.0
Disbursement of loan funds	5	100.0	0	0	0	0	0	0	0	0	5	100.0
Refunding excess loan funds to students	4	80.0	1	20.0	0	0	0	0	0	0	5	100.0

Table 4.12E

Satisfaction with Activities Involved in Administering the Direct Loan Program
by Current Use of EFT

Activity	Yes											
	Level of Satisfaction										Total	
	Very Satisfied		Somewhat Satisfied		Somewhat Dissatisfied		Very Dissatisfied		Not Applicable			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Keeping up with regulations	17	44.7	16	42.1	4	10.5	0	0	1	2.6	38	100.0
Answering general questions about loans	24	63.2	11	28.9	0	0	0	0	3	7.9	38	100.0
Counseling borrowers while in school	23	60.5	10	26.3	2	5.3	0	0	3	7.9	38	100.0
Helping students with loans after school	5	13.2	7	18.4	2	5.3	0	0	24	63.2	38	100.0
Processing origination records	23	60.5	9	23.7	2	5.3	3	7.9	1	2.6	38	100.0
Printing promissory notes	25	65.8	8	21.1	1	2.6	2	5.3	2	5.3	38	100.0
Securing signature on promissory notes	24	63.2	10	26.3	3	7.9	0	0	1	2.6	38	100.0
Requesting and receipt of loan funds	24	63.2	6	15.8	2	5.3	2	5.3	4	10.5	38	100.0
Disbursement of loan funds	25	65.8	7	18.4	3	7.9	2	5.3	1	2.6	38	100.0
Refunding excess loan funds to students	18	47.4	11	28.9	2	5.3	0	0	7	18.4	38	100.0

(CONTINUED)

Table 4.12E

Satisfaction with Activities Involved in Administering the Direct Loan Program
by Current Use of EFT

Activity	No											
	Level of Satisfaction										Total	
	Very Satisfied		Somewhat Satisfied		Somewhat Dissatisfied		Very Dissatisfied		Not Applicable			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Keeping up with regulations	25	37.9	38	57.6	2	3.0	1	1.5	0	0	66	100.0
Answering general questions about loans	43	65.2	22	33.3	0	0	0	0	1	1.5	66	100.0
Counseling borrowers while in school	46	69.7	18	27.3	1	1.5	0	0	1	1.5	66	100.0
Helping students with loans after school	17	25.8	16	24.2	3	4.5	0	0	30	45.5	66	100.0
Processing origination records	47	71.2	15	22.7	4	6.1	0	0	0	0	66	100.0
Printing promissory notes	49	74.2	15	22.7	1	1.5	0	0	1	1.5	66	100.0
Securing signature on promissory notes	42	63.6	18	27.3	5	7.6	1	1.5	0	0	66	100.0
Requesting and receipt of loan funds	56	84.8	4	6.1	3	4.5	0	0	3	4.5	66	100.0
Disbursement of loan funds	46	69.7	11	16.7	6	9.1	2	3.0	1	1.5	66	100.0
Refunding excess loan funds to students	32	48.5	23	34.8	1	1.5	3	4.5	7	10.6	66	100.0

Table 4.12F

Satisfaction with Activities Involved in Administering the Direct Loan Program
by Current Use of EDExpress Software

Activity	Yes											
	Level of Satisfaction											
	Very Satisfied		Somewhat Satisfied		Somewhat Dissatisfied		Very Dissatisfied		Not Applicable		Total	
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Keeping up with regulations	37	47.4	36	46.2	4	5.1	1	1.3	0	0	78	100.0
Answering general questions about loans	50	64.1	25	32.1	0	0	0	0	3	3.8	78	100.0
Counseling borrowers while in school	53	67.9	19	24.4	3	3.8	0	0	3	3.8	78	100.0
Helping students with loans after school	17	21.8	18	23.1	5	6.4	0	0	38	48.7	78	100.0
Processing origination records	53	67.9	18	23.1	4	5.1	3	3.8	0	0	78	100.0
Printing promissory notes	55	70.5	18	23.1	2	2.6	2	2.6	1	1.3	78	100.0
Securing signature on promissory notes	54	69.2	16	20.5	7	9.0	1	1.3	0	0	78	100.0
Requesting and receipt of loan funds	62	79.5	7	9.0	3	3.8	1	1.3	5	6.4	78	100.0
Disbursement of loan funds	54	69.2	13	16.7	6	7.7	4	5.1	1	1.3	78	100.0
Refunding excess loan funds to students	38	48.7	24	30.8	2	2.6	2	2.6	12	15.4	78	100.0

(CONTINUED)

Table 4.12F

Satisfaction with Activities Involved in Administering the Direct Loan Program
by Current Use of EDExpress Software

Activity	No											
	Level of Satisfaction										Total	
	Very Satisfied		Somewhat Satisfied		Somewhat Dissatisfied		Very Dissatisfied		Not Applicable			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Keeping up with regulations	6	22.2	18	66.7	2	7.4	0	0	1	3.7	27	100.0
Answering general questions about loans	18	66.7	8	29.6	0	0	0	0	1	3.7	27	100.0
Counseling borrowers while in school	17	63.0	9	33.3	0	0	0	0	1	3.7	27	100.0
Helping students with loans after school	6	22.2	5	18.5	0	0	0	0	16	59.3	27	100.0
Processing origination records	17	63.0	7	25.9	2	7.4	0	0	1	3.7	27	100.0
Printing promissory notes	19	70.4	6	22.2	0	0	0	0	2	7.4	27	100.0
Securing signature on promissory notes	13	48.1	12	44.4	1	3.7	0	0	1	3.7	27	100.0
Requesting and receipt of loan funds	19	70.4	3	11.1	2	7.4	1	3.7	2	7.4	27	100.0
Disbursement of loan funds	18	66.7	5	18.5	3	11.1	0	0	1	3.7	27	100.0
Refunding excess loan funds to students	13	48.1	10	37.0	1	3.7	1	3.7	2	7.4	27	100.0

Table 4.12G

Satisfaction with Activities Involved in Administering the Direct Loan Program
by Type of Computer System Used Prior to 7/1/94 and After 7/1/94

Activity	Mainframe->mainframe											
	Level of Satisfaction										Total	
	Very Satisfied		Somewhat Satisfied		Somewhat Dissatisfied		Very Dissatisfied		Not Applicable			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Keeping up with regulations	2	66.7	1	33.3	0	0	0	0	0	0	3	100.0
Answering general questions about loans	3	100.0	0	0	0	0	0	0	0	0	3	100.0
Counseling borrowers while in school	3	100.0	0	0	0	0	0	0	0	0	3	100.0
Helping students with loans after school	1	33.3	0	0	0	0	0	0	2	66.7	3	100.0
Processing origination records	3	100.0	0	0	0	0	0	0	0	0	3	100.0
Printing promissory notes	3	100.0	0	0	0	0	0	0	0	0	3	100.0
Securing signature on promissory notes	2	66.7	1	33.3	0	0	0	0	0	0	3	100.0
Requesting and receipt of loan funds	3	100.0	0	0	0	0	0	0	0	0	3	100.0
Disbursement of loan funds	3	100.0	0	0	0	0	0	0	0	0	3	100.0
Refunding excess loan funds to students	2	66.7	1	33.3	0	0	0	0	0	0	3	100.0

(CONTINUED)

Table 4.12G

Satisfaction with Activities Involved in Administering the Direct Loan Program
by Type of Computer System Used Prior to 7/1/94 and After 7/1/94

Activity	Mainframe->mainframe & PC											
	Level of Satisfaction										Total	
	Very Satisfied		Somewhat Satisfied		Somewhat Dissatisfied		Very Dissatisfied		Not Applicable			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Keeping up with regulations	3	23.1	8	61.5	2	15.4	0	0	0	0	13	100.0
Answering general questions about loans	7	53.8	4	30.8	0	0	0	0	2	15.4	13	100.0
Counseling borrowers while in school	7	53.8	4	30.8	0	0	0	0	2	15.4	13	100.0
Helping students with loans after school	2	15.4	2	15.4	0	0	0	0	9	69.2	13	100.0
Processing origination records	8	61.5	3	23.1	0	0	2	15.4	0	0	13	100.0
Printing promissory notes	7	53.8	4	30.8	0	0	2	15.4	0	0	13	100.0
Securing signature on promissory notes	7	53.8	4	30.8	2	15.4	0	0	0	0	13	100.0
Requesting and receipt of loan funds	9	69.2	1	7.7	3	23.1	0	0	0	0	13	100.0
Disbursement of loan funds	9	69.2	1	7.7	1	7.7	2	15.4	0	0	13	100.0
Refunding excess loan funds to students	7	53.8	3	23.1	0	0	1	7.7	2	15.4	13	100.0

(CONTINUED)

Table 4.12G

Satisfaction with Activities Involved in Administering the Direct Loan Program
by Type of Computer System Used Prior to 7/1/94 and After 7/1/94

Activity	Mainframe & PC->mainframe & PC											
	Level of Satisfaction										Total	
	Very Satisfied		Somewhat Satisfied		Somewhat Dissatisfied		Very Dissatisfied		Not Applicable			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Keeping up with regulations	23	44.2	27	51.9	2	3.8	0	0	0	0	52	100.0
Answering general questions about loans	35	67.3	16	30.8	0	0	0	0	1	1.9	52	100.0
Counseling borrowers while in school	33	63.5	16	30.8	2	3.8	0	0	1	1.9	52	100.0
Helping students with loans after school	10	19.2	14	26.9	3	5.8	0	0	25	48.1	52	100.0
Processing origination records	33	63.5	14	26.9	4	7.7	1	1.9	0	0	52	100.0
Printing promissory notes	37	71.2	14	26.9	1	1.9	0	0	0	0	52	100.0
Securing signature on promissory notes	34	65.4	14	26.9	4	7.7	0	0	0	0	52	100.0
Requesting and receipt of loan funds	41	78.8	7	13.5	0	0	1	1.9	3	5.8	52	100.0
Disbursement of loan funds	33	63.5	12	23.1	5	9.6	1	1.9	1	1.9	52	100.0
Refunding excess loan funds to students	27	51.9	17	32.7	2	3.8	1	1.9	5	9.6	52	100.0

(CONTINUED)

Table 4.12G

Satisfaction with Activities Involved in Administering the Direct Loan Program
by Type of Computer System Used Prior to 7/1/94 and After 7/1/94

Activity	PC->mainframe & PC											
	Level of Satisfaction										Total	
	Very Satisfied		Somewhat Satisfied		Somewhat Dissatisfied		Very Dissatisfied		Not Applicable			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Keeping up with regulations	2	100.0	0	0	0	0	0	0	0	0	2	100.0
Answering general questions about loans	2	100.0	0	0	0	0	0	0	0	0	2	100.0
Counseling borrowers while in school	2	100.0	0	0	0	0	0	0	0	0	2	100.0
Helping students with loans after school	2	100.0	0	0	0	0	0	0	0	0	2	100.0
Processing origination records	2	100.0	0	0	0	0	0	0	0	0	2	100.0
Printing promissory notes	2	100.0	0	0	0	0	0	0	0	0	2	100.0
Securing signature on promissory notes	2	100.0	0	0	0	0	0	0	0	0	2	100.0
Requesting and receipt of loan funds	2	100.0	0	0	0	0	0	0	0	0	2	100.0
Disbursement of loan funds	2	100.0	0	0	0	0	0	0	0	0	2	100.0
Refunding excess loan funds to students	1	50.0	0	0	0	0	0	0	1	50.0	2	100.0

(CONTINUED)

Table 4.12G

Satisfaction with Activities Involved in Administering the Direct Loan Program by Type of Computer System Used Prior to 7/1/94 and After 7/1/94

Activity	PC->PC											
	Level of Satisfaction										Total	
	Very Satisfied		Somewhat Satisfied		Somewhat Dissatisfied		Very Dissatisfied		Not Applicable			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Keeping up with regulations	6	30.0	12	60.0	1	5.0	1	5.0	0	0	20	100.0
Answering general questions about loans	13	65.0	7	35.0	0	0	0	0	0	0	20	100.0
Counseling borrowers while in school	15	75.0	5	25.0	0	.0	0	0	0	0	20	100.0
Helping students with loans after school	6	30.0	4	20.0	1	5.0	0	0	9	45.0	20	100.0
Processing origination records	16	80.0	4	20.0	0	0	0	0	0	0	20	100.0
Printing promissory notes	16	80.0	3	15.0	0	0	0	0	1	5.0	20	100.0
Securing signature on promissory notes	13	65.0	4	20.0	2	10.0	1	5.0	0	0	20	100.0
Requesting and receipt of loan funds	16	80.0	0	0	2	10.0	0	0	2	10.0	20	100.0
Disbursement of loan funds	16	80.0	2	10.0	1	5.0	1	5.0	0	0	20	100.0
Refunding excess loan funds to students	8	40.0	9	45.0	0	0	0	0	3	15.0	20	100.0

(CONTINUED)

Table 4.12G

Satisfaction with Activities Involved in Administering the Direct Loan Program
by Type of Computer System Used Prior to 7/1/94 and After 7/1/94

Activity	Contracted servicer->mainframe & PC											
	Level of Satisfaction										Total	
	Very Satisfied		Somewhat Satisfied		Somewhat Dissatisfied		Very Dissatisfied		Not Applicable			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Keeping up with regulations	1	100.0	0	0	0	0	0	0	0	0	1	100.0
Answering general questions about loans	1	100.0	0	0	0	0	0	0	0	0	1	100.0
Counseling borrowers while in school	1	100.0	0	0	0	0	0	0	0	0	1	100.0
Helping students with loans after school	0	0	0	0	1	100.0	0	0	0	0	1	100.0
Processing origination records	0	0	1	100.0	0	0	0	0	0	0	1	100.0
Printing promissory notes	0	0	1	100.0	0	0	0	0	0	0	1	100.0
Securing signature on promissory notes	1	100.0	0	0	0	0	0	0	0	0	1	100.0
Requesting and receipt of loan funds	1	100.0	0	0	0	0	0	0	0	0	1	100.0
Disbursement of loan funds	1	100.0	0	0	0	0	0	0	0	0	1	100.0
Refunding excess loan funds to students	1	100.0	0	0	0	0	0	0	0	0	1	100.0

(CONTINUED)

Table 4.12G

Satisfaction with Activities Involved in Administering the Direct Loan Program
by Type of Computer System Used Prior to 7/1/94 and After 7/1/94

Activity	Contracted servicer->contracted servicer											
	Level of Satisfaction										Total	
	Very Satisfied		Somewhat Satisfied		Somewhat Dissatisfied		Very Dissatisfied		Not Applicable			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Keeping up with regul tions	2	28.6	3	42.9	1	14.3	0	0	1	14.3	7	100.0
Answering general questions about loans	3	42.9	3	42.9	0	0	0	0	1	14.3	7	100.0
Counseling borrowers while in school	5	71.4	1	14.3	0	0	0	0	1	14.3	7	100.0
Helping students with loans after school	1	14.3	1	14.3	0	0	0	0	5	71.4	7	100.0
Processing origination records	3	42.9	3	42.9	0	0	0	0	1	14.3	7	100.0
Printing promissory notes	3	42.9	2	28.6	0	0	0	0	2	28.6	7	100.0
Securing signature on promissory notes	5	71.4	1	14.3	0	0	0	0	1	14.3	7	100.0
Requesting and receipt of loan funds	4	57.1	0	0	0	0	1	14.3	2	28.6	7	100.0
Disbursement of loan funds	4	57.1	1	14.3	1	14.3	0	0	1	14.3	7	100.0
Refunding excess loan funds to students	3	42.9	2	28.6	0	0	1	14.3	1	14.3	7	100.0

(CONTINUED)

Table 4.12G

Satisfaction with Activities Involved in Administering the Direct Loan Program
by Type of Computer System Used Prior to 7/1/94 and After 7/1/94

Activity	Manual processing->PC											
	Level of Satisfaction										Total	
	Very Satisfied		Somewhat Satisfied		Somewhat Dissatisfied		Very Dissatisfied		Not Applicable			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Keeping up with regulations	1	50.0	1	50.0	0	0	0	0	0	0	2	100.0
Answering general questions about loans	1	50.0	1	50.0	0	0	0	0	0	0	2	100.0
Counseling borrowers while in school	0	0	1	50.0	1	50.0	0	0	0	0	2	100.0
Helping students with loans after school	0	0	1	50.0	0	0	0	0	1	50.0	2	100.0
Processing origination records	2	100.0	0	0	0	0	0	0	0	0	2	100.0
Printing promissory notes	2	100.0	0	0	0	0	0	0	0	0	2	100.0
Securing signature on promissory notes	1	50.0	1	50.0	0	0	0	0	0	0	2	100.0
Requesting and receipt of loan funds	2	100.0	0	0	0	0	0	0	0	0	2	100.0
Disbursement of loan funds	1	50.0	1	50.0	0	0	0	0	0	0	2	100.0
Refunding excess loan funds to students	1	50.0	0	0	1	50.0	0	0	0	0	2	100.0

(CONTINUED)

Table 4.12G

Satisfaction with Activities Involved in Administering the Direct Loan Program
by Type of Computer System Used Prior to 7/1/94 and After 7/1/94

Activity	Other											
	Level of Satisfaction										Total	
	Very Satisfied		Somewhat Satisfied		Somewhat Dissatisfied		Very Dissatisfied		Not Applicable			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Keeping up with regulations	0	0	2	100.0	0	0	0	0	0	0	2	100.0
Answering general questions about loans	1	50.0	1	50.0	0	0	0	0	0	0	2	100.0
Counseling borrowers while in school	2	100.0	0	0	0	0	0	0	0	0	2	100.0
Helping students with loans after school	1	50.0	1	50.0	0	0	0	0	0	0	2	100.0
Processing origination records	1	50.0	0	0	1	50.0	0	0	0	0	2	100.0
Printing promissory notes	2	100.0	0	0	0	0	0	0	0	0	2	100.0
Securing signature on promissory notes	0	0	2	100.0	0	0	0	0	0	0	2	100.0
Requesting and receipt of loan funds	1	50.0	1	50.0	0	0	0	0	0	0	2	100.0
Disbursement of loan funds	1	50.0	0	0	1	50.0	0	0	0	0	2	100.0
Refunding excess loan funds to students	0	0	2	100.0	0	0	0	0	0	0	2	100.0

Table 5.1

Mean Rating of Satisfaction with Department of Education's Responsiveness to Reported Difficulties During Implementation of the Direct Loan Program

	Rating
Level of Satisfaction	1.7

Table 5.2

Mean Ratings for Timeliness and Usefulness of Materials/Training

Materials/Training	Timeliness	Usefulness
Direct Loan Program rules and regulations	1.6	1.4
Telephone support for policy/admin guidance	1.5	1.3
Direct Loan Users Guide	1.5	1.7
In-person assistance	1.4	1.4
Counseling materials	1.9	1.3
Pre-printed promissory notes	1.4	1.1
Training on Direct Loan Software	1.7	1.8
Technical support for Software/computer issues	1.8	1.6
Loan origination support	1.3	1.3
Other servicing support	1.3	1.3
Other	2.5	1.0

Table 5.3

Mean Ratings for Timeliness of Delivery and Ease of Learning for EDExpress

Software Year/Phase	Timeliness	Ease of Learning
Year One software, Phase I	1.5	2.0
Year One software, Phase II	1.6	1.9
Year One software, Phase III	1.9	1.9
Year Two software	1.5	1.9

Table 5.4

Mean Ratings for Aspects of Direct Loan Component of EDExpress

	Rating
Overall usefulness	2.2
Ease of integration & compatibility	2.3
Process efficiency	2.4

Mean Ratings for Aspects of Direct Loan Component of EDExpress
by Institutional Characteristics

	Overall usefulness	Ease of integration & compatibility	Process efficiency
	Rating	Rating	Rating
Type and Control			
4-Year Public	2.4	2.7	2.8
4-Year Private	1.9	1.8	2.1
2-Year Public	2.2	2.3	2.5
2-Year Private	2.0	2.0	2.2
Proprietary	2.2	2.0	2.0
Annual Loan Volume			
$1-$500,000	1.9	1.6	1.8
$500,001-$1,000,000	2.1	1.9	1.9
$1,000,001-$2,000,000	2.2	1.9	2.1
$2,000,001-$4,000,000	2.2	2.4	2.3
$4,000,001-$10,000,000	2.2	2.2	2.4
$10,000,001-$20,000,000	1.9	2.6	2.6
over $20,000,000	3.0	2.8	3.4
Number of FFEL loans certified in 93/94			
0-500	2.0	1.7	1.8
500-1,000	2.3	2.4	2.4
1,000-2,000	2.1	2.3	2.2
2,000-5,000	2.1	2.6	2.6
5,000-10,000	2.3	2.6	2.7
10,000+	3.3	3.3	3.8
Structure			
1 campus, 1 office	2.2	2.3	2.4
Separate offices	2.3	2.6	2.5
Multiple campuses, 1 office	1.8	1.6	2.0
Other	3.2	2.4	2.8
Currently Use EFT			
Yes	2.2	2.2	2.3
No	2.3	2.3	2.5
Currently Use EDExpress Software			
Yes	2.1	2.3	2.4
No	2.5	2.4	2.5
Computer sys before 7/1/94;after 7/1/94			
Mainframe->mainframe	--	--	--
Mainframe->mainframe & PC	2.8	2.8	2.7
Mainframe & PC->mainframe & PC	2.3	2.6	2.7
PC->mainframe & PC	1.0	1.0	1.0
PC->PC	2.0	1.6	1.7
Contracted servicer->mainframe & PC	2.0	2.0	3.0
Contracted servicer->contracted servicer	1.7	1.0	2.0
Manual processing->PC	2.0	1.0	2.0
Other	1.0	1.0	1.5

Table 6.1

Ease of Implementation for Start-Up Activities and Processes
by Overall Satisfaction

Activities and Processes/Ease of Start Up	Overall Satisfaction									
	Very Satisfied		Somewhat Satisfied		Neutral		Somewhat Dissatisfied		Very Dissatisfied	
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Install government-provided software										
Easy	31	49.2	12	40.0	3	42.9	1	33.3	0	0
Moderate	19	30.2	14	46.7	4	57.1	0	0	1	100.0
Difficult	5	7.9	2	6.7	0	0	0	0	0	0
Not Applicable	7	11.1	2	6.7	0	0	2	66.7	0	0
Missing	1	1.6	0	0	0	0	0	0	0	0
Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0
Develop/conduct internal training										
Easy	21	33.3	6	20.0	1	14.3	0	0	1	100.0
Moderate	39	61.9	21	70.0	6	85.7	3	100.0	0	0
Difficult	1	1.6	1	3.3	0	0	0	0	0	0
Not Applicable	2	3.2	2	6.7	0	0	0	0	0	0
Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0
Develop procedures/materials										
Easy	47	74.6	15	50.0	2	28.6	0	0	1	100.0
Moderate	15	23.8	10	33.3	3	42.9	1	33.3	0	0
Difficult	0	0	2	6.7	1	14.3	2	66.7	0	0
Not Applicable	1	1.6	3	10.0	1	14.3	0	0	0	0
Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0
Develop procedures for loan app process										
Easy	30	47.6	7	23.3	3	42.9	1	33.3	1	100.0
Moderate	28	44.4	17	56.7	2	28.6	0	0	0	0
Difficult	2	3.2	4	13.3	1	14.3	2	66.7	0	0
Not Applicable	3	4.8	2	6.7	1	14.3	0	0	0	0
Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0
Develop loan disbursement procedures										
Easy	31	49.2	5	16.7	3	42.9	1	33.3	1	100.0
Moderate	23	36.5	14	46.7	2	28.6	0	0	0	0
Difficult	7	11.1	9	30.0	1	14.3	2	66.7	0	0
Not Applicable	2	3.2	1	3.3	1	14.3	0	0	0	0
Missing	0	0	1	3.3	0	0	0	0	0	0
Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0
Develop promissory note review procedure										
Easy	45	71.4	17	56.7	5	71.4	1	33.3	1	100.0
Moderate	16	25.4	12	40.0	1	14.3	2	66.7	0	0
Difficult	2	3.2	1	3.3	0	0	0	0	0	0
Not Applicable	0	0	0	0	1	14.3	0	0	0	0
Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0

(CONTINUED)

Table 6.1

Ease of Implementation for Start-Up Activities and Processes
by Overall Satisfaction

Activities and Processes/Ease of Start Up	Overall Satisfaction									
	Very Satisfied		Somewhat Satisfied		Neutral		Somewhat Dissatisfied		Very Dissatisfied	
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Develop internal recordkeeping procedure										
Easy	17	27.0	6	20.0	0	0	1	33.3	1	100.0
Moderate	37	58.7	18	60.0	6	85.7	0	0	0	0
Difficult	6	9.5	4	13.3	0	0	2	66.7	0	0
Not Applicable	3	4.8	2	6.7	1	14.3	0	0	0	0
Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0
Develop cash management procedures										
Easy	31	49.2	6	20.0	1	14.3	1	33.3	1	100.0
Moderate	26	41.3	18	60.0	3	42.9	0	0	0	0
Difficult	4	6.3	5	16.7	2	28.6	2	66.7	0	0
Not Applicable	2	3.2	1	3.3	1	14.3	0	0	0	0
Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0
Develop reconciliation procedures										
Easy	17	27.0	5	16.7	1	14.3	0	0	1	100.0
Moderate	31	49.2	14	46.7	2	28.6	0	0	0	0
Difficult	11	17.5	10	33.3	2	28.6	3	100.0	0	0
Not Applicable	4	6.3	1	3.3	1	14.3	0	0	0	0
Missing	0	0	0	0	1	14.3	0	0	0	0
Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0
Other										
Easy	3	4.8	0	0	0	0	0	0	0	0
Moderate	0	0	1	3.3	0	0	0	0	0	0
Difficult	1	1.6	0	0	0	0	0	0	0	0
Not Applicable	59	93.7	29	96.7	7	100.0	3	100.0	1	100.0
Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0

Table 6.2

Level of Effort Needed for Start-Up Activities and Processes by Overall Satisfaction

Administrative Area/Level of Staff Effort	Overall Satisfaction									
	Very Satisfied		Somewhat Satisfied		Neutral		Somewhat Dissatisfied		Very Dissatisfied	
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Financial Aid Office										
Very easy	11	17.5	1	3.3	0	0	0	0	0	0
Relatively easy	20	31.7	7	23.3	0	0	0	0	0	0
Moderate	24	38.1	12	40.0	6	85.7	2	66.7	1	100.0
Relatively difficult	7	11.1	7	23.3	1	14.3	1	33.3	0	0
Very difficult	1	1.6	3	10.0	0	0	0	0	0	0
Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0
Business/Bursar's Office										
Very easy	18	28.6	7	23.3	1	14.3	1	33.3	0	0
Relatively easy	26	41.3	9	30.0	2	28.6	0	0	1	100.0
Moderate	15	23.8	9	30.0	3	42.9	0	0	0	0
Relatively difficult	0	0	1	3.3	1	14.3	0	0	0	0
Very difficult	2	3.2	1	3.3	0	0	2	66.7	0	0
Not applicable	2	3.2	3	10.0	0	0	0	0	0	0
Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0
Technical Support Staff										
Very easy	9	14.3	2	6.7	0	0	1	33.3	0	0
Relatively easy	11	17.5	3	10.0	0	0	0	0	1	100.0
Moderate	23	36.5	8	26.7	5	71.4	0	0	0	0
Relatively difficult	11	17.5	9	30.0	1	14.3	0	0	0	0
Very difficult	2	3.2	3	10.0	1	14.3	2	66.7	0	0
Not applicable	7	11.1	5	16.7	0	0	0	0	0	0
Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0
Other Key Administrative Office										
Very easy	3	4.8	0	0	0	0	0	0	0	0
Relatively easy	7	11.1	1	3.3	0	0	0	0	0	0
Moderate	3	4.8	1	3.3	1	14.3	0	0	0	0
Relatively difficult	2	3.2	1	3.3	0	0	0	0	0	0
Not applicable	48	76.2	27	90.0	6	85.7	3	100.0	1	100.0
Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0

Table 6.3

Level of Effort Needed to Administer Program on a Day-to-Day Basis
by Overall Satisfaction with the Direct Loan Program

Level of Effort to Administer	Overall Satisfaction									
	Very Satisfied		Somewhat Satisfied		Neutral		Somewhat Dissatisfied		Very Dissatisfied	
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Very easy	16	25.4	1	3.3	0	0	0	0	0	0
Relatively easy	29	46.0	13	43.3	2	33.3	0	0	1	100.0
Moderate	14	22.2	12	40.0	1	16.7	0	0	0	0
Relatively difficult	3	4.8	1	3.3	3	50.0	1	33.3	0	0
Very difficult	1	1.6	3	10.0	0	0	2	66.7	0	0
Total	63	100.0	30	100.0	6	100.0	3	100.0	1	100.0

Tab

Satisfaction with Program Aspects by Overall Satisfaction with Direct Loan Program

Aspect of Program/Level of Satisfaction	Overall Satisfaction									
	Very Satisfied		Somewhat Satisfied		Neutral		Somewhat Dissatisfied		Very Dissatisfied	
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Inst. receipt of loan funds on time										
Very Satisfied	58	92.1	26	86.7	4	57.1	1	33.3	1	100.0
Somewhat Satisfied	1	1.6	0	0	2	28.6	0	0	0	0
Neutral	3	4.8	0	0	0	0	2	66.7	0	0
Somewhat Dissatisfied	0	0	1	3.3	0	0	0	0	0	0
Very Dissatisfied	1	1.6	2	6.7	0	0	0	0	0	0
Not Applicable	0	0	1	3.3	0	0	0	0	0	0
Missing	0	0	0	0	1	14.3	0	0	0	0
Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0
Workload to counsel borrowers										
Very Satisfied	48	76.2	15	50.0	0	0	0	0	1	100.0
Somewhat Satisfied	10	15.9	11	36.7	4	57.1	1	33.3	0	0
Neutral	3	4.8	4	13.3	1	14.3	2	66.7	0	0
Somewhat Dissatisfied	1	1.6	0	0	0	0	0	0	0	0
Very Dissatisfied	1	1.6	0	0	1	14.3	0	0	0	0
Missing	0	0	0	0	1	14.3	0	0	0	0
Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0
Service from Direct Loan Service Center										
Very Satisfied	51	81.0	17	56.7	2	28.6	0	0	1	100.0
Somewhat Satisfied	8	12.7	12	40.0	2	28.6	0	0	0	0
Neutral	2	3.2	1	3.3	3	42.9	1	33.3	0	0
Somewhat Dissatisfied	0	0	0	0	0	0	2	66.7	0	0
Very Dissatisfied	1	1.6	0	0	0	0	0	0	0	0
Not Applicable	1	1.6	0	0	0	0	0	0	0	0
Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0
Inst. cash flow under Direct Loans										
Very Satisfied	54	85.7	23	76.7	1	14.3	1	33.3	1	100.0
Somewhat Satisfied	5	7.9	4	13.3	1	14.3	0	0	0	0
Neutral	2	3.2	1	3.3	2	28.6	2	66.7	0	0
Very Dissatisfied	1	1.6	1	3.3	1	14.3	0	0	0	0
Not Applicable	1	1.6	1	3.3	0	0	0	0	0	0
Missing	0	0	0	0	2	28.6	0	0	0	0
Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0
Able Provide Service to Students at Peak										
Very Satisfied	52	82.5	16	53.3	0	0	1	33.3	1	100.0
Somewhat Satisfied	8	12.7	6	20.0	3	42.9	0	0	0	0
Neutral	2	3.2	5	16.7	2	28.6	2	66.7	0	0
Very Dissatisfied	1	1.6	1	3.3	1	14.3	0	0	0	0
Not Applicable	0	0	2	6.6	0	0	0	0	0	0
Missing	0	0	0	0	1	14.3	0	0	0	0
Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0
Other										
Very Satisfied	5	7.9	0	0	0	0	0	0	0	0
Not Applicable	57	90.5	29	96.7	7	100.0	3	100.0	1	100.0
Missing	1	1.6	1	3.3	0	0	0	0	0	0
Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0

Table 6.5

Level of Change in Resources by Overall Satisfaction with Direct Loan Program

Resource/Level of Change	Overall Satisfaction									
	Very Satisfied		Somewhat Satisfied		Neutral		Somewhat Dissatisfied		Very Dissatisfied	
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
No. of staff positions in financial aid										
Significant decrease	2	3.2	0	0	0	0	0	0	0	0
Small decrease	4	6.3	0	0	0	0	0	0	0	0
No significant change	46	73.0	23	76.7	3	42.9	3	100.0	1	100.0
Small increase	10	15.9	7	23.3	3	42.9	0	0	0	0
Significant increase	1	1.6	0	0	0	0	0	0	0	0
Missing	0	0	0	0	1	14.3	0	0	0	0
Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0
No. staff positions - Acct/Business Offi										
Significant decrease	1	1.6	0	0	0	0	0	0	0	0
Small decrease	3	4.8	2	6.7	0	0	1	33.3	1	100.0
No significant change	57	90.5	26	86.7	6	85.7	1	33.3	0	0
Small increase	1	1.6	2	6.7	0	0	1	33.3	0	0
Significant increase	1	1.6	0	0	0	0	0	0	0	0
Missing	0	0	0	0	1	14.3	0	0	0	0
Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0
No. staff utilized for technical support										
Small decrease	2	3.2	0	0	0	0	0	0	0	0
No significant change	45	71.4	23	76.7	3	42.9	1	33.3	1	100.0
Small increase	16	25.4	7	23.3	3	42.9	2	66.7	0	0
Missing	0	0	0	0	1	14.3	0	0	0	0
Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0
No. hours current staff work										
Significant decrease	4	6.3	0	0	0	0	0	0	0	0
Small decrease	11	17.5	2	6.7	0	0	0	0	0	0
No significant change	35	55.6	18	60.0	3	42.9	0	0	1	100.0
Small increase	10	15.9	5	16.7	0	0	0	0	0	0
Significant increase	3	4.8	5	16.7	3	42.9	3	100.0	0	0
Missing	0	0	0	0	1	14.3	0	0	0	0
Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0
Equipment/computers										
Significant decrease	1	1.6	1	3.3	0	0	0	0	0	0
Small decrease	2	3.2	0	0	0	0	0	0	0	0
No significant change	12	19.0	2	6.7	0	0	0	0	0	0
Small increase	31	49.2	15	50.0	6	85.7	2	66.7	0	0
Significant increase	17	27.0	12	40.0	0	0	1	33.3	1	100.0
Missing	0	0	0	0	1	14.3	0	0	0	0
Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0

(CONTINUED)

Table 6.5

Level of Change in Resources by Overall Satisfaction with Direct Loan Program

Resource/Level of Change	Overall Satisfaction									
	Very Satisfied		Somewhat Satisfied		Neutral		Somewhat Dissatisfied		Very Dissatisfied	
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Supplies										
Significant decrease	4	6.3	1	3.3	0	0	0	0	0	0
Small decrease	6	9.5	2	6.7	0	0	0	0	0	0
No significant change	26	41.3	9	30.0	2	28.6	0	0	1	100.0
Small increase	22	34.9	14	46.7	3	42.9	3	100.0	0	0
Significant increase	5	7.9	4	13.3	1	14.3	0	0	0	0
Missing	0	0	0	0	1	14.3	0	0	0	0
Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0
Funds for training										
Significant decrease	1	1.6	0	0	0	0	0	0	0	0
Small decrease	1	1.6	1	3.3	0	0	0	0	0	0
No significant change	35	55.6	15	50.0	2	28.6	0	0	0	0
Small increase	19	30.2	12	40.0	2	28.6	0	0	1	100.0
Significant increase	7	11.1	2	6.7	2	28.6	3	100.0	0	0
Missing	0	0	0	0	1	14.3	0	0	0	0
Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0
Funds for staff travel										
Significant decrease	1	1.6	1	3.3	0	0	0	0	0	0
Small decrease	1	1.6	0	0	0	0	0	0	0	0
No significant change	25	39.7	11	36.7	2	28.6	0	0	1	100.0
Small increase	30	47.6	14	46.7	2	28.6	0	0	0	0
Significant increase	6	9.5	4	13.3	2	28.6	3	100.0	0	0
Missing	0	0	0	0	1	14.3	0	0	0	0
Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0
Development of computer programs/procedu										
Small decrease	1	1.6	1	3.3	0	0	0	0	0	0
No significant change	14	22.2	6	20.0	2	28.6	0	0	0	0
Small increase	29	46.0	11	36.7	2	28.6	0	0	1	100.0
Significant increase	19	30.2	12	40.0	2	28.6	3	100.0	0	0
Missing	0	0	0	0	1	14.3	0	0	0	0
Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0
Other										
Significant decrease	1	1.6	0	0	0	0	0	0	0	0
Small increase	3	4.8	0	0	0	0	0	0	0	0
Significant increase	0	0	0	0	1	14.3	0	0	0	0
Missing	0	0	0	0	1	14.3	0	0	0	0
Not applicable	59	93.7	30	100.0	5	71.4	3	100.0	1	100.0
Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0

Table 6.6

Satisfaction with Activities Involved in Administering the Direct Loan Program by Overall Satisfaction

Activity/Satisfaction Level	Overall Satisfaction									
	Very Satisfied		Somewhat Satisfied		Neutral		Somewhat Dissatisfied		Very Dissatisfied	
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Keeping up with regulations										
Very Satisfied	34	54.0	6	20.0	1	14.3	1	33.3	1	100.0
Somewhat Satisfied	28	44.4	21	70.0	4	57.1	0	0	0	0
Somewhat Dissatisfied	0	0	3	10.0	1	14.3	2	66.7	0	0
Very Dissatisfied	1	1.6	0	0	0	0	0	0	0	0
Not Applicable	0	0	0	0	1	14.3	0	0	0	0
Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0
Answering general questions about loans										
Very Satisfied	48	76.2	16	53.3	1	14.3	1	33.3	1	100.0
Somewhat Satisfied	14	22.2	14	46.7	5	71.4	0	0	0	0
Not Applicable	1	1.6	0	0	1	14.3	2	66.7	0	0
Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0
Counseling borrowers while in school										
Very Satisfied	52	82.5	15	50.0	1	14.3	1	33.3	1	100.0
Somewhat Satisfied	10	15.9	13	43.3	4	57.1	0	0	0	0
Somewhat Dissatisfied	0	0	2	6.7	1	14.3	0	0	0	0
Not Applicable	1	1.6	0	0	1	14.3	2	66.7	0	0
Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0
Helping students with loans after school										
Very Satisfied	17	27.0	4	13.3	1	14.3	1	33.3	0	0
Somewhat Satisfied	11	17.5	9	30.0	2	28.6	0	0	0	0
Somewhat Dissatisfied	2	3.2	2	6.7	1	14.3	0	0	0	0
Not Applicable	33	52.4	15	50.0	3	42.9	2	66.7	1	100.0
Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0
Processing origination records										
Very Satisfied	49	77.8	16	53.3	3	42.9	1	33.3	1	100.0
Somewhat Satisfied	13	20.6	10	33.3	2	28.6	0	0	0	0
Somewhat Dissatisfied	1	1.6	4	13.3	0	0	0	0	0	0
Very Dissatisfied	0	0	0	0	1	14.3	2	66.7	0	0
Not Applicable	0	0	0	0	1	14.3	0	0	0	0
Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0
Printing promissory notes										
Very Satisfied	50	79.4	19	63.3	3	42.9	1	33.3	1	100.0
Somewhat Satisfied	12	19.0	9	30.0	2	28.6	0	0	0	0
Somewhat Dissatisfied	1	1.6	1	3.3	0	0	0	0	0	0
Very Dissatisfied	0	0	0	0	0	0	2	66.7	0	0
Not Applicable	0	0	1	3.3	2	28.6	0	0	0	0
Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0

(CONTINUED)

Table 6.6

Satisfaction with Activities Involved in Administering the Direct Loan Program
by Overall Satisfaction

Activity/Satisfaction Level	Overall Satisfaction									
	Very Satisfied		Somewhat Satisfied		Neutral		Somewhat Dissatisfied		Very Dissatisfied	
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Securing signature on promissory notes										
Very Satisfied	47	74.6	14	46.7	4	57.1	1	33.3	1	100.0
Somewhat Satisfied	14	22.2	13	43.3	1	14.3	0	0	0	0
Somewhat Dissatisfied	1	1.6	3	10.0	1	14.3	2	66.7	0	0
Very Dissatisfied	1	1.6	0	0	0	0	0	0	0	0
Not Applicable	0	0	0	0	1	14.3	0	0	0	0
Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0
Requesting and receipt of loan funds										
Very Satisfied	56	88.9	20	66.7	2	28.6	1	33.3	1	100.0
Somewhat Satisfied	5	7.9	3	10.0	2	28.6	0	0	0	0
Somewhat Dissatisfied	0	0	3	10.0	0	0	2	66.7	0	0
Very Dissatisfied	0	0	2	6.7	0	0	0	0	0	0
Not Applicable	2	3.2	2	6.7	3	42.9	0	0	0	0
Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0
Disbursement of loan funds										
Very Satisfied	53	84.1	16	53.3	1	14.3	1	33.3	1	100.0
Somewhat Satisfied	7	11.1	6	20.0	5	71.4	0	0	0	0
Somewhat Dissatisfied	2	3.2	6	20.0	0	0	0	0	0	0
Very Dissatisfied	1	1.6	1	3.3	0	0	2	66.7	0	0
Not Applicable	0	0	1	3.3	1	14.3	0	0	0	0
Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0
Refunding excess loan funds to students										
Very Satisfied	38	60.3	10	33.3	1	14.3	1	33.3	1	100.0
Somewhat Satisfied	17	27.0	12	40.0	4	57.1	0	0	0	0
Somewhat Dissatisfied	2	3.2	1	3.3	0	0	0	0	0	0
Very Dissatisfied	2	3.2	1	3.3	0	0	0	0	0	0
Not Applicable	4	6.3	6	20.0	2	28.6	2	66.7	0	0
Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0
Financial monitoring and reporting										
Very Satisfied	32	50.8	6	20.0	0	0	1	33.3	1	100.0
Somewhat Satisfied	25	39.7	14	46.7	3	42.9	0	0	0	0
Somewhat Dissatisfied	6	9.5	7	23.3	1	14.3	0	0	0	0
Very Dissatisfied	0	0	2	6.7	0	0	2	66.7	0	0
Not Applicable	0	0	1	3.3	3	42.9	0	0	0	0
Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0
Recordkeeping/reporting of student info										
Very Satisfied	14	22.2	3	10.0	0	0	0	0	0	0
Somewhat Satisfied	16	25.4	8	26.7	2	28.6	0	0	0	0

(CONTINUED)

Table 6.6

Satisfaction with Activities Involved in Administering the Direct Loan Program
by Overall Satisfaction

Activity/Satisfaction Level	Overall Satisfaction									
	Very Satisfied		Somewhat Satisfied		Neutral		Somewhat Dissatisfied		Very Dissatisfied	
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Recordkeeping/reporting of student info										
Somewhat Dissatisfied	1	1.6	1	3.3	0	0	0	0	0	0
Very Dissatisfied	0	0	2	6.7	0	0	3	100.0	0	0
Not Applicable	32	50.8	16	53.3	5	71.4	0	0	1	100.0
Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0

Table 6.7

Changes in Workload as a Result of Implementation of the Direct Loan Program by Overall Satisfaction with the Direct Loan Program

Administrative Function/Change in Workload	Overall Satisfaction									
	Very Satisfied		Somewhat Satisfied		Neutral		Somewhat Dissatisfied		Very Dissatisfied	
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Advising students on status of loans										
Increase	3	4.8	9	30.0	3	42.9	0	0	0	0
Decrease	30	47.6	8	26.7	1	14.3	0	0	0	0
No change	30	47.6	13	43.3	2	28.6	3	100.0	1	100.0
Missing	0	0	0	0	1	14.3	0	0	0	0
Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0
Counseling borrowers on Direct Loan Prog										
Increase	11	17.5	9	30.0	3	42.9	0	0	1	100.0
Decrease	11	17.5	2	6.7	0	0	0	0	0	0
No change	40	63.5	19	63.3	3	42.9	3	100.0	0	0
Missing	1	1.6	0	0	1	14.3	0	0	0	0
Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0
Training Financial Aid staff										
Increase	41	65.1	23	76.7	6	85.7	2	66.7	1	100.0
Decrease	6	9.5	1	3.3	0	0	0	0	0	0
No change	15	23.8	6	20.0	0	0	1	33.3	0	0
Missing	1	1.6	0	0	1	14.3	0	0	0	0
Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0
Processing of loan app./creation orig re										
Increase	18	28.6	16	53.3	5	71.4	3	100.0	0	0
Decrease	28	44.4	7	23.3	0	0	0	0	1	100.0
No change	16	25.4	7	23.3	1	14.3	0	0	0	0
Missing	1	1.6	0	0	1	14.3	0	0	0	0
Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0
Request and receipt of loan funds by ins										
Increase	16	25.4	16	53.3	4	57.1	3	100.0	1	100.0
Decrease	28	44.4	5	16.7	0	0	0	0	0	0
No change	19	30.2	9	30.0	2	28.6	0	0	0	0
Missing	0	0	0	0	1	14.3	0	0	0	0
Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0
Enrollment verification										
Increase	6	9.5	4	13.3	1	14.3	0	0	0	0
Decrease	5	7.9	2	6.7	0	0	0	0	1	100.0
No change	51	81.0	22	73.3	4	57.1	2	66.7	0	0
Missing	1	1.6	2	6.7	2	28.6	1	33.3	0	0
Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0

(CONTINUED)

Table 6.7

Changes in Workload as a Result of Implementation of the Direct Loan Program
by Overall Satisfaction with the Direct Loan Program

Administrative Function/Change in Workload	Overall Satisfaction									
	Very Satisfied		Somewhat Satisfied		Neutral		Somewhat Dissatisfied		Very Dissatisfied	
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Disbursement of loan funds to student										
Increase	9	14.3	8	26.7	3	42.9	1	33.3	0	0
Decrease	35	55.6	13	43.3	1	14.3	0	0	1	100.0
No change	18	28.6	9	30.0	2	28.6	2	66.7	0	0
Missing	1	1.6	0	0	1	14.3	0	0	0	0
Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0
Cash management										
Increase	21	33.3	18	60.0	4	57.1	2	66.7	0	0
Decrease	19	30.2	2	6.7	0	0	0	0	1	100.0
No change	20	31.7	9	30.0	2	28.6	1	33.3	0	0
Missing	3	4.8	1	3.3	1	14.3	0	0	0	0
Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0
Reconciliation										
Increase	45	71.4	25	83.3	5	71.4	3	100.0	1	100.0
Decrease	4	6.3	0	0	0	0	0	0	0	0
No change	11	17.5	4	13.3	1	14.3	0	0	0	0
Missing	3	4.8	1	3.3	1	14.3	0	0	0	0
Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0
Recordkeeping and reconciliation										
Increase	12	19.0	11	36.7	4	57.1	1	33.3	0	0
Decrease	14	22.2	2	6.7	0	0	0	0	1	100.0
No change	37	58.7	16	53.3	2	28.6	2	66.7	0	0
Missing	0	0	1	3.3	1	14.3	0	0	0	0
Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0
Other										
Increase	3	4.8	0	0	0	0	0	0	0	0
No change	2	3.2	0	0	0	0	0	0	0	0
Missing	0	0	0	0	1	14.3	0	0	0	0
Not applicable	58	92.1	30	100.0	6	85.7	3	100.0	1	100.0
Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0
Overall workload change										
Increase	16	25.4	19	63.3	6	85.7	3	100.0	0	0
Decrease	33	52.4	6	20.0	0	0	0	0	0	0
No change	14	22.2	5	16.7	0	0	0	0	1	100.0
Missing	0	0	0	0	1	14.3	0	0	0	0
Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0

Table 7.1A

Number of Lenders Dealt with on A Regular Basis

Number of Lenders	N	Pct.
1-2 lenders	16	15.4
3-5 lenders	24	23.1
6-10 lenders	14	13.5
11-20 lenders	16	15.4
Over 20 lenders	34	32.7
Total	104	100.0

Table 7.1B

Number of Guarantee Agencies Dealt with on A Regular Basis

Number of Guarantee Agencies	N	Pct.
1 guarantee agency	23	21.9
2-3 guarantee agencies	37	35.2
4-5 guarantee agencies	14	13.3
Over 5 guarantee agencies	31	29.5
Total	105	100.0

Table 7.2A

Percent of Loan Volume Handled by Primary Lender

Percent of Loan Volume	N	Pct.
0% - 25%	20	21.5
26% - 50%	29	31.2
51% - 75%	20	21.5
76% - 100%	21	22.6
Not Applicable - No Primary Lender	3	3.2
Total	93	100.0

Table 7.2B

Percent of Loan Volume Handled by Primary Guarantee Agency

Percent of Loan Volume	N	Pct.
0% - 50%	17	17.3
51% - 75%	23	23.5
76% - 95%	36	36.7
96% - 100%	22	22.4
Total	98	100.0

Table 7.3

Mean Rating of Overall Satisfaction with FFEL Program Prior to Involvement with Direct Loan Program

	Rating
Level of Satisfaction	3.3

Table 7.4

Overall Satisfaction with FFEL Program by Overall Satisfaction with Direct Loan Program

Level of Satisfaction with FFEL	Level of Satisfaction with Direct Loan									
	Very Satisfied		Somewhat Satisfied		Neutral		Somewhat Dissatisfied		Very Dissatisfied	
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Very Satisfied	7	11.1	1	3.3	0	0	3	100.0	0	0
Somewhat Satisfied	8	12.7	8	26.7	5	71.4	0	0	0	0
Neutral	15	23.8	9	30.0	2	28.6	0	0	0	0
Somewhat Dissatisfied	16	25.4	6	20.0	0	0	0	0	1	100.0
Very Dissatisfied	17	27.0	6	20.0	0	0	0	0	0	0
Total	63	100.0	30	100.0	7	100.0	3	100.0	1	100.0

Table 7.5

Level of Effort Required for FFEL versus Direct Loan

Level of Effort for FFEL	Level of Effort for Direct Loan									
	Very easy		Relatively easy		Moderate		Relatively labor intensive		Very labor intensive	
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Very easy	1	5.9	5	11.1	1	3.7	2	22.2	0	0
Relatively easy	2	11.8	7	15.6	5	18.5	1	11.1	2	33.3
Moderate	3	17.6	11	24.4	6	22.2	2	22.2	2	33.3
Relatively labor intensive	4	23.5	14	31.1	8	29.6	1	11.1	1	16.7
Very labor intensive	7	41.2	8	17.8	7	25.9	3	33.3	1	16.7
Total	17	100.0	45	100.0	27	100.0	9	100.0	6	100.0

Table 7.6

Mean Ratings for Timeliness and Usefulness of Materials/Training
from Department of Education, Primary Lender, and Primary Guarantee Agency

Materials/Training	Dept. of Educ		Primary Lender		Guarantee Agency	
	Timeliness	Usefulness	Timeliness	Usefulness	Timeliness	Usefulness
Software for administration or reporting	1.7	1.7	2.3	2.2	2.0	2.3
Telephone support	2.1	1.8	2.1	2.1	2.1	2.1
Info on FFEL Program rules	2.1	1.9	2.0	2.0	1.9	1.9
Training sessions	2.1	2.0	2.0	2.1	1.9	2.1
Materials for counseling borrowers	2.0	1.8	1.7	1.7	1.8	1.9
Other	4.0	4.0	1.0	1.0	1.0	1.0

Table 7.7

Mean Ratings for Timeliness and Usefulness of Materials/Training
Comparison of Direct Loan vs. FFEL

Materials/Training	Direct Loan		FFEL (Dept. of Educ)		Index	
	Timeliness	Usefulness	Timeliness	Usefulness	Timeliness	Usefulness
Telephone support	1.5	1.3	2.1	1.8	0.71	0.72
Info on program rules	1.6	1.4	2.1	1.9	0.76	0.74
Training sessions	1.7	1.8	2.1	2.0	0.81	0.90
Materials for counseling borrowers	1.9	1.3	2.0	1.8	0.95	0.72

Materials/Training	Direct Loan		FFEL (Primary Lender)		Index	
	Timeliness	Usefulness	Timeliness	Usefulness	Timeliness	Usefulness
Telephone support	1.5	1.3	2.1	2.1	0.71	0.62
Info on program rules	1.6	1.4	2.0	2.0	0.80	0.70
Training sessions	1.7	1.8	2.0	2.1	0.85	0.86
Materials for counseling borrowers	1.9	1.3	1.7	1.7	1.12	0.76

Materials/Training	Direct Loan		FFEL (Guaranty Agency)		Index	
	Timeliness	Usefulness	Timeliness	Usefulness	Timeliness	Usefulness
Telephone support	1.5	1.3	2.1	2.1	0.71	0.62
Info on program rules	1.6	1.4	1.9	1.9	0.84	0.74
Training sessions	1.7	1.8	1.9	2.1	0.89	0.86
Materials for counseling borrowers	1.9	1.3	1.8	1.9	1.06	0.68

Table 7.8

Mean Rating of Overall Satisfaction with Current FFEL Program

	Rating
Level of Satisfaction	2.6

Table 7.9

Mean Rating of Changes in FFEL Program Administration

Aspect of FFEL Program Administration	Rating
Student Access to Loans	1.9
Ease of Administration of FFEL	1.8
Service from Banks/Guarantee Agencies	1.8
Service from Loan Servicers	1.9
Service from Third Party	2.0

Table 8.1

Preferences for Future Surveys

Preference	N	Pct.
Every 6 months	38	36.9
Once per year	65	63.1
Total	103	100.0

Appendix B

Survey Methodology

Survey Methodology

This mail survey of first-year Direct Loan institutions was conducted by Macro International Inc. under contract to the U.S. Department of Education. The purpose of the survey was to assess the effects of FDSLP implementation at the institutional level.

Approximately three weeks prior to the survey mailout, two pre-survey letters — one from the Department of Education and one from Macro — were mailed to Financial Aid Administrators at all (112) first-year Direct Loan institutions. The pre-survey letters are included in Appendix C of this report. The purpose of the letters was to inform institutions of the survey and to encourage participation.

Questionnaires were mailed on February 27, 1995 and data collection continued through March 23, 1995. A copy of the survey instrument is included in Appendix C. Completed questionnaires were reviewed for discrepancies and/or missing data, and telephone follow-up calls were conducted in cases where clarification was necessary. Following editing procedures, the surveys were entered into an automated data entry system. All questionnaires were double entered to achieve 100 percent data verification. The automated system ensured accuracy in identifying and correcting inconsistent data. Telephone follow-up calls to non-respondents began on March 9, 1995 and continued throughout the remainder of the survey period. In instances where it was not convenient for respondents to complete and mail (or fax) the questionnaire to Macro, the survey was conducted over the telephone.

The overall survey response rate as of the date of preparation of this preliminary report was 85 percent, based on 95 responses from 112 eligible Direct Loan institutions. Individual item response rates were very high for all questions. The generally high item response for this survey, coupled with the extensive verification procedures, ensure that the data provided accurately reflect the views, opinions and information of responding institutions.

Non-responding institutions may have some effect on the survey results to the extent that responses from nonparticipating institutions differ from those of survey respondents. This effect should be minimal given the response rate achieved for this survey. However, in an effort to achieve a 100 percent response rate from first-year Direct Loan institutions, and thus eliminate non-response bias, the telephone follow-up period for the survey has been extended. Following the completion of the extended follow-up procedures, updated data tables will be prepared to reflect the total survey response.

Response rate for each item in the Survey of Institutions Participating in the Federal Direct Student Loan Program

Question Number	Description	Response Rate (Percent)
1	Structure of Institution's Financial Aid Office	100
2	Did institution use EFT prior to July 1, 1994?	99
	Percent of loans processed through EFT in 93/94	95
3	Does Institution currently use EFT?	99
	Percent of loans processed through EFT currently	97
4	Did institution use EDExpress software for administration of Pell Grant funds prior to July 1, 1994?	100
5	Does institution currently use EDExpress software for administration of Pell Grant funds?	100
6	Type of computer system used to administer student financial aid prior to July 1, 1994	99
	Type of computer system used to administer student financial aid after July 1, 1994	97
7	Does institution currently participate in the National Student Loan Clearinghouse?	99
8	Number of FFEL loans certified during last Federal Award Year (93/94)	91
9	Is a significant change expected in the number of loans certified during the 94/95 Federal Award Year?	99
	Percent increase in number of loans certified	95
	Percent decrease in number of loans certified	95
10.	**Level of involvement in support of administration of student financial aid and the direct loan program**	
	Accounting Office	100
	Business/Bursars Office or Student Accounts	100
	Computer Services	100
	Admissions	100
	Registrar's Office	100

Question Number	Description	Response Rate (Percent)
11	Most important factors in institution's overall decision to apply for the Direct Loan Program	100
12	Offering both Direct Loans and FFEL or only Direct Loans?	100
12A.	**Factors Influencing the Decision to Phase-In the Direct Loan Program**	
	Did not want to confuse borrowers who already had FFEL loans	100
	Wanted to delay full commitment until Department gains experience with the new program	100
	Wanted to learn how to implement the program on a small group before committing the entire institution	100
	Wanted to maintain relationships with lender/guarantor	100
	Wanted to keep professional students in the FFEL program	100
12B.	**Factors Influencing Decision to Switch to 100% Direct Lending**	
	Did not want to confuse borrowers by offering two loan programs	100
	Did not want the complexity of administering two programs simultaneously	100
	Did not want to continue to administer the FFEL program	100
	Wanted to avoid uncertainty over obtaining loans through lenders under FFEL	100
13	Participating as an originator or an alternate originator?	100
13.	**Importance of Specified Items in Decision to Originate**	
	Wanted to be active in or control the loan process	98
	Felt it would eliminate potential confusion for borrowers	98
	Did not want to involve other parties in the loan application process where not necessary	98
	Administrative allowance would make origination cost-effective	98
	Would facilitate more timely processing of loans	97

Question Number	Description	Response Rate (Percent)
15.	**Ease of Implementation of Start-Up Activities for the Direct Loan Program**	
	Install government-provided software into your institution's own computer system	99
	Develop and conduct internal staff training on Direct Loan Program	100
	Develop procedures/materials to counsel borrowers on Direct Loans	100
	Develop institutional procedures for processing loan application and ensuring loan origination	100
	Develop loan disbursement procedures (e.g. crediting student accounts)	99
	Develop promissory note review and transmittal procedures	100
	Develop internal recordkeeping and procedures for reporting to Direct Loan System	100
	Develop institutional cash management procedures	100
	Develop reconciliation procedures at your institution	99
16.	**Characterize the level of work or staff effort needed to prepare for and start up administration of the Direct Loan Program in each of the following administrative areas:**	
	Financial Aid Office	100
	Business/Bursar's Office	100
	Technical Support Staff	100
17	Did experience in administering Pell and/or Perkins program assist institution in administration of Direct Loan Program?	100
19	After implementation, characterize the level of effort needed to administer the program on a day-to-day basis	99
20.	**Note satisfaction with each aspect of the Federal Direct Loan Program specified:**	
	Institutional receipt of loan funds on time	99
	Workload to counsel borrowers	99
	Service from the Direct Loan Servicing Center	100

Question Number	Description	Response Rate (Percent)
	Institutional cash flow under Direct Loans	98
	Ability to provide service to students during peak flow periods	99
21.	**Specify the level of changes in each resource listed below that are a direct result of implementing the Direct Loan Program**	
	Number of staff positions related to financial aid	99
	Number of staff positions in accounting or business office	99
	Number of staff utilized for technical support	99
	Number of hours current staff work	99
	Equipment/computers	99
	Supplies	99
	Funds for training	99
	Funds for staff travel	99
	Development/modification of computer program/procedures	99
22.	**Level of satisfaction with the following activities associated with administering the Direct Loan Program**	
	Keeping up with regulations	100
	Answering general questions about loans and financial aid	100
	Counseling borrowers while in school	100
	Helping students with loans after they have left school	100
	Processing origination records	100
	Printing promissory notes	100
	Securing signature on promissory notes	100
	Requesting and receipt of loan funds	100
	Disbursement of loan funds	100
	Refunding excess loan funds to students	100
	Financial monitoring and reporting	100

Question Number	Description	Response Rate (Percent)
	Recordkeeping and reporting of student information	100
24.	**Specify the workload change for each administrative function as a result of implementing the Direct Loan Program**	
	Advising students on status of loans	99
	Large/Small change	100
	Temporary/Permanent change	98
	Counseling borrowers on Direct Loan Program	98
	Large/Small change	100
	Temporary/Permanent change	100
	Training Financial Aid staff	98
	Large/Small change	100
	Temporary/Permanent change	96
	Processing of loan application/creation of origination record	99
	Large/Small change	100
	Temporary/Permanent change	99
	Request and receipt of loan funds by institution	98
	Large/Small change	100
	Temporary/Permanent change	97
	Enrollment Verification	95
	Large/Small change	100
	Temporary/Permanent change	100
	Disbursement of loan funds to student	95
	Large/Small change	100
	Temporary/Permanent change	100
	Cash Management	95
	Large/Small change	100
	Temporary/Permanent change	100
	Reconciliation	98

Question Number	Description	Response Rate (Percent)
	Large/Small change	100
	Temporary/Permanent change	100
	Recordkeeping and reporting	98
	Large/Small change	100
	Temporary/Permanent change	99
	Overall workload change	98
	Large/Small change	100
	Temporary/Permanent change	99
25.	**Time needed to process a single Direct Loan (Best, Average, & Worst Scenarios)**	
	Best Case - Time	88
	Best Case - % requiring specified amount of time	82
	Average Case - Time	87
	Average Case - % requiring specified amount of time	81
	Worst Case - Time	87
	Worst Case - % requiring specified amount of time	81
26.	**Perceptions of institution's implementation of the Direct Loan Program**	
	Staff have been shifted to work on different financial aid functions	99
	Staff have been freed to work on other activities outside of financial aid	98
	Staff have been released to other departments or let go	99
	Staff are working extra hours to accommodate the added activities	99
	Extra staff have been hired at the institution to accommodate the added activities	99
28	Satisfaction with Dept. of Education's responsiveness to reported problems or difficulties during implementation of the Direct Loan Program	99

Question Number	Description	Response Rate (Percent)
29.	**Receipt/Satisfaction with Direct Loan Program Materials/Training**	
	Direct Loan Program rules and regulations	100
	Timeliness	99
	Usefulness	98
	Telephone support for policy or administrative guidance	100
	Timeliness	100
	Usefulness	98
	Direct Loan Users Guide	100
	Timeliness	100
	Usefulness	99
	In-person assistance	98
	Timeliness	96
	Usefulness	96
	Counseling materials	100
	Timeliness	100
	Usefulness	100
	Pre-printed promissory notes	100
	Timeliness	99
	Usefulness	97
	Training on Direct Loan Software	100
	Timeliness	100
	Usefulness	100
	Technical support for software/computer issues	100
	Timeliness	100
	Usefulness	99
	Loan origination support	97
	Timeliness	100
	Usefulness	99

Question Number	Description	Response Rate (Percent)
Other servicing support		85
	Timeliness	99
	Usefulness	99
30	Using EDExpress to process Direct Loans?	100
	Year One software, Phase I - Timeliness	100
	Year One software, Phase I - Ease of Learning	100
	Year One software, Phase II - Timeliness	99
	Year One software, Phase II - Ease of Learning	100
	Year One software, Phase III - Timeliness	97
	Year One software, Phase III - Ease of Learning	98
	Year Two software - Timeliness	92
	Year Two software - Ease of Learning	88
30 c	Satisfaction with overall usefulness of Direct Loan component of EDExpress	100
30 d	Satisfaction with ease of integration and compatibility of the Direct Loan component of EDExpress	99
30 e	Satisfaction with processing efficiency of the Direct Loan component of EDExpress	100
32	Number of lenders dealt with on a regular basis in the FFEL program	99
33	Number of guarantee agencies dealt with on a regular basis in the FFEL program	100
34	Description of the overall level of work required to administer the FFEL program on a day-to-day basis	100
35	Overall satisfaction with the FFEL program prior to involvement with the Direct Loan Program	100
36a. Materials/Training received from the Department of Education while in FFEL Program		
Software for administration or reporting functions		100
	Timeliness	98
	Usefulness	98

Question Number	Description		Response Rate (Percent)
	Telephone support		99
		Timeliness	100
		Usefulness	98
	Information on FFEL Program rules/regulations		100
		Timeliness	100
		Usefulness	100
	Training sessions		100
		Timeliness	100
		Usefulness	100
	Materials for counseling borrowers		100
		Timeliness	100
		Usefulness	60
36b.	**Materials/Training received from primary lender or their servicer while in FFEL Program**		
	Software for administration or reporting functions		97
		Timeliness	100
		Usefulness	100
	Telephone support		97
		Timeliness	100
		Usefulness	97
	Information on FFEL Program rules/regulations		97
		Timeliness	100
		Usefulness	99
	Training sessions		97
		Timeliness	98
		Usefulness	96

Question Number	Description		Response Rate (Percent)
	Materials for counseling borrowers		96
		Timeliness	100
		Usefulness	97
36 c	Percent of loan volume handled by primary lender		89
36d.	**Materials/Training received from primary guarantee agency or their servicer while in FFEL Program**		
	Software for administration or reporting functions		97
		Timeliness	96
		Usefulness	96
	Telephone support		97
		Timeliness	100
		Usefulness	99
	Information on FFEL Program rules/regulations		97
		Timeliness	100
		Usefulness	100
	Training sessions		97
		Timeliness	97
		Usefulness	97
	Materials for counseling borrowers		95
		Timeliness	98
		Usefulness	97
36 e	Percent of loan volume handled by primary guarantee agency		93
37 a	Now that administering both FFEL and Direct Loans, how satisfied with FFEL as it is currently operating?		97

Question Number	Description	Response Rate (Percent)
37b.	**Rate changes in the following aspects of the FFEL Program following the introduction of the Direct Loan Program**	
	Student access to loans	97
	Ease of Administration of FFEL	97
	Service from banks/guarantee agencies	97
	Service from loan servicers/collection agencies	97
	Service from your third party or privately contracted servicer	93
38	Rate general satisfaction with the Direct Loan Program up to this point	99
42	Opinion about the timing of the survey	98

Appendix C

Survey Questionnaire

Dear

I am writing to encourage your participation in an important upcoming study of the Federal student loan programs. Macro International Inc., under contract to ED, is conducting an evaluation of the Direct Loan Program. As part of this evaluation, all institutions participating in the Direct Loan Program and a sample of institutions participating in the Federal Family Educational Loan Program (FFELP) will be surveyed.

We would appreciate your prompt attention to this survey because the data will provide important information on early implementation of the Direct Loan Program. OMB clearance for the survey is expected in the near future. When clearance is granted by OMB, we will mail the survey instrument to you.

This study is part of an evaluation to examine the implementation of the Direct Loan Program and to compare schools' experiences in this program with those of institutions in the FFEL Program. The survey focuses on institutional satisfaction with the programs and institutional satisfaction with ED.

Your cooperation in this voluntary survey is strongly encouraged. The Department understands that this is a busy time for you and has kept the survey questions to a minimum. All of your answers will be held confidential by Macro and will only be reported to the Department in the aggregate.

We look forward to your participation in the study. By sharing information about your experiences in the Federal student loan programs, you will be assisting the Department in its ongoing efforts to improve loan program operations. If you have any comments about the survey or suggestions for improving this process, please call Mr. Steven Zwillinger, the Department's Project Officer for this study. Mr. Zwillinger's telephone number is (202) 401-0182.

Sincerely,

Alan Ginsburg

Alan Ginsburg
Director
Planning and Evaluation Service

Dear

Your institution has been selected to participate in a survey of institutions administering the Direct Loan Program. As indicated in the enclosed letter from Alan Ginsburg, Director of the Planning and Evaluation Service at the Department of Education, this survey is part of an evaluation that Macro International is conducting.

We look forward to your participation in this evaluation of Federal student loan programs. Your comments will be very important to this assessment of the Direct Loan Program's implementation as we examine schools' experiences with various aspects of the Direct Loan and Federal Family Education Loan Programs.

The survey is scheduled to be mailed shortly. If you have any questions or comments about the survey process, please do not hesitate to contact me at (800) 292-4460.

Sincerely yours,

Sadie Bennett

Sadie Bennett
Survey Director

Enclosure

Survey of Institutions Participating in the Federal Direct Student Loan Program

Conducted by Macro International Inc.
Under Contract to the U.S. Department of Education
Contract No. EA93085001

Macro International Inc.
11785 Beltsville Drive
Calverton, MD 20705

February 27, 1995

OMB Clearance # 1875-0012

Expires September 30, 1995

Survey of Institutions Participating in the Federal Direct Student Loan Program

Introduction

The Federal Direct Student Loan Program (Direct Loan Program) began disbursing loans on July 1, 1994. The U.S. Department of Education (ED) has contracted Macro International Inc. to conduct an evaluation of this effort. The purpose of this survey, which is one component of the overall evaluation, is to gather information about schools' experiences with the administration of the Federal Family Educational Loans (FFEL) Program as well as their initial implementation and experiences with the new Direct Loan Program. This information will be used to help ED better understand the new program from the viewpoint of the institutions as well as improve the Direct Loan Program for future years.

Instructions

For this survey, we would like the Financial Aid Director to be the key contact. However, there may be some questions that will require input from the Business Office or other offices involved with the loan programs.

This survey has been sent to your institution, based on your Department of Education ID Number. Some institutions may have multiple campuses, branches, or schools within an institution that are served by separate Financial Aid Offices. If your institution is decentralized in this manner and these divisions operate under a single Department of Education ID Number, you may need to consult with other Financial Aid Offices to provide your answers or to determine who should fill out the survey. Please call Sadie Bennett at (800) 292-4460 if you have questions.

Some of these questions may not be applicable to your institution or may not address your specific situation. Please answer these questions to the best of your ability and feel free to comment in the space provided regarding your particular situation. If you have any questions, please contact Sadie Bennett at Macro International Inc.

Our Thanks

We know how busy Financial Aid staff are, especially during this period of transition to the Federal Direct Student Loan Program. We are grateful for your cooperation and hope you view this as an opportunity to provide input regarding the initial Federal Direct Student Loan Program activities and areas for improvement as this program progresses.

To ensure that your questionnaire is received in time to be included in the survey results, please return it in the enclosed postage-paid envelope by March 8, 1995.

Please return this survey to:

Macro International Inc.
11785 Beltsville Drive
Suite 300
Calverton, MD 20705
ATTN: Sadie Bennett

Phone: (301) 572-0200
Toll Free: (800) 292-4460
Fax: (301) 572-0999

Identifying Information

[Institutional Label]

Is the information on the above label correct? If not, please change any incorrect information.

In the spaces provided below, please enter your name, title, telephone number, and the date on which you completed this questionnaire.

Name of Person Completing Form ____________________

Title ____________________

Telephone Number ____________________

Date ____________________

Confidentiality

Although we ask for identifying information for follow-up purposes, identities of institutions and names of individuals will be kept strictly confidential by Macro International Inc. All information obtained from this survey will be presented in aggregate form.

About This Survey

As part of its commitment to continual improvement of the Direct Loan Program and to customer service, the Department of Education has asked Macro to conduct a survey of institutions on a periodic basis to determine strengths and areas for improvement. A large sample of institutions (both Direct Loan and FFEL institutions) is being surveyed regarding their experiences in administering their respective programs as part of this effort. This survey covers both your experiences during the start-up of Direct Loan as well as the actual administration of the program. We welcome any thoughts or suggestions you might have regarding this survey (please see the items in Section 8).

Again, **thank you for your time and cooperation**.

Section 1 - Background Information

1. Which of the following best characterizes the structure of the Financial Aid Office(s) at your institution as it relates to processing loans? (Check only one.)

- ❑ The institution does not have multiple campuses, branches, or schools; one office administers financial aid for the entire institution.
- ❑ Each campus, branch, or school within the institution is served by a separate Financial Aid Office.
- ❑ All campuses, branches, or schools within the institution are served by a single Financial Aid Office.
- ❑ Other (Specify) ______________________________

2. Prior to July 1, 1994, did your institution use Electronic Funds Transfer (EFT) to administer the FFEL program?

- ❑ Yes ➔ What percent of loans were processed through EFT in 93/94? ________%
- ❑ No

3. Does your institution currently use Electronic Funds Transfer (EFT) to administer student financial aid?

- ❑ Yes ➔ What percent of loans are processed through EFT? ________%
- ❑ No

4. Prior to July 1, 1994, did your institution use EDExpress software for the administration of Pell Grant funds?

- ❑ Yes
- ❑ No

5. Does your institution currently use EDExpress software for the administration of Pell Grant funds?

- ❑ Yes
- ❑ No

6. Please indicate the type of computer system used by your institution to administer student financial aid prior to July 1, 1994 and after July 1, 1994. (Check only one response for each time period.)

Prior to 7/1/94	After 7/1/94	Type of Computer System Used
❑	❑	Utilized only mainframe system
❑	❑	Utilized both mainframe and personal computers
❑	❑	Utilized only personal computers
❑	❑	Used a contracted servicer to process electronically
❑	❑	No computer system was used; all manual processing
❑	❑	Other (specify)______________________________

7. Do you currently participate or plan to participate in the National Student Loan Clearinghouse?

❑ Yes, we currently participate
❑ Yes, we plan to participate within the next year
❑ No

8. How many FFEL loans did you certify during the last Federal Award Year (93/94)? ________ loans

9. Based on your experience with implementation of the Direct Loan Program thus far, do you expect a significant change in the number of loans certified during the 94/95 Federal Award Year (total FFEL and Direct Loans)?

❑ Yes __________ % increase from 93/94 or ________ % decrease from 93/94
❑ No

10. Which of the following **other departments** (or staff outside the Financial Aid Office) have functions or tasks that support the administration of student financial aid and the Direct Loan Program? **Please use the following scale to indicate the level of involvement for each department. (Circle only one code for each department.)**

1 = No involvement with student financial aid

2 = A few functions or tasks that support administering aid

3 = Extensive or significant functions or tasks that support administering aid

NA = Not applicable, department does not exist at this institution

Department	Level of Involvement			
Accounting Office	1	2	3	NA
Business/Bursars Office or Student Accounts	1	2	3	NA
Computer Services	1	2	3	NA
Admissions	1	2	3	NA
Registrar's Office	1	2	3	NA
Other (Specify)	1	2	3	NA

Section 2 - Decisions Regarding the Direct Loan Program

If you were not involved in any of the decisions mentioned in this section, please ask those who were involved to complete the questions.

11. Please check below the most important factors (**up to three**) in your institution's overall decision to apply for the Direct Loan Program.

01 ______ Able to serve borrowers better

02 ______ Simpler to administer than FFEL

03 ______ Cost savings to taxpayers and Federal government

04 ______ Funds availability more predictable than from lending institutions or guarantee agencies

05 ______ Flexible repayment options for borrowers

06 ______ Loan application process is entirely under institutional control

07 ______ Receive administrative allowance for originating loans

08 ______ Key administrators at your institution favor it

09 ______ Important to external supporters (e.g., Board, funders, etc)

10 ______ Other (Specify) ______________________________

____

____

12. Please check whether you are offering both Direct Loans and FFEL, or offering only Direct Loans. Then rate the items corresponding to that column only, as indicated by the arrow.

IF OFFERING BOTH DIRECT LOANS AND FFEL, CHECK HERE ❑ AND ANSWER THIS COLUMN.

↓

What factors influenced your decision to phase-in the Direct Loan Program? Rate each item below regarding its influence or importance in the overall decision, using this scale. 1 = Very important 2 = Somewhat important 3 = Not at all important NA = Not applicable	
Factor	Rating
Did not want to confuse borrowers who already had FFEL loans.	
Wanted to delay full commitment until the Department has gained experience with the new program.	
Wanted to learn how to implement the program on a small group before committing the entire institution.	
Wanted to maintain relationships with lender and/or guarantor.	
Wanted to keep professional students in the FFEL program.	
Other (Specify)	

IF SWITCHING TOTALLY TO DIRECT LOANS, CHECK HERE ❑ AND ANSWER THIS COLUMN.

↓

What factors influence your decision to switch to 100 percent Direct Loan Program? Rate each item below regarding its influence or importance in the overall decision, using this scale. 1 = Very important 2 = Somewhat important 3 = Not at all important NA = Not applicable	
Factor	Rating
Did not want to confuse borrowers by offering two loan programs.	
Did not want the complexity of administering two programs simultaneously.	
Did not want to continue to administer the FFEL program.	
Wanted to avoid uncertainty over obtaining loans through lenders under FFEL.	
Other (Specify)	

13. Please check whether you are participating as an originator or as an alternate originator.

- ❑ Our institution is an originator (**Complete the table below.**)
- ❑ Our institution is an alternate originator (**Skip to Question 14.**)

Rate the importance of each item below in making the decision to originate, using the following scale:

1 = Very important
2 = Somewhat important
3 = Not at all important
4 = NA = Not applicable

Item	Rating			
Wanted to be active in or control the loan process.	1	2	3	NA
Felt it would eliminate potential confusion for borrowers.	1	2	3	NA
Did not want to involve other parties in the loan application process where not necessary.	1	2	3	NA
Administrative allowance would make origination cost-effective.	1	2	3	NA
Would facilitate more timely processing of loans.	1	2	3	NA
Other (Specify)	1	2	3	NA

14. What additional comments do you have regarding decisions your institution had to make for the implementation of the Direct Loan Program?

Section 3 - Start-up Activities for the Direct Loan Program

15. The following items describe various activities and processes necessary for the administration of the Direct Loan Program. This question refers to the **start-up activities only**; it does not cover ongoing administration. This may be a question for which you want to consult other staff (such as the Business or Bursar's Office) involved in setting up the processes. Please rate the ease of setting up these processes at your institution using the following scale.

1 = Easy to set up process at my institution

2 = Moderate level of effort required to set up process

3 = Difficult to set up process at my institution

NA = Not applicable, did not implement this process (e.g., same as under FFEL)

Activities and Processes	Rate Ease of Implementation	Comments
Install government-provided software into your institution's own computer system		
Develop and conduct internal staff training on Direct Loan Program		
Develop procedures/materials to counsel borrowers on Direct Loans		
Develop institutional procedures for processing loan application and ensuring loan origination		
Develop loan disbursement procedures (e.g. crediting student accounts)		
Develop promissory note review and transmittal procedures		
Develop internal recordkeeping and procedures for reporting to Direct Loan System (includes tracking information on borrowers and their loans both during and after enrollment period, and communication about borrowers to ED and its contractors)		
Develop institutional cash management procedures (includes estimating capital needs, tracking receipt of funds, and reporting cancellations or refunds)		
Develop reconciliation procedures at your institution		
Other processes or activities (Specify)		

16. How would you characterize the level of work or staff effort needed to prepare for and start up administration of the Direct Loan Program at your institution? For each of the three administrative areas indicated below, please rate the level of staff effort required (using the scale provided). **This question refers to the start-up period only**, prior to the first disbursement of Direct Loans at your institution.

1 = Very easy process to start up the Direct Loan Program, with little effort

2 = Relatively easy, with a few areas that required effort

3 = A moderate amount of effort was required overall

4 = Relatively difficult, with many areas that required a high level of effort

5 = Very difficult and time-consuming process to start up the Direct Loan Program

NA = Not applicable, this office is not substantively involved with the Direct Loan Program

Administrative Area	Rate Level of Effort	Comments
Financial Aid Office		
Business/Bursar's Office		
Technical Support Staff		
Other Key Administrative Office (Specify)		

17. Do you feel your experience in administering the Pell and/or Perkins program assisted your institution in the implementation of the Direct Loan Program? (Check only one.)

- ❑ Yes, both Perkins and Pell assisted
- ❑ Yes, only Perkins assisted
- ❑ Yes, only Pell assisted
- ❑ No, neither Perkins nor Pell assisted
- ❑ Don't Know

18. What additional comments or suggestions do you have regarding your experiences with the start-up processes for the Direct Loan Program?

Section 4 - Administering the Direct Loan Program

(Administering the program includes all loan activities, reconciliation, reporting, and keeping up with regulations.)

19. Once the Direct Loan processes were implemented at your institution, how would you characterize the level of work or staff effort needed to **administer** this program on a day-to-day basis? (Check only one.)

- ❑ Very easy to administer
- ❑ Relatively easy to administer, with a few areas that require a high level of effort
- ❑ A moderate amount of effort is required overall
- ❑ Relatively labor intensive to administer, with many areas that require a high level of effort
- ❑ Very labor intensive to administer

20. Please note how satisfied you are with each aspect of the Federal Direct Loan Program in the table below, using a scale of 1-5, with 1 being very satisfied and 5 being very dissatisfied, or NA for Not applicable.

Aspect of Program	Rate Satisfaction	Comments
Institutional receipt of loan funds on time		
Workload to counsel borrowers		
Service from the Direct Loan Servicing Center		
Institutional cash flow under Direct Loans		
Ability to provide service to students during peak flow periods		
Other (Specify)		

21. Listed below are resources needed for the delivery of financial aid that may have changed at your institution. Please note if **increases or decreases** have recently occurred or will occur. This question refers **only** to changes that are a **direct result** of implementation of the Direct Loan Program. Please use the following scale:

1 = Significant decrease occurred
2 = Small decrease occurred
3 = No significant change/did not occur
4 = Small increase occurred
5 = Significant increase occurred

Resource	**Level of Change in Resources**				
Number of staff positions related to finanacial aid (temporary or permanent)	1	2	3	4	5
Number of staff positions in Accounting or Business Office	1	2	3	4	5
Number of staff utilized for technical support	1	2	3	4	5
Number of hours current staff work	1	2	3	4	5
Equipment/computers	1	2	3	4	5
Supplies (postage, copying, etc)	1	2	3	4	5
Funds for training	1	2	3	4	5
Funds for staff travel	1	2	3	4	5
Development/modification of computer program/procedures	1	2	3	4	5
Other (Specify) ______________________	1	2	3	4	5

22. Thinking in terms of the amount of staff time and effort required, please indicate your level of satisfaction with each of the following activities involved in administering the Direct Loan Program. (Circle only one code for each activity. NA should be circled for activities that you have not yet had experience with in the Direct Loan Program.)

Activity	Very Satisfied	Somewhat Satisfied	Somewhat Dissatisfied	Very Dissatisfied	NA
Keeping up with regulations	1	2	3	4	NA
Answering general questions about loans and financial aid	1	2	3	4	NA
Counseling borrowers while in school	1	2	3	4	NA
Helping students with loans after they have left school	1	2	3	4	NA
Processing origination records	1	2	3	4	NA
Printing promissory notes	1	2	3	4	NA
Securing signature on promissory notes	1	2	3	4	NA
Requesting and receipt of loan funds	1	2	3	4	NA
Disbursement of loan funds	1	2	3	4	NA
Refunding excess loan funds to students	1	2	3	4	NA
Financial monitoring and reporting	1	2	3	4	NA
Recordkeeping and reporting of student information (includes SSCR, financial aid transcripts, and updates to Direct Loan Servicing Center of NSLDS)	1	2	3	4	NA
Other (Specify)	1	2	3	4	NA

23. If you indicated that you are dissatisfied with any of the above activities, please specify the factors that contributed to your dissatisfaction with those activities. What can be done/what methods have you used to resolve the situation?

24. For each of the administrative functions listed in the table below, please respond to the following three questions by indicating the corresponding effect or action.

a. Has your institution seen a change in workload due to or caused by implementing the Direct Loan Program?

b. Where there have been changes in workload, have the changes been large or small?

c. For any function where there was a change in workload, do you think the change is Temporary (start-up activities only) or Permanent (the level of work will continue in the regular operation of the program)?

Administrative Function	(a) Workload Change: I=Increase D=Decrease NC=No Change	(b) For Those Items With Change: SC=Small Change LC=Large Change	(c) For Those Items With Change: T=Temporary P=Permanent
PART A:			
Advising students on status of loans	I D NC	SC LC	T P
Counseling borrowers on Direct Loan Program	I D NC	SC LC	T P
Training Financial Aid staff	I D NC	SC LC	T P
PART B:			
Processing of loan application/creation of origination record	I D NC	SC LC	T P
Request and receipt of loan funds by institution	I D NC	SC LC	T P
Enrollment Verification	I D NC	SC LC	T P
Disbursement of loan funds to student	I D NC	SC LC	T P
PART C:			
Cash management (includes cancellations/refunds)	I D NC	SC LC	T P
Reconciliation	I D NC	SC LC	T P
Recordkeeping and reporting (including tracking information on borrowers and their loans both during and after enrollment period, and communication about borrowers to other organizations)	I D NC	SC LC	T P
Other (Specify)	I D NC	SC LC	T P
Now that you have commented on individual functions, please respond regarding the overall workload change at your institution due to implementing Direct Loans.	I D NC	SC LC	T P

25. **Thinking strictly in terms of the administative functions listed in part B of Question 24**, please **estimate** the number of minutes or hours of **total staff time** it takes to process a single Direct Loan, from the time the student is awarded a loan to the point where all funds are disbursed to the students and/or their account. Do not include PLUS loans in this estimate; only include Stafford loans. Staff time refers to the **total number of minutes or hours required by all staff** members at your institution to process that loan, regardless of their department or the elapsed time between activities. (Please indicate the amount of time required in each of the following: best, average and worst case situations.)

Best Case/Average/Worst Case Situation	Time required to process loan	Percent of total Stafford loans requiring this amount of time
Best case/no exceptions or problems	______minutes or _____ hours	______% take this amount of time
Average case	______minutes or _____ hours	______% take this amount of time
Worst case/many exceptions or problems	______minutes or _____ hours	______% take this amount of time

26. Please check **all** the statements below that apply to your perceptions of your institution's implementation of the Direct Loan Program.

- ☐ Staff have been shifted to work on different financial aid functions
- ☐ Staff have been freed to work on other activities outside of financial aid.
- ☐ Staff have been released to other departments or let go.
- ☐ Staff are working extra hours to accommodate the added activities.
- ☐ Extra staff have been hired at the institution to accommodate the added activities.

27. Do you have any additional comments about the administration of the Direct Loan Program?

Section 5 - Communication and Support from the Department of Education

28. How satisfied are you with the Department of Education's **responsiveness** to reported problems or difficulties during the implementation of the Direct Loan Program? Using a scale of 1 to 5 with 1 being very satisfied and 5 being very dissatisfied, or NA for not applicable, please circle your level of satisfaction.

very satisfied 1 2 3 4 5 very dissatisfied or NA

29. The following table lists Direct Loan Program materials or support that you may have received. In the appropriate column:

a) Note whether you have received the information/support by writing Y (yes) or N (no).

b) Rate the timeliness of the information/support for your needs and activities using a scale of 1-5, with 1 being very timely and 5 being not at all timely. Write NA if not applicable

c) Rate the usefulness of the information/support on a scale of 1-5, with 1 being very useful and 5 being not at all useful. By usefulness, we mean whether it was adequate to provide the instructions or services needed by your institution. Write NA if not applicable.

d) Please write in any additional comments you may have.

Materials/Training	(a) Received or Participated Y = Yes N = No	(b) Rate timeliness (1-5 or NA)	(c) Rate usefulness (1-5 or NA)	(d) Comments
Direct Loan Program rules and regulations				
Telephone support for policy or administrative guidance				
Direct Loan Users Guide				
In-person assistance				
Counseling materials				
Pre-printed promissory notes				
Training on Direct Loan software				
Technical support for software/computer issues				
Loan origination support				
Other servicing support				
Other (Specify)				

30. Are you using EDExpress in any capacity to process Direct Loans?

- ❑ Yes ➔ Please complete the following table and questions.
- ❑ No ➔ Please skip to Question 31.

In the table below:

a. Please rate the timeliness of the delivery of the software, using a scale of 1 to 5 with 1 being very satisfied and 5 being very dissatisfied.

b. Please rate how easy the software was to learn to use, using a scale of 1 to 5 with 1 being very easy to learn and 5 being very difficult to learn.

Software Year/Phase	(a) Rate timelines of delivery on a scale of 1 to 5	(b) Rate ease of learning on a scale of 1 to 5
Year One software, Phase I	1 2 3 4 5	1 2 3 4 5
Year One software, Phase II	1 2 3 4 5	1 2 3 4 5
Year One software, Phase III	1 2 3 4 5	1 2 3 4 5
Year Two software	1 2 3 4 5	1 2 3 4 5

c. How satisfied are you with the overall usefulness of the Direct Loan component of EDExpress? By useful we mean the extent to which it can adequately perform the functions you need. On a scale of 1-5, please circle your level of satisfaction.

very satisfied 1 2 3 4 5 very dissatisfied

d. How satisfied are you with the ease of integration and compatibility of the Direct Loan component of EDExpress with your existing system? On a scale of 1-5, please circle your level of satisfaction.

very satisfied 1 2 3 4 5 very dissatisfied

e. How satisfied are you with the processing efficiency of the Direct Loan component of EDExpress (e.g., the ability to batch process or process multiple types of loans)? On a scale of 1-5, please circle your level of satisfaction.

very satisfied 1 2 3 4 5 very dissatisfied

31. What additional comments or suggestions do you have about ED services?

Section 6 - Experiences with the FFEL Program

In addition to your experiences with the Direct Loan Program, we are also interested in learning about your **experiences with the FFEL program** during the past (93/94) Federal Award Year.

32. How many lenders did you deal with on a regular basis in the FFEL program?

- ❑ 1-2 lenders
- ❑ 3-5 lenders
- ❑ 6-10 lenders
- ❑ 11-20 lenders
- ❑ More than 20 lenders

33. How many guarantee agencies did you deal with on a regular basis in the FFEL program?

- ❑ 1 guarantee agency
- ❑ 2-3 guarantee agencies
- ❑ 4-5 guarantee agencies
- ❑ More than 5 guarantee agencies

34. How would you describe the overall level of work or staff effort required to administer the FFEL Program on a day-to-day basis? (Check only one.)

- ❑ Very easy to administer
- ❑ Relatively easy to administer, with a few areas that require a high level of effort
- ❑ A moderate amount of effort is required overall
- ❑ Relatively labor intensive to administer, with many areas that require a high level of effort
- ❑ Very labor intensive to administer

35. Overall, how satisfied **were** you with the FFEL program prior to your involvement with the Direct Loan Program? On a scale of 1-5, please circle your level of satisfaction.

very satisfied 1 2 3 4 5 very dissatisfied

36. The following three questions ask about services received from the Department of Education, lenders and guarantee agencies.

36a. In the appropriate column:

a. Note whether you have received information/support from the **Department of Education**.

b. Rate the timeliness of the information/support for your needs and activities using a scale of 1-5, with 1 being very timely and 5 being not at all timely. Write NA for not applicable.

c. Rate the usefulness of the information/support on a scale of 1-5, with 1 being very useful and 5 being not at all useful. Write NA for not applicable.

d. Please write in any additional comments you may have.

Materials/Training	**(a) Received? Y = Yes N = No**	**(b) Rate timeliness (1-5 or NA)**	**(c) Rate usefulness (1-5 or NA)**	**(d) Comments**
Software for administration or reporting functions				
Telephone support				
Information on FFEL Program rules/regulations				
Training sessions				
Materials for counseling borrowers				
Other (Specify)				

36b. In the appropriate column:

a. Note whether you have received information/support from **your primary lender or their servicer**.

b. Rate the timeliness of the information/support for your needs and activities using a scale of 1-5, with 1 being very timely and 5 being not at all timely. Write NA for not applicable.

c. Rate the usefulness of the information/support on a scale of 1-5, with 1 being very useful and 5 being not at all useful. Write NA for not applicable.

d. Please write in any additional comments you may have.

Materials/Training	(a) Received? Y = Yes N = No	(b) Rate timeliness (1-5 or NA)	(c) Rate usefulness (1-5 or NA)	(d) Comments
Software for administration or reporting functions				
Telephone support				
Information on FFEL Program rules/regulations				
Training sessions				
Materials for counseling borrowers				
Other (Specify)				

36c. What percent of your loan volume is handled by your primary lender? ________%

36d. In the appropriate column:

a. Note whether you have received information/support from **your primary guarantee agency or their servicer**.
b. Rate the timeliness of the information/support for your needs and activities using a scale of 1-5, with 1 being very timely and 5 being not at all timely. Write NA for not applicable.
c. Rate the usefulness of the information/support on a scale of 1-5, with 1 being not useful and 5 being very useful. Write NA for not applicable.
d. Please write in any additional comments you may have.

Materials/Training	(a) Received? Y = Yes N = No	(b) Rate timeliness (1-5 or NA)	(c) Rate usefulness (1-5 or NA)	(d) Comments
Software for administration or reporting functions				
Telephone support				
Information on FFEL Program rules/regulations				
Training sessions				
Materials for counseling borrowers				
Other (Specify)				

36e. What percent of your loan volume is handled by your primary guarantee agency? __________%

37. This question is only for institutions that are phasing in the Direct Loan Program. If you are 100 percent Direct Loan, please skip to Question 38 in Section 7.

a. Now that you are administering both programs, how satisfied are you with the FFEL Program as it currently is operating? On a scale of 1-5, please circle your level of satisfaction.

very satisfied 1 2 3 4 5 very dissatisfied

b. For the following aspects of FFEL Program administration, please rate any changes since the introduction of the Direct Loan Program, using the following scale:

1 = Improved the situation or aspect
2 = The same, no changes
3 = Worsened the situation or aspect
NA = Not applicable

Aspect of FFEL Program Administration	Rating	Comments
Student access to loans	1 2 3 NA	
Ease of administration of FFEL	1 2 3 NA	
Service from banks/guarantee agencies	1 2 3 NA	
Service from loan servicers/collection agencies	1 2 3 NA	
Service from your third party or privately contracted services	1 2 3 NA	

Section 7 - Overall Impressions of the Direct Loan Program

38. Please rate your general satisfaction with the Direct Loan Program up to this point. On a scale of 1 to 5, circle your level of satisfaction:

very satisfied 1 2 3 4 5 very dissatisfied

39. What advice could you offer to other institutions in their efforts to implement the Direct Loan Program? (optional)

40. What methods were successful in resolving specific difficulties encountered in the implementation of the Direct Loan Program? Are these procedures documented and would you be willing to share them with other schools? (optional)

41. Do you have any additional comments or advice for the Department of Education that have not been specifically addressed? (optional)

Section 8 - Survey Issues

42. In considering future surveys of institutions participating in the Direct Loan Program, we would like your opinion to inform our decision about the timing of the survey. Which of the following time frames would be more useful to your institution?

Every six months ❑	Once per year ❑
This would involve a primary survey in the Fall and a condensed survey on satisfaction issues in the Spring.	This would be a single large survey in the Fall.

43. Do you have any suggestions or comments on this survey? What suggestions can you offer on ways to improve future surveys or reduce their burden to you? (optional)

Thank you for completing this survey.