
Evaluation Of

The Federal Direct Loan Program

— Survey of First-Year Direct Loan Institutions —

Volume Two

Technical Appendices

Submitted to:

**U.S. Department of Education
Office of the Undersecretary**

Prepared by:

**Macro International Inc.
11785 Beltsville Drive
Calverton, Maryland 20705**

Contract No. EA93085001

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Table 1.A.1

Structure of Financial Aid Office

	N	Pct.
Structure of Financial Aid Office(s)		
1 campus, 1 office	61	58.1
Separate offices	24	22.9
Multiple campuses, 1 office	15	14.3
Other	5	4.8
Total	105	100.0

Table 1.A.2

Use of EFT and EExpress Software

	N	Pct.
Use EFT to Administer FFEL before 7/1/94		
Yes	21	20.2
No	83	79.8
Total	104	100.0
Use EFT to Administer Financial Aid curr		
Yes	38	36.5
No	66	63.5
Total	104	100.0
Used EExpress before 7/1/94?		
Yes	67	63.8
No	38	36.2
Total	105	100.0
Use EExpress currently?		
Yes	78	74.3
No	27	25.7
Total	105	100.0

Table 1.A.3

Type of Computer System Used to Administer Financial Aid

	Prior to 7/1/94		After 7/1/94	
	N	Pct.	N	Pct.
Computer System				
Mainframe only	16	15.4	3	2.9
Both mainframe and PC	54	51.9	68	66.7
PC only	22	21.2	23	22.5
Contracted servicer	8	7.7	7	6.9
All manual processing	2	1.9	0	0
Other	2	1.9	1	1.0

Table 1.A.4

Participation in National Student Loan Clearinghouse and
Loan Certification

	N	Pct.
Partic in Ntl Student Loan Clearinghouse		
Yes, currently	17	16.3
Yes, plan to	35	33.7
No	52	50.0
Total	104	100.0
Number of FFEL loans certified in 93/94		
0-500	29	30.2
500-1,000	19	19.8
1,000-2,000	11	11.5
2,000-5,000	17	17.7
5,000-10,000	11	11.5
10,000+	9	9.4
Total	96	100.0
Expected change in # of loans for 94/95		
Yes	63	60.6
No	41	39.4
Total	104	100.0

Table 1.A.5

Departments that Support the Administration of Student Financial Aid
and the Direct Loan Program

Office/Involvement	N	Pct.
Accounting Office		
No Involvement	12	11.4
A Few Functions or Tasks	52	49.5
Extensive Involvement	28	26.7
Not Applicable	13	12.4
Total	105	100.0
Business Office		
No Involvement	1	1.0
A Few Functions or Tasks	37	35.2
Extensive Involvement	63	60.0
Not Applicable	4	3.8
Total	105	100.0
Computer Services		
No Involvement	5	4.8
A Few Functions or Tasks	31	29.5
Extensive Involvement	56	53.3
Not Applicable	13	12.4
Total	105	100.0
Admissions		
No Involvement	51	48.6
A Few Functions or Tasks	39	37.1
Extensive Involvement	6	5.7
Not Applicable	9	8.6
Total	105	100.0
Registrar's Office		
No Involvement	29	27.6
A Few Functions or Tasks	62	59.0
Extensive Involvement	10	9.5
Not Applicable	4	3.8
Total	105	100.0
Other		
No Involvement	6	5.7
Extensive Involvement	8	7.6
Not Applicable	91	86.7
Total	105	100.0

Table 1.A.6

Institution Type/Control and Annual Loan Volume

	N	Pct
Type and Control		
4-Year Public	34	32.4
4-Year Private	21	20.0
2-Year Public	9	8.6
2-Year Private	6	5.7
Proprietary	35	33.3
Total	105	100.0
Annual Loan Volume		
\$1-\$500,000	15	14.3
\$500,001-\$1,000,000	12	11.4
\$1,000,001-\$2,000,000	14	13.3
\$2,000,001-\$4,000,000	17	16.2
\$4,000,001-\$10,000,000	13	12.4
\$10,000,001-\$20,000,000	15	14.3
over \$20,000,000	19	18.1
Total	105	100.0

Table 1.1

Most Important Factors in Overall Decision to Apply for the Direct Loan Program

	N	Pct.
Factor		
Able to serve borrowers better	92	87.6
Simpler to administer than FFEL	49	46.7
Cost savings to taxpayers and Federal government	10	9.5
Funds availability more predictable	45	42.9
Flexible repayment options for borrowers	15	14.3
Loan application process is entirely under inst. control	63	60.0
Receive administrative allowance for originating loans	2	1.9
Key administrators at your institution favor it	19	18.1
Important to external supporters	1	1.0
Other	5	4.8
Total	105	100.0

NOTE: The sum of individual responses exceeds the column total due to multiple responses

Table 1.1A

Most Important Factors in Overall Decision to Apply for the Direct Loan Program
by Institutional Type and Control

	Type and Control									
	4-Year Public		4-Year Private		2-Year Public		2-Year Private		Proprietary	
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Factor										
Able to serve borrowers better	30	88.2	19	90.5	8	88.9	6	100.0	29	82.9
Simpler to administer than FFEL	20	58.8	10	47.6	7	77.8	1	16.7	11	31.4
Cost savings to taxpayers and Federal government	1	2.9	0	0	1	11.1	3	50.0	5	14.3
Funds availability more predictable	8	23.5	8	38.1	3	33.3	1	16.7	25	71.4
Flexible repayment options for borrowers	1	2.9	4	19.0	0	0	0	0	10	28.6
Loan application process is entirely under inst. control	29	85.3	15	71.4	6	66.7	2	33.3	11	31.4
Receive administrative allowance for originating loans	0	0	0	0	0	0	2	33.3	0	0
Key administrators at your institution favor it	9	26.5	3	14.3	0	0	3	50.0	4	11.4
Important to external supporters	1	2.9	0	0	0	0	0	0	0	0
Other	5	14.7	5	23.8	2	22.2	0	0	5	14.3
Total	34	100.0	21	100.0	9	100.0	6	100.0	35	100.0

NOTE: The sum of individual responses exceeds the column totals due to multiple responses

Table 1.18

Most Important Factors in Overall Decision to Apply for the Direct Loan Program
by Annual Loan Volume

	Annual Loan Volume													
	\$1-\$500,000		\$500,001-\$1,000,000		\$1,000,001-\$2,000,000		\$2,000,001-\$4,000,000		\$4,000,001-\$10,000,000		\$10,000,001-\$20,000,000		over \$20,000,000	
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Factor														
Able to serve borrowers better	14	93.3	11	91.7	12	85.7	12	70.6	10	76.9	15	100.0	18	94.7
Simpler to administer than FFEL	6	40.0	4	33.3	4	28.6	7	41.2	6	46.2	7	46.7	15	78.9
Cost savings to taxpayers and Federal government	2	13.3	5	41.7	1	7.1	2	11.8	0	0	0	0	0	0
Funds availability more predictable	9	60.0	7	58.3	9	64.3	6	35.3	6	46.2	5	33.3	3	15.8
Flexible repayment options for borrowers	5	33.3	2	16.7	1	7.1	5	29.4	0	0	1	6.7	1	5.3
Loan application process is entirely under inst. control	5	33.3	3	25.0	11	78.6	5	29.4	9	69.2	15	100.0	15	78.9
Receive administrative allowance for originating loans	0	0	0	0	2	14.3	0	0	0	0	0	0	0	0
Key administrators at your institution favor it	1	6.7	3	25.0	1	7.1	4	23.5	4	30.8	2	13.3	4	21.1
Important to external supporters	0	0	0	0	0	0	1	5.9	0	0	0	0	0	0
Other	2	13.3	1	8.3	3	21.4	4	23.5	3	23.1	0	0	4	21.1
Total	15	100.0	12	100.0	14	100.0	17	100.0	13	100.0	15	100.0	19	100.0

NOTE: The sum of individual responses exceeds the column totals due to multiple responses

Table 1.1C

Most Important Factors in Overall Decision to Apply for the Direct Loan Program
by Number of FFEL Loans Certified During 93/94

	Number of FFEL loans certified in 93/94											
	0-500		500-1,000		1,000-2,000		2,000-5,000		5,000-10,000		10,000+	
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Factor												
Able to serve borrowers better	26	89.7	18	94.7	7	63.6	16	94.1	10	90.9	9	100.0
Simpler to administer than FFEL	9	31.0	6	31.6	6	54.5	11	64.7	6	54.5	7	77.8
Cost savings to taxpayers and Federal government	6	20.7	2	10.5	1	9.1	0	0	0	0	0	0
Funds availability more predictable	19	65.5	9	47.4	3	27.3	7	41.2	4	36.4	0	0
Flexible repayment options for borrowers	8	27.6	3	15.8	1	9.1	0	0	1	9.1	0	0
Loan application process is entirely under inst. control	10	34.5	10	52.6	7	63.6	13	76.5	10	90.9	8	88.9
Receive administrative allowance for originating loans	0	0	2	10.5	0	0	0	0	0	0	0	0
Key administrators at your institution favor it	3	10.3	3	15.8	3	27.3	4	23.5	2	18.2	2	22.2
Important to external supporters	0	0	0	0	1	9.1	0	0	0	0	0	0
Other	3	10.3	5	26.3	4	36.4	1	5.9	1	9.1	2	22.2
Total	29	100.0	19	100.0	11	100.0	17	100.0	11	100.0	9	100.0

NOTE: The sum of individual responses exceeds the column totals due to multiple responses

Table 1.1D

Most Important Factors in Overall Decision to Apply for the Direct Loan Program
by Structure of Financial Aid Office

	Structure							
	1 campus, 1 office		Separate offices		Mult. campus, 1 office		Other	
	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Factor								
Able to serve borrowers better	54	88.5	18	75.0	15	100.0	5	100.0
Simpler to administer than FFEL	32	52.5	5	20.8	9	60.0	3	60.0
Cost savings to taxpayers and Federal government	4	6.6	4	16.7	2	13.3	0	0
Funds availability more predictable	27	44.3	10	41.7	6	40.0	2	40.0
Flexible repayment options for borrowers	10	16.4	2	8.3	3	20.0	0	0
Loan application process is entirely under inst. control	42	68.9	9	37.5	8	53.3	4	80.0
Receive administrative allowance for originating loans	0	0	2	8.3	0	0	0	0
Key administrators at your institution favor it	9	14.8	8	33.3	1	6.7	1	20.0
Important to external supporters	0	0	1	4.2	0	0	0	0
Other	8	13.1	3	12.5	5	33.3	1	20.0
Total	61	100.0	24	100.0	15	100.0	5	100.0

NOTE: The sum of individual responses exceeds the column totals due to multiple responses

Table 1.1E

Most Important Factors in Overall Decision to Apply for the Direct Loan Program
by Current Use of EFT

	Currently Use EFT			
	Yes		No	
	N	Pct.	N	Pct.
Factor				
Able to serve borrowers better	34	89.5	57	86.4
Simpler to administer than FFEL	16	42.1	32	48.5
Cost savings to taxpayers and Federal government	5	13.2	5	7.6
Funds availability more predictable	19	50.0	26	39.4
Flexible repayment options for borrowers	10	26.3	5	7.6
Loan application process is entirely under inst. control	15	39.5	47	71.2
Receive administrative allowance for originating loans	1	2.6	1	1.5
Key administrators at your institution favor it	5	13.2	14	21.2
Important to external supporters	0	0	1	1.5
Other	5	13.2	12	18.2
Total	38	100.0	66	100.0

NOTE: The sum of individual responses exceeds the column totals due to multiple responses

Table 1.1F

Most Important Factors in Overall Decision to Apply for the Direct Loan Program
by Current Use of EDEExpress Software

	Currently Use EDEExpress Software			
	Yes		No	
	N	Pct.	N	Pct.
Factor				
Able to serve borrowers better	67	85.9	25	92.6
Simpler to administer than FFEL	36	46.2	13	48.1
Cost savings to taxpayers and Federal government	8	10.3	2	7.4
Funds availability more predictable	32	41.0	13	48.1
Flexible repayment options for borrowers	12	15.4	3	11.1
Loan application process is entirely under inst. control	42	53.8	21	77.8
Receive administrative allowance for originating loans	2	2.6	0	0
Key administrators at your institution favor it	16	20.5	3	11.1
Important to external supporters	1	1.3	0	0
Other	14	17.9	3	11.1
Total	78	100.0	27	100.0

NOTE: The sum of individual responses exceeds the column totals due to multiple responses

Table 1.1G

Most Important Factors in Overall Decision to Apply for the Direct Loan Program
by Type of Computer System Used Prior to 7/1/94 and After 7/1/94

	Computer sys before 7/1/94;after 7/1/94																	
	Mainframe->mainframe		Mainframe->mainframe & PC		Mainframe & PC->mainframe & PC		PC->mainframe & PC		PC->PC		Contracted servicer->mainframe & PC		Contracted servicer->contracted servicer		Manual processing->PC		Other	
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Factor																		
Able to serve borrowers better	3	100.0	9	69.2	47	90.4	2	100.0	17	85.0	1	100.0	6	85.7	2	100.0	2	100.0
Simpler to administer than FFEL	3	100.0	5	38.5	29	55.8	0	0	6	30.0	1	100.0	2	28.6	1	50.0	2	100.0
Cost savings to taxpayers and Federal government	0	0	1	7.7	3	5.8	1	50.0	3	15.0	0	0	2	28.6	0	0	0	0
Funds availability more predictable	0	0	4	30.8	15	28.8	0	0	15	75.0	1	100.0	6	85.7	2	100.0	0	0
Flexible repayment options for borrowers	0	0	1	7.7	6	11.5	1	50.0	2	10.0	0	0	3	42.9	0	0	0	0
Loan application process is entirely under inst. control	3	100.0	9	69.2	37	71.2	1	50.0	7	35.0	0	0	2	28.6	1	50.0	2	100.0
Receive administrative allowance for originating loans	0	0	0	0	0	0	1	50.0	0	0	0	0	0	0	0	0	0	0
Key administrators at your institution favor it	0	0	4	30.8	11	21.2	0	0	4	20.0	0	0	0	0	0	0	0	0
Important to external supporters	0	0	0	0	1	1.9	0	0	0	0	0	0	0	0	0	0	0	0
Other	0	0	3	23.1	10	19.2	0	0	4	20.0	0	0	0	0	0	0	0	0
Total	3	100.0	13	100.0	52	100.0	2	100.0	20	100.0	1	100.0	7	100.0	2	100.0	2	100.0

NOTE: The sum of individual responses exceeds the column totals due to multiple responses

Table 1.2

Decision to Offer both Direct Loans and FFEL

Decision	N	Pct.
Both Direct Loans & FFEL	29	27.6
100% Direct Loans	76	72.4
Total	105	100.0

Table 1.2A

Decision to Offer both Direct Loans and FFEL
by Institutional Type and Control

	Type and Control									
	4-Year Public		4-Year Private		2-Year Public		2-Year Private		Proprietary	
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Decision										
Both Direct Loans & FFEL	6	17.6	7	33.3	3	33.3	0	0	13	37.1
100% Direct Loans	28	82.4	14	66.7	6	66.7	6	100.0	22	62.9
Total	34	100.0	21	100.0	9	100.0	6	100.0	35	100.0

Table 1.2B

Decision to Offer both Direct Loans and FFEL
by Annual Loan Volume

	Annual Loan Volume													
	\$1-\$500,000		\$500,001-\$1,000,000		\$1,000,001-\$2,000,000		\$2,000,001-\$4,000,000		\$4,000,001-\$10,000,000		\$10,000,001-\$20,000,000		over \$20,000,000	
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Decision														
Both Direct Loans & FFEL	4	26.7	3	25.0	4	28.6	9	52.9	4	30.8	2	13.3	3	15.8
100% Direct Loans	11	73.3	9	75.0	10	71.4	8	47.1	9	69.2	13	86.7	16	84.2
Total	15	100.0	12	100.0	14	100.0	17	100.0	13	100.0	15	100.0	19	100.0

Table 1.2C

Decision to Offer both Direct Loans and FFEL
by Number of FFEL Loans Certified in 93/94

	Number of FFEL loans certified in 93/94											
	0-500		500-1,000		1,000-2,000		2,000-5,000		5,000-10,000		10,000+	
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Decision												
Both Direct Loans & FFEL	7	24.1	8	42.1	3	27.3	3	17.6	2	18.2	0	0
100% Direct Loans	22	75.9	11	57.9	8	72.7	14	82.4	9	81.8	9	100.0
Total	29	100.0	19	100.0	11	100.0	17	100.0	11	100.0	9	100.0

Table 1.2D

Decision to Offer both Direct Loans and FFEL
by Structure of Financial Aid Office

	Structure							
	1 campus, 1 office		Separate offices		Mult. campus, 1 office		Other	
	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Decision								
Both Direct Loans & FFEL	18	29.5	7	29.2	4	26.7	0	0
100% Direct Loans	43	70.5	17	70.8	11	73.3	5	100.0
Total	61	100.0	24	100.0	15	100.0	5	100.0

Table 1.2E

Decision to Offer both Direct Loans and FFEL
by Current Use of EFT

	Currently Use EFT			
	Yes		No	
	N	Pct.	N	Pct.
Decision				
Both Direct Loans & FFEL	12	31.6	17	25.8
100% Direct Loans	26	68.4	49	74.2
Total	38	100.0	66	100.0

Table 1.2F

Decision to Offer both Direct Loans and FFEL
by Current Use of EDEExpress Software

	Currently Use EDEExpress Software			
	Yes		No	
	N	Pct.	N	Pct.
Decision				
Both Direct Loans & FFEL	24	30.8	5	18.5
100% Direct Loans	54	69.2	22	81.5
Total	78	100.0	27	100.0

Table 1.2G

Decision to Offer both Direct Loans and FFEL
by Type of Computer System Used Prior to 7/1/94 and After 7/1/94

	Computer sys before 7/1/94;after 7/1/94																	
	Mainframe->mainframe		Mainframe->mainframe & PC		Mainframe & PC->mainframe & PC		PC->mainframe & PC		PC->PC		Contracted servicer->mainframe & PC		Contracted servicer->contracted servicer		Manual processing->PC		Other	
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Decision																		
Both Direct Loans & FFEL	0	0	5	38.5	10	19.2	0	0	10	50.0	0	0	3	42.9	0	0	0	0
100% Direct Loans	3	100.0	8	61.5	42	80.8	2	100.0	10	50.0	1	100.0	4	57.1	2	100.0	2	100.0
Total	3	100.0	13	100.0	52	100.0	2	100.0	20	100.0	1	100.0	7	100.0	2	100.0	2	100.0

Table 1.3

Mean Rating for Factors Influencing Decision to Phase-in the Direct Loan Program

Factor	Rating
Did not want to confuse borrowers	1.5
Wanted to delay full commitment until d	2.0
Wanted to learn to implement on a small	1.4
Wanted to maintain relationships with le	2.1
Wanted to keep prof. student in FFEL	2.2
Other	1.0

Table 1.4

Mean Rating for Factors Influencing Decision to Switch to 100 Percent Direct Loan Program

Factor	Rating
Did not want to confuse borrowers	1.3
Did not want complexity of administering	1.1
Did not want to continue with FFEL progr	1.7
Wanted to avoid uncertainty	2.1
Other	1.0

Table 1.5

Origination Decision

Origination Decision	N	Pct.
Originator	71	67.6
Alt. originator	34	32.4
Total	105	100.0

Table 1.5A

Origination Decision by Institutional Type and Control

	Type and Control									
	4-Year Public		4-Year Private		2-Year Public		2-Year Private		Proprietary	
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Origination Decision										
Originator	31	91.2	20	95.2	5	55.6	6	100.0	9	25.7
Alt. originator	3	8.8	1	4.8	4	44.4	0	0	26	74.3
Total	34	100.0	21	100.0	9	100.0	6	100.0	35	100.0

Table 1.5B

Origination Decision by Annual Loan Volume

	Annual Loan Volume													
	\$1-\$500,000		\$500,001-\$1,000,000		\$1,000,001-\$2,000,000		\$2,000,001-\$4,000,000		\$4,000,001-\$10,000,000		\$10,000,001-\$20,000,000		over \$20,000,000	
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Origination Decision														
Originator	3	20.0	4	33.3	9	64.3	12	70.6	9	69.2	15	100.0	19	100.0
Alt. originator	12	80.0	8	66.7	5	35.7	5	29.4	4	30.8	0	0	0	0
Total	15	100.0	12	100.0	14	100.0	17	100.0	13	100.0	15	100.0	19	100.0

Table 1.5C

Origination Decision by Number of FFEL Loans Certified in 93/94

	Number of FFEL loans certified in 93/94											
	0-500		500-1,000		1,000-2,000		2,000-5,000		5,000-10,000		10,000+	
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Origination Decision												
Originator	7	24.1	15	78.9	11	100.0	13	76.5	11	100.0	9	100.0
Alt. originator	22	75.9	4	21.1	0	0	4	23.5	0	0	0	0
Total	29	100.0	19	100.0	11	100.0	17	100.0	11	100.0	9	100.0

Table 1.5D

Origination Decision by Structure of Financial Aid Office

	Structure							
	1 campus, 1 office		Separate offices		Mult. campus, 1 office		Other	
	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Origination Decision								
Originator	37	60.7	20	83.3	11	73.3	3	60.0
Alt. originator	24	39.3	4	16.7	4	26.7	2	40.0
Total	61	100.0	24	100.0	15	100.0	5	100.0

Table 1.5E

Origination Decision by Current Use of EFT

	Currently Use EFT			
	Yes		No	
	N	Pct.	N	Pct.
Origination Decision				
Originator	18	47.4	52	78.8
Alt. originator	20	52.6	14	21.2
Total	38	100.0	66	100.0

Table 1.5F

Origination Decision by Current Use of EDEExpress Software

	Currently Use EDEExpress Software			
	Yes		No	
	N	Pct.	N	Pct.
Origination Decision				
Originator	54	69.2	17	63.0
Alt. originator	24	30.8	10	37.0
Total	78	100.0	27	100.0

Table 1.5G

Origination Decision by Type of Computer System Used Prior to 7/1/94 and After 7/1/94

	Computer sys before 7/1/94;after 7/1/94																	
	Mainframe->mainframe		Mainframe->mainframe & PC		Mainframe & PC->mainframe & PC		PC->mainframe & PC		PC->PC		Contracted servicer->mainframe & PC		Contracted servicer->contracted servicer		Manual processing->PC		Other	
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Origination Decision																		
Originator	3	100.0	11	84.6	43	82.7	1	50.0	8	40.0	1	100.0	0	0	1	50.0	1	50.0
Alt. originator	0	0	2	15.4	9	17.3	1	50.0	12	60.0	0	0	7	100.0	1	50.0	1	50.0
Total	3	100.0	13	100.0	52	100.0	2	100.0	20	100.0	1	100.0	7	100.0	2	100.0	2	100.0

Table 1.6

Mean Ratings for Factors Affecting Institution's Decision to Originate Its Own Loans

Factor	Rating
Be active in or control loan process	1.0
Eliminate potential borrower confusion	1.3
Did not want to involve other parties	1.2
Admin allowance makes cost-effective	1.9
Facilitate more timely loan processing	1.1
Other	1.0

Table 2.1

Mean Rating of General Satisfaction with Direct Loan Program

	Rating
Level of Satisfaction	1.5

Table 2.2

Mean Rating of General Satisfaction with Direct Loan Program
by Institutional Characteristics

Institutional Characteristics	Rating
Type and Control	
4-Year Public	1.4
4-Year Private	1.4
2-Year Public	1.2
2-Year Private	2.2
Proprietary	1.7
Annual Loan Volume	
\$1-\$500,000	1.3
\$500,001-\$1,000,000	1.4
\$1,000,001-\$2,000,000	1.6
\$2,000,001-\$4,000,000	1.9
\$4,000,001-\$10,000,000	2.0
\$10,000,001-\$20,000,000	1.5
over \$20,000,000	1.2
Number of FFEL loans certified in 93/94	
0-500	1.4
500-1,000	1.8
1,000-2,000	2.0
2,000-5,000	1.3
5,000-10,000	1.5
10,000+	1.2
Structure	
1 campus, 1 office	1.5
Separate offices	1.9
Mult. campus, 1 office	1.3
Other	1.2
Currently Use EFT	
Yes	1.7
No	1.5
Currently Use EDExpress Software	
Yes	1.6
No	1.5
Computer sys before 7/1/94;after 7/1/94	
Mainframe->mainframe	1.3
Mainframe->mainframe & PC	1.8
Mainframe & PC->mainframe & PC	1.5
PC->mainframe & PC	1.0
PC->PC	1.6
Contracted servicer->mainframe & PC	1.0
Contracted servicer->contracted servicer	1.4
Manual processing->PC	1.5
Other	1.5

Table 3.1

Mean Rating of Ease of Implementation for Start-Up Activities and Processes

Activities and Processes	Rating
Install government-provided software	1.6
Develop/conduct internal training	1.7
Develop procedures/materials	1.4
Develop procedures for loan app process	1.7
Develop loan disbursement procedures	1.8
Develop promissory note review procedure	1.4
Develop internal recordkeeping procedure	1.9
Develop cash management procedures	1.7
Develop reconciliation procedures	2.0
Other	1.6

Table 3.2

Mean Rating of Ease of Implementation for Start-Up Activities and Processes
by Institutional Characteristics

Institutional Characteristics	Install government provided software	Develop/ conduct internal training	Develop procedures/materials	Develop procedures for loan app process	Develop loan disbursement procedures	Develop promissory note review procedure	Develop internal record-keeping procedure	Develop cash management procedures	Develop reconciliation procedures	Other
Type and Control										
4-Year Public	1.7	1.7	1.1	1.7	1.9	1.3	1.9	1.8	2.1	1.0
4-Year Private	1.8	1.7	1.4	1.7	2.0	1.3	1.9	1.7	1.9	2.0
2-Year Public	1.4	2.0	1.3	1.4	1.4	1.3	1.9	1.4	1.6	1.0
2-Year Private	1.3	1.8	2.3	2.3	2.5	1.3	1.8	2.7	2.7	--
Proprietary	1.4	1.8	1.6	1.6	1.5	1.5	1.8	1.6	2.0	2.0
Annual Loan Volume										
\$1-\$500,000	1.4	1.8	1.5	1.5	1.3	1.5	2.2	1.5	1.9	--
\$500,001-\$1,000,000	1.5	1.9	1.5	1.7	1.8	1.3	1.5	1.8	1.8	1.0
\$1,000,001-\$2,000,000	1.2	1.6	1.5	1.4	1.5	1.1	1.5	1.5	1.5	1.0
\$2,000,001-\$4,000,000	1.6	1.9	1.6	1.9	2.1	1.5	1.9	2.0	2.4	3.0
\$4,000,001-\$10,000,000	1.8	1.8	1.4	1.7	1.9	1.3	1.9	1.8	2.2	--
\$10,000,001-\$20,000,000	1.7	1.5	1.1	1.4	1.6	1.4	1.9	1.7	1.9	2.0
over \$20,000,000	1.9	1.8	1.1	2.0	2.0	1.4	2.1	1.7	2.3	1.0
Number of FFEL loans certified in 93/94										
0-500	1.4	1.8	1.5	1.4	1.3	1.3	1.7	1.4	1.8	1.0
500-1,000	1.4	1.8	1.8	1.8	2.0	1.4	1.9	1.9	2.1	3.0
1,000-2,000	1.8	1.6	1.5	1.8	2.4	1.4	1.8	2.1	2.2	1.0
2,000-5,000	1.8	1.8	1.1	1.4	1.6	1.3	1.9	1.6	2.2	2.0
5,000-10,000	1.8	1.6	1.1	1.9	1.8	1.4	2.1	1.6	2.1	--
10,000+	1.9	1.8	1.0	2.0	2.3	1.4	2.0	1.9	2.2	1.0
Structure										
1 campus, 1 office	1.6	1.7	1.3	1.5	1.6	1.3	1.8	1.6	2.0	1.0
Separate offices	1.6	1.8	1.7	2.0	2.2	1.5	1.9	2.0	2.3	2.0
Mult. campus, 1 office	1.5	1.8	1.3	1.8	1.7	1.5	2.0	1.7	2.0	2.0
Other	1.4	1.8	1.4	1.7	1.8	1.2	2.4	1.4	1.4	1.0
Currently Use EFT										
Yes	1.6	1.7	1.6	1.7	1.8	1.4	1.9	1.7	1.9	1.0
No	1.6	1.8	1.3	1.7	1.8	1.3	1.9	1.7	2.1	1.8
Currently Use EDEExpress Software										
Yes	1.5	1.7	1.4	1.6	1.8	1.3	1.9	1.7	2.1	1.8
No	1.8	1.8	1.3	1.8	1.7	1.4	1.9	1.7	2.0	1.0
Computer sys before 7/1/94;after 7/1/94										
Mainframe->mainframe	--	1.7	1.0	2.0	1.7	1.0	1.7	1.7	2.3	--
Mainframe->mainframe & PC	1.9	1.9	1.4	1.7	2.1	1.4	1.9	1.9	2.2	--
Mainframe & PC->mainframe & PC	1.6	1.7	1.4	1.8	1.9	1.4	1.9	1.8	2.1	1.3
PC->mainframe & PC	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.5	--
PC->PC	1.4	1.7	1.4	1.5	1.5	1.3	1.9	1.6	2.1	3.0
Contracted servicer->mainframe & PC	3.0	3.0	1.0	2.0	2.0	1.0	2.0	1.0	2.0	--
Contracted servicer->contracted servicer	1.5	1.8	1.8	1.6	1.6	1.7	1.6	1.5	1.5	--
Manual processing->PC	1.5	1.5	1.5	1.0	2.0	1.5	2.0	1.5	1.5	--
Computer sys before 7/1/94;after 7/1/94										
Other	2.0	2.0	1.0	2.0	2.0	1.0	1.5	2.5	2.5	--

Table 3.3

Mean Rating of Level of Effort for Start-Up Activities in Key Administrative Areas

Administrative Area	Rating
Financial Aid Office	2.8
Business/Bursar's Office	2.2
Technical Support Staff	3.0
Other Key Administrative Office	2.4

Table 3.4

Mean Rating of Level of Effort for Start-Up Activities in Key Administrative Areas
by Institutional Type and Control

Institutional Characteristics	Financial Aid Office	Business/ Bursar's Office	Technical Support Staff	Other Key Adminis- trative Office
Type and Control				
4-Year Public	2.9	2.4	3.3	2.5
4-Year Private	2.9	2.0	3.0	2.5
2-Year Public	2.3	1.4	2.6	1.0
2-Year Private	3.7	3.2	4.0	0
Proprietary	2.5	2.2	2.6	2.5
Annual Loan Volume				
\$1-\$500,000	2.4	2.2	2.3	2.3
\$500,001-\$1,000,000	2.4	1.9	3.1	1.0
\$1,000,001-\$2,000,000	2.2	1.8	2.2	2.7
\$2,000,001-\$4,000,000	3.3	2.5	3.1	3.0
\$4,000,001-\$10,000,000	2.8	2.3	2.9	2.0
\$10,000,001-\$20,000,000	2.9	2.1	3.5	1.7
over \$20,000,000	3.1	2.5	3.5	3.0
Number of FFEL loans certified in 93/94				
0-500	2.2	1.9	2.2	2.4
500-1,000	2.9	2.3	2.9	3.0
1,000-2,000	3.1	2.5	3.0	0
2,000-5,000	2.8	1.9	3.1	1.5
5,000-10,000	3.0	2.1	3.4	2.3
10,000+	3.3	3.0	3.8	3.5
Structure				
1 campus, 1 office	2.5	2.1	2.8	2.3
Separate offices	3.3	2.7	3.6	3.0
Mult. campus, 1 office	2.6	2.1	3.1	2.7
Other	3.0	1.8	2.8	2.0
Currently Use EFT				
Yes	2.5	2.2	3.0	2.5
No	2.9	2.2	3.0	2.3
Currently Use EDEExpress Software				
Yes	2.7	2.2	3.0	2.1
No	2.9	2.3	2.9	2.7
Computer sys before 7/1/94;after 7/1/94				
Mainframe->mainframe	2.3	2.3	3.0	0
Mainframe->mainframe & PC	3.1	2.9	3.5	2.3
Mainframe & PC->mainframe & PC	2.9	2.3	3.2	2.5
PC->mainframe & PC	1.5	1.5	2.0	0
PC->PC	2.5	1.8	2.1	2.3
Contracted servicer->mainframe & PC	3.0	2.0	4.0	0
Contracted servicer->contracted servicer	2.1	1.9	2.0	2.7
Manual processing->PC	2.5	2.0	3.0	2.0
Other	3.5	2.0	3.5	0

Table 4.1

Level of Effort Needed to Administer Direct Loan Program on a Day-to-Day Basis

Level of Effort	N	Pct.
Very easy	17	16.3
Relatively easy	45	43.3
Moderate	27	26.0
Relatively labor intensive	9	8.7
Very labor intensive	6	5.8
Total	104	100.0

Table 4.2

Changes in Workload as a Result of Implementation of the Direct Loan Program

Administrative Function	Level of Change in Workload																Total	
	Permanent Large Decrease		Temporary Small Decrease		Permanent Small Decrease		No Change		Temporary Small Increase		Permanent Small Increase		Temporary Large Increase		Permanent Large Increase			
	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.
Advising students on status of loans	28	27.2	1	1.0	9	8.7	49	47.6	2	1.9	7	6.8	2	1.9	5	4.9	103	100.0
Counseling borrowers on Direct Loan Prog	6	5.8	0	0	7	6.8	66	64.1	12	11.7	2	1.9	3	2.9	7	6.8	103	100.0
Training Financial Aid staff	0	0	0	0	7	6.9	22	21.8	40	39.6	7	6.9	18	17.8	7	6.9	101	100.0
Processing loan app./creation orig recor	25	25.0	0	0	12	12.0	24	24.0	7	7.0	15	15.0	4	4.0	13	13.0	100	100.0
Request and receipt of loan funds by ins	29	28.2	0	0	4	3.9	31	30.1	3	2.9	27	26.2	3	2.9	6	5.8	103	100.0
Enrollment verification	5	5.1	0	0	4	4.0	79	79.8	3	3.0	6	6.1	1	1.0	1	1.0	99	100.0
Disbursement of loan funds to student	41	40.6	0	0	9	8.9	31	30.7	0	0	11	10.9	3	3.0	6	5.9	101	100.0
C management	14	14.0	0	0	8	8.0	32	32.0	4	4.0	28	28.0	4	4.0	10	10.0	100	100.0
Reconciliation	3	3.0	0	0	1	1.0	16	16.0	7	7.0	36	36.0	2	2.0	35	35.0	100	100.0
Recordkeeping/reconci- liation	12	11.7	0	0	5	4.9	58	56.3	3	2.9	9	8.7	3	2.9	13	12.6	103	100.0
Other	0	0	0	0	0	0	2	40.0	0	0	1	20.0	2	40.0	0	0	5	100.0
Overall workload change	24	23.3	0	0	16	15.5	20	19.4	2	1.9	22	21.4	4	3.9	15	14.6	103	100.0

Note: There were no 'Temporary Large Decreases' reported. Thus, this column heading was excluded from the table.

Table 4.3

Average Number of Minutes Required to Process a Loan

	Average	Standard Deviation
Best case	26.7	30.2
Average case	39.1	46.9
Worst case	64.5	55.9

Table 4.4A

Level of Effort Needed to Administer Direct Loan Program on a Day-to-Day Basis
by Institutional Type and Control

Level of Effort	Type and Control									
	4-Year Public		4-Year Private		2-Year Public		2-Year Private		Proprietary	
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Very easy	6	17.6	3	14.3	3	33.3	0	0	5	14.7
Relatively easy	15	44.1	12	57.1	4	44.4	2	33.3	12	35.3
Moderate	10	29.4	3	14.3	1	11.1	0	0	13	38.2
Relatively labor intensive	3	8.8	2	9.5	1	11.1	1	16.7	2	5.9
Very labor intensive	0	0	1	4.8	0	0	3	50.0	2	5.9
Total	34	100.0	21	100.0	9	100.0	6	100.0	34	100.0

Table 4.4B

Level of Effort Needed to Administer Direct Loan Program on a Day-to-Day Basis
by Annual Loan Volume

Level of Effort	Annual Loan Volume													
	\$1-\$500,000		\$500,001-\$1,000,000		\$1,000,001-\$2,000,000		\$2,000,001-\$4,000,000		\$4,000,001-\$10,000,000		\$10,000,001-\$20,000,000		over \$20,000,000	
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Very easy	1	6.7	2	16.7	5	38.5	0	0	1	7.7	5	33.3	3	15.8
Relatively easy	7	46.7	7	58.3	6	46.2	6	35.3	6	46.2	5	33.3	8	42.1
Moderate	6	40.0	0	0	2	15.4	5	29.4	3	23.1	4	26.7	7	36.8
Relatively labor intensive	1	6.7	2	16.7	0	0	2	11.8	2	15.4	1	6.7	1	5.3
Very labor intensive	0	0	1	8.3	0	0	4	23.5	1	7.7	0	0	0	0
Total	15	100.0	12	100.0	13	100.0	17	100.0	13	100.0	15	100.0	19	100.0

Table 4.4C

Level of Effort Needed to Administer Direct Loan Program on a Day-to-Day Basis
by Volume of FFEL Loans Certified in 93/94

Level of Effort	Number of FFEL loans certified in 93/94											
	0-500		500-1,000		1,000-2,000		2,000-5,000		5,000-10,000		10,000+	
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Very easy	5	17.9	2	10.5	1	9.1	5	29.4	2	18.2	1	11.1
Relatively easy	12	42.9	9	47.4	5	45.5	5	29.4	6	54.5	3	33.3
Moderate	8	28.6	5	26.3	1	9.1	5	29.4	2	18.2	5	55.6
Relatively labor intensive	3	10.7	1	5.3	2	18.2	2	11.8	1	9.1	0	0
Very labor intensive	0	0	2	10.5	2	18.2	0	0	0	0	0	0
Total	28	100.0	19	100.0	11	100.0	17	100.0	11	100.0	9	100.0

Table 4.4D

Level of Effort Needed to Administer Direct Loan Program on a Day-to-Day Basis
by Structure of Financial Aid Office

Level of Effort	Structure							
	1 campus, 1 office		Separate offices		Mult. campus, 1 office		Other	
	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Very easy	9	15.0	3	12.5	3	20.0	2	40.0
Relatively easy	30	50.0	4	16.7	8	53.3	3	60.0
Moderate	18	30.0	7	29.2	2	13.3	0	0
Relatively labor intensive	3	5.0	4	16.7	2	13.3	0	0
Very labor intensive	0	0	6	25.0	0	0	0	0
Total	60	100.0	24	100.0	15	100.0	5	100.0

Table 4.4E

Level of Effort Needed to Administer Direct Loan Program on a Day-to-Day Basis
by Current Use of EFT

Level of Effort	Currently Use EFT			
	Yes		No	
	N	Pct.	N	Pct.
Very easy	9	24.3	8	12.1
Relatively easy	13	35.1	31	47.0
Moderate	8	21.6	19	28.8
Relatively labor intensive	4	10.8	5	7.6
Very labor intensive	3	8.1	3	4.5
Total	37	100.0	66	100.0

Table 4.4F

Level of Effort Needed to Administer Direct Loan Program on a Day-to-Day Basis
by Current Use of EDEExpress

Level of Effort	Currently Use EDEExpress Software			
	Yes		No	
	N	Pct.	N	Pct.
Very easy	13	16.7	4	15.4
Relatively easy	36	46.2	9	34.6
Moderate	16	20.5	11	42.3
Relatively labor intensive	7	9.0	2	7.7
Very labor intensive	6	7.7	0	0
Total	78	100.0	26	100.0

Table 4.4G

Level of Effort Needed to Administer Direct Loan Program on a Day-to-Day Basis
by Type of Computer System Used Prior to 7/1/94 and After 7/1/94

Level of Effort	Computer sys before 7/1/94;after 7/1/94																	
	Mainframe->mainframe		Mainframe->mainframe & PC		Mainframe & PC->mainframe & PC		PC->mainframe & PC		PC->PC		Contracted servicer->mainframe & PC		Contracted servicer->contracted servicer		Manual processing->PC		Other	
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Very easy	2	66.7	1	7.7	7	13.5	1	50.0	4	20.0	0	0	1	16.7	0	0	0	0
Relatively easy	0	0	6	46.2	24	46.2	1	50.0	8	40.0	1	100.0	1	16.7	1	50.0	1	50.0
Moderate	1	33.3	3	23.1	12	23.1	0	0	5	25.0	0	0	4	66.7	1	50.0	1	50.0
Relatively labor intensive	0	0	1	7.7	6	11.5	0	0	2	10.0	0	0	0	0	0	0	0	0
Very labor intensive	0	0	2	15.4	3	5.8	0	0	1	5.0	0	0	0	0	0	0	0	0
Total	3	100.0	13	100.0	52	100.0	2	100.0	20	100.0	1	100.0	6	100.0	2	100.0	2	100.0

Table 4.5A

Changes in Workload as a Result of Implementation of the Direct Loan Program
by Institutional Type and Control

Administrative Function	4-Year Public																	
	Level of Change in Workload																Total	
	Permanent Large Decrease		Temporary Small Decrease		Permanent Small Decrease		No Change		Temporary Small Increase		Permanent Small Increase		Temporary Large Increase		Permanent Large Increase			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Advising students on status of loans	17	50.0	1	2.9	2	5.9	10	29.4	2	5.9	1	2.9	1	2.9	0	0	34	100.0
Counseling borrowers on Direct Loan Prog	4	11.8	0	0	3	8.8	17	50.0	8	23.5	0	0	1	2.9	1	2.9	34	100.0
Training Financial Aid staff	0	0	0	0	4	12.1	4	12.1	13	39.4	3	9.1	6	18.2	3	9.1	33	100.0
Processing loan app./creation orig recor	15	44.1	0	0	2	5.9	6	17.6	3	8.8	4	11.8	2	5.9	2	5.9	34	100.0
Request and receipt of loan funds by ins	15	44.1	0	0	0	0	5	14.7	2	5.9	10	29.4	1	2.9	1	2.9	34	100.0
Enrollment verification	3	9.4	0	0	1	3.1	24	75.0	2	6.3	2	6.3	0	0	0	0	32	100.0
Disbursement of loan funds to student	21	63.6	0	0	1	3.0	6	18.2	0	0	3	9.1	2	6.1	0	0	33	100.0
Cash management	9	26.5	0	0	3	8.8	9	26.5	1	2.9	8	23.5	2	5.9	2	5.9	34	100.0
Reconciliation	3	8.8	0	0	0	0	3	8.8	2	5.9	13	38.2	1	2.9	12	35.3	34	100.0
Recordkeeping/reconciliation	7	20.6	0	0	2	5.9	14	41.2	1	2.9	4	11.8	3	8.8	3	8.8	34	100.0
Other	0	0	0	0	0	0	0	0	0	0	0	0	2	100.0	0	0	2	100.0
Overall workload change	13	38.2	0	0	6	17.6	4	11.8	1	2.9	5	14.7	3	8.8	2	5.9	34	100.0

(CONTINUED)

Note: There were no 'Temporary Large Decreases' reported. Thus, this column heading was excluded from the table.

Table 4.5A

Changes in Workload as a Result of Implementation of the Direct Loan Program
by Institutional Type and Control

Administrative Function	4-Year Private																	
	Level of Change in Workload																Total	
	Permanent Large Decrease		Temporary Small Decrease		Permanent Small Decrease		No Change		Temporary Small Increase		Permanent Small Increase		Temporary Large Increase		Permanent Large Increase			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.		
Advising students on status of loans	6	30.0	0	0	3	15.0	8	40.0	0	0	2	10.0	0	0	1	5.0	20	100.0
Counseling borrowers on Direct Loan Prog	2	10.0	0	0	0	0	14	70.0	2	10.0	1	5.0	0	0	1	5.0	20	100.0
Training Financial Aid staff	0	0	0	0	2	10.0	4	20.0	9	45.0	1	5.0	3	15.0	1	5.0	20	100.0
Processing loan app./creation orig recor	6	30.0	0	0	2	10.0	7	35.0	1	5.0	2	10.0	1	5.0	1	5.0	20	100.0
Request and receipt of loan funds by ins	5	23.8	0	0	1	4.8	8	38.1	0	0	5	23.8	0	0	2	9.5	21	100.0
Enrollment verification	2	10.0	0	0	1	5.0	15	75.0	0	0	2	10.0	0	0	0	0	20	100.0
Disbursement of loan funds to student	7	33.3	0	0	4	19.0	7	33.3	0	0	1	4.8	1	4.8	1	4.8	21	100.0
Cash management	2	10.5	0	0	2	10.5	8	42.1	0	0	6	31.6	0	0	1	5.3	19	100.0
Reconciliation	0	0	0	0	1	5.0	4	20.0	0	0	8	40.0	0	0	7	35.0	20	100.0
Recordkeeping/reconciliation	2	9.5	0	0	1	4.8	13	61.9	0	0	3	14.3	0	0	2	9.5	21	100.0
Other	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Overall workload change	6	28.6	0	0	0	0	8	38.1	0	0	4	19.0	0	0	3	14.3	21	100.0

(CONTINUED)

Note: There were no 'Temporary Large Decreases' reported. Thus, this column heading was excluded from the table.

Table 4.5A

Changes in Workload as a Result of Implementation of the Direct Loan Program
by Institutional Type and Control

Administrative Function	2-Year Public																	
	Level of Change in Workload																Total	
	Permanent Large Decrease		Temporary Small Decrease		Permanent Small Decrease		No Change		Temporary Small Increase		Permanent Small Increase		Temporary Large Increase		Permanent Large Increase			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.		
Advising students on status of loans	2	22.2	0	0	2	22.2	5	55.6	0	0	0	0	0	0	0	0	9	100.0
Counseling borrowers on Direct Loan Prog	0	0	0	0	1	11.1	7	77.8	0	0	0	0	1	11.1	0	0	9	100.0
Training Financial Aid staff	0	0	0	0	0	0	1	11.1	4	44.4	0	0	3	33.3	1	11.1	9	100.0
Processing loan app./creation orig recor	0	0	0	0	3	37.5	2	25.0	0	0	1	12.5	0	0	2	25.0	8	100.0
Request and receipt of loan funds by ins	2	22.2	0	0	1	11.1	5	55.6	0	0	1	11.1	0	0	0	0	9	100.0
Enrollment verification	0	0	0	0	1	11.1	8	88.9	0	0	0	0	0	0	0	0	9	100.0
Disbursement of loan funds to student	3	42.9	0	0	1	14.3	2	28.6	0	0	1	14.3	0	0	0	0	7	100.0
Cash management	1	12.5	0	0	0	0	4	50.0	1	12.5	2	25.0	0	0	0	0	8	100.0
Reconciliation	0	0	0	0	0	0	3	37.5	0	0	4	50.0	0	0	1	12.5	8	100.0
Recordkeeping/reconci- liation	2	22.2	0	0	0	0	7	77.8	0	0	0	0	0	0	0	0	9	100.0
Other	0	0	0	0	0	0	1	100.0	0	0	0	0	0	0	0	0	1	100.0
Overall workload change	0	0	0	0	5	55.6	2	22.2	0	0	1	11.1	0	0	1	11.1	9	100.0

(CONTINUED)

Note: There were no 'Temporary Large Decreases' reported. Thus, this column heading was excluded from the table.

Table 4.5A

Changes in Workload as a Result of Implementation of the Direct Loan Program
by Institutional Type and Control

Administrative Function	2-Year Private																	
	Level of Change in Workload																Total	
	Permanent Large Decrease		Temporary Small Decrease		Permanent Small Decrease		No Change		Temporary Small Increase		Permanent Small Increase		Temporary Large Increase		Permanent Large Increase			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Advising students on status of loans	0	0	0	0	0	0	0	0	0	0	1	16.7	1	16.7	4	66.7	6	100.0
Counseling borrowers on Direct Loan Prog	0	0	0	0	0	0	0	0	0	0	0	0	1	16.7	5	83.3	6	100.0
Training Financial Aid staff	0	0	0	0	0	0	0	0	1	16.7	0	0	4	66.7	1	16.7	6	100.0
Processing loan app./creation orig recor	0	0	0	0	0	0	1	16.7	0	0	0	0	0	0	5	83.3	6	100.0
Request and receipt of loan funds by ins	0	0	0	0	0	0	0	0	0	0	4	66.7	1	16.7	1	16.7	6	100.0
Enrollment verification	0	0	0	0	0	0	3	50.0	1	16.7	1	16.7	0	0	1	16.7	6	100.0
Disbursement of loan funds to student	0	0	0	0	0	0	1	16.7	0	0	0	0	0	0	5	83.3	6	100.0
Cash management	0	0	0	0	0	0	0	0	0	0	2	33.3	0	0	4	66.7	6	100.0
Reconciliation	0	0	0	0	0	0	0	0	0	0	2	33.3	0	0	4	66.7	6	100.0
Recordkeeping/reconci- liation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	6	100.0	6	100.0
Other	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Overall workload change	0	0	0	0	0	0	0	0	1	16.7	0	0	1	16.7	4	66.7	6	100.0

(CONTINUED)

Note: There were no 'Temporary Large Decreases' reported. Thus, this column heading was excluded from the table.

Table 4.5A

Changes in Workload as a Result of Implementation of the Direct Loan Program
by Institutional Type and Control

Administrative Function	Proprietary																	
	Level of Change in Workload																Total	
	Permanent Large Decrease		Temporary Small Decrease		Permanent Small Decrease		No Change		Temporary Small Increase		Permanent Small Increase		Temporary Large Increase		Permanent Large Increase			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Advising students on status of loans	3	8.8	0	0	2	5.9	26	76.5	0	0	3	8.8	0	0	0	0	34	100.0
Counseling borrowers on Direct Loan Prog	0	0	0	0	3	8.8	28	82.4	2	5.9	1	2.9	0	0	0	0	34	100.0
Training Financial Aid staff	0	0	0	0	1	3.0	13	39.4	13	39.4	3	9.1	2	6.1	1	3.0	33	100.0
Processing loan app./creation orig recor	4	12.5	0	0	5	15.6	8	25.0	3	9.4	8	25.0	1	3.1	3	9.4	32	100.0
Request and receipt of loan funds by ins	7	21.2	0	0	2	6.1	13	39.4	1	3.0	7	21.2	1	3.0	2	6.1	33	100.0
Enrollment verification	0	0	0	0	1	3.1	29	90.6	0	0	1	3.1	1	3.1	0	0	32	100.0
Disbursement of loan funds to student	10	29.4	0	0	3	8.8	15	44.1	0	0	6	17.6	0	0	0	0	34	100.0
Cash management	2	6.1	0	0	3	9.1	11	33.3	2	6.1	10	30.3	2	6.1	3	9.1	33	100.0
Reconciliation	0	0	0	0	0	0	6	18.8	5	15.6	9	28.1	1	3.1	11	34.4	32	100.0
Recordkeeping/reconciliation	1	3.0	0	0	2	6.1	24	72.7	2	6.1	2	6.1	0	0	2	6.1	33	100.0
Other	0	0	0	0	0	0	1	50.0	0	0	1	50.0	0	0	0	0	2	100.0
Overall workload change	5	15.2	0	0	5	15.2	6	18.2	0	0	12	36.4	0	0	5	15.2	33	100.0

Note: There were no 'Temporary Large Decreases' reported. Thus, this column heading was excluded from the table.

Table 4.58

Changes in Workload as a Result of Implementation of the Direct Loan Program
by Annual Loan Volume

Administrative Function	\$1-\$500,000																	
	Level of Change in Workload																Total	
	Permanent Large Decrease		Temporary Small Decrease		Permanent Small Decrease		No Change		Temporary Small Increase		Permanent Small Increase		Temporary Large Increase		Permanent Large Increase			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Advising students on status of loans	0	0	0	0	2	13.3	11	73.3	0	0	2	13.3	0	0	0	0	15	100.0
Counseling borrowers on Direct Loan Prog	0	0	0	0	0	0	12	80.0	1	6.7	1	6.7	0	0	1	6.7	15	100.0
Training Financial Aid staff	0	0	0	0	0	0	6	40.0	6	40.0	1	6.7	0	0	2	13.3	15	100.0
Processing loan app./creation orig recor	1	7.7	0	0	2	15.4	2	15.4	1	7.7	5	38.5	1	7.7	1	7.7	13	100.0
Request and receipt of loan funds by ins	2	14.3	0	0	2	14.3	6	42.9	0	0	3	21.4	1	7.1	0	0	14	100.0
Enrollment verification	0	0	0	0	0	0	12	85.7	0	0	2	14.3	0	0	0	0	14	100.0
Disbursement of loan funds to student	2	14.3	0	0	2	14.3	7	50.0	0	0	3	21.4	0	0	0	0	14	100.0
Cash management	1	7.1	0	0	0	0	4	28.6	3	21.4	4	28.6	1	7.1	1	7.1	14	100.0
Reconciliation	0	0	0	0	0	0	2	15.4	2	15.4	6	46.2	0	0	3	23.1	13	100.0
Recordkeeping/reconci- liation	0	0	0	0	0	0	13	86.7	1	6.7	1	6.7	0	0	0	0	15	100.0
Other	0	0	0	0	0	0	1	100.0	0	0	0	0	0	0	0	0	1	100.0
Overall workload change	2	13.3	0	0	2	13.3	2	13.3	0	0	8	53.3	0	0	1	6.7	15	100.0

(CONTINUED)

Note: There were no 'Temporary Large Decreases' reported. Thus, this column heading was excluded from the table.

Table 4.5B

Changes in Workload as a Result of Implementation of the Direct Loan Program
by Annual Loan Volume

Administrative Function	\$500,001-\$1,000,000																	
	Level of Change in Workload																Total	
	Permanent Large Decrease		Temporary Small Decrease		Permanent Small Decrease		No Change		Temporary Small Increase		Permanent Small Increase		Temporary Large Increase		Permanent Large Increase			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Advising students on status of loans	2	16.7	0	0	0	0	8	66.7	0	0	0	0	0	0	2	16.7	12	100.0
Counseling borrowers on Direct Loan Prog	0	0	0	0	1	8.3	8	66.7	0	0	0	0	1	8.3	2	16.7	12	100.0
Training Financial Aid staff	0	0	0	0	0	0	3	25.0	4	33.3	0	0	4	33.3	1	8.3	12	100.0
Processing loan app./creation orig recor	1	8.3	0	0	1	8.3	5	41.7	1	8.3	2	16.7	0	0	2	16.7	12	100.0
Request and receipt of loan funds by ins	3	25.0	0	0	1	8.3	4	33.3	1	8.3	3	25.0	0	0	0	0	12	100.0
Enrollment verification	0	0	0	0	2	16.7	10	83.3	0	0	0	0	0	0	0	0	12	100.0
Disbursement of loan funds to student	5	45.5	0	0	1	9.1	4	36.4	0	0	0	0	0	0	1	9.1	11	100.0
Cash management	2	16.7	0	0	1	8.3	4	33.3	0	0	4	33.3	0	0	1	8.3	12	100.0
Reconciliation	0	0	0	0	0	0	3	25.0	1	8.3	3	25.0	0	0	5	41.7	12	100.0
Recordkeeping/reconciliation	1	8.3	0	0	0	0	9	75.0	0	0	0	0	0	0	2	16.7	12	100.0
Other	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Overall workload change	1	8.3	0	0	3	25.0	3	25.0	1	8.3	1	8.3	0	0	3	25.0	12	100.0

(CONTINUED)

Note: There were no 'Temporary Large Decreases' reported. Thus, this column heading was excluded from the table.

Table 4.58

Changes in Workload as a Result of Implementation of the Direct Loan Program
by Annual Loan Volume

Administrative Function	\$1,000,001-\$2,000,000																	
	Level of Change in Workload																Total	
	Permanent Large Decrease		Temporary Small Decrease		Permanent Small Decrease		No Change		Temporary Small Increase		Permanent Small Increase		Temporary Large Increase		Permanent Large Increase			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Advising students on status of loans	0	0	0	0	2	16.7	7	58.3	0	0	2	16.7	0	0	1	8.3	12	100.0
Counseling borrowers on Direct Loan Prog	0	0	0	0	1	7.7	10	76.9	0	0	0	0	0	0	2	15.4	13	100.0
Training Financial Aid staff	0	0	0	0	0	0	3	23.1	7	53.8	1	7.7	2	15.4	0	0	13	100.0
Processing loan app./creation orig recor	1	7.7	0	0	3	23.1	5	38.5	1	7.7	1	7.7	0	0	2	15.4	13	100.0
Request and receipt of loan funds by ins	3	23.1	0	0	0	0	5	38.5	0	0	4	30.8	1	7.7	0	0	13	100.0
Enrollment verification	0	0	0	0	0	0	11	84.6	1	7.7	0	0	0	0	1	7.7	13	100.0
Disbursement of loan funds to student	3	23.1	0	0	1	7.7	4	30.8	0	0	3	23.1	0	0	2	15.4	13	100.0
Cash management	1	7.7	0	0	1	7.7	7	53.8	0	0	2	15.4	0	0	2	15.4	13	100.0
Reconciliation	0	0	0	0	0	0	4	30.8	1	7.7	4	30.8	0	0	4	30.8	13	100.0
Recordkeeping/reconciliation	2	15.4	0	0	0	0	7	53.8	1	7.7	0	0	0	0	3	23.1	13	100.0
Other	0	0	0	0	0	0	1	100.0	0	0	0	0	0	0	0	0	1	100.0
Overall workload change	2	15.4	0	0	2	15.4	5	38.5	1	7.7	1	7.7	0	0	2	15.4	13	100.0

(CONTINUED)

Note: There were no 'Temporary Large Decreases' reported. Thus, this column heading was excluded from the table.

Table 4.5B

Changes in Workload as a Result of Implementation of the Direct Loan Program
by Annual Loan Volume

Administrative Function	\$2,000,001-\$4,000,000																	
	Level of Change in Workload																Total	
	Permanent Large Decrease		Temporary Small Decrease		Permanent Small Decrease		No Change		Temporary Small Increase		Permanent Small Increase		Temporary Large Increase		Permanent Large Increase			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Advising students on status of loans	2	11.8	0	0	1	5.9	10	58.8	0	0	2	11.8	1	5.9	1	5.9	17	100.0
Counseling borrowers on Direct Loan Prog	1	6.3	0	0	1	6.3	10	62.5	2	12.5	0	0	1	6.3	1	6.3	16	100.0
Training Financial Aid staff	0	0	0	0	2	12.5	5	31.3	2	12.5	2	12.5	4	25.0	1	6.3	16	100.0
Processing loan app./creation orig recor	2	13.3	0	0	0	0	4	26.7	2	13.3	3	20.0	0	0	4	26.7	15	100.0
Request and receipt of loan funds by ins	2	11.8	0	0	0	0	6	35.3	0	0	7	41.2	0	0	2	11.8	17	100.0
Enrollment verification	0	0	0	0	1	6.3	11	68.8	1	6.3	2	12.5	1	6.3	0	0	16	100.0
Disbursement of loan funds to student	6	35.3	0	0	1	5.9	4	23.5	0	0	4	23.5	0	0	2	11.8	17	100.0
Cash management	1	6.7	0	0	1	6.7	5	33.3	0	0	5	33.3	1	6.7	2	13.3	15	100.0
Reconciliation	0	0	0	0	0	0	2	13.3	1	6.7	5	33.3	1	6.7	6	40.0	15	100.0
Recordkeeping/reconci- liation	1	6.3	0	0	2	12.5	8	50.0	0	0	2	12.5	0	0	3	18.8	16	100.0
Other	0	0	0	0	0	0	0	0	0	0	1	50.0	1	50.0	0	0	2	100.0
Overall workload change	2	12.5	0	0	0	0	3	18.8	0	0	7	43.8	1	6.3	3	18.8	16	100.0

(CONTINUED)

Note: There were no 'Temporary Large Decreases' reported. Thus, this column heading was excluded from the table.

Table 4.5B

Changes in Workload as a Result of Implementation of the Direct Loan Program
by Annual Loan Volume

Administrative Function	\$4,000,001-\$10,000,000																	
	Level of Change in Workload																Total	
	Permanent Large Decrease		Temporary Small Decrease		Permanent Small Decrease		No Change		Temporary Small Increase		Permanent Small Increase		Temporary Large Increase		Permanent Large Increase			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Advising students on status of loans	4	30.8	0	0	1	7.7	6	46.2	1	7.7	0	0	0	0	1	7.7	13	100.0
Counseling borrowers on Direct Loan Prog	1	7.7	0	0	1	7.7	8	61.5	3	23.1	0	0	0	0	0	0	13	100.0
Training Financial Aid staff	0	0	0	0	0	0	2	15.4	4	30.8	1	7.7	5	38.5	1	7.7	13	100.0
Processing loan app./creation orig recor	2	15.4	0	0	2	15.4	1	7.7	2	15.4	2	15.4	3	23.1	1	7.7	13	100.0
Request and receipt of loan funds by ins	3	23.1	0	0	0	0	3	23.1	1	7.7	3	23.1	1	7.7	2	15.4	13	100.0
Enrollment verification	1	8.3	0	0	0	0	9	75.0	1	8.3	1	8.3	0	0	0	0	12	100.0
Disbursement of loan funds to student	3	23.1	0	0	2	15.4	6	46.2	0	0	0	0	2	15.4	0	0	13	100.0
Cash management	2	15.4	0	0	1	7.7	4	30.8	1	7.7	3	23.1	0	0	2	15.4	13	100.0
Reconciliation	0	0	0	0	0	0	2	15.4	1	7.7	6	46.2	1	7.7	3	23.1	13	100.0
Recordkeeping/reconci- liation	1	7.7	0	0	1	7.7	9	69.2	0	0	0	0	2	15.4	0	0	13	100.0
Other	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Overall workload change	1	7.7	0	0	3	23.1	3	23.1	0	0	3	23.1	1	7.7	2	15.4	13	100.0

(CONTINUED)

Note: There were no 'Temporary Large Decreases' reported. Thus, this column heading was excluded from the table.

Table 4.5B

Changes in Workload as a Result of Implementation of the Direct Loan Program
by Annual Loan Volume

Administrative Function	\$10,000,001-\$20,000,000																	
	Level of Change in Workload																Total	
	Permanent Large Decrease		Temporary Small Decrease		Permanent Small Decrease		No Change		Temporary Small Increase		Permanent Small Increase		Temporary Large Increase		Permanent Large Increase			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Advising students on status of loans	8	53.3	0	0	0	0	6	40.0	0	0	0	0	1	6.7	0	0	15	100.0
Counseling borrowers on Direct Loan Prog	1	6.7	0	0	0	0	9	60.0	3	20.0	0	0	1	6.7	1	6.7	15	100.0
Training Financial Aid staff	0	0	0	0	2	14.3	2	14.3	7	50.0	2	14.3	1	7.1	0	0	14	100.0
Processing loan app./creation orig recor	6	40.0	0	0	2	13.3	3	20.0	0	0	2	13.3	0	0	2	13.3	15	100.0
Request and receipt of loan funds by ins	6	40.0	0	0	1	6.7	2	13.3	1	6.7	4	26.7	0	0	1	6.7	15	100.0
Enrollment verification	1	7.7	0	0	1	7.7	11	84.6	0	0	0	0	0	0	0	0	13	100.0
Disbursement of loan funds to student	8	53.3	0	0	2	13.3	4	26.7	0	0	0	0	0	0	1	6.7	15	100.0
C management	1	7.1	0	0	3	21.4	5	35.7	0	0	3	21.4	0	0	2	14.3	14	100.0
Reconciliation	0	0	0	0	1	6.7	1	6.7	1	6.7	5	33.3	0	0	7	46.7	15	100.0
Recordkeeping/reconciliation	3	20.0	0	0	0	0	5	33.3	1	6.7	2	13.3	1	6.7	3	20.0	15	100.0
Other	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Overall workload change	5	33.3	0	0	2	13.3	2	13.3	0	0	2	13.3	1	6.7	3	20.0	15	100.0

(CONTINUED)

Note: There were no 'Temporary Large Decreases' reported. Thus, this column heading was excluded from the table.

Table 4.5B

Changes in Workload as a Result of Implementation of the Direct Loan Program
by Annual Loan Volume

Administrative Function	over \$20,000,000																	
	Level of Change in Workload																Total	
	Permanent Large Decrease		Temporary Small Decrease		Permanent Small Decrease		No Change		Temporary Small Increase		Permanent Small Increase		Temporary Large Increase		Permanent Large Increase			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.		
Advising students on status of loans	12	63.2	1	5.3	3	15.8	1	5.3	1	5.3	1	5.3	0	0	0	0	19	100.0
Counseling borrowers on Direct Loan Prog	3	15.8	0	0	3	15.8	9	47.4	3	15.8	1	5.3	0	0	0	0	19	100.0
Training Financial Aid staff	0	0	0	0	3	16.7	1	5.6	10	55.6	0	0	2	11.1	2	11.1	18	100.0
Processing loan app./creation orig recor	12	63.2	0	0	2	10.5	4	21.1	0	0	0	0	0	0	1	5.3	19	100.0
Request and receipt of loan funds by ins	10	52.6	0	0	0	0	5	26.3	0	0	3	15.8	0	0	1	5.3	19	100.0
Enrollment verification	3	15.8	0	0	0	0	15	78.9	0	0	1	5.3	0	0	0	0	19	100.0
Disbursement of loan funds to student	14	77.8	0	0	0	0	2	11.1	0	0	1	5.6	1	5.6	0	0	18	100.0
Cash management	6	31.6	0	0	1	5.3	3	15.8	0	0	7	36.8	2	10.5	0	0	19	100.0
Reconciliation	3	15.8	0	0	0	0	2	10.5	0	0	7	36.8	0	0	7	36.8	19	100.0
Recordkeeping/reconciliation	4	21.1	0	0	2	10.5	7	36.8	0	0	4	21.1	0	0	2	10.5	19	100.0
Other	0	0	0	0	0	0	0	0	0	0	0	0	1	100.0	0	0	1	100.0
Overall workload change	11	57.9	0	0	4	21.1	2	10.5	0	0	0	0	1	5.3	1	5.3	19	100.0

Note: There were no 'Temporary Large Decreases' reported. Thus, this column heading was excluded from the table.

Table 4.5C

Changes in Workload as a Result of Implementation of the Direct Loan Program
by Number of FFEL Loans Certified During 93/94

Administrative Function	Number of FFEL loans certified in 93/94																	
	0-500																	
	Level of Change in Workload																Total	
	Permanent Large Decrease		Temporary Small Decrease		Permanent Small Decrease		No Change		Temporary Small Increase		Permanent Small Increase		Temporary Large Increase		Permanent Large Increase			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.		
Advising students on status of loans	2	7.1	0	0	3	10.7	21	75.0	0	0	2	7.1	0	0	0	0	28	100.0
Counseling borrowers on Direct Loan Prog	0	0	0	0	1	3.6	24	85.7	1	3.6	0	0	1	3.6	1	3.6	28	100.0
Training Financial Aid staff	0	0	0	0	0	0	12	42.9	11	39.3	1	3.6	2	7.1	2	7.1	28	100.0
Processing loan app./creation orig recor	2	7.4	0	0	5	18.5	7	25.9	2	7.4	7	25.9	1	3.7	3	11.1	27	100.0
Request and receipt of loan funds by ins	7	25.0	0	0	3	10.7	11	39.3	1	3.6	5	17.9	1	3.6	0	0	28	100.0
Enrollment verification	0	0	0	0	2	7.7	23	88.5	0	0	1	3.8	0	0	0	0	26	100.0
Disbursement of loan funds to student	8	29.6	0	0	2	7.4	13	48.1	0	0	4	14.8	0	0	0	0	27	100.0
Cash management	4	14.8	0	0	1	3.7	10	37.0	3	11.1	7	25.9	1	3.7	1	3.7	27	100.0
Reconciliation	0	0	0	0	0	0	6	23.1	4	15.4	9	34.6	0	0	7	26.9	26	100.0
Recordkeeping/reconciliation	1	3.6	0	0	0	0	23	82.1	2	7.1	1	3.6	0	0	1	3.6	28	100.0
Other	0	0	0	0	0	0	1	100.0	0	0	0	0	0	0	0	0	1	100.0
Overall workload change	4	14.3	0	0	6	21.4	7	25.0	1	3.6	7	25.0	0	0	3	10.7	28	100.0

(CONTINUED)

Note: There were no 'Temporary Large Decreases' reported. Thus, this column heading was excluded from the table.

Table 4.5C

Changes in Workload as a Result of Implementation of the Direct Loan Program
by Number of FFEL Loans Certified During 93/94

Administrative Function	Number of FFEL loans certified in 93/94																	
	500-1,000																	
	Level of Change in Workload																Total	
	Permanent Large Decrease		Temporary Small Decrease		Permanent Small Decrease		No Change		Temporary Small Increase		Permanent Small Increase		Temporary Large Increase		Permanent Large Increase			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Advising students on status of loans	1	5.6	0	0	2	11.1	9	50.0	0	0	3	16.7	0	0	3	16.7	18	100.0
Counseling borrowers on Direct Loan Prog	0	0	0	0	2	10.5	12	63.2	1	5.3	0	0	0	0	4	21.1	19	100.0
Training Financial Aid staff	0	0	0	0	1	5.6	4	22.2	6	33.3	2	11.1	3	16.7	2	11.1	18	100.0
Processing loan app./creation orig recor	2	11.1	0	0	1	5.6	7	38.9	1	5.6	3	16.7	0	0	4	22.2	18	100.0
Request and receipt of loan funds by ins	2	10.5	0	0	0	0	4	21.1	0	0	11	57.9	1	5.3	1	5.3	19	100.0
Enrollment verification	0	0	0	0	1	5.3	14	73.7	2	10.5	0	0	1	5.3	1	5.3	19	100.0
Disbursement of loan funds to student	5	26.3	0	0	2	10.5	6	31.6	0	0	3	15.8	0	0	3	15.8	19	100.0
Cash management	0	0	0	0	2	11.1	6	33.3	0	0	5	27.8	1	5.6	4	22.2	18	100.0
Reconciliation	0	0	0	0	0	0	4	22.2	1	5.6	6	33.3	1	5.6	6	33.3	18	100.0
Recordkeeping/reconciliation	1	5.6	0	0	1	5.6	9	50.0	0	0	2	11.1	0	0	5	27.8	18	100.0
Other	0	0	0	0	0	0	0	0	0	0	1	100.0	0	0	0	0	1	100.0
Overall workload change	2	11.1	0	0	1	5.6	4	22.2	1	5.6	5	27.8	0	0	5	27.8	18	100.0

(CONTINUED)

Note: There were no 'Temporary Large Decreases' reported. Thus, this column heading was excluded from the table.

Table 4.5C

Changes in Workload as a Result of Implementation of the Direct Loan Program
by Number of FFEL Loans Certified During 93/94

Administrative Function	Number of FFEL loans certified in 93/94																	
	1,000-2,000																	
	Level of Change in Workload																Total	
	Permanent Large Decrease		Temporary Small Decrease		Permanent Small Decrease		No Change		Temporary Small Increase		Permanent Small Increase		Temporary Large Increase		Permanent Large Increase			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.		
Advising students on status of loans	3	27.3	0	0	1	9.1	4	36.4	0	0	1	9.1	1	9.1	1	9.1	11	100.0
Counseling borrowers on Direct Loan Prog	2	18.2	0	0	0	0	7	63.6	1	9.1	0	0	1	9.1	0	0	11	100.0
Training Financial Aid staff	0	0	0	0	1	9.1	0	0	3	27.3	2	18.2	5	45.5	0	0	11	100.0
Processing loan app./creation orig recor	3	27.3	0	0	0	0	3	27.3	2	18.2	0	0	1	9.1	2	18.2	11	100.0
Request and receipt of loan funds by ins	2	18.2	0	0	0	0	3	27.3	0	0	3	27.3	0	0	3	27.3	11	100.0
Enrollment verification	1	10.0	0	0	0	0	6	60.0	0	0	3	30.0	0	0	0	0	10	100.0
Disbursement of loan funds to student	3	27.3	0	0	1	9.1	3	27.3	0	0	2	18.2	1	9.1	1	9.1	11	100.0
C management	3	27.3	0	0	0	0	3	27.3	0	0	3	27.3	0	0	2	18.2	11	100.0
Reconciliation	0	0	0	0	0	0	1	9.1	0	0	6	54.5	0	0	4	36.4	11	100.0
Recordkeeping/reconci-	3	27.3	0	0	0	0	7	63.6	0	0	0	0	0	0	1	9.1	11	100.0
liation	0	0	0	0	0	0	1	50.0	0	0	0	0	1	50.0	0	0	2	100.0
Other																		
Overall workload change	2	18.2	0	0	0	0	4	36.4	0	0	2	18.2	1	9.1	2	18.2	11	100.0

(CONTINUED)

Note: There were no 'Temporary Large Decreases' reported. Thus, this column heading was excluded from the table.

Table 4.5C

Changes in Workload as a Result of Implementation of the Direct Loan Program
by Number of FFEL Loans Certified During 93/94

Administrative Function	Number of FFEL loans certified in 93/94																	
	2,000-5,000																	
	Level of Change in Workload																Total	
	Permanent Large Decrease		Temporary Small Decrease		Permanent Small Decrease		No Change		Temporary Small Increase		Permanent Small Increase		Temporary Large Increase		Permanent Large Increase			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.		
Advising students on status of loans	9	52.9	0	0	0	0	7	41.2	0	0	1	5.9	0	0	0	0	17	100.0
Counseling borrowers on Direct Loan Prog	2	11.8	0	0	2	11.8	9	52.9	3	17.6	0	0	1	5.9	0	0	17	100.0
Training Financial Aid staff	0	0	0	0	3	18.8	2	12.5	6	37.5	0	0	3	18.8	2	12.5	16	100.0
Processing loan app./creation orig recor	7	41.2	0	0	4	23.5	1	5.9	0	0	1	5.9	2	11.8	2	11.8	17	100.0
Request and receipt of loan funds by ins	6	35.3	0	0	1	5.9	4	23.5	1	5.9	3	17.6	1	5.9	1	5.9	17	100.0
Enrollment verification	2	11.8	0	0	1	5.9	12	70.6	1	5.9	1	5.9	0	0	0	0	17	100.0
Disbursement of loan funds to student	8	47.1	0	0	2	11.8	5	29.4	0	0	0	0	1	5.9	1	5.9	17	100.0
C management	1	6.3	0	0	4	25.0	5	31.3	1	6.3	4	25.0	0	0	1	6.3	16	100.0
Reconciliation	0	0	0	0	1	5.9	2	11.8	2	11.8	6	35.3	1	5.9	5	29.4	17	100.0
Recordkeeping/reconciliation	3	17.6	0	0	2	11.8	5	29.4	0	0	2	11.8	3	17.6	2	11.8	17	100.0
Other	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Overall workload change	7	41.2	0	0	4	23.5	0	0	0	0	2	11.8	2	11.8	2	11.8	17	100.0

(CONTINUED)

Note: There were no 'Temporary Large Decreases' reported. Thus, this column heading was excluded from the table.

Table 4.5C

Changes in Workload as a Result of Implementation of the Direct Loan Program
by Number of FFEL Loans Certified During 93/94

Administrative Function	Number of FFEL loans certified in 93/94																	
	5,000-10,000																	
	Level of Change in Workload																Total	
	Permanent Large Decrease		Temporary Small Decrease		Permanent Small Decrease		No Change		Temporary Small Increase		Permanent Small Increase		Temporary Large Increase		Permanent Large Increase			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.		
Advising students on status of loans	5	45.5	1	9.1	2	18.2	2	18.2	0	0	0	0	1	9.1	0	0	11	100.0
Counseling borrowers on Direct Loan Prog	0	0	0	0	0	0	6	54.5	3	27.3	1	9.1	0	0	1	9.1	11	100.0
Training Financial Aid staff	0	0	0	0	0	0	0	0	7	70.0	2	20.0	1	10.0	0	0	10	100.0
Processing loan app./creation orig recor	5	45.5	0	0	2	18.2	2	18.2	0	0	2	18.2	0	0	0	0	11	100.0
Request and receipt of loan funds by ins	5	45.5	0	0	0	0	2	18.2	1	9.1	3	27.3	0	0	0	0	11	100.0
Enrollment verification	0	0	0	0	0	0	9	100.0	0	0	0	0	0	0	0	0	9	100.0
Disbursement of loan funds to student	8	72.7	0	0	1	9.1	2	18.2	0	0	0	0	0	0	0	0	11	100.0
Cash management	2	18.2	0	0	0	0	4	36.4	0	0	4	36.4	0	0	1	9.1	11	100.0
Reconciliation	1	9.1	0	0	0	0	1	9.1	0	0	4	36.4	0	0	5	45.5	11	100.0
Recordkeeping/reconciliation	1	9.1	0	0	0	0	5	45.5	1	9.1	3	27.3	0	0	1	9.1	11	100.0
Other	0	0	0	0	0	0	0	0	0	0	0	0	1	100.0	0	0	1	100.0
Overall workload change	5	45.5	0	0	2	18.2	1	9.1	0	0	1	9.1	0	0	2	18.2	11	100.0

(CONTINUED)

Note: There were no 'Temporary Large Decreases' reported. Thus, this column heading was excluded from the table.

Table 4.5C

Changes in Workload as a Result of Implementation of the Direct Loan Program
by Number of FFEL Loans Certified During 93/94

Administrative Function	Number of FFEL loans certified in 93/94																	
	10,000+																	
	Level of Change in Workload																Total	
	Permanent Large Decrease		Temporary Small Decrease		Permanent Small Decrease		No Change		Temporary Small Increase		Permanent Small Increase		Temporary Large Increase		Permanent Large Increase			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Advising students on status of loans	7	77.8	0	0	1	11.1	0	0	1	11.1	0	0	0	0	0	0	9	100.0
Counseling borrowers on Direct Loan Prog	2	22.2	0	0	2	22.2	4	44.4	1	11.1	0	0	0	0	0	0	9	100.0
Training Financial Aid staff	0	0	0	0	2	22.2	1	11.1	4	44.4	0	0	1	11.1	1	11.1	9	100.0
Processing loan app./creation orig recor	6	66.7	0	0	0	0	2	22.2	0	0	0	0	0	0	1	11.1	9	100.0
Request and receipt of loan funds by ins	6	66.7	0	0	0	0	1	11.1	0	0	1	11.1	0	0	1	11.1	9	100.0
Enrollment verification	2	22.2	0	0	0	0	7	77.8	0	0	0	0	0	0	0	0	9	100.0
Disbursement of loan funds to student	6	75.0	0	0	0	0	0	0	0	0	1	12.5	1	12.5	0	0	8	100.0
Cash management	4	44.4	0	0	1	11.1	0	0	0	0	2	22.2	2	22.2	0	0	9	100.0
Reconciliation	2	22.2	0	0	0	0	1	11.1	0	0	3	33.3	0	0	3	33.3	9	100.0
Recordkeeping/reconci- liation	3	33.3	0	0	1	11.1	2	22.2	0	0	1	11.1	0	0	2	22.2	9	100.0
Other	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Overall workload change	4	44.4	0	0	3	33.3	1	11.1	0	0	0	0	1	11.1	0	0	9	100.0

Note: There were no 'Temporary Large Decreases' reported. Thus, this column heading was excluded from the table.

Table 4.5D

Changes in Workload as a Result of Implementation of the Direct Loan Program
by Structure of Financial Aid Office

Administrative Function	Structure																	
	1 campus, 1 office																	
	Level of Change in Workload																Total	
	Permanent Large Decrease		Temporary Small Decrease		Permanent Small Decrease		No Change		Temporary Small Increase		Permanent Small Increase		Temporary Large Increase		Permanent Large Increase			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Advising students on status of loans	14	23.7	0	0	3	5.1	34	57.6	2	3.4	4	6.8	1	1.7	1	1.7	59	100.0
Counseling borrowers on Direct Loan Prog	3	5.0	0	0	4	6.7	41	68.3	8	13.3	1	1.7	1	1.7	2	3.3	60	100.0
Training Financial Aid staff	0	0	0	0	3	5.1	16	27.1	19	32.2	5	8.5	12	20.3	4	6.8	59	100.0
Processing loan app./creation orig recor	12	20.7	0	0	6	10.3	16	27.6	6	10.3	13	22.4	3	5.2	2	3.4	58	100.0
Request and receipt of loan funds by ins	13	22.0	0	0	2	3.4	20	33.9	2	3.4	18	30.5	2	3.4	2	3.4	59	100.0
Enrollment verification	4	7.1	0	0	1	1.8	45	80.4	2	3.6	3	5.4	1	1.8	0	0	56	100.0
Disbursement of loan funds to student	21	36.8	0	0	8	14.0	19	33.3	0	0	7	12.3	2	3.5	0	0	57	100.0
Cash management	7	11.9	0	0	4	6.8	20	33.9	4	6.8	17	28.8	4	6.8	3	5.1	59	100.0
Reconciliation	1	1.7	0	0	1	1.7	9	15.3	4	6.8	21	35.6	2	3.4	21	35.6	59	100.0
Recordkeeping/reconciliation	4	6.7	0	0	3	5.0	42	70.0	2	3.3	4	6.7	2	3.3	3	5.0	60	100.0
Other	0	0	0	0	0	0	1	100.0	0	0	0	0	0	0	0	0	1	100.0
Overall workload change	10	16.7	0	0	10	16.7	13	21.7	1	1.7	18	30.0	3	5.0	5	8.3	60	100.0

(CONTINUED)

Note: There were no 'Temporary Large Decreases' reported. Thus, this column heading was excluded from the table.

Table 4.50

Changes in Workload as a Result of Implementation of the Direct Loan Program
by Structure of Financial Aid Office

Administrative Function	Structure																	
	Separate offices																	
	Level of Change in Workload																Total	
	Permanent Large Decrease		Temporary Small Decrease		Permanent Small Decrease		No Change		Temporary Small Increase		Permanent Small Increase		Temporary Large Increase		Permanent Large Increase			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.		
Advising students on status of loans	4	16.7	0	0	1	4.2	11	45.8	0	0	3	12.5	1	4.2	4	16.7	24	100.0
Counseling borrowers on Direct Loan Prog	1	4.3	0	0	3	13.0	12	52.2	1	4.3	0	0	1	4.3	5	21.7	23	100.0
Training Financial Aid staff	0	0	0	0	2	9.1	5	22.7	7	31.8	2	9.1	5	22.7	1	4.5	22	100.0
Processing loan app./creation orig recor	4	18.2	0	0	2	9.1	5	22.7	1	4.5	1	4.5	0	0	9	40.9	22	100.0
Request and receipt of loan funds by ins	4	16.7	0	0	2	8.3	5	20.8	0	0	8	33.3	1	4.2	4	16.7	24	100.0
Enrollment verification	1	4.3	0	0	1	4.3	17	73.9	1	4.3	2	8.7	0	0	1	4.3	23	100.0
Disbursement of loan funds to student	6	25.0	0	0	1	4.2	8	33.3	0	0	3	12.5	0	0	6	25.0	24	100.0
C management	1	4.8	0	0	2	9.5	5	23.8	0	0	6	28.6	0	0	7	33.3	21	100.0
Reconciliation	1	4.5	0	0	0	0	3	13.6	0	0	5	22.7	0	0	13	59.1	22	100.0
Recordkeeping/reconci- liation	4	17.4	0	0	1	4.3	7	30.4	0	0	1	4.3	0	0	10	43.5	23	100.0
Other	0	0	0	0	0	0	0	0	0	0	0	0	1	100.0	0	0	1	100.0
Overall workload change	3	13.0	0	0	2	8.7	4	17.4	1	4.3	3	13.0	1	4.3	9	39.1	23	100.0

(CONTINUED)

Note: There were no 'Temporary Large Decreases' reported. Thus, this column heading was excluded from the table.

Table 4.5D

Changes in Workload as a Result of Implementation of the Direct Loan Program
by Structure of Financial Aid Office

Administrative Function	Structure																	
	Mult. campus, 1 office																	
	Level of Change in Workload																Total	
	Permanent Large Decrease		Temporary Small Decrease		Permanent Small Decrease		No Change		Temporary Small Increase		Permanent Small Increase		Temporary Large Increase		Permanent Large Increase			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.		
Advising students on status of loans	7	46.7	1	6.7	3	20.0	4	26.7	0	0	0	0	0	0	0	0	15	100.0
Counseling borrowers on Direct Loan Prog	2	13.3	0	0	0	0	8	53.3	3	20.0	1	6.7	1	6.7	0	0	15	100.0
Training Financial Aid staff	0	0	0	0	2	13.3	1	6.7	9	60.0	0	0	1	6.7	2	13.3	15	100.0
Processing loan app./creation orig recor	6	40.0	0	0	2	13.3	3	20.0	0	0	1	6.7	1	6.7	2	13.3	15	100.0
Request and receipt of loan funds by ins	7	46.7	0	0	0	0	6	40.0	1	6.7	1	6.7	0	0	0	0	15	100.0
Enrollment verification	0	0	0	0	2	13.3	12	80.0	0	0	1	6.7	0	0	0	0	15	100.0
Disbursement of loan funds to student	10	66.7	0	0	0	0	3	20.0	0	0	1	6.7	1	6.7	0	0	15	100.0
Cash management	2	13.3	0	0	2	13.3	6	40.0	0	0	5	33.3	0	0	0	0	15	100.0
Reconciliation	1	7.1	0	0	0	0	3	21.4	3	21.4	6	42.9	0	0	1	7.1	14	100.0
Recordkeeping/reconci- liation	4	26.7	0	0	0	0	6	40.0	0	0	4	26.7	1	6.7	0	0	15	100.0
Other	0	0	0	0	0	0	1	33.3	0	0	1	33.3	1	33.3	0	0	3	100.0
Overall workload change	6	40.0	0	0	4	26.7	3	20.0	0	0	1	6.7	0	0	1	6.7	15	100.0

(CONTINUED)

Note: There were no 'Temporary Large Decreases' reported. Thus, this column heading was excluded from the table.

Table 4.5D

Changes in Workload as a Result of Implementation of the Direct Loan Program
by Structure of Financial Aid Office

Administrative Function	Structure																	
	Other																	
	Level of Change in Workload																Total	
	Permanent Large Decrease		Temporary Small Decrease		Permanent Small Decrease		No Change		Temporary Small Increase		Permanent Small Increase		Temporary Large Increase		Permanent Large Increase			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Advising students on status of loans	3	60.0	0	0	2	40.0	0	0	0	0	0	0	0	0	0	0	5	100.0
Counseling borrowers on Direct Loan Prog	0	0	0	0	0	0	5	100.0	0	0	0	0	0	0	0	0	5	100.0
Training Financial Aid staff	0	0	0	0	0	0	0	0	5	100.0	0	0	0	0	0	0	5	100.0
Processing loan app./creation orig recor	3	60.0	0	0	2	40.0	0	0	0	0	0	0	0	0	0	0	5	100.0
Request and receipt of loan funds by ins	5	100.0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5	100.0
Enrollment verification	0	0	0	0	0	0	5	100.0	0	0	0	0	0	0	0	0	5	100.0
Disbursement of loan funds to student	4	80.0	0	0	0	0	1	20.0	0	0	0	0	0	0	0	0	5	100.0
Cash management	4	80.0	0	0	0	0	1	20.0	0	0	0	0	0	0	0	0	5	100.0
Reconciliation	0	0	0	0	0	0	1	20.0	0	0	4	80.0	0	0	0	0	5	100.0
Recordkeeping/reconci- liation	0	0	0	0	1	20.0	3	60.0	1	20.0	0	0	0	0	0	0	5	100.0
Other	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Overall workload change	5	100.0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5	100.0

Note: There were no 'Temporary Large Decreases' reported. Thus, this column heading was excluded from the table.

Table 4.5E

Changes in Workload as a Result of Implementation of the Direct Loan Program
by Current Use of EFT

Administrative Function	Currently Use EFT																	
	Yes																	
	Level of Change in Workload																Total	
	Permanent Large Decrease		Temporary Small Decrease		Permanent Small Decrease		No Change		Temporary Small Increase		Permanent Small Increase		Temporary Large Increase		Permanent Large Increase			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Advising students on status of loans	6	16.2	0	0	4	10.8	21	56.8	0	0	4	10.8	0	0	2	5.4	37	100.0
Counseling borrowers on Direct Loan Prog	0	0	0	0	2	5.4	26	70.3	3	8.1	1	2.7	1	2.7	4	10.8	37	100.0
Training Financial Aid staff	0	0	0	0	2	5.4	11	29.7	10	27.0	3	8.1	6	16.2	5	13.5	37	100.0
Processing loan app./creation orig recor	6	16.7	0	0	5	13.9	11	30.6	1	2.8	5	13.9	2	5.6	6	16.7	36	100.0
Request and receipt of loan funds by ins	9	24.3	0	0	3	8.1	11	29.7	3	8.1	8	21.6	1	2.7	2	5.4	37	100.0
Enrollment verification	0	0	0	0	1	2.7	33	89.2	1	2.7	1	2.7	0	0	1	2.7	37	100.0
Disbursement of loan funds to student	12	34.3	0	0	1	2.9	16	45.7	0	0	3	8.6	1	2.9	2	5.7	35	100.0
Cash management	2	5.6	0	0	3	8.3	12	33.3	3	8.3	11	30.6	1	2.8	4	11.1	36	100.0
Reconciliation	1	2.8	0	0	0	0	9	25.0	3	8.3	15	41.7	0	0	8	22.2	36	100.0
Recordkeeping/reconciliation	4	10.8	0	0	3	8.1	21	56.8	0	0	4	10.8	1	2.7	4	10.8	37	100.0
Other	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Overall workload change	6	16.2	0	0	5	13.5	10	27.0	0	0	7	18.9	0	0	9	24.3	37	100.0

(CONTINUED)

Note: There were no 'Temporary Large Decreases' reported. Thus, this column heading was excluded from the table.

Table 4.5F

Changes in Workload as a Result of Implementation of the Direct Loan Program
by Current Use of EDEExpress Software

Administrative Function	Currently Use EDEExpress Software																	
	Yes																	
	Level of Change in Workload																Total	
	Permanent Large Decrease		Temporary Small Decrease		Permanent Small Decrease		No Change		Temporary Small Increase		Permanent Small Increase		Temporary Large Increase		Permanent Large Increase			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Advising students on status of loans	21	27.3	1	1.3	4	5.2	37	48.1	2	2.6	6	7.8	2	2.6	4	5.2	77	100.0
Counseling borrowers on Direct Loan Prog	5	6.5	0	0	4	5.2	47	61.0	9	11.7	2	2.6	3	3.9	7	9.1	77	100.0
Training Financial Aid staff	0	0	0	0	5	6.7	14	18.7	29	38.7	6	8.0	14	18.7	7	9.3	75	100.0
Processing loan app./creation orig recor	17	23.0	0	0	9	12.2	17	23.0	5	6.8	10	13.5	3	4.1	13	17.6	74	100.0
Request and receipt of loan funds by ins	17	22.1	0	0	3	3.9	25	32.5	3	3.9	23	29.9	2	2.6	4	5.2	77	100.0
Enrollment verification	3	4.0	0	0	3	4.0	59	78.7	2	2.7	6	8.0	1	1.3	1	1.3	75	100.0
Disbursement of loan funds to student	28	37.3	0	0	6	8.0	24	32.0	0	0	10	13.3	1	1.3	6	8.0	75	100.0
Cash management	8	10.8	0	0	5	6.8	27	36.5	2	2.7	20	27.0	2	2.7	10	13.5	74	100.0
Reconciliation	2	2.7	0	0	1	1.4	11	14.9	5	6.8	26	35.1	2	2.7	27	36.5	74	100.0
Recordkeeping/reconciliation	11	14.3	0	0	3	3.9	38	49.4	1	1.3	9	11.7	3	3.9	12	15.6	77	100.0
Other	0	0	0	0	0	0	2	40.0	0	0	1	20.0	2	40.0	0	0	5	100.0
Overall workload change	14	18.2	0	0	12	15.6	15	19.5	1	1.3	18	23.4	4	5.2	13	16.9	77	100.0

(CONTINUED)

Note: There were no 'Temporary Large Decreases' reported. Thus, this column heading was excluded from the table.

Table 4.5F

Changes in Workload as a Result of Implementation of the Direct Loan Program
by Current Use of EDEExpress Software

Administrative Function	Currently Use EDEExpress Software																	
	No																	
	Level of Change in Workload																Total	
	Permanent Large Decrease		Temporary Small Decrease		Permanent Small Decrease		No Change		Temporary Small Increase		Permanent Small Increase		Temporary Large Increase		Permanent Large Increase			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Advising students on status of loans	7	26.9	0	0	5	19.2	12	46.2	0	0	1	3.8	0	0	1	3.8	26	100.0
Counseling borrowers on Direct Loan Prog	1	3.8	0	0	3	11.5	19	73.1	3	11.5	0	0	0	0	0	0	26	100.0
Training Financial Aid staff	0	0	0	0	2	7.7	8	30.8	11	42.3	1	3.8	4	15.4	0	0	26	100.0
Processing loan app./creation orig recor	8	30.8	0	0	3	11.5	7	26.9	2	7.7	5	19.2	1	3.8	0	0	26	100.0
Request and receipt of loan funds by ins	12	46.2	0	0	1	3.8	6	23.1	0	0	4	15.4	1	3.8	2	7.7	26	100.0
Enrollment verification	2	8.3	0	0	1	4.2	20	83.3	1	4.2	0	0	0	0	0	0	24	100.0
Disbursement of loan funds to student	13	50.0	0	0	3	11.5	7	26.9	0	0	1	3.8	2	7.7	0	0	26	100.0
Cash management	6	23.1	0	0	3	11.5	5	19.2	2	7.7	8	30.8	2	7.7	0	0	26	100.0
Reconciliation	1	3.8	0	0	0	0	5	19.2	2	7.7	10	38.5	0	0	8	30.8	26	100.0
Recordkeeping/reconci- liation	1	3.8	0	0	2	7.7	20	76.9	2	7.7	0	0	0	0	1	3.8	26	100.0
Other	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Overall workload change	10	38.5	0	0	4	15.4	5	19.2	1	3.8	4	15.4	0	0	2	7.7	26	100.0

Note: There were no 'Temporary Large Decreases' reported. Thus, this column heading was excluded from the table.

Table 4.5G

Changes in Workload as a Result of Implementation of the Direct Loan Program
by Type of Computer System Used Prior to 7/1/94 and After 7/1/94

Administrative Function	Computer sys before 7/1/94;after 7/1/94																	
	Mainframe->mainframe																	
	Level of Change in Workload																Total	
	Permanent Large Decrease		Temporary Small Decrease		Permanent Small Decrease		No Change		Temporary Small Increase		Permanent Small Increase		Temporary Large Increase		Permanent Large Increase			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Advising students on status of loans	3	100.0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3	100.0
Counseling borrowers on Direct Loan Prog	0	0	0	0	1	33.3	2	66.7	0	0	0	0	0	0	0	0	3	100.0
Training Financial Aid staff	0	0	0	0	1	50.0	0	0	1	50.0	0	0	0	0	0	0	2	100.0
Processing loan app./creation orig recor	2	66.7	0	0	0	0	1	33.3	0	0	0	0	0	0	0	0	3	100.0
Request and receipt of loan funds by ins	2	66.7	0	0	0	0	0	0	0	0	0	0	0	0	1	33.3	3	100.0
Enrollment verification	1	33.3	0	0	0	0	2	66.7	0	0	0	0	0	0	0	0	3	100.0
Disbursement of loan funds to student	2	66.7	0	0	0	0	0	0	0	0	0	0	1	33.3	0	0	3	100.0
C management	2	66.7	0	0	0	0	0	0	0	0	0	0	1	33.3	0	0	3	100.0
Reconciliation	1	33.3	0	0	0	0	1	33.3	0	0	1	33.3	0	0	0	0	3	100.0
Recordkeeping/reconciliation	1	33.3	0	0	0	0	2	66.7	0	0	0	0	0	0	0	0	3	100.0
Other	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Overall workload change	2	66.7	0	0	1	33.3	0	0	0	0	0	0	0	0	0	0	3	100.0

(CONTINUED)

Note: There were no 'Temporary Large Decreases' reported. Thus, this column heading was excluded from the table.

Table 4.5G

Changes in Workload as a Result of Implementation of the Direct Loan Program
by Type of Computer System Used Prior to 7/1/94 and After 7/1/94

Administrative Function	Computer sys before 7/1/94;after 7/1/94																	
	Mainframe->mainframe & PC																	
	Level of Change in Workload																Total	
	Permanent Large Decrease		Temporary Small Decrease		Permanent Small Decrease		No Change		Temporary Small Increase		Permanent Small Increase		Temporary Large Increase		Permanent Large Increase			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Advising students on status of loans	4	30.8	0	0	0	0	8	61.5	0	0	0	0	1	7.7	0	0	13	100.0
Counseling borrowers on Direct Loan Prog	2	15.4	0	0	0	0	10	76.9	0	0	0	0	0	0	1	7.7	13	100.0
Training Financial Aid staff	0	0	0	0	2	15.4	1	7.7	3	23.1	5	38.5	2	15.4	0	0	13	100.0
Processing loan app./creation orig recor	4	30.8	0	0	1	7.7	2	15.4	0	0	4	30.8	0	0	2	15.4	13	100.0
Request and receipt of loan funds by ins	4	30.8	0	0	1	7.7	3	23.1	0	0	3	23.1	0	0	2	15.4	13	100.0
Enrollment verification	1	9.1	0	0	1	9.1	9	81.8	0	0	0	0	0	0	0	0	11	100.0
Disbursement of loan funds to student	4	33.3	0	0	2	16.7	4	33.3	0	0	2	16.7	0	0	0	0	12	100.0
Cash management	2	15.4	0	0	2	15.4	2	15.4	0	0	3	23.1	1	7.7	3	23.1	13	100.0
Reconciliation	1	7.7	0	0	1	7.7	0	0	0	0	4	30.8	0	0	7	53.8	13	100.0
Recordkeeping/reconciliation	2	15.4	0	0	0	0	6	46.2	1	7.7	3	23.1	0	0	1	7.7	13	100.0
Other	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Overall workload change	3	23.1	0	0	1	7.7	0	0	1	7.7	4	30.8	0	0	4	30.8	13	100.0

(CONTINUED)

Note: There were no 'Temporary Large Decreases' reported. Thus, this column heading was excluded from the table.

Table 4.5G

Changes in Workload as a Result of Implementation of the Direct Loan Program
by Type of Computer System Used Prior to 7/1/94 and After 7/1/94

Administrative Function	Computer sys before 7/1/94;after 7/1/94																	
	Mainframe & PC->mainframe & PC																	
	Level of Change in Workload																Total	
	Permanent Large Decrease		Temporary Small Decrease		Permanent Small Decrease		No Change		Temporary Small Increase		Permanent Small Increase		Temporary Large Increase		Permanent Large Increase			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Advising students on status of loans	16	31.4	1	2.0	6	11.8	19	37.3	2	3.9	3	5.9	1	2.0	3	5.9	51	100.0
Counseling borrowers on Direct Loan Prog	4	7.7	0	0	2	3.8	29	55.8	10	19.2	1	1.9	2	3.8	4	7.7	52	100.0
Training Financial Aid staff	0	0	0	0	3	6.0	7	14.0	21	42.0	1	2.0	11	22.0	7	14.0	50	100.0
Processing loan app./creation orig recor	15	30.0	0	0	5	10.0	12	24.0	4	8.0	5	10.0	2	4.0	7	14.0	50	100.0
Request and receipt of loan funds by ins	13	25.0	0	0	2	3.8	15	28.8	2	3.8	17	32.7	1	1.9	2	3.8	52	100.0
Enrollment verification	3	5.8	0	0	1	1.9	42	80.8	2	3.8	4	7.7	0	0	0	0	52	100.0
Disbursement of loan funds to student	22	44.0	0	0	4	8.0	14	28.0	0	0	5	10.0	1	2.0	4	8.0	50	100.0
Cash management	7	14.3	0	0	3	6.1	16	32.7	3	6.1	16	32.7	0	0	4	8.2	49	100.0
Reconciliation	1	2.0	0	0	0	0	7	14.0	3	6.0	19	38.0	1	2.0	19	38.0	50	100.0
Recordkeeping/reconciliation	8	15.7	0	0	1	2.0	26	51.0	0	0	5	9.8	3	5.9	8	15.7	51	100.0
Other	0	0	0	0	0	0	1	33.3	0	0	0	0	2	66.7	0	0	3	100.0
Overall workload change	13	25.5	0	0	8	15.7	10	19.6	0	0	9	17.6	4	7.8	7	13.7	51	100.0

(CONTINUED)

Note: There were no 'Temporary Large Decreases' reported. Thus, this column heading was excluded from the table.

Table 4.5G

Changes in Workload as a Result of Implementation of the Direct Loan Program
by Type of Computer System Used Prior to 7/1/94 and After 7/1/94

Administrative Function	Computer sys before 7/1/94;after 7/1/94																	
	PC->mainframe & PC																	
	Level of Change in Workload																Total	
	Permanent Large Decrease		Temporary Small Decrease		Permanent Small Decrease		No Change		Temporary Small Increase		Permanent Small Increase		Temporary Large Increase		Permanent Large Increase			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Advising students on status of loans	0	0	0	0	0	0	1	50.0	0	0	0	0	0	0	1	50.0	2	100.0
Counseling borrowers on Direct Loan Prog	0	0	0	0	0	0	1	50.0	0	0	0	0	0	0	1	50.0	2	100.0
Training Financial Aid staff	0	0	0	0	0	0	1	50.0	0	0	0	0	1	50.0	0	0	2	100.0
Processing loan app./creation orig recor	0	0	0	0	0	0	1	50.0	0	0	0	0	0	0	1	50.0	2	100.0
Request and receipt of loan funds by ins	0	0	0	0	0	0	1	50.0	0	0	0	0	1	50.0	0	0	2	100.0
Enrollment verification	0	0	0	0	0	0	1	50.0	1	50.0	0	0	0	0	0	0	2	100.0
Disbursement of loan funds to student	0	0	0	0	0	0	1	50.0	0	0	0	0	0	0	1	50.0	2	100.0
Cash management	0	0	0	0	0	0	1	50.0	0	0	0	0	0	0	1	50.0	2	100.0
Reconciliation	0	0	0	0	0	0	1	50.0	0	0	0	0	0	0	1	50.0	2	100.0
Recordkeeping/reconciliation	0	0	0	0	0	0	1	50.0	0	0	0	0	0	0	1	50.0	2	100.0
Other	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Overall workload change	0	0	0	0	0	0	1	50.0	1	50.0	0	0	0	0	0	0	2	100.0

(CONTINUED)

Note: There were no 'Temporary Large Decreases' reported. Thus, this column heading was excluded from the table.

Table 4.5G

Changes in Workload as a Result of Implementation of the Direct Loan Program
by Type of Computer System Used Prior to 7/1/94 and After 7/1/94

Administrative Function	Computer sys before 7/1/94;after 7/1/94																	
	PC->PC																	
	Level of Change in Workload																Total	
	Permanent Large Decrease		Temporary Small Decrease		Permanent Small Decrease		No Change		Temporary Small Increase		Permanent Small Increase		Temporary Large Increase		Permanent Large Increase			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Advising students on status of loans	3	15.0	0	0	3	15.0	13	65.0	0	0	1	5.0	0	0	0	0	20	100.0
Counseling borrowers on Direct Loan Prog	0	0	0	0	2	10.5	15	78.9	1	5.3	1	5.3	0	0	0	0	19	100.0
Training Financial Aid staff	0	0	0	0	1	5.0	6	30.0	10	50.0	1	5.0	2	10.0	0	0	20	100.0
Processing loan app./creation orig recor	1	5.6	0	0	5	27.8	5	27.8	2	11.1	4	22.2	0	0	1	5.6	18	100.0
Request and receipt of loan funds by ins	5	26.3	0	0	1	5.3	9	47.4	0	0	4	21.1	0	0	0	0	19	100.0
Enrollment verification	0	0	0	0	1	5.6	14	77.8	0	0	2	11.1	1	5.6	0	0	18	100.0
Disbursement of loan funds to student	8	40.0	0	0	3	15.0	7	35.0	0	0	2	10.0	0	0	0	0	20	100.0
Cash management	2	10.5	0	0	1	5.3	9	47.4	0	0	5	26.3	1	5.3	1	5.3	19	100.0
Reconciliation	0	0	0	0	0	0	1	5.3	4	21.1	8	42.1	1	5.3	5	26.3	19	100.0
Recordkeeping/reconciliation	1	5.0	0	0	3	15.0	12	60.0	2	10.0	1	5.0	0	0	1	5.0	20	100.0
Other	0	0	0	0	0	0	1	50.0	0	0	1	50.0	0	0	0	0	2	100.0
Overall workload change	4	20.0	0	0	3	15.0	5	25.0	0	0	7	35.0	0	0	1	5.0	20	100.0

(CONTINUED)

Note: There were no 'Temporary Large Decreases' reported. Thus, this column heading was excluded from the table.

Table 4.5G

Changes in Workload as a Result of Implementation of the Direct Loan Program
by Type of Computer System Used Prior to 7/1/94 and After 7/1/94

Administrative Function	Computer sys before 7/1/94;after 7/1/94																	
	Contracted servicer->mainframe & PC																	
	Level of Change in Workload																Total	
	Permanent Large Decrease		Temporary Small Decrease		Permanent Small Decrease		No Change		Temporary Small Increase		Permanent Small Increase		Temporary Large Increase		Permanent Large Increase			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.		
Advising students on status of loans	1	100.0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	100.0
Counseling borrowers on Direct Loan Prog	0	0	0	0	0	0	0	0	0	0	0	0	1	100.0	0	0	1	100.0
Training Financial Aid staff	0	0	0	0	0	0	0	0	0	0	0	0	1	100.0	0	0	1	100.0
Processing loan app./creation orig recor	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	100.0	1	100.0
Request and receipt of loan funds by ins	1	100.0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	100.0
Enrollment verification	0	0	0	0	1	100.0	0	0	0	0	0	0	0	0	0	0	1	100.0
Disbursement of loan funds to student	1	100.0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	100.0
Cash management	1	100.0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	100.0
Reconciliation	0	0	0	0	0	0	0	0	0	0	1	100.0	0	0	0	0	1	100.0
Recordkeeping/reconciliation	0	0	0	0	0	0	1	100.0	0	0	0	0	0	0	0	0	1	100.0
Other	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Overall workload change	0	0	0	0	1	100.0	0	0	0	0	0	0	0	0	0	0	1	100.0

(CONTINUED)

Note: There were no 'Temporary Large Decreases' reported. Thus, this column heading was excluded from the table.

Table 4.5G

Changes in Workload as a Result of Implementation of the Direct Loan Program
by Type of Computer System Used Prior to 7/1/94 and After 7/1/94

Administrative Function	Computer sys before 7/1/94;after 7/1/94																	
	Contracted servicer->contracted servicer																	
	Level of Change in Workload																Total	
	Permanent Large Decrease		Temporary Small Decrease		Permanent Small Decrease		No Change		Temporary Small Increase		Permanent Small Increase		Temporary Large Increase		Permanent Large Increase			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Advising students on status of loans	0	0	0	0	0	0	6	100.0	0	0	0	0	0	0	0	0	6	100.0
Counseling borrowers on Direct Loan Prog	0	0	0	0	1	16.7	5	83.3	0	0	0	0	0	0	0	0	6	100.0
Training Financial Aid staff	0	0	0	0	0	0	4	66.7	2	33.3	0	0	0	0	0	0	6	100.0
Processing loan app./creation orig recor	1	16.7	0	0	1	16.7	1	16.7	1	16.7	2	33.3	0	0	0	0	6	100.0
Request and receipt of loan funds by ins	2	33.3	0	0	0	0	2	33.3	1	16.7	0	0	1	16.7	0	0	6	100.0
Enrollment verification	0	0	0	0	0	0	6	100.0	0	0	0	0	0	0	0	0	6	100.0
Disbursement of loan funds to student	2	33.3	0	0	0	0	3	50.0	0	0	1	16.7	0	0	0	0	6	100.0
C i management	0	0	0	0	1	16.7	2	33.3	0	0	2	33.3	1	16.7	0	0	6	100.0
Reconciliation	0	0	0	0	0	0	4	80.0	0	0	0	0	0	0	1	20.0	5	100.0
Recordkeeping/reconciliation	0	0	0	0	1	16.7	5	83.3	0	0	0	0	0	0	0	0	6	100.0
Other	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Overall workload change	0	0	0	0	2	33.3	3	50.0	0	0	1	16.7	0	0	0	0	6	100.0

(CONTINUED)

Note: There were no 'Temporary Large Decreases' reported. Thus, this column heading was excluded from the table.

Table 4.5G

Changes in Workload as a Result of Implementation of the Direct Loan Program
by Type of Computer System Used Prior to 7/1/94 and After 7/1/94

Administrative Function	Computer sys before 7/1/94;after 7/1/94																	
	Manual processing->PC																	
	Level of Change in Workload																Total	
	Permanent Large Decrease		Temporary Small Decrease		Permanent Small Decrease		No Change		Temporary Small Increase		Permanent Small Increase		Temporary Large Increase		Permanent Large Increase			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.		
Advising students on status of loans	0	0	0	0	0	0	1	50.0	0	0	1	50.0	0	0	0	0	2	100.0
Counseling borrowers on Direct Loan Prog	0	0	0	0	0	0	1	50.0	1	50.0	0	0	0	0	0	0	2	100.0
Training Financial Aid staff	0	0	0	0	0	0	1	50.0	0	0	0	0	1	50.0	0	0	2	100.0
Processing loan app./creation orig recor	1	50.0	0	0	0	0	1	50.0	0	0	0	0	0	0	0	0	2	100.0
Request and receipt of loan funds by ins	1	50.0	0	0	0	0	0	0	0	0	1	50.0	0	0	0	0	2	100.0
Enrollment verification	0	0	0	0	0	0	2	100.0	0	0	0	0	0	0	0	0	2	100.0
Disbursement of loan funds to student	1	50.0	0	0	0	0	0	0	0	0	1	50.0	0	0	0	0	2	100.0
C : management	0	0	0	0	0	0	0	0	1	50.0	1	50.0	0	0	0	0	2	100.0
Reconciliation	0	0	0	0	0	0	0	0	0	0	2	100.0	0	0	0	0	2	100.0
Recordkeeping/reconci- liation	0	0	0	0	0	0	1	50.0	0	0	0	0	0	0	1	50.0	2	100.0
Other	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Overall workload change	1	50.0	0	0	0	0	0	0	0	0	0	0	0	0	1	50.0	2	100.0

(CONTINUED)

Note: There were no 'Temporary Large Decreases' reported. Thus, this column heading was excluded from the table.

Table 4.5G

Changes in Workload as a Result of Implementation of the Direct Loan Program
by Type of Computer System Used Prior to 7/1/94 and After 7/1/94

Administrative Function	Computer sys before 7/1/94;after 7/1/94																	
	Other																	
	Level of Change in Workload																Total	
	Permanent Large Decrease		Temporary Small Decrease		Permanent Small Decrease		No Change		Temporary Small Increase		Permanent Small Increase		Temporary Large Increase		Permanent Large Increase			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Advising students on status of loans	1	50.0	0	0	0	0	0	0	0	0	0	0	0	0	1	50.0	2	100.0
Counseling borrowers on Direct Loan Prog	0	0	0	0	1	50.0	1	50.0	0	0	0	0	0	0	0	0	2	100.0
Training Financial Aid staff	0	0	0	0	0	0	0	0	2	100.0	0	0	0	0	0	0	2	100.0
Processing loan app./creation orig recor	1	50.0	0	0	0	0	0	0	0	0	0	0	1	50.0	0	0	2	100.0
Request and receipt of loan funds by ins	1	50.0	0	0	0	0	0	0	0	0	0	0	0	0	1	50.0	2	100.0
Enrollment verification	0	0	0	0	0	0	1	100.0	0	0	0	0	0	0	0	0	1	100.0
Disbursement of loan funds to student	1	50.0	0	0	0	0	0	0	0	0	0	0	1	50.0	0	0	2	100.0
Cash management	0	0	0	0	1	50.0	0	0	0	0	1	50.0	0	0	0	0	2	100.0
Reconciliation	0	0	0	0	0	0	1	50.0	0	0	0	0	0	0	1	50.0	2	100.0
Recordkeeping/reconciliation	0	0	0	0	0	0	2	100.0	0	0	0	0	0	0	0	0	2	100.0
Other	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Overall workload change	1	50.0	0	0	0	0	0	0	0	0	0	0	0	0	1	50.0	2	100.0

Note: There were no 'Temporary Large Decreases' reported. Thus, this column heading was excluded from the table.

Table 4.6

Average Number of Minutes Required to Process a Loan by Institutional Characteristics

Institutional Characteristics	Best case	Average case	Worst case
Type and Control			
4-Year Public	17.1	29.1	55.3
4-Year Private	19.1	29.6	44.2
2-Year Public	24.4	33.9	52.9
2-Year Private	31.0	37.7	54.3
Proprietary	38.5	49.2	95.0
Annual Loan Volume			
\$1-\$500,000	43.8	57.6	93.1
\$500,001-\$1,000,000	40.3	54.8	89.8
\$1,000,001-\$2,000,000	26.4	31.7	50.6
\$2,000,001-\$4,000,000	18.7	28.9	70.4
\$4,000,001-\$10,000,000	14.6	24.9	42.7
\$10,000,001-\$20,000,000	18.7	32.5	53.2
over \$20,000,000	16.8	25.6	51.1
Number of FFEL loans certified in 93/94			
0-500	40.7	52.2	91.0
500-1,000	20.4	26.6	49.3
1,000-2,000	20.2	34.9	57.0
2,000-5,000	18.5	29.2	50.0
5,000-10,000	15.1	29.2	52.6
10,000+	15.9	24.7	54.2
Structure			
1 campus, 1 office	27.3	39.2	67.6
Separate offices	29.6	40.1	75.6
Mult. campus, 1 office	16.5	26.2	45.5
Other	18.8	21.3	45.0
Currently Use EFT			
Yes	30.3	42.6	72.5
No	23.2	33.1	60.8
Currently Use EDExpress Software			
Yes	20.5	30.2	52.9
No	38.3	49.7	88.7
Computer sys before 7/1/94;after 7/1/94			
Mainframe->mainframe	15.7	25.0	45.0
Mainframe->mainframe & PC	19.2	38.8	68.4
Mainframe & PC->mainframe & PC	19.0	28.0	51.1
PC->mainframe & PC	20.0	30.0	60.0
PC->PC	30.7	40.6	84.3
Contracted servicer->mainframe & PC	10.0	20.0	45.0
Contracted servicer->contracted servicer	57.5	68.3	105.0
Manual processing->PC	22.5	27.5	37.5
Other	97.5	112.5	142.5

Table 4.7

Mean Rating of Level of Satisfaction with Aspects of Direct Loan Program

Aspect of Program	Rating
Inst. receipt of loan funds on time	1.3
Workload to counsel borrowers	1.6
Service from Direct Loan Service Center	1.4
Inst. cash flow under Direct Loans	1.4
Able provide service to students at peak	1.5
Other	1.5

Table 4.8

Mean Rating of Level of Satisfaction with Aspects of Direct Loan Program
by Institutional Type and Control

Aspect of Program	Inst. receipt of loan funds on time	Workload to counsel borrowers	Service from Direct Loan Service Center	Inst. cash flow under Direct Loans	Able provide service to students at peak	Other
Type and Control						
4-Year Public	1.2	1.4	1.3	1.3	1.4	1.0
4-Year Private	1.0	1.3	1.4	1.0	1.2	4.0
2-Year Public	1.7	2.2	1.6	2.0	1.9	1.0
2-Year Private	1.0	2.7	1.7	1.5	3.2	--
Proprietary	1.5	1.5	1.5	1.4	1.4	1.0
Annual Loan Volume						
\$1-\$500,000	1.4	1.7	1.2	1.8	1.4	--
\$500,001-\$1,000,000	1.5	2.0	1.5	1.3	2.0	--
\$1,000,001-\$2,000,000	1.1	1.3	1.3	1.3	1.4	1.0
\$2,000,001-\$4,000,000	1.3	1.8	1.8	1.4	1.7	--
\$4,000,001-\$10,000,000	1.7	1.4	1.7	1.3	1.7	1.0
\$10,000,001-\$20,000,000	1.0	1.3	1.5	1.2	1.3	--
over \$20,000,000	1.1	1.4	1.1	1.2	1.3	2.0
Number of FFEL loans certified in 93/94						
0-500	1.4	1.7	1.4	1.6	1.4	--
500-1,000	1.4	1.8	1.8	1.6	1.9	1.0
1,000-2,000	1.2	1.3	1.6	1.2	1.5	1.0
2,000-5,000	1.2	1.3	1.4	1.1	1.5	2.5
5,000-10,000	1.2	1.5	1.3	1.4	1.4	1.0
10,000+	1.0	1.3	1.2	1.2	1.3	1.0
Structure						
1 campus, 1 office	1.3	1.4	1.4	1.3	1.4	--
Separate offices	1.3	1.9	1.7	1.4	2.0	1.8
Mult. campus, 1 office	1.3	1.7	1.4	1.6	1.5	1.0
Other	1.0	1.2	1.2	1.0	1.0	--
Currently Use EFT						
Yes	1.5	1.7	1.5	1.5	1.8	1.0
No	1.2	1.5	1.4	1.3	1.4	1.8
Currently Use EDEExpress Software						
Yes	1.3	1.6	1.5	1.3	1.6	1.0
No	1.3	1.4	1.4	1.4	1.3	2.5
Computer sys before 7/1/94;after 7/1/94						
Mainframe->mainframe	1.0	1.0	1.3	1.3	1.0	--
Mainframe->mainframe & PC	1.3	1.5	1.8	1.5	1.8	1.0
Mainframe & PC->mainframe & PC	1.2	1.7	1.3	1.3	1.6	1.8
PC->mainframe & PC	1.0	1.0	1.0	1.5	1.5	--
PC->PC	1.4	1.6	1.7	1.3	1.3	--
Contracted servicer->mainframe & PC	1.0	3.0	1.0	1.0	1.0	--
Contracted servicer->contracted servicer	1.7	1.2	1.3	1.7	1.3	1.0
Manual processing->PC	1.0	1.5	1.5	1.0	1.0	--
Other	1.0	1.0	1.0	1.0	1.0	--

Table 4.9

Changes in Resources as a Result of Implementation of the Direct Loan Program

Resource	Level of Change in Resources										Total	
	Significant decrease		Small decrease		No significant change		Small increase		Significant increase			
	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.
No. of staff positions in financial aid	2	1.9	4	3.8	77	74.0	20	19.2	1	1.0	104	100.0
No. staff positions - Acct/Business Offi	1	1.0	7	6.7	91	87.5	4	3.8	1	1.0	104	100.0
No. staff utilized for technical support	0	0	2	1.9	73	70.2	29	27.9	0	0	104	100.0
No. hours current staff work	4	3.8	13	12.5	57	54.8	16	15.4	14	13.5	104	100.0
Equipment/computers	2	1.9	2	1.9	14	13.5	54	51.9	32	30.8	104	100.0
Supplies	5	4.8	8	7.7	38	36.5	42	40.4	11	10.6	104	100.0
Funds for training	1	1.0	2	1.9	52	50.0	35	33.7	14	13.5	104	100.0
Funds for staff travel	2	1.9	1	1.0	39	37.5	47	45.2	15	14.4	104	100.0
Development of computer programs/procedu	0	0	2	1.9	22	21.2	43	41.3	37	35.6	104	100.0
Other	1	20.0	0	0	0	0	3	60.0	1	20.0	5	100.0

Table 4.10A

Changes in Resources as a Result of Implementation of the Direct Loan Program
by Institutional Type and Control

Resource	4-Year Public											
	Level of Change in Resources										Total	
	Significant decrease		Small decrease		No significant change		Small increase		Significant increase			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
No. of staff positions in financial aid	1	2.9	3	8.8	20	58.8	10	29.4	0	0	34	100.0
No. staff positions - Acct/Business Offi	1	2.9	3	8.8	29	85.3	1	2.9	0	0	34	100.0
No. staff utilized for technical support	0	0	0	0	22	64.7	12	35.3	0	0	34	100.0
No. hours current staff work	2	5.9	6	17.6	17	50.0	6	17.6	3	8.8	34	100.0
Equipment/computers	2	5.9	1	2.9	4	11.8	15	44.1	12	35.3	34	100.0
Supplies	2	5.9	1	2.9	11	32.4	14	41.2	6	17.6	34	100.0
Funds for training	1	2.9	1	2.9	18	52.9	11	32.4	3	8.8	34	100.0
Funds for staff travel	1	2.9	0	0	13	38.2	17	50.0	3	8.8	34	100.0
Development of computer programs/procedu	0	0	1	2.9	4	11.8	13	38.2	16	47.1	34	100.0
Other	0	0	0	0	0	0	1	100.0	0	0	1	100.0

(CONTINUED)

Table 4.10A

Changes in Resources as a Result of Implementation of the Direct Loan Program
by Institutional Type and Control

Resource	4-Year Private											
	Level of Change in Resources										Total	
	Significant decrease		Small decrease		No significant change		Small increase		Significant increase			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
No. of staff positions in financial aid	1	4.8	0	0	17	81.0	2	9.5	1	4.8	21	100.0
No. staff positions - Acct/Business Offi	0	0	1	4.8	17	81.0	2	9.5	1	4.8	21	100.0
No. staff utilized for technical support	0	0	2	9.5	11	52.4	8	38.1	0	0	21	100.0
No. hours current staff work	1	4.8	4	19.0	11	52.4	3	14.3	2	9.5	21	100.0
Equipment/computers	0	0	0	0	2	9.5	9	42.9	10	47.6	21	100.0
Supplies	1	4.8	3	14.3	7	33.3	7	33.3	3	14.3	21	100.0
Funds for training	0	0	0	0	12	57.1	6	28.6	3	14.3	21	100.0
Funds for staff travel	1	4.8	0	0	8	38.1	9	42.9	3	14.3	21	100.0
Development of computer programs/procedu	0	0	0	0	3	14.3	9	42.9	9	42.9	21	100.0
Other	0	0	0	0	0	0	0	0	0	0	0	0

(CONTINUED)

Table 4.10A

Changes in Resources as a Result of Implementation of the Direct Loan Program
by Institutional Type and Control

Resource	2-Year Public											
	Level of Change in Resources										Total	
	Significant decrease		Small decrease		No significant change		Small increase		Significant increase			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
No. of staff positions in financial aid	0	0	0	0	8	88.9	1	11.1	0	0	9	100.0
No. staff positions - Acct/Business Offi	0	0	1	11.1	8	88.9	0	0	0	0	9	100.0
No. staff utilized for technical support	0	0	0	0	8	88.9	1	11.1	0	0	9	100.0
No. hours current staff work	0	0	1	11.1	6	66.7	1	11.1	1	11.1	9	100.0
Equipment/computers	0	0	0	0	1	11.1	6	66.7	2	22.2	9	100.0
Supplies	0	0	1	11.1	4	44.4	4	44.4	0	0	9	100.0
Funds for training	0	0	0	0	3	33.3	5	55.6	1	11.1	9	100.0
Funds for staff travel	0	0	0	0	3	33.3	5	55.6	1	11.1	9	100.0
Development of computer programs/procedu	0	0	0	0	1	11.1	5	55.6	3	33.3	9	100.0
Other	0	0	0	0	0	0	0	0	1	100.0	1	100.0

(CONTINUED)

Table 4.10A

Changes in Resources as a Result of Implementation of the Direct Loan Program
by Institutional Type and Control

Resource	2-Year Private											
	Level of Change in Resources										Total	
	Significant decrease		Small decrease		No significant change		Small increase		Significant increase			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.		
No. of staff positions in financial aid	0	0	0	0	4	66.7	2	33.3	0	0	6	100.0
No. staff positions - Acct/Business Offi	0	0	0	0	6	100.0	0	0	0	0	6	100.0
No. staff utilized for technical support	0	0	0	0	4	66.7	2	33.3	0	0	6	100.0
No. hours current staff work	0	0	0	0	3	50.0	0	0	3	50.0	6	100.0
Equipment/computers	0	0	0	0	0	0	2	33.3	4	66.7	6	100.0
Supplies	0	0	0	0	0	0	4	66.7	2	33.3	6	100.0
Funds for training	0	0	0	0	2	33.3	2	33.3	2	33.3	6	100.0
Funds for staff travel	0	0	0	0	0	0	4	66.7	2	33.3	6	100.0
Development of computer programs/procedu	0	0	0	0	1	16.7	2	33.3	3	50.0	6	100.0
Other	0	0	0	0	0	0	0	0	0	0	0	0

(CONTINUED)

Table 4.10A

Changes in Resources as a Result of Implementation of the Direct Loan Program
by Institutional Type and Control

Resource	Proprietary											
	Level of Change in Resources										Total	
	Significant decrease		Small decrease		No significant change		Small increase		Significant increase			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
No. of staff positions in financial aid	0	0	1	2.9	28	82.4	5	14.7	0	0	34	100.0
No. staff positions - Acct/Business Offi	0	0	2	5.9	31	91.2	1	2.9	0	0	34	100.0
No. staff utilized for technical support	0	0	0	0	28	82.4	6	17.6	0	0	34	100.0
No. hours current staff work	1	2.9	2	5.9	20	58.8	6	17.6	5	14.7	34	100.0
Equipment/computers	0	0	1	2.9	7	20.6	22	64.7	4	11.8	34	100.0
Supplies	2	5.9	3	8.8	16	47.1	13	38.2	0	0	34	100.0
Funds for training	0	0	1	2.9	17	50.0	11	32.4	5	14.7	34	100.0
Funds for staff travel	0	0	1	2.9	15	44.1	12	35.3	6	17.6	34	100.0
Development of computer programs/procedu	0	0	1	2.9	13	38.2	14	41.2	6	17.6	34	100.0
Other	1	33.3	0	0	0	0	2	66.7	0	0	3	100.0

Table 4.10B

Changes in Resources as a Result of Implementation of the Direct Loan Program
by Annual Loan Volume

Resource	\$1-\$500,000											
	Level of Change in Resources										Total	
	Significant decrease		Small decrease		No significant change		Small increase		Significant increase			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
No. of staff positions in financial aid	0	0	0	0	13	86.7	2	13.3	0	0	15	100.0
No. staff positions - Acct/Business Offi	0	0	0	0	15	100.0	0	0	0	0	15	100.0
No. staff utilized for technical support	0	0	0	0	14	93.3	1	6.7	0	0	15	100.0
No. hours current staff work	0	0	0	0	8	53.3	5	33.3	2	13.3	15	100.0
Equipment/computers	0	0	0	0	3	20.0	12	80.0	0	0	15	100.0
Supplies	0	0	1	6.7	4	26.7	10	66.7	0	0	15	100.0
Funds for training	0	0	0	0	7	46.7	7	46.7	1	6.7	15	100.0
Funds for staff travel	0	0	0	0	6	40.0	8	53.3	1	6.7	15	100.0
Development of computer programs/procedu	0	0	0	0	5	33.3	9	60.0	1	6.7	15	100.0
Other	0	0	0	0	0	0	1	50.0	1	50.0	2	100.0

(CONTINUED)

Table 4.10B

Changes in Resources as a Result of Implementation of the Direct Loan Program
by Annual Loan Volume

Resource	\$500,001-\$1,000,000											
	Level of Change in Resources										Total	
	Significant decrease		Small decrease		No significant change		Small increase		Significant increase			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.		
No. of staff positions in financial aid	0	0	1	8.3	11	91.7	0	0	0	0	12	100.0
No. staff positions - Acct/Business Offi	0	0	0	0	12	100.0	0	0	0	0	12	100.0
No. staff utilized for technical support	0	0	0	0	12	100.0	0	0	0	0	12	100.0
No. hours current staff work	0	0	1	8.3	9	75.0	1	8.3	1	8.3	12	100.0
Equipment/computers	0	0	1	8.3	3	25.0	6	50.0	2	16.7	12	100.0
Supplies	1	8.3	0	0	6	50.0	4	33.3	1	8.3	12	100.0
Funds for training	0	0	0	0	7	58.3	4	33.3	1	8.3	12	100.0
Funds for staff travel	0	0	0	0	6	50.0	5	41.7	1	8.3	12	100.0
Development of computer programs/procedu	0	0	0	0	5	41.7	4	33.3	3	25.0	12	100.0
Other	0	0	0	0	0	0	0	0	0	0	0	0

(CONTINUED)

Table 4.10B

Changes in Resources as a Result of Implementation of the Direct Loan Program
by Annual Loan Volume

Resource	\$1,000,001-\$2,000,000											
	Level of Change in Resources										Total	
	Significant decrease		Small decrease		No significant change		Small increase		Significant increase			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
No. of staff positions in financial aid	0	0	0	0	12	92.3	1	7.7	0	0	13	100.0
No. staff positions - Acct/Business Offi	0	0	0	0	13	100.0	0	0	0	0	13	100.0
No. staff utilized for technical support	0	0	0	0	9	69.2	4	30.8	0	0	13	100.0
No. hours current staff work	0	0	2	15.4	9	69.2	0	0	2	15.4	13	100.0
Equipment/computers	0	0	0	0	2	15.4	8	61.5	3	23.1	13	100.0
Supplies	0	0	3	23.1	6	46.2	2	15.4	2	15.4	13	100.0
Funds for training	0	0	0	0	8	61.5	3	23.1	2	15.4	13	100.0
Funds for staff travel	0	0	0	0	5	38.5	6	46.2	2	15.4	13	100.0
Development of computer programs/procedu	0	0	0	0	4	30.8	7	53.8	2	15.4	13	100.0
Other	0	0	0	0	0	0	1	100.0	0	0	1	100.0

(CONTINUED)

Table 4.108

Changes in Resources as a Result of Implementation of the Direct Loan Program
by Annual Loan Volume

Resource	\$2,000,001-\$4,000,000											
	Level of Change in Resources										Total	
	Significant decrease		Small decrease		No significant change		Small increase		Significant increase			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.		
No. of staff positions in financial aid	0	0	0	0	11	64.7	5	29.4	1	5.9	17	100.0
No. staff positions - Acct/Business Offi	0	0	0	0	15	88.2	1	5.9	1	5.9	17	100.0
No. staff utilized for technical support	0	0	1	5.9	13	76.5	3	17.6	0	0	17	100.0
No. hours current staff work	1	5.9	0	0	8	47.1	4	23.5	4	23.5	17	100.0
Equipment/computers	0	0	0	0	0	0	10	58.8	7	41.2	17	100.0
Supplies	1	5.9	1	5.9	5	29.4	8	47.1	2	11.8	17	100.0
Funds for training	0	0	0	0	10	58.8	4	23.5	3	17.6	17	100.0
Funds for staff travel	1	5.9	0	0	5	29.4	7	41.2	4	23.5	17	100.0
Development of computer programs/procedu	0	0	0	0	4	23.5	6	35.3	7	41.2	17	100.0
Other	1	100.0	0	0	0	0	0	0	0	0	1	100.0

(CONTINUED)

Table 4.108

Changes in Resources as a Result of Implementation of the Direct Loan Program
by Annual Loan Volume

Resource	\$4,000,001-\$10,000,000											
	Level of Change in Resources										Total	
	Significant decrease		Small decrease		No significant change		Small increase		Significant increase			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
No. of staff positions in financial aid	0	0	0	0	7	53.8	6	46.2	0	0	13	100.0
No. staff positions - Acct/Business Offi	0	0	3	23.1	9	69.2	1	7.7	0	0	13	100.0
No. staff utilized for technical support	0	0	1	7.7	8	61.5	4	30.8	0	0	13	100.0
No. hours current staff work	0	0	2	15.4	8	61.5	1	7.7	2	15.4	13	100.0
Equipment/computers	1	7.7	0	0	1	7.7	5	38.5	6	46.2	13	100.0
Supplies	1	7.7	1	7.7	6	46.2	3	23.1	2	15.4	13	100.0
Funds for training	0	0	2	15.4	2	15.4	7	53.8	2	15.4	13	100.0
Funds for staff travel	1	7.7	1	7.7	4	30.8	5	38.5	2	15.4	13	100.0
Development of computer programs/procedu	0	0	2	15.4	2	15.4	4	30.8	5	38.5	13	100.0
Other	0	0	0	0	0	0	0	0	0	0	0	0

(CONTINUED)

Table 4.10B

Changes in Resources as a Result of Implementation of the Direct Loan Program
by Annual Loan Volume

Resource	\$10,000,001-\$20,000,000											
	Level of Change in Resources										Total	
	Significant decrease		Small decrease		No significant change		Small increase		Significant increase			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
No. of staff positions in financial aid	1	6.7	1	6.7	9	60.0	4	26.7	0	0	15	100.0
No. staff positions - Acct/Business Offi	1	6.7	1	6.7	12	80.0	1	6.7	0	0	15	100.0
No. staff utilized for technical support	0	0	0	0	9	60.0	6	40.0	0	0	15	100.0
No. hours current staff work	2	13.3	2	13.3	7	46.7	2	13.3	2	13.3	15	100.0
Equipment/computers	0	0	0	0	3	20.0	4	26.7	8	53.3	15	100.0
Supplies	0	0	1	6.7	5	33.3	6	40.0	3	20.0	15	100.0
Funds for training	0	0	0	0	6	40.0	6	40.0	3	20.0	15	100.0
Funds for staff travel	0	0	0	0	5	33.3	7	46.7	3	20.0	15	100.0
Development of computer programs/procedu	0	0	0	0	0	0	5	33.3	10	66.7	15	100.0
Other	0	0	0	0	0	0	0	0	0	0	0	0

(CONTINUED)

Table 4.108

Changes in Resources as a Result of Implementation of the Direct Loan Program
by Annual Loan Volume

Resource	over \$20,000,000											
	Level of Change in Resources										Total	
	Significant decrease		Small decrease		No significant change		Small increase		Significant increase			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.		
No. of staff positions in financial aid	1	5.3	2	10.5	14	73.7	2	10.5	0	0	19	100.0
No. staff positions - Acct/Business Offi	0	0	3	15.8	15	78.9	1	5.3	0	0	19	100.0
No. staff utilized for technical support	0	0	0	0	8	42.1	11	57.9	0	0	19	100.0
No. hours current staff work	1	5.3	6	31.6	8	42.1	3	15.8	1	5.3	19	100.0
Equipment/computers	1	5.3	1	5.3	2	10.5	9	47.4	6	31.6	19	100.0
Supplies	2	10.5	1	5.3	6	31.6	9	47.4	1	5.3	19	100.0
Funds for training	1	5.3	0	0	12	63.2	4	21.1	2	10.5	19	100.0
Funds for staff travel	0	0	0	0	8	42.1	9	47.4	2	10.5	19	100.0
Development of computer programs/procedu	0	0	0	0	2	10.5	8	42.1	9	47.4	19	100.0
Other	0	0	0	0	0	0	1	100.0	0	0	1	100.0

Table 4.10C

Changes in Resources as a Result of Implementation of the Direct Loan Program
by Number of FFEL Loans Certified During 93/94

Resource	0-500											
	Level of Change in Resources										Total	
	Significant decrease		Small decrease		No significant change		Small increase		Significant increase			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.		
No. of staff positions in financial aid	0	0	1	3.6	26	92.9	1	3.6	0	0	28	100.0
No. staff positions - Acct/Business Offi	0	0	0	0	28	100.0	0	0	0	0	28	100.0
No. staff utilized for technical support	0	0	0	0	26	92.9	2	7.1	0	0	28	100.0
No. hours current staff work	0	0	1	3.6	19	67.9	4	14.3	4	14.3	28	100.0
Equipment/computers	0	0	1	3.6	6	21.4	18	64.3	3	10.7	28	100.0
Supplies	1	3.6	2	7.1	13	46.4	11	39.3	1	3.6	28	100.0
Funds for training	0	0	0	0	16	57.1	10	35.7	2	7.1	28	100.0
Funds for staff travel	0	0	0	0	14	50.0	12	42.9	2	7.1	28	100.0
Development of computer programs/procedu	0	0	0	0	11	39.3	13	46.4	4	14.3	28	100.0
Other	0	0	0	0	0	0	2	66.7	1	33.3	3	100.0

(CONTINUED)

Table 4.10C

Changes in Resources as a Result of Implementation of the Direct Loan Program
by Number of FFEL Loans Certified During 93/94

Resource	500-1,000											
	Level of Change in Resources										Total	
	Significant decrease		Small decrease		No significant change		Small increase		Significant increase			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.		
No. of staff positions in financial aid	0	0	0	0	15	78.9	4	21.1	0	0	19	100.0
No. staff positions - Acct/Business Offi	0	0	0	0	18	94.7	1	5.3	0	0	19	100.0
No. staff utilized for technical support	0	0	0	0	14	73.7	5	26.3	0	0	19	100.0
No. hours current staff work	1	5.3	2	10.5	11	57.9	2	10.5	3	15.8	19	100.0
Equipment/computers	0	0	0	0	2	10.5	12	63.2	5	26.3	19	100.0
Supplies	1	5.3	3	15.8	6	31.6	7	36.8	2	10.5	19	100.0
Funds for training	0	0	0	0	8	42.1	7	36.8	4	21.1	19	100.0
Funds for staff travel	0	0	0	0	4	21.1	11	57.9	4	21.1	19	100.0
Development of computer programs/procedu	0	0	0	0	6	31.6	7	36.8	6	31.6	19	100.0
Other	1	100.0	0	0	0	0	0	0	0	0	1	100.0

(CONTINUED)

Table 4.10C

Changes in Resources as a Result of Implementation of the Direct Loan Program
by Number of FFEL Loans Certified During 93/94

Resource	1,000-2,000											
	Level of Change in Resources										Total	
	Significant decrease		Small decrease		No significant change		Small increase		Significant increase			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.		
No. of staff positions in financial aid	0	0	0	0	7	63.6	4	36.4	0	0	11	100.0
No. staff positions - Acct/Business Offi	0	0	2	18.2	8	72.7	1	9.1	0	0	11	100.0
No. staff utilized for technical support	0	0	1	9.1	7	63.6	3	27.3	0	0	11	100.0
No. hours current staff work	0	0	1	9.1	6	54.5	1	9.1	3	27.3	11	100.0
Equipment/computers	0	0	0	0	0	0	6	54.5	5	45.5	11	100.0
Supplies	0	0	1	9.1	3	27.3	5	45.5	2	18.2	11	100.0
Funds for training	0	0	0	0	5	45.5	4	36.4	2	18.2	11	100.0
Funds for staff travel	0	0	0	0	4	36.4	4	36.4	3	27.3	11	100.0
Development of computer programs/procedu	0	0	0	0	1	9.1	5	45.5	5	45.5	11	100.0
Other	0	0	0	0	0	0	0	0	0	0	0	0

(CONTINUED)

Table 4.10C

Changes in Resources as a Result of Implementation of the Direct Loan Program
by Number of FFEL Loans Certified During 93/94

Resource	2,000-5,000											
	Level of Change in Resources										Total	
	Significant decrease		Small decrease		No significant change		Small increase		Significant increase			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
No. of staff positions in financial aid	1	5.9	1	5.9	8	47.1	7	41.2	0	0	17	100.0
No. staff positions - Acct/Business Offi	0	0	1	5.9	15	88.2	1	5.9	0	0	17	100.0
No. staff utilized for technical support	0	0	0	0	12	70.6	5	29.4	0	0	17	100.0
No. hours current staff work	1	5.9	5	29.4	8	47.1	3	17.6	0	0	17	100.0
Equipment/computers	1	5.9	1	5.9	3	17.6	5	29.4	7	41.2	17	100.0
Supplies	2	11.8	2	11.8	7	41.2	3	17.6	3	17.6	17	100.0
Funds for training	0	0	2	11.8	7	41.2	7	41.2	1	5.9	17	100.0
Funds for staff travel	1	5.9	1	5.9	8	47.1	6	35.3	1	5.9	17	100.0
Development of computer programs/procedu	0	0	2	11.8	1	5.9	8	47.1	6	35.3	17	100.0
Other	0	0	0	0	0	0	0	0	0	0	0	0

(CONTINUED)

Table 4.10C

Changes in Resources as a Result of Implementation of the Direct Loan Program
by Number of FFEL Loans Certified During 93/94

Resource	5,000-10,000											
	Level of Change in Resources										Total	
	Significant decrease		Small decrease		No significant change		Small increase		Significant increase			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.		
No. of staff positions in financial aid	0	0	0	0	10	90.9	1	9.1	0	0	11	100.0
No. staff positions - Acct/Business Offi	1	9.1	2	18.2	8	72.7	0	0	0	0	11	100.0
No. staff utilized for technical support	0	0	0	0	4	36.4	7	63.6	0	0	11	100.0
No. hours current staff work	1	9.1	3	27.3	4	36.4	1	9.1	2	18.2	11	100.0
Equipment/computers	0	0	0	0	1	9.1	4	36.4	6	54.5	11	100.0
Supplies	0	0	0	0	5	45.5	4	36.4	2	18.2	11	100.0
Funds for training	0	0	0	0	5	45.5	4	36.4	2	18.2	11	100.0
Funds for staff travel	0	0	0	0	4	36.4	5	45.5	2	18.2	11	100.0
Development of computer programs/procedu	0	0	0	0	0	0	3	27.3	8	72.7	11	100.0
Other	0	0	0	0	0	0	0	0	0	0	0	0

(CONTINUED)

Table 4.10C

Changes in Resources as a Result of Implementation of the Direct Loan Program
by Number of FFEL Loans Certified During 93/94

Resource	10,000+											
	Level of Change in Resources										Total	
	Significant decrease		Small decrease		No significant change		Small increase		Significant increase			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
No. of staff positions in financial aid	1	11.1	2	22.2	5	55.6	1	11.1	0	0	9	100.0
No. staff positions - Acct/Business Offi	0	0	2	22.2	6	66.7	1	11.1	0	0	9	100.0
No. staff utilized for technical support	0	0	0	0	4	44.4	5	55.6	0	0	9	100.0
No. hours current staff work	1	11.1	1	11.1	5	55.6	1	11.1	1	11.1	9	100.0
Equipment/computers	1	11.1	0	0	0	0	5	55.6	3	33.3	9	100.0
Supplies	1	11.1	0	0	1	11.1	7	77.8	0	0	9	100.0
Funds for training	1	11.1	0	0	5	55.6	2	22.2	1	11.1	9	100.0
Funds for staff travel	0	0	0	0	2	22.2	6	66.7	1	11.1	9	100.0
Development of computer programs/procedu	0	0	0	0	2	22.2	3	33.3	4	44.4	9	100.0
Other	0	0	0	0	0	0	1	100.0	0	0	1	100.0

Table 4.10D

Changes in Resources as a Result of Implementation of the Direct Loan Program
by Structure of Financial Aid Office

Resource	1 campus, 1 office											
	Level of Change in Resources										Total	
	Significant decrease		Small decrease		No significant change		Small increase		Significant increase			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
No. of staff positions in financial aid	2	3.3	1	1.7	46	76.7	11	18.3	0	0	60	100.0
No. staff positions - Acct/Business Offi	0	0	4	6.7	54	90.0	2	3.3	0	0	60	100.0
No. staff utilized for technical support	0	0	1	1.7	46	76.7	13	21.7	0	0	60	100.0
No. hours current staff work	1	1.7	8	13.3	32	53.3	13	21.7	6	10.0	60	100.0
Equipment/computers	2	3.3	1	1.7	8	13.3	32	53.3	17	28.3	60	100.0
Supplies	4	6.7	6	10.0	21	35.0	24	40.0	5	8.3	60	100.0
Funds for training	1	1.7	1	1.7	31	51.7	22	36.7	5	8.3	60	100.0
Funds for staff travel	1	1.7	0	0	24	40.0	29	48.3	6	10.0	60	100.0
Development of computer programs/procedu	0	0	1	1.7	13	21.7	28	46.7	18	30.0	60	100.0
Other	0	0	0	0	0	0	0	0	0	0	0	0

(CONTINUED)

Table 4.10D

Changes in Resources as a Result of Implementation of the Direct Loan Program
by Structure of Financial Aid Office

Resource	Separate offices											
	Level of Change in Resources											
	Significant decrease		Small decrease		No significant change		Small increase		Significant increase			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
No. of staff positions in financial aid	0	0	0	0	16	66.7	7	29.2	1	4.2	24	100.0
No. staff positions - Acct/Business Offi	0	0	2	8.3	19	79.2	2	8.3	1	4.2	24	100.0
No. staff utilized for technical support	0	0	1	4.2	15	62.5	8	33.3	0	0	24	100.0
No. hours current staff work	0	0	1	4.2	13	54.2	3	12.5	7	29.2	24	100.0
Equipment/computers	0	0	0	0	3	12.5	12	50.0	9	37.5	24	100.0
Supplies	0	0	1	4.2	5	20.8	13	54.2	5	20.8	24	100.0
Funds for training	0	0	1	4.2	9	37.5	8	33.3	6	25.0	24	100.0
Funds for staff travel	1	4.2	1	4.2	5	20.8	11	45.8	6	25.0	24	100.0
Development of computer programs/procedu	0	0	1	4.2	6	25.0	4	16.7	13	54.2	24	100.0
Other	0	0	0	0	0	0	1	100.0	0	0	1	100.0

(CONTINUED)

Table 4.10D

Changes in Resources as a Result of Implementation of the Direct Loan Program
by Structure of Financial Aid Office

Resource	Mult. campus, 1 office											
	Level of Change in Resources										Total	
	Significant decrease		Small decrease		No significant change		Small increase		Significant increase			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
No. of staff positions in financial aid	0	0	2	13.3	11	73.3	2	13.3	0	0	15	100.0
No. staff positions - Acct/Business Offi	1	6.7	0	0	14	93.3	0	0	0	0	15	100.0
No. staff utilized for technical support	0	0	0	0	9	60.0	6	40.0	0	0	15	100.0
No. hours current staff work	2	13.3	4	26.7	8	53.3	0	0	1	6.7	15	100.0
Equipment/computers	0	0	1	6.7	3	20.0	8	53.3	3	20.0	15	100.0
Supplies	1	6.7	1	6.7	9	60.0	4	26.7	0	0	15	100.0
Funds for training	0	0	0	0	9	60.0	4	26.7	2	13.3	15	100.0
Funds for staff travel	0	0	0	0	8	53.3	5	33.3	2	13.3	15	100.0
Development of computer programs/procedu	0	0	0	0	3	20.0	8	53.3	4	26.7	15	100.0
Other	1	50.0	0	0	0	0	0	0	1	50.0	2	100.0

(CONTINUED)

Table 4.100

Changes in Resources as a Result of Implementation of the Direct Loan Program
by Structure of Financial Aid Office

Resource	Other											
	Level of Change in Resources										Total	
	Significant decrease		Small decrease		No significant change		Small increase		Significant increase			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.		
No. of staff positions in financial aid	0	0	1	20.0	4	80.0	0	0	0	0	5	100.0
No. staff positions - Acct/Business Offi	0	0	1	20.0	4	80.0	0	0	0	0	5	100.0
No. staff utilized for technical support	0	0	0	0	3	60.0	2	40.0	0	0	5	100.0
No. hours current staff work	1	20.0	0	0	4	80.0	0	0	0	0	5	100.0
Equipment/computers	0	0	0	0	0	0	2	40.0	3	60.0	5	100.0
Supplies	0	0	0	0	3	60.0	1	20.0	1	20.0	5	100.0
Funds for training	0	0	0	0	3	60.0	1	20.0	1	20.0	5	100.0
Funds for staff travel	0	0	0	0	2	40.0	2	40.0	1	20.0	5	100.0
Development of computer programs/procedu	0	0	0	0	0	0	3	60.0	2	40.0	5	100.0
Other	0	0	0	0	0	0	2	100.0	0	0	2	100.0

Table 4.10E

Changes in Resources as a Result of Implementation of the Direct Loan Program
by Current Use of EFT

Resource	Yes											
	Level of Change in Resources										Total	
	Significant decrease		Small decrease		No significant change		Small increase		Significant increase			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
No. of staff positions in financial aid	0	0	1	2.7	27	73.0	9	24.3	0	0	37	100.0
No. staff positions - Acct/Business Offi	1	2.7	1	2.7	33	89.2	2	5.4	0	0	37	100.0
No. staff utilized for technical support	0	0	0	0	28	75.7	9	24.3	0	0	37	100.0
No. hours current staff work	1	2.7	2	5.4	24	64.9	5	13.5	5	13.5	37	100.0
Equipment/computers	0	0	1	2.7	4	10.8	21	56.8	11	29.7	37	100.0
Supplies	0	0	0	0	19	51.4	16	43.2	2	5.4	37	100.0
Funds for training	0	0	1	2.7	17	45.9	13	35.1	6	16.2	37	100.0
Funds for staff travel	0	0	1	2.7	16	43.2	13	35.1	7	18.9	37	100.0
Development of computer programs/procedu	0	0	1	2.7	12	32.4	15	40.5	9	24.3	37	100.0
Other	0	0	0	0	0	0	2	66.7	1	33.3	3	100.0

(CONTINUED)

Table 4.10E

Changes in Resources as a Result of Implementation of the Direct Loan Program
by Current Use of EFT

Resource	No											
	Level of Change in Resources										Total	
	Significant decrease		Small decrease		No significant change		Small increase		Significant increase			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
No. of staff positions in financial aid	2	3.0	3	4.5	49	74.2	11	16.7	1	1.5	66	100.0
No. staff positions - Acct/Business Offi	0	0	6	9.1	57	86.4	2	3.0	1	1.5	66	100.0
No. staff utilized for technical support	0	0	2	3.0	45	68.2	19	28.8	0	0	66	100.0
No. hours current staff work	3	4.5	11	16.7	32	48.5	11	16.7	9	13.6	66	100.0
Equipment/computers	2	3.0	1	1.5	9	13.6	33	50.0	21	31.8	66	100.0
Supplies	5	7.6	8	12.1	18	27.3	26	39.4	9	13.6	66	100.0
Funds for training	1	1.5	1	1.5	34	51.5	22	33.3	8	12.1	66	100.0
Funds for staff travel	2	3.0	0	0	23	34.8	33	50.0	8	12.1	66	100.0
Development of computer programs/procedu	0	0	1	1.5	10	15.2	28	42.4	27	40.9	66	100.0
Other	1	50.0	0	0	0	0	1	50.0	0	0	2	100.0

Table 4.10F

Changes in Resources as a Result of Implementation of the Direct Loan Program
by Current Use of EDExpress Software

Resource	Yes											
	Level of Change in Resources										Total	
	Significant decrease		Small decrease		No significant change		Small increase		Significant increase			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.		
No. of staff positions in financial aid	2	2.6	3	3.8	57	73.1	15	19.2	1	1.3	78	100.0
No. staff positions - Acct/Business Offi	1	1.3	6	7.7	67	85.9	3	3.8	1	1.3	78	100.0
No. staff utilized for technical support	0	0	1	1.3	56	71.8	21	26.9	0	0	78	100.0
No. hours current staff work	4	5.1	10	12.8	45	57.7	9	11.5	10	12.8	78	100.0
Equipment/computers	2	2.6	2	2.6	11	14.1	39	50.0	24	30.8	78	100.0
Supplies	4	5.1	6	7.7	29	37.2	33	42.3	6	7.7	78	100.0
Funds for training	1	1.3	2	2.6	36	46.2	26	33.3	13	16.7	78	100.0
Funds for staff travel	2	2.6	1	1.3	27	34.6	34	43.6	14	17.9	78	100.0
Development of computer programs/procedu	0	0	2	2.6	18	23.1	28	35.9	30	38.5	78	100.0
Other	1	50.0	0	0	0	0	0	0	1	50.0	2	100.0

(CONTINUED)

Table 4.10F

Changes in Resources as a Result of Implementation of the Direct Loan Program
by Current Use of EDEExpress Software

Resource	No											
	Level of Change in Resources										Total	
	Significant decrease		Small decrease		No significant change		Small increase		Significant increase			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
No. of staff positions in financial aid	0	0	1	3.8	20	76.9	5	19.2	0	0	26	100.0
No. staff positions - Acct/Business Offi	0	0	1	3.8	24	92.3	1	3.8	0	0	26	100.0
No. staff utilized for technical support	0	0	1	3.8	17	65.4	8	30.8	0	0	26	100.0
No. hours current staff work	0	0	3	11.5	12	46.2	7	26.9	4	15.4	26	100.0
Equipment/computers	0	0	0	0	3	11.5	15	57.7	8	30.8	26	100.0
Supplies	1	3.8	2	7.7	9	34.6	9	34.6	5	19.2	26	100.0
Funds for training	0	0	0	0	16	61.5	9	34.6	1	3.8	26	100.0
Funds for staff travel	0	0	0	0	12	46.2	13	50.0	1	3.8	26	100.0
Development of computer programs/procedu	0	0	0	0	4	15.4	15	57.7	7	26.9	26	100.0
Other	0	0	0	0	0	0	3	100.0	0	0	3	100.0

Table 4.10G

Changes in Resources as a Result of Implementation of the Direct Loan Program
by Type of Computer System Used Prior to 7/1/94 and After 7/1/94

Resource	Mainframe->mainframe											
	Level of Change in Resources										Total	
	Significant decrease		Small decrease		No significant change		Small increase		Significant increase			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.		
No. of staff positions in financial aid	1	33.3	0	0	2	66.7	0	0	0	0	3	100.0
No. staff positions - Acct/Business Offi	0	0	0	0	3	100.0	0	0	0	0	3	100.0
No. staff utilized for technical support	0	0	0	0	3	100.0	0	0	0	0	3	100.0
No. hours current staff work	0	0	0	0	3	100.0	0	0	0	0	3	100.0
Equipment/computers	1	33.3	0	0	0	0	2	66.7	0	0	3	100.0
Supplies	1	33.3	0	0	1	33.3	1	33.3	0	0	3	100.0
Funds for training	1	33.3	0	0	0	0	2	66.7	0	0	3	100.0
Funds for staff travel	0	0	0	0	0	0	3	100.0	0	0	3	100.0
Development of computer programs/procedu	0	0	0	0	1	33.3	1	33.3	1	33.3	3	100.0
Other	0	0	0	0	0	0	0	0	0	0	0	0

(CONTINUED)

Table 4.10G

Changes in Resources as a Result of Implementation of the Direct Loan Program
by Type of Computer System Used Prior to 7/1/94 and After 7/1/94

Resource	Mainframe->mainframe & PC											
	Level of Change in Resources										Total	
	Significant decrease		Small decrease		No significant change		Small increase		Significant increase			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.		
No. of staff positions in financial aid	1	7.7	0	0	8	61.5	4	30.8	0	0	13	100.0
No. staff positions - Acct/Business Offi	0	0	1	7.7	10	76.9	2	15.4	0	0	13	100.0
No. staff utilized for technical support	0	0	0	0	6	46.2	7	53.8	0	0	13	100.0
No. hours current staff work	1	7.7	0	0	5	38.5	3	23.1	4	30.8	13	100.0
Equipment/computers	0	0	0	0	0	0	6	46.2	7	53.8	13	100.0
Supplies	0	0	1	7.7	1	7.7	8	61.5	3	23.1	13	100.0
Funds for training	0	0	0	0	3	23.1	6	46.2	4	30.8	13	100.0
Funds for staff travel	0	0	0	0	1	7.7	8	61.5	4	30.8	13	100.0
Development of computer programs/procedu	0	0	0	0	0	0	3	23.1	10	76.9	13	100.0
Other	0	0	0	0	0	0	1	100.0	0	0	1	100.0

(CONTINUED)

Table 4.10G

Changes in Resources as a Result of Implementation of the Direct Loan Program
by Type of Computer System Used Prior to 7/1/94 and After 7/1/94

Resource	Mainframe & PC->mainframe & PC											
	Level of Change in Resources										Total	
	Significant decrease		Small decrease		No significant change		Small increase		Significant increase			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.		
No. of staff positions in financial aid	0	0	3	5.8	40	76.9	9	17.3	0	0	52	100.0
No. staff positions - Acct/Business Offi	1	1.9	6	11.5	43	82.7	2	3.8	0	0	52	100.0
No. staff utilized for technical support	0	0	1	1.9	36	69.2	15	28.8	0	0	52	100.0
No. hours current staff work	2	3.8	11	21.2	26	50.0	8	15.4	5	9.6	52	100.0
Equipment/computers	1	1.9	1	1.9	5	9.6	28	53.8	17	32.7	52	100.0
Supplies	2	3.8	4	7.7	18	34.6	24	46.2	4	7.7	52	100.0
Funds for training	0	0	1	1.9	29	55.8	18	34.6	4	7.7	52	100.0
Funds for staff travel	1	1.9	0	0	21	40.4	25	48.1	5	9.6	52	100.0
Development of computer programs/procedu	0	0	1	1.9	8	15.4	25	48.1	18	34.6	52	100.0
Other	0	0	0	0	0	0	0	0	1	100.0	1	100.0

(CONTINUED)

Table 4.10G

Changes in Resources as a Result of Implementation of the Direct Loan Program
by Type of Computer System Used Prior to 7/1/94 and After 7/1/94

Resource	PC->mainframe & PC											
	Level of Change in Resources										Total	
	Significant decrease		Small decrease		No significant change		Small increase		Significant increase			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
No. of staff positions in financial aid	0	0	0	0	2	100.0	0	0	0	0	2	100.0
No. staff positions - Acct/Business Offi	0	0	0	0	2	100.0	0	0	0	0	2	100.0
No. staff utilized for technical support	0	0	0	0	1	50.0	1	50.0	0	0	2	100.0
No. hours current staff work	0	0	0	0	1	50.0	0	0	1	50.0	2	100.0
Equipment/computers	0	0	1	50.0	0	0	0	0	1	50.0	2	100.0
Supplies	0	0	0	0	1	50.0	0	0	1	50.0	2	100.0
Funds for training	0	0	0	0	1	50.0	0	0	1	50.0	2	100.0
Funds for staff travel	0	0	0	0	1	50.0	1	50.0	0	0	2	100.0
Development of computer programs/procedu	0	0	0	0	1	50.0	0	0	1	50.0	2	100.0
Other	0	0	0	0	0	0	0	0	0	0	0	0

(CONTINUED)

Table 4.10G

Changes in Resources as a Result of Implementation of the Direct Loan Program
by Type of Computer System Used Prior to 7/1/94 and After 7/1/94

Resource	PC->PC											
	Level of Change in Resources										Total	
	Significant decrease		Small decrease		No significant change		Small increase		Significant increase			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
No. of staff positions in financial aid	0	0	0	0	15	75.0	4	20.0	1	5.0	20	100.0
No. staff positions - Acct/Business Offi	0	0	0	0	19	95.0	0	0	1	5.0	20	100.0
No. staff utilized for technical support	0	0	1	5.0	17	85.0	2	10.0	0	0	20	100.0
No. hours current staff work	1	5.0	1	5.0	13	65.0	3	15.0	2	10.0	20	100.0
Equipment/computers	0	0	0	0	4	20.0	14	70.0	2	10.0	20	100.0
Supplies	1	5.0	3	15.0	11	55.0	4	20.0	1	5.0	20	100.0
Funds for training	0	0	0	0	10	50.0	8	40.0	2	10.0	20	100.0
Funds for staff travel	1	5.0	0	0	9	45.0	8	40.0	2	10.0	20	100.0
Development of computer programs/procedu	0	0	0	0	6	30.0	11	55.0	3	15.0	20	100.0
Other	1	33.3	0	0	0	0	2	66.7	0	0	3	100.0

(CONTINUED)

Table 4.10G

Changes in Resources as a Result of Implementation of the Direct Loan Program
by Type of Computer System Used Prior to 7/1/94 and After 7/1/94

Resource	Contracted servicer->mainframe & PC											
	Level of Change in Resources										Total	
	Significant decrease		Small decrease		No significant change		Small increase		Significant increase			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
No. of staff positions in financial aid	0	0	0	0	1	100.0	0	0	0	0	1	100.0
No. staff positions - Acct/Business Offi	0	0	0	0	1	100.0	0	0	0	0	1	100.0
No. staff utilized for technical support	0	0	0	0	1	100.0	0	0	0	0	1	100.0
No. hours current staff work	0	0	0	0	1	100.0	0	0	0	0	1	100.0
Equipment/computers	0	0	0	0	0	0	0	0	1	100.0	1	100.0
Supplies	0	0	0	0	1	100.0	0	0	0	0	1	100.0
Funds for training	0	0	0	0	1	100.0	0	0	0	0	1	100.0
Funds for staff travel	0	0	0	0	1	100.0	0	0	0	0	1	100.0
Development of computer programs/procedu	0	0	0	0	0	0	0	0	1	100.0	1	100.0
Other	0	0	0	0	0	0	0	0	0	0	0	0

(CONTINUED)

Table 4.10G

Changes in Resources as a Result of Implementation of the Direct Loan Program
by Type of Computer System Used Prior to 7/1/94 and After 7/1/94

Resource	Contracted servicer->contracted servicer											
	Level of Change in Resources										Total	
	Significant decrease		Small decrease		No significant change		Small increase		Significant increase			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
No. of staff positions in financial aid	0	0	0	0	5	83.3	1	16.7	0	0	6	100.0
No. staff positions - Acct/Business Offi	0	0	0	0	6	100.0	0	0	0	0	6	100.0
No. staff utilized for technical support	0	0	0	0	4	66.7	2	33.3	0	0	6	100.0
No. hours current staff work	0	0	0	0	5	83.3	1	16.7	0	0	6	100.0
Equipment/computers	0	0	0	0	3	50.0	2	33.3	1	16.7	6	100.0
Supplies	0	0	0	0	5	83.3	1	16.7	0	0	6	100.0
Funds for training	0	0	1	16.7	4	66.7	0	0	1	16.7	6	100.0
Funds for staff travel	0	0	1	16.7	3	50.0	1	16.7	1	16.7	6	100.0
Development of computer programs/procedu	0	0	1	16.7	4	66.7	1	16.7	0	0	6	100.0
Other	0	0	0	0	0	0	0	0	0	0	0	0

(CONTINUED)

Table 4.10G

Changes in Resources as a Result of Implementation of the Direct Loan Program
by Type of Computer System Used Prior to 7/1/94 and After 7/1/94

Resource	Manual processing->PC											
	Level of Change in Resources										Total	
	Significant decrease		Small decrease		No significant change		Small increase		Significant increase			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.		
No. of staff positions in financial aid	0	0	0	0	2	100.0	0	0	0	0	2	100.0
No. staff positions - Acct/Business Offi	0	0	0	0	2	100.0	0	0	0	0	2	100.0
No. staff utilized for technical support	0	0	0	0	2	100.0	0	0	0	0	2	100.0
No. hours current staff work	0	0	0	0	1	50.0	1	50.0	0	0	2	100.0
Equipment/computers	0	0	0	0	0	0	1	50.0	1	50.0	2	100.0
Supplies	0	0	0	0	0	0	2	100.0	0	0	2	100.0
Funds for training	0	0	0	0	1	50.0	1	50.0	0	0	2	100.0
Funds for staff travel	0	0	0	0	0	0	1	50.0	1	50.0	2	100.0
Development of computer programs/procedu	0	0	0	0	1	50.0	0	0	1	50.0	2	100.0
Other	0	0	0	0	0	0	0	0	0	0	0	0

(CONTINUED)

**Changes in Resources as a Result of Implementation of the Direct Loan Program
by Type of Computer System Used Prior to 7/1/94 and After 7/1/94**

[illegible]

Table 4.11

Satisfaction with Activities Involved in Administering the Direct Loan Program

Activity	Level of Satisfaction										Total	
	Very Satisfied		Somewhat Satisfied		Somewhat Dissatisfied		Very Dissatisfied		Not Applicable			
	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.
Keeping up with regulations	43	41.0	54	51.4	6	5.7	1	1.0	1	1.0	105	100.0
Answering general questions about loans	68	64.8	33	31.4	0	0	0	0	4	3.8	105	100.0
Counseling borrowers while in school	70	66.7	28	26.7	3	2.9	0	0	4	3.8	105	100.0
Helping students with loans after school	23	21.9	23	21.9	5	4.8	0	0	54	51.4	105	100.0
Processing origination records	70	66.7	25	23.8	6	5.7	3	2.9	1	1.0	105	100.0
Printing promissory notes	74	70.5	24	22.9	2	1.9	2	1.9	3	2.9	105	100.0
Securing signature on promissory notes	67	63.8	28	26.7	8	7.6	1	1.0	1	1.0	105	100.0
Requesting and receipt of loan funds	81	77.1	10	9.5	5	4.8	2	1.9	7	6.7	105	100.0
Disbursement of loan funds	72	68.6	18	17.1	9	8.6	4	3.8	2	1.9	105	100.0
Refunding excess loan funds to students	51	48.6	34	32.4	3	2.9	3	2.9	14	13.3	105	100.0
Financial monitoring and reporting	40	38.1	42	40.0	15	14.3	4	3.8	4	3.8	105	100.0
Recordkeeping/reporting of student info	17	16.2	26	24.8	2	1.9	5	4.8	55	52.4	105	100.0

Table 4.12A

Satisfaction with Activities Involved in Administering the Direct Loan Program
by Institutional Type and Control

Activity	4-Year Public											
	Level of Satisfaction										Total	
	Very Satisfied		Somewhat Satisfied		Somewhat Dissatisfied		Very Dissatisfied		Not Applicable			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.		
Keeping up with regulations	15	44.1	18	52.9	1	2.9	0	0	0	0	34	100.0
Answering general questions about loans	26	76.5	8	23.5	0	0	0	0	0	0	34	100.0
Counseling borrowers while in school	26	76.5	7	20.6	0	0	0	0	1	2.9	34	100.0
Helping students with loans after school	5	14.7	8	23.5	1	2.9	0	0	20	58.8	34	100.0
Processing origination records	26	76.5	8	23.5	0	0	0	0	0	0	34	100.0
Printing promissory notes	25	73.5	8	23.5	1	2.9	0	0	0	0	34	100.0
Securing signature on promissory notes	21	61.8	12	35.3	1	2.9	0	0	0	0	34	100.0
Requesting and receipt of loan funds	30	88.2	2	5.9	1	2.9	1	2.9	0	0	34	100.0
Disbursement of loan funds	26	76.5	5	14.7	3	8.8	0	0	0	0	34	100.0
Refunding excess loan funds to students	22	64.7	9	26.5	1	2.9	2	5.9	0	0	34	100.0

(CONTINUED)

Table 4.12A

Satisfaction with Activities Involved in Administering the Direct Loan Program
by Institutional Type and Control

Activity	4-Year Private											
	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	11	52.4	10	47.6	0	0	0	0	0	0	21	100.0
Answering general questions about loans	14	66.7	6	28.6	0	0	0	0	1	4.8	21	100.0
Counseling borrowers while in school	15	71.4	6	28.6	0	0	0	0	0	0	21	100.0
Helping students with loans after school	7	33.3	3	14.3	0	0	0	0	11	52.4	21	100.0
Processing origination records	13	61.9	5	23.8	3	14.3	0	0	0	0	21	100.0
Printing promissory notes	17	81.0	4	19.0	0	0	0	0	0	0	21	100.0
Securing signature on promissory notes	16	76.2	4	19.0	1	4.8	0	0	0	0	21	100.0
Requesting and receipt of loan funds	19	90.5	2	9.5	0	0	0	0	0	0	21	100.0
Disbursement of loan funds	14	66.7	4	19.0	2	9.5	1	4.8	0	0	21	100.0
Refunding excess loan funds to students	9	42.9	10	47.6	0	0	0	0	2	9.5	21	100.0

(CONTINUED)

Table 4.12A

Satisfaction with Activities Involved in Administering the Direct Loan Program
by Institutional Type and Control

Activity	2-Year Public											
	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	4	44.4	4	44.4	1	11.1	0	0	0	0	9	100.0
Answering general questions about loans	7	77.8	2	22.2	0	0	0	0	0	0	9	100.0
Counseling borrowers while in school	7	77.8	2	22.2	0	0	0	0	0	0	9	100.0
Helping students with loans after school	1	11.1	2	22.2	1	11.1	0	0	5	55.6	9	100.0
Processing origination records	6	66.7	2	22.2	0	0	1	11.1	0	0	9	100.0
Printing promissory notes	7	77.8	2	22.2	0	0	0	0	0	0	9	100.0
Securing signature on promissory notes	9	100.0	0	0	0	0	0	0	0	0	9	100.0
Requesting and receipt of loan funds	7	77.8	1	11.1	0	0	0	0	1	11.1	9	100.0
Disbursement of loan funds	9	100.0	0	0	0	0	0	0	0	0	9	100.0
Refunding excess loan funds to students	9	100.0	0	0	0	0	0	0	0	0	9	100.0

(CONTINUED)

Table 4.12A

Satisfaction with Activities Involved in Administering the Direct Loan Program
by Institutional Type and Control

Activity	2-Year Private											
	Level of Satisfaction										Total	
	Very Satisfied		Somewhat Satisfied		Somewhat Dissatisfied		Very Dissatisfied		Not Applicable			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.		
Keeping up with regulations	3	50.0	3	50.0	0	0	0	0	0	0	6	100.0
Answering general questions about loans	2	33.3	4	66.7	0	0	0	0	0	0	6	100.0
Counseling borrowers while in school	1	16.7	4	66.7	1	16.7	0	0	0	0	6	100.0
Helping students with loans after school	1	16.7	3	50.0	1	16.7	0	0	1	16.7	6	100.0
Processing origination records	3	50.0	1	16.7	2	33.3	0	0	0	0	6	100.0
Printing promissory notes	4	66.7	2	33.3	0	0	0	0	0	0	6	100.0
Securing signature on promissory notes	4	66.7	0	0	2	33.3	0	0	0	0	6	100.0
Requesting and receipt of loan funds	2	33.3	3	50.0	0	0	0	0	1	16.7	6	100.0
Disbursement of loan funds	1	16.7	3	50.0	2	33.3	0	0	0	0	6	100.0
Refunding excess loan funds to students	1	16.7	1	16.7	1	16.7	0	0	3	50.0	6	100.0

(CONTINUED)

Table 4.12A

Satisfaction with Activities Involved in Administering the Direct Loan Program
by Institutional Type and Control

Activity	Proprietary											
	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	10	28.6	19	54.3	4	11.4	1	2.9	1	2.9	35	100.0
Answering general questions about loans	19	54.3	13	37.1	0	0	0	0	3	8.6	35	100.0
Counseling borrowers while in school	21	60.0	9	25.7	2	5.7	0	0	3	8.6	35	100.0
Helping students with loans after school	9	25.7	7	20.0	2	5.7	0	0	17	48.6	35	100.0
Processing origination records	22	62.9	9	25.7	1	2.9	2	5.7	1	2.9	35	100.0
Printing promissory notes	21	60.0	8	22.9	1	2.9	2	5.7	3	8.6	35	100.0
Securing signature on promissory notes	17	48.6	12	34.3	4	11.4	1	2.9	1	2.9	35	100.0
Requesting and receipt of loan funds	23	65.7	2	5.7	4	11.4	1	2.9	5	14.3	35	100.0
Disbursement of loan funds	22	62.9	6	17.1	2	5.7	3	8.6	2	5.7	35	100.0
Refunding excess loan funds to students	10	28.6	14	40.0	1	2.9	1	2.9	9	25.7	35	100.0

Table 4.12B

Satisfaction with Activities Involved in Administering the Direct Loan Program
by Annual Loan Volume

Activity	\$1-\$500,000											
	Level of Satisfaction										Total	
	Very Satisfied		Somewhat Satisfied		Somewhat Dissatisfied		Very Dissatisfied		Not Applicable			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.		
Keeping up with regulations	5	33.3	7	46.7	3	20.0	0	0	0	0	15	100.0
Answering general questions about loans	10	66.7	5	33.3	0	0	0	0	0	0	15	100.0
Counseling borrowers while in school	9	60.0	6	40.0	0	0	0	0	0	0	15	100.0
Helping students with loans after school	2	13.3	2	13.3	1	6.7	0	0	10	66.7	15	100.0
Processing origination records	10	66.7	3	20.0	1	6.7	1	6.7	0	0	15	100.0
Printing promissory notes	9	60.0	4	26.7	1	6.7	0	0	1	6.7	15	100.0
Securing signature on promissory notes	9	60.0	5	33.3	1	6.7	0	0	0	0	15	100.0
Requesting and receipt of loan funds	11	73.3	1	6.7	1	6.7	1	6.7	1	6.7	15	100.0
Disbursement of loan funds	14	93.3	0	0	1	6.7	0	0	0	0	15	100.0
Refunding excess loan funds to students	6	40.0	5	33.3	1	6.7	0	0	3	20.0	15	100.0

(CONTINUED)

Table 4.12B

Satisfaction with Activities Involved in Administering the Direct Loan Program
by Annual Loan Volume

Activity	\$500,001-\$1,000,000											
	Level of Satisfaction										Total	
	Very Satisfied		Somewhat Satisfied		Somewhat Dissatisfied		Very Dissatisfied		Not Applicable			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.		
Keeping up with regulations	4	33.3	8	66.7	0	0	0	0	0	0	12	100.0
Answering general questions about loans	10	83.3	2	16.7	0	0	0	0	0	0	12	100.0
Counseling borrowers while in school	10	83.3	1	8.3	1	8.3	0	0	0	0	12	100.0
Helping students with loans after school	5	41.7	1	8.3	2	16.7	0	0	4	33.3	12	100.0
Processing origination records	7	58.3	4	33.3	1	8.3	0	0	0	0	12	100.0
Printing promissory notes	10	83.3	2	16.7	0	0	0	0	0	0	12	100.0
Securing signature on promissory notes	9	75.0	2	16.7	1	8.3	0	0	0	0	12	100.0
Requesting and receipt of loan funds	9	75.0	2	16.7	0	0	0	0	1	8.3	12	100.0
Disbursement of loan funds	9	75.0	2	16.7	1	8.3	0	0	0	0	12	100.0
Refunding excess loan funds to students	6	50.0	4	33.3	0	0	0	0	2	16.7	12	100.0

(CONTINUED)

Table 4.12B

Satisfaction with Activities Involved in Administering the Direct Loan Program
by Annual Loan Volume

Activity	\$1,000,001-\$2,000,000											
	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	7	50.0	6	42.9	0	0	0	0	1	7.1	14	100.0
Answering general questions about loans	6	42.9	7	50.0	0	0	0	0	1	7.1	14	100.0
Counseling borrowers while in school	7	50.0	5	35.7	1	7.1	0	0	1	7.1	14	100.0
Helping students with loans after school	2	14.3	4	28.6	0	0	0	0	8	57.1	14	100.0
Processing origination records	9	64.3	4	28.6	0	0	0	0	1	7.1	14	100.0
Printing promissory notes	9	64.3	3	21.4	0	0	0	0	2	14.3	14	100.0
Securing signature on promissory notes	11	78.6	1	7.1	1	7.1	0	0	1	7.1	14	100.0
Requesting and receipt of loan funds	10	71.4	1	7.1	0	0	0	0	3	21.4	14	100.0
Disbursement of loan funds	7	50.0	6	42.9	0	0	0	0	1	7.1	14	100.0
Refunding excess loan funds to students	6	42.9	3	21.4	0	0	1	7.1	4	28.6	14	100.0

(CONTINUED)

Table 4.12B

Satisfaction with Activities Involved in Administering the Direct Loan Program
by Annual Loan Volume

Activity	\$2,000,001-\$4,000,000											
	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	7	41.2	8	47.1	1	5.9	1	5.9	0	0	17	100.0
Answering general questions about loans	7	41.2	9	52.9	0	0	0	0	1	5.9	17	100.0
Counseling borrowers while in school	10	58.8	6	35.3	0	0	0	0	1	5.9	17	100.0
Helping students with loans after school	5	29.4	5	29.4	0	0	0	0	7	41.2	17	100.0
Processing origination records	10	58.8	5	29.4	1	5.9	1	5.9	0	0	17	100.0
Printing promissory notes	10	58.8	6	35.3	0	0	1	5.9	0	0	17	100.0
Securing signature on promissory notes	7	41.2	7	41.2	2	11.8	1	5.9	0	0	17	100.0
Requesting and receipt of loan funds	10	58.8	4	23.5	1	5.9	0	0	2	11.8	17	100.0
Disbursement of loan funds	9	52.9	4	23.5	2	11.8	1	5.9	1	5.9	17	100.0
Refunding excess loan funds to students	4	23.5	8	47.1	1	5.9	1	5.9	3	17.6	17	100.0

(CONTINUED)

Table 4.12B

Satisfaction with Activities Involved in Administering the Direct Loan Program
by Annual Loan Volume

Activity	\$4,000,001-\$10,000,000											
	Level of Satisfaction										Total	
	Very Satisfied		Somewhat Satisfied		Somewhat Dissatisfied		Very Dissatisfied		Not Applicable			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.		
Keeping up with regulations	3	23.1	9	69.2	1	7.7	0	0	0	0	13	100.0
Answering general questions about loans	9	69.2	3	23.1	0	0	0	0	1	7.7	13	100.0
Counseling borrowers while in school	10	76.9	2	15.4	0	0	0	0	1	7.7	13	100.0
Helping students with loans after school	2	15.4	5	38.5	0	0	0	0	6	46.2	13	100.0
Processing origination records	9	69.2	2	15.4	1	7.7	1	7.7	0	0	13	100.0
Printing promissory notes	10	76.9	2	15.4	0	0	1	7.7	0	0	13	100.0
Securing signature on promissory notes	8	61.5	3	23.1	2	15.4	0	0	0	0	13	100.0
Requesting and receipt of loan funds	9	69.2	1	7.7	2	15.4	1	7.7	0	0	13	100.0
Disbursement of loan funds	7	53.8	1	7.7	3	23.1	2	15.4	0	0	13	100.0
Refunding excess loan funds to students	5	38.5	5	38.5	1	7.7	0	0	2	15.4	13	100.0

(CONTINUED)

Table 4.12B

Satisfaction with Activities Involved in Administering the Direct Loan Program
by Annual Loan Volume

Activity	\$10,000,001-\$20,000,000											
	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	9	60.0	6	40.0	0	0	0	0	0	0	15	100.0
Answering general questions about loans	9	60.0	5	33.3	0	0	0	0	1	6.7	15	100.0
Counseling borrowers while in school	10	66.7	4	26.7	1	6.7	0	0	0	0	15	100.0
Helping students with loans after school	5	33.3	2	13.3	1	6.7	0	0	7	46.7	15	100.0
Processing origination records	12	80.0	3	20.0	0	0	0	0	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	11	73.3	4	26.7	0	0	0	0	0	0	15	100.0
Requesting and receipt of loan funds	14	93.3	0	0	1	6.7	0	0	0	0	15	100.0
Disbursement of loan funds	13	86.7	1	6.7	0	0	1	6.7	0	0	15	100.0
Refunding excess loan funds to students	11	73.3	4	26.7	0	0	0	0	0	0	15	100.0

(CONTINUED)

Table 4.12B

Satisfaction with Activities Involved in Administering the Direct Loan Program
by Annual Loan Volume

Activity	over \$20,000,000											
	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	8	42.1	10	52.6	1	5.3	0	0	0	0	19	100.0
Answering general questions about loans	17	89.5	2	10.5	0	0	0	0	0	0	19	100.0
Counseling borrowers while in school	14	73.7	4	21.1	0	0	0	0	1	5.3	19	100.0
Helping students with loans after school	2	10.5	4	21.1	1	5.3	0	0	12	63.2	19	100.0
Processing origination records	13	68.4	4	21.1	2	10.5	0	0	0	0	19	100.0
Printing promissory notes	14	73.7	4	21.1	1	5.3	0	0	0	0	19	100.0
Securing signature on promissory notes	12	63.2	6	31.6	1	5.3	0	0	0	0	19	100.0
Requesting and receipt of loan funds	18	94.7	1	5.3	0	0	0	0	0	0	19	100.0
Disbursement of loan funds	13	68.4	4	21.1	2	10.5	0	0	0	0	19	100.0
Refunding excess loan funds to students	13	68.4	5	26.3	0	0	1	5.3	0	0	19	100.0

Table 4.12C

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

Activity	0-500											
	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	11	37.9	14	48.3	3	10.3	0	0	1	3.4	29	100.0
Answering general questions about loans	20	69.0	8	27.6	0	0	0	0	1	3.4	29	100.0
Counseling borrowers while in school	21	72.4	7	24.1	0	0	0	0	1	3.4	29	100.0
Helping students with loans after school	8	27.6	3	10.3	2	6.9	0	0	16	55.2	29	100.0
Processing origination records	18	62.1	8	27.6	1	3.4	1	3.4	1	3.4	29	100.0
Printing promissory notes	19	65.5	7	24.1	1	3.4	0	0	2	6.9	29	100.0
Securing signature on promissory notes	20	69.0	8	27.6	0	0	0	0	1	3.4	29	100.0
Requesting and receipt of loan funds	22	75.9	2	6.9	1	3.4	1	3.4	3	10.3	29	100.0
Disbursement of loan funds	25	86.2	2	6.9	1	3.4	0	0	1	3.4	29	100.0
Refunding excess loan funds to students	13	44.8	9	31.0	1	3.4	1	3.4	5	17.2	29	100.0

(CONTINUED)

Table 4.12C

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

Activity	500-1,000											
	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	8	42.1	9	47.4	1	5.3	1	5.3	0	0	19	100.0
Answering general questions about loans	7	36.8	11	57.9	0	0	0	0	1	5.3	19	100.0
Counseling borrowers while in school	8	42.1	8	42.1	2	10.5	0	0	1	5.3	19	100.0
Helping students with loans after school	3	15.8	5	26.3	1	5.3	0	0	10	52.6	19	100.0
Processing origination records	11	57.9	6	31.6	1	5.3	1	5.3	0	0	19	100.0
Printing promissory notes	13	68.4	5	26.3	0	0	1	5.3	0	0	19	100.0
Securing signature on promissory notes	11	57.9	5	26.3	2	10.5	1	5.3	0	0	19	100.0
Requesting and receipt of loan funds	10	52.6	5	26.3	2	10.5	0	0	2	10.5	19	100.0
Disbursement of loan funds	7	36.8	8	42.1	2	10.5	1	5.3	1	5.3	19	100.0
Refunding excess loan funds to students	5	26.3	7	36.8	0	0	0	0	7	36.8	19	100.0

(CONTINUED)

Table 4.12C

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

Activity	1,000-2,000											
	Level of Satisfaction										Total	
	Very Satisfied		Somewhat Satisfied		Somewhat Dissatisfied		Very Dissatisfied		Not Applicable			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.		
Keeping up with regulations	6	54.5	4	36.4	1	9.1	0	0	0	0	11	100.0
Answering general questions about loans	8	72.7	2	18.2	0	0	0	0	1	9.1	11	100.0
Counseling borrowers while in school	9	81.8	1	9.1	0	0	0	0	1	9.1	11	100.0
Helping students with loans after school	2	18.2	4	36.4	0	0	0	0	5	45.5	11	100.0
Processing origination records	8	72.7	1	9.1	1	9.1	1	9.1	0	0	11	100.0
Printing promissory notes	9	81.8	1	9.1	0	0	1	9.1	0	0	11	100.0
Securing signature on promissory notes	8	72.7	2	18.2	1	9.1	0	0	0	0	11	100.0
Requesting and receipt of loan funds	9	81.8	1	9.1	1	9.1	0	0	0	0	11	100.0
Disbursement of loan funds	5	45.5	2	18.2	2	18.2	2	18.2	0	0	11	100.0
Refunding excess loan funds to students	4	36.4	4	36.4	1	9.1	1	9.1	1	9.1	11	100.0

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Table 4.12C

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

Activity	2,000-5,000											
	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	8	47.1	9	52.9	0	0	0	0	0	0	17	100.0
Answering general questions about loans	14	82.4	2	11.8	0	0	0	0	1	5.9	17	100.0
Counseling borrowers while in school	13	76.5	3	17.6	0	0	0	0	1	5.9	17	100.0
Helping students with loans after school	5	29.4	4	23.5	0	0	0	0	8	47.1	17	100.0
Processing origination records	12	70.6	4	23.5	1	5.9	0	0	0	0	17	100.0
Printing promissory notes	14	82.4	3	17.6	0	0	0	0	0	0	17	100.0
Securing signature on promissory notes	11	64.7	5	29.4	1	5.9	0	0	0	0	17	100.0
Requesting and receipt of loan funds	16	94.1	0	0	0	0	1	5.9	0	0	17	100.0
Disbursement of loan funds	14	82.4	1	5.9	2	11.8	0	0	0	0	17	100.0
Refunding excess loan funds to students	12	70.6	4	23.5	1	5.9	0	0	0	0	17	100.0

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